

FEMA INFORMATION

Survivors of the June 2011 storms and tornadoes in Hampden and Worcester counties who suffered damage should apply for disaster assistance with the Federal Emergency Management Agency - even if you have insurance or aren't sure you are eligible.

Federal disaster assistance will not duplicate benefits, but may provide for uncovered losses. Grants may be available to help pay for rental assistance and emergency home repairs. Reimbursement for other serious disaster-related expenses may include medical, dental, funeral or burial costs.

Also, homeowners, renters, business owners and nonprofit organizations may be eligible for low-interest disaster loans from the U.S. Small Business Administration (SBA) to aid recovery from losses not covered by insurance, grants or other sources. No one is required to take out a loan, but the application must be filled out to receive other types of assistance.

Three basic steps to receiving disaster assistance:

Step One: Registration

Register by phone at **800-621-FEMA (3362)** or **TTY 800-462-7585** for those with hearing or speech impairments. Specialists are standing by at the toll-free numbers seven days a week, 7 a.m. to 10 p.m. local time, until further notice. Help in other languages is available. You can also register online at www.DisasterAssistance.gov. Also, you can apply through a web-enabled mobile device or smartphone by visiting m.fema.gov and following the link to "apply online for federal assistance."

If you have insurance, contact your agent before registering with FEMA.

When calling FEMA, you will need: your Social Security number, your current mailing address, the address of the damaged property, a brief description of the damages and any insurance information, including the policy number and the name of your agent, and a phone number where you can be reached.

Fill out and return your SBA low-interest disaster loan application if you receive one. **Returning the application does not obligate you to accept an SBA loan, but the application must be filled out in order to be considered for other types of disaster assistance.**

Step Two: Inspections

After you register, a FEMA-contracted housing inspector will call you to set up an appointment to inspect your property. There is no charge for this service, but it is a necessary step to determine damages.

Make sure your home or mailbox number is easily visible from the road. As part of the inspection process, you must provide proof of ownership or occupancy:

Homeowners may show a tax bill, deed, mortgage payment receipt or insurance policy with the property's address.

Renters may show a lease, rent payment receipt, utility bill or other document confirming the home was their primary residence at the time of the disaster.

Homeowners and renters must also show a valid driver's license or other photo ID.

Step Three: Keep in Touch

Among the top five reasons applicants fail to receive federal assistance grants is FEMA's inability to contact them after they apply. FEMA tries to reach applicants numerous times before a decision on an application is made. It is vital that you inform FEMA of any change in telephone number and/or mailing address. This can be done by simply calling the FEMA Helpline (see below) or by visiting the disaster assistance website.

For More Information or Questions - For any assistance along the way - such as with help filling out the applications, and general questions or progress reports - call the FEMA Helpline at **800-621-FEMA (3362)**, or **TTY 800-462-7585**, and select the language option you require. If you would like to speak with someone in person, visit a disaster recovery center. Call FEMA, or go to www.FEMA.gov, to find the closest center.

Receiving a FEMA Grant - FEMA will issue funds if you are found eligible for a grant under the Individuals and Households Program. If you have given banking information to FEMA, the funds will be deposited directly into your account. This option can often speed up the process of receiving assistance.

If you do receive a check, deposit it as soon as possible. You must use the money for the disaster-related assistance for which it is intended. You will receive a letter outlining how the funds are to be spent.

If you are denied assistance, call Massachusetts Justice Project, (800) 639-1209

Find other information and resources at www.MassLegalHelp.org/tornado.

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