



GEMA

Joint Information Center
Joint Field Office
Atlanta, GA



FEMA

News Release

May 31, 2008
DR 1761-08-010
FEMA/State News Desk:
(770) 724-6958

WRONG INFORMATION IS A HAZARD AFTER DISASTER

ATLANTA – In the wake of a disaster, there is often a lot of confusion and misinformation. An example is the statement that people with insurance who had losses from the recent tornadoes cannot receive any federal aid. Like other comments that may be circulating, that statement is simply wrong.

Officials from the Georgia Emergency Management Agency (GEMA) and the Federal Emergency Management Agency (FEMA) are concerned that people who suffered losses from the May 11-12 tornadoes may be misled by wrong information.

“The last thing survivors of a disaster need is wrong information that keeps them from getting aid they need, deserve and are eligible to receive,” said FEMA’s Jeff Bryant, federal coordinating officer for this disaster. “Misinformation about insurance is typical. Other common misunderstandings involve Small Business Administration loan applications, aid for renters, and denial letters from FEMA.”

To receive accurate information, call FEMA's toll-free number, **800-621-FEMA (3362)** or TTY **800-462-7585** for the hearing- and speech-impaired. Both numbers are staffed from 8 a.m. to 6 p.m. local time, seven days a week until further notice. Valuable information may be found as well at www.fema.gov.

“Don’t rely on what you may hear from your neighbors and co-workers,” said GEMA’s Joe McKinney, deputy state coordinating officer. “Call FEMA, go online or visit a Disaster Recovery Center to be sure you know the facts about aid that could help you.”

Anyone who lives in Bibb, Carroll, Douglas, Emanuel, Jefferson, Jenkins, Johnson, Laurens, McIntosh and Twiggs counties who suffered losses from the May 11-12 tornadoes and storms may register for assistance.

Following are some clarifications of common misconceptions about disaster assistance:

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I have insurance so I can't register for disaster assistance. I have insurance so I'm not eligible for any federal disaster assistance.

Both statements are false. While it's true that insurance is your main source of funds to restore your real and personal property, you could have disaster-related expenses that insurance doesn't cover or you may be underinsured. Federal assistance may be available to help you with these expenses. You can register with FEMA even if you have insurance. You should register in case you wind up with expenses not covered by your insurance. Registration only takes a few minutes and it's the only way to find out whether you're eligible for help with costs your insurance doesn't cover.

I have to wait for my insurance adjuster before I apply for disaster assistance.

False. You do not have to wait for an agent or adjuster's inspection before applying for assistance or beginning repairs needed to make your house safe, sanitary and functional. However, if you have insurance, you should find out what your policy covers, and be sure to keep papers and receipts for any work. If you still have unmet disaster-related needs, you may get FEMA help.

I applied for aid from FEMA and received an SBA loan application. I don't want a loan. I don't need to fill out this SBA loan application.

False. If you received an SBA loan application, you must complete and return the application to be considered for any further financial assistance, including some types of grants.

I already repaired my home. It's too late to apply.

False. If you have expenses not covered by insurance, you may be eligible for reimbursement. You could qualify for reimbursement of expenses not covered by your insurance.

I registered with the American Red Cross, so I don't need to register with FEMA. I registered with my local emergency management agency, so I don't need to register with FEMA.

False. Unless you register directly with FEMA by calling the toll free number, **800-621-FEMA (3362)** or **TTY 800-462-7585** for those with speech or hearing impairment, or going online to www.FEMA.gov, you will not be able to receive any federal assistance.

Disaster assistance is for poor people. I don't qualify.

False. Federal and state disaster assistance programs may be available to those who have disaster-related costs, regardless of income. The programs are not "welfare". The kinds of help provided depend on the applicant's circumstances and unmet disaster-related needs.

I rent an apartment (or a house). I can't get federal help.

False. Renters may be eligible for cash grants from FEMA to replace personal property lost in the disaster and for other disaster-related expenses. They may also qualify for an SBA low-interest disaster loan to replace personal property.

I received a letter from FEMA saying I'm ineligible for help. I must accept that answer.

False. There are many reasons for a denial letter. Often the letter means FEMA will reconsider your application if you provide more information. When you receive a denial letter, you also receive information about how to appeal the denial. If you need help with an appeal, call the FEMA helpline at **800-621-FEMA (3362)** or **TTY 800-462-7585** for the hearing- and speech-impaired.

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FEMA coordinates the federal government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters, whether natural or man-made, including acts of terror.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

SBA's disaster loans are the primary form of federal assistance for non-farm, private sector disaster losses. Disaster loans from SBA helps homeowners, renters, businesses of all sizes, and nonprofit organizations fund repair and replacement of disaster damaged real and personal property. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call 800-659-2955 or online at www.sba.gov.

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For more information on Georgia's disaster recovery, visit www.fema.gov or www.gema.ga.gov or www.ready.ga.gov/ or www.georgia911.org or www.afcema.com