

Misunderstandings May Cause Some New Jersey Residents To Miss Out On Disaster Assistance

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SOMERSET, N.J. -- State and federal disaster recovery officials today said that some common misunderstandings about disaster assistance may deprive individuals of vital help from the state and the Federal Emergency Management Agency (FEMA).

"The last thing you need in a disaster is misinformation," said Federal Coordinating Officer William L. Vogel. "The best way to avoid that problem is to register with FEMA."

Registering with FEMA is an important first step in recovery.

New Jersey residents living in a declared county (Atlantic, Bergen, Cape May, Essex, Gloucester, Mercer, Middlesex, Monmouth, Morris, Passaic, Somerset or Union) who suffered damage to their home or were otherwise affected by the mid-March storm and flooding may be eligible for assistance. **Residents should not let misunderstandings keep them from applying for assistance.**

Some of the most common misunderstandings heard in past disasters are:

- **I have insurance, so there is no other help available.** *Not true:* FEMA will not duplicate insurance benefits, but applicants may be eligible for help with losses not covered or damage in excess of their insurance coverage (underinsured). That's why it is important to register for assistance even while you are working with your insurance company to assess your insurance coverage.
- **I have to wait for my insurance adjuster before I apply for disaster assistance.** *Not true:* Don't wait for an adjuster before applying for aid or making repairs needed to make your house livable. You should, however, find out what your policy covers and be sure to keep papers and receipts for any work.
- **I already repaired my home. I don't need to apply.** *Not true:* You might qualify for reimbursement of expenses not covered by insurance.
- **I have to be poor to qualify for disaster aid.** *Not true:* The types of assistance provided depend on each applicant's circumstances. Federal and state disaster assistance programs may be available to those who suffered damage, regardless of income. The programs are not "welfare."

- **I must own a business to apply for a loan from the SBA.** *Not true:* SBA low-interest loans are the primary source of federal assistance for long-term recovery for homeowners, renters and business owners. SBA covers uninsured or underinsured losses for real estate damages as well as personal property damages.
- **I rent an apartment. I can't get help.** *Not true:* Renters may qualify for help with temporary housing needs if they have to move because of disaster-caused damages. They may also qualify for FEMA assistance or low-interest SBA loans for losses that are not covered by insurance or other disaster assistance programs

To Register For Assistance

To register for assistance, residents should call FEMA's toll-free number, **1-800-621-FEMA (3362) or TTY/TDD 1-800-462-7585** for the speech and hearing impaired (for relay service, call 711 or 1-800-852-7897) between 7 a.m. and 1 a.m., seven days a week. Multi-lingual operators are available to answer calls during this time. Residents may also register online anytime at www.disasterassistance.gov.

State Coordinating Officer Lt. Bill McDonnell, Director of the New Jersey State Emergency Management Office added, "To get the most complete and accurate information, disaster victims need to take the first step to recovery by registering with FEMA."

FEMA's mission is to support our citizens and first responders and 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.