

# Federal Funds May Be Able to Supplement Flood Insurance Settlements

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HARRISBURG, Pa. -- If you had flood insurance and received a settlement from your insurance company for losses caused by federally declared disasters Hurricane Irene or Tropical Storm Lee, you are ahead of many storm survivors who had no coverage. Flood insurance is key. However, there are expenses insurance does not cover. Under the Individual and Households Program of the Federal Emergency Management Agency (FEMA), a grant that supplements insurance funds may be available to eligible applicants when a federal disaster is declared and the county they live in is designated under the declaration.

The designated counties under Hurricane Irene and Tropical Storm Lee are Adams, Berks, Bradford, Bucks, Chester, Columbia, Cumberland, Dauphin, Delaware, Huntingdon, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Monroe, Montgomery, Montour, Northampton, Northumberland, Perry, Philadelphia, Schuylkill, Snyder, Sullivan, Susquehanna, Union, Wyoming, and York.

Although by law, FEMA may not duplicate insurance benefits paid to you, it is able to help with approved disaster related expenses. The following are examples of expenses disaster assistance grants may help pay for:

- Temporary housing, emergency home repairs and rental assistance.
- Medical, dental and funeral expenses.
- Repairing wells and septic tanks.
- Essential personal property.
- Transportation.
- Essential miscellaneous items.

You will be asked to have proof of your insurance settlement and receipts for expenses.

If you have not yet registered with FEMA and want to find out more, call 1-800-621-3362 or TTY 1-800-462-7585. If you use 711 or Video Relay Service (VRS), call 1-800-621-3362. Operators are multilingual and calls are answered seven days a week from 7 a.m. to 10 p.m. You also can register online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) or by smart phone or tablet at [m.fema.gov](http://m.fema.gov). If you have a disability and need help registering, don't hesitate to contact FEMA. The deadline to apply for assistance is December 14, 2011.

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.