

Insured Should Still Apply for Disaster Assistance

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HARRISBURG, Pa. -- Property owners and renters who suffered damage from storms and floods caused by Hurricane Irene during the period Aug. 26-30, 2011 and/or Tropical Storm Lee beginning on Sept. 3, 2011, may still be eligible for disaster assistance from the Federal Emergency Management Agency (FEMA) even if they have insurance policies.

“FEMA may be able to help you if you are underinsured or if your insurance policy does not cover some of your disaster-related expenses or losses” said Federal Coordinating Officer Thomas J. McCool. “So take the first step and apply with FEMA.”

Property owners and renters affected by the storms should contact their insurance agents first. If they find they have unmet needs, they should then call FEMA and apply. A FEMA representative will explain the forms of assistance available during the call.

The only way to know if you are eligible for disaster assistance is to register with FEMA. Register by calling 800-621-3362 or TTY 800-462-7585. If you use 711 or Video Relay Service (VRS), call 800-621-3362. Operators are multilingual and calls are answered seven days a week from 7 a.m. to 10 p.m. CDT. You also can register online at www.DisasterAssistance.gov or by smart phone or tablet at m.fema.gov. If you have a disability and need help registering, please don't hesitate to contact FEMA to ask for help.

The deadline to apply for disaster assistance connected to Hurricane Irene is Nov. 3, 2011. The deadline to apply for assistance relating to Tropical Storm Lee is Nov. 13, 2011.

Federal programs available include grants for temporary housing, grants to cover repairs to make a home safe, and other aid programs including disaster unemployment assistance for self-employed individuals. Low-interest loans from the U.S. Small Business Administration (SBA) are available for homeowners, renters, businesses and private nonprofit organizations.

For more information on Pennsylvania's disaster recovery, visit www.fema.gov or www.pema.state.pa.us.

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.