

FEMA Disability and Individual Assistance Information

The president authorized federal disaster aid for residents of Macomb, Oakland and Wayne counties that were impacted by the severe storms and flooding that occurred August 11-13, 2014. Below, you will find basic information on what kind of assistance is available to individuals and families and how to apply for that assistance.

Please feel free to share the following information on how to apply for assistance with residents of Macomb, Oakland and Wayne counties:

Federal Aid Programs for the State of Michigan News Release:
<http://www.fema.gov/news-release/2014/09/25/federal-aid-programs-state-michigan-declaration>

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How to Apply for FEMA Assistance

Disaster survivors in Macomb, Oakland and Wayne counties affected by the August 11-13 severe storms and flooding should apply now for federal assistance. Homeowners and renters in the counties listed above may qualify for assistance. The process takes 15 to 30 minutes.

Registration is available online at www.DisasterAssistance.gov or by phone at 800-621-FEMA  800-621-FEMA (3362). Operators speak many languages.

Disaster applicants who use TTY should dial 800-462-7585  800-462-7585. Those who

use 711 or Video Relay Service should call 800-621-3362  800-621-3362.

The toll-free FEMA registration numbers will operate from 7 a.m. to 9 p.m. (local time) seven days a week until further notice.

Survivors also can apply for federal assistance directly through Web-enabled mobile devices or smartphones. Registration through the mobile site takes three steps:

1. Go to m.fema.gov. and click "Apply Online for FEMA Assistance." You will be directed to www.DisasterAssistance.gov
2. Click on Start Registration
3. Fill out the registration form

FEMA will ask for the following information:."

- The telephone number where applicants can be reached
- The address where applicants lived at the time of the disaster and the address where they are currently staying
- Their Social Security number
- A general description of damage to property and other

losses

- The name of the insurance company and policy number or agent if the property is insured
- Bank account routing information for direct deposit of funds.

Any damage should first be reported to the applicant's insurance company.

For American Sign Language Users

- How to register for FEMA assistance:
http://www.fema.gov/medialibrary/media_records/6627

- Frequently Asked Questions about FEMA disaster assistance: http://www.fema.gov/medialibrary/media_records/6347

*Please note that these videos were produced during another disaster, so registration deadlines and states mentioned would not be relevant, but the process remains the same.

- At FEMA, we want to make sure that every disaster survivor has equal access to disaster information and assistance.

- If you need an accommodation or assistance due to a disability, please notify FEMA staff at the time of registration or anytime throughout the assistance process.

- There is a limited amount of time to register for FEMA assistance, typically until 60 days after a disaster declaration. Register today!

- FEMA assistance will not affect other benefits such as food stamps, Medicaid or Social Security benefits.

- You have the right to appeal FEMA's decision on your application.

- If you receive a Small Business Administration (SBA) application, please complete it and turn it in promptly. Returning a completed SBA application does not mean that you will qualify for a loan, and if you do qualify, you are not required to accept it.

- If you are not approved for an SBA loan, you could be eligible for additional FEMA assistance.

- FEMA Determination Letters

- All applicants receive a letter from FEMA explaining the status of their applications (survivor chooses to receive this information electronically or through a physical letter).

- Sometimes more information or documents are needed to clear the way for financial help.

- Survivors may need to:

- § Provide records that show the damaged property was the primary residence at the time of the disaster.

- § Give their insurance or other documentation to FEMA.

- § Provide proof of ownership or residence.

- § Complete and return the Small Business Administration disaster loan application.

- § Sign all essential documents.

- § Reschedule an appointment with an inspector.

- All applicants receive "Help After A Disaster." This guide contains important information about the assistance and appeal processes. An online copy may be found at fema.gov/help-after-disaster.

Small Business Association (SBA)

Disaster survivors may be eligible for a low-interest rate disaster loan from the U.S. Small Business Administration - even if they don't own a business. Homeowners, renters and personal-property owners may apply to the SBA for a loan to help to recover from a disaster.

Renters and homeowners alike may borrow up to \$40,000 to repair or replace clothing, furniture, cars or appliances damaged or destroyed in the disaster. Homeowners may apply for up to \$200,000 to repair or replace their primary residence to its pre-disaster condition.

Please visit the SBA website for more information.

Sequence of Delivery

After a disaster, assistance flows to individuals in a specific sequence. This is commonly referred to as the 'Sequence of Delivery'.

In the beginning stages of a disaster response, voluntary agencies and other organizations provide emergency life-saving and life sustaining assistance such as food, clothing, sheltering and medical needs.

As individuals return to their homes to assess damage, their first call should be to their insurance company (homeowners insurance, flood insurance, etc). FEMA assistance cannot duplicate assistance received from insurance or other programs.

When an individual calls FEMA to apply for assistance, the first set of assistance programs the individual may be eligible for is FEMA Housing Assistance. Housing Assistance could include the following programs (not dependent upon SBA loan denial):

- Temporary Housing Assistance - applicants can receive financial assistance to reimburse lodging expenses and/or rental assistance for up to 18 months or the program maximum, whichever occurs first. Applicants can receive direct assistance (FEMA mobile home or travel trailer) for up to 18 months.
- Repair Assistance - owners can receive up to the maximum amount for repairs
- Replace Assistance - owners with destroyed homes can receive up to the maximum amount towards the purchase of a new home
- Permanent or Semi-Permanent Construction - owners with destroyed homes can receive direct assistance or financial assistance for the construction of permanent or semi-permanent homes in insular areas outside the continental U.S. and in other locations.

FEMA "Other Needs Assistance" program includes assistance for disaster related funeral, medical and dental expenses. These programs are also not dependent upon an SBA loan denial.

After a determination of eligibility for Housing and Other Needs Assistance, applicants are encouraged to apply for an SBA disaster loan.

These low interest loans can assist renters and homeowners with replacing personal property or assist homeowners with repairing their home. If an individual applies for an SBA loan, there is no guarantee that they will be approved. Even if a survivor is approved for an SBA loan, they do not have to accept the loan.

Individuals that are denied for an SBA loan but still have disaster caused

unmet needs may become eligible for additional assistance under the "Other Needs Assistance" program. This assistance may include assistance to replace personal property or transportation, moving and storage costs, or group flood policies.

If a survivor exhausts all of the above resources and still has disaster-related unmet needs, they could then be referred to the Long-term Recovery Group (LTRG). A long-term recovery group is a cooperative body that is made up of representatives from faith-based, non-profit, government, business and other organizations working within a community to assist individuals and families as they recover from disaster. These groups often manage donated resources and dollars to assist individuals with specific or complex disaster-caused needs.

Again, please let me know if you have questions or concerns. I look forward to working with you!

Jessica Mitchell
Region V Disability Integration Specialist Federal Emergency
Management Agency (FEMA)
536 S. Clark, 6th Floor
Chicago, IL 60605

312-408-5499  312-408-5499 (office)
Jessica.mitchell@fema.dhs.gov