



Joint Information Center
Disaster Field Office
Albany, New York 12226

FEMA

Disaster News

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NR024 - 1650 DR-NY
FEMA NEWS DESK - 518-454-4503
SEMO – Don Maurer - 518-292-2312
SBA – Michael Lampton - 404 347-3771

COMMONLY ASKED QUESTIONS ABOUT DISASTER AID

ALBANY, N. Y. – According to Federal Emergency Management Agency (FEMA) officials, the best source for information following a disaster is federal, State and voluntary agencies.

Commonly asked questions about disaster aid:

Q: Does FEMA charge a fee for a home inspection?

A: No. FEMA never charges for an inspection.

Q: I have applied for disaster assistance before, do I need to apply again?

A: Yes. Even if you applied for assistance for a previous disaster, you must apply again for this disaster.

Q: Will FEMA assistance affect my Social Security check?

A. No. Any aid you receive from FEMA will not affect your monthly Social Security check.

Q: If I got help from the American Red Cross, can I also get help from FEMA or the State?

A: Yes. FEMA and the State coordinate a number of programs to help disaster victims. These programs differ from the emergency food, clothing and shelter provided by the American Red Cross and other voluntary agencies.

Q: When I get help from the American Red Cross, am I automatically registered with FEMA?

A: No. Registering with the American Red Cross or any voluntary agency is not the same as registering with FEMA. If you are a homeowner, renter, or business owner who has flood losses, call the FEMA registration line at 1-800-621-FEMA (3362). Individuals with hearing or speech impairments should call (TTY) 1-800-462-7585. The lines are open from 8 a.m. to 8 p.m., daily. You can also register online at www.fema.gov.

You can also register for New York's State Individual and Family Grant Program by calling 1-888-7-NYS-AID (1-888-769-7243) or (TTY) NYS Relay 711 or register online at www.labor.state.ny.us. The State lines are open from 8 a.m. to 8 p.m. Monday through Friday and 8 a.m. to 5 p.m. on Saturday and Sunday.

Q: Is there enough money for everyone? My neighbor needs the money more than I do.

A: Yes. There are enough disaster funds to take care of every eligible applicant.

Q: Do I have to be poor to qualify for disaster aid?

A: No. Federal and State disaster aid programs may be available to those who suffered damage, regardless of income. Officials make decisions on a case-by-case basis.

Q: Do I have to own a business to apply for a loan from the U.S. Small Business Administration?

A: No. The SBA is the primary source of financial assistance following a disaster and provides low-interest loans to homeowners, renters, business, and non-profits.

Q: Do I have to be turned down by my bank before I can apply for a disaster loan?

A: No. The SBA has its own criteria for determining each loan applicant's eligibility.

Q: If I rent an apartment, can I get help to replace my damaged personal property?

A: Yes. A renter may qualify for a FEMA grant or a SBA low-interest disaster loan to replace personal property.

Q: Will FEMA pay for all home repairs or contract work?

A: No. FEMA does not pay to return your home to its condition before the disaster. FEMA provides grants to qualified homeowners to repair damage not covered by insurance but the grants may not pay for all the damage. A SBA loan may return a home to its pre-disaster condition.

Q: Do I have to repay money I receive for disaster relief?

A: You do not have to repay grant money but you must repay SBA loans.

Q: Are disaster relief payments taxable?

A: No. Qualified disaster relief payments are not taxable.

Individuals with questions about recovery assistance should call FEMA at 1-800-621-FEMA (3362) or TTY 1-800-462-7585, or visit www.fema.gov.

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FEMA manages federal response and recovery efforts following any national incident. FEMA also initiates mitigation activities, works with state and local emergency managers, and manages the National Flood Insurance Program. FEMA became part of the U.S. Department of Homeland Security on March 1, 2003.

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability, economic status or retaliation. If you or someone you know has been discriminated against, contact FEMA at 800-621-FEMA (3362) TTY: 800-462-7585. If suspicious of any abuse of FEMA programs please contact the fraud hotline at 1-800-323-8603.