

Disaster Assistance Grants Cover Essential Losses

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HARRISBURG, Pa. -- When individuals apply for federal and state disaster assistance, there may be an expectation that disaster recovery programs will provide funds to repair and replace all items damaged by the storms and flooding. Understanding the steps of the federal/state recovery process can help people reduce the confusion brought on by a disaster, sort out the information available and make the decisions required to begin rebuilding their lives.

Officials with the Pennsylvania Emergency Management Agency and the Federal Emergency Management Agency stress that disaster programs, except for U.S. Small Business Administration low-interest disaster loans, may not return applicants to their pre-disaster conditions.

"Grant programs are meant to help people begin their recovery," said Federal Coordinating Officer Thomas J. McCool. "Their purpose is to ensure that people are safely housed and to address their serious unmet needs following a disaster."

Unmet needs other than housing can include the replacement of essential personal property and meeting medical, dental, funeral, transportation and other serious disaster-related needs not covered by insurance or other federal, state or charitable-aid programs.

During disasters, emergency services -- including medical, fire and evacuation -- are provided by local and state first responders. Emergency needs -- such as shelter, food and clothing -- may be provided through agencies such as the American Red Cross, Salvation Army and other community-based organizations.

Commonwealth Coordinating Officer John Forr said, "The FEMA Other Needs Assistance grant, which covers serious unmet needs, is only awarded for essential losses not covered by insurance or SBA disaster loans."

SBA low-interest disaster loans cover a majority of federal disaster assistance. SBA loans can pay recovery expenses not covered by state or local programs or by private insurance and could return a survivor to pre-disaster conditions.

Homeowners and business owners approved for a disaster loan could receive funds necessary to repair or rebuild their real estate losses, while renters and homeowners can replace personal property damaged in the storms. Business owners can also replace inventory losses. Businesses of all sizes and non-profit organizations are eligible to apply for SBA disaster assistance loans.

Even if individuals have applied for and received immediate assistance from volunteer groups, it is still necessary for them to register with FEMA for possible additional federal and state disaster assistance.

Those with damages from the storms who have yet to register for disaster assistance may do so by calling **1-800-621-FEMA (3362)** daily from 7 a.m. to 10 p.m. Individuals with a hearing or speech disability may call **(TTY) 1-800-462-7585**. Registration can also be made online at www.disasterassistance.gov/ or on a mobile device at m.fema.gov.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.