

## Connecticut Department of Emergency Management & Homeland Security

### FEMA DISASTER ASSISTANCE

#### **What is Disaster Assistance?**

Disaster assistance is money or direct assistance to individuals, families and businesses in an area whose property has been damaged or destroyed and whose losses are not covered by insurance. It is meant to help you with critical expenses that cannot be covered in other ways. This assistance is not intended to restore your damaged property to its condition before the disaster.

While some housing assistance funds are available through our Individuals and Households Program, most disaster assistance from the Federal government is in the form of loans administered by the Small Business Administration.

#### **Do I Qualify for Assistance?**

First and foremost, to qualify for assistance, your losses must have occurred in an area covered by a disaster declaration. A press release from FEMA and the Governor will go out specifying the counties included in the declaration. Secondly, if you have insurance, you must file a claim with your insurance company.

#### **Is Disaster Help Available if I Have Insurance?**

Possibly. If you have not already contacted your insurance agent to file a claim, please do this as soon as possible. Failure to file a claim with your insurance company may affect your eligibility for assistance. After filing a claim, if any of the following situations occur FEMA may be able to provide some assistance:

- **Your insurance settlement is delayed.** Delayed means a decision on your insurance settlement has been delayed longer than 30-days from the time you filed the claim. If a decision on your insurance settlement has been delayed, you will need to write a letter to FEMA explaining the circumstance. You should include documentation from the insurance company proving that you filed the claim. If you filed your claim over the telephone, you should include the claim number, date when you applied, and the estimated time of how long it will take to receive your settlement. Any help awarded to you by FEMA would be considered an advance and must be repaid to FEMA once an insurance settlement is received.
- **Your insurance settlement is insufficient to meet your disaster-related needs.** If you have received the maximum settlement from your insurance and still have an unmet disaster-related need, you will need to write a letter to FEMA indicating the unmet disaster-related need. You will also need to send in documentation from your insurance company for review.
- **You have exhausted the Additional Living Expenses (ALE) provided by your insurance company.** If you have received the maximum settlement from your insurance for Additional Living Expenses (Loss of Use) and still need help with your disaster-related temporary housing need, write a letter to FEMA indicating why you continue to have a temporary housing

need. You will also need to provide documentation to prove use of ALE from insurance, and a permanent housing plan.

- **You are unable to locate rental resources in your area.** The FEMA Helpline has a list of rental resources in the disaster area. If no resources are available in your county, then the Helpline agent can provide you with resources in an adjacent county.

You have up to twelve (12) months from the date you registered with FEMA to submit your insurance information for review. By law, we cannot provide money to individuals or house-holds for losses that are covered by insurance.

Two types of disaster assistance, "[Housing Needs](#)" and "[Other than Housing Needs](#)", are available to individuals, families and businesses in an area whose property has been damaged or destroyed and whose losses are not covered by insurance.

### **Do I Qualify for "Housing Needs" Assistance?**

To receive money or help for "Housing Needs" that are the result of a disaster, all of the following must be true:

- You have losses in an area that has been declared a disaster by the president.
- You have filed for insurance benefits and the damage to your property is not covered by your insurance or your insurance settlement is insufficient to meet your losses.
- You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien.
- The home in the disaster area is where you usually live and where you were living at the time of the disaster.
- You are not able to live in your home now, you cannot get to your home due to the disaster, or your home requires repairs because of damage from the disaster.

### **You may not be eligible for "Housing Needs" assistance if:**

- You have other, adequate rent-free housing that you can use (for example, rental property that is not occupied).
- Your home that was damaged is your secondary or vacation residence.
- Your expenses resulted only from leaving your home as a precaution and you were able to return to your home immediately after the incident.
- You have refused assistance from your insurance provider(s).
- Your only losses are business losses (including farm business other than the farmhouse and self-employment) or items not covered by this program.
- The damaged home where you live is located in a designated flood hazard area and your community is not participating in the National Flood Insurance Program. In this case, the flood damage to your home would not be covered, but you may qualify for rental assistance or items not covered by flood insurance, such as water wells, septic systems, medical, dental, or funeral expenses.

## **Do I qualify for "Other than Housing Needs" Assistance?**

To receive money for "Other than Housing Needs" that are the result of a disaster, all the following must be true:

- You have losses in an area that has been declared a disaster area by the President.
- You have filed for insurance benefits and the damage to your property is not covered by your insurance or your insurance settlement is insufficient to meet your losses.
- You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien.
- You have necessary expenses or serious needs because of the disaster.
- You have accepted assistance from all other sources for which you are eligible, such as insurance proceeds or Small Business Administration disaster loans.

## **What Information do I Need to Apply?**

Whether applying online at

<https://www.disasteraid.fema.gov/IAC/displayPage.do?forward=home&>

OR over the phone, you should have a pen and paper and the following information ready:

- Your Social Security number.
- Current and pre-disaster address.
- A telephone number where you can be contacted.
- Insurance information.
- Total household annual income
- A routing and account number from your bank (only necessary if you want to have disaster assistance funds transferred directly into your bank account)
- A description of your losses that were caused by the disaster.

*Note:* FEMA verifies the name and social security number of those registering for disaster assistance. If the name and social security number on file with the social security administration does not match the information you provide you will be asked to submit a copy of an original document, e.g. marriage license, military ID, tax documents, etc., for proof of identity. A need to review and update identity documentation may cause delays in delivery of assistance.

After you've completed your application for assistance, you will receive a FEMA application number.

**\*\* Write down this number and keep it for future reference.**

## **Disaster Assistance Available from FEMA**

### **Housing Needs**

- **Temporary Housing** (a place to live for a limited period of time): Money is available to rent a different place to live, or a government provided housing unit when rental properties are not available.

- **Repair:** Money is available to homeowners to repair damage from the disaster to their primary residence that is not covered by insurance. The goal is to make the damaged home safe, sanitary, and functional.
- **Replacement:** Money is available to homeowners to replace their home destroyed in the disaster that is not covered by insurance. The goal is to help the homeowner with the cost of replacing their destroyed home.
- **Permanent Housing Construction:** Direct assistance or money for the construction of a home. This type of help occurs only in insular areas or remote locations specified by FEMA, where no other type of housing assistance is possible.

### **Other than Housing Needs**

Money is available for necessary expenses and serious needs caused by the disaster. This includes:

- Disaster-related medical and dental costs.
- Disaster-related funeral and burial cost.
- Clothing; household items (room furnishings, appliances); tools (specialized or protective clothing and equipment) required for your job; necessary educational materials (computers, school books, supplies).
- Fuels for primary heat source (heating oil, gas, firewood).
- Clean-up items (wet/dry vacuum, air purifier, dehumidifier).
- Disaster damaged vehicle.
- Moving and storage expenses related to the disaster (moving and storing property to avoid additional disaster damage while disaster-related repairs are being made to the home).
- Other necessary expenses or serious needs as determined by FEMA. ♦ Other expenses that are authorized by law.