



FEMA

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FEMA News Desk: 940-898-5454

Fact Sheet

FREQUENTLY ASKED QUESTIONS ABOUT DISASTER ASSISTANCE APPLYING FOR ASSISTANCE

Q: Who should apply for federal disaster assistance?

A: Homeowners, renters and business owners in McLennan County and the City of West who sustained uninsured or underinsured damage to their homes, vehicles, personal property, business or its inventory should register with FEMA for assistance.

Q: Do I have to go to the Disaster Recovery Center (DRC) in West to register with FEMA?

A: No. There are several ways to register:

1. You may register by calling FEMA at 1-800-621-3362 or TTY 800-462-7585;
2. You may go to the DRC to use a telephone if one is not available to you;
3. Individuals who use 711 or Video Relay Service (VRS) may call 800-621-3362; or
4. You may register over the internet by going to www.DisasterAssistance.gov or by smart phone or tablet at m.fema.gov.

Q: What documents will FEMA need from my insurance company?

A: FEMA will want to see a settlement or denial letter from your insurance company to ensure there is no duplication of benefits. If your insurance company covers your losses, FEMA will not duplicate that coverage. If you still have unmet needs or damages that the insurance company does not cover, then FEMA may be able to provide you with assistance.

Q: What will FEMA accept as proof that I occupied my home?

A: We accept many documents as proof of occupancy. Examples are a utility bill from the gas, electric or water company, a pay stub, a current driver's license, credit card bills or other first class mail sent to you that shows the damaged property as your address.

Q: Can I clean up my damages, demolish my home or begin to make repairs? Or do I have to wait for the FEMA inspector?

A: Yes, you may begin your repairs or demolition before a FEMA inspector visits your home. However, it is recommended to take photos of the damages before you clean. Remember to keep receipts for all of your expenses. Before starting the task of rebuilding, residents should visit with their local permitting office to obtain guidance on required permits.

Q: I am considering registering online or by phone. Are there any specific instructions I need to follow?

A: Yes, residents registering by phone or online will be asked to identify the description of damages sustained and must select the "EXPLOSION" option. Residents will then be asked to identify the

type of damage and must select the “FIRE/SMOKE/SOOT/ASH” option. (Do NOT select the “other” option.)

Q: Do I have to sign anything to receive assistance?

A: As a condition of receiving assistance from FEMA, you or another adult member of your household will be asked to sign a statement confirming that you are a United States citizen, a non-citizen national, or qualified alien. If you or another adult member of your household cannot sign this statement, you may still receive assistance if you are the parent or legal guardian of a child in the household who is a United States citizen, non-citizen national or qualified alien. For information concerning your right to apply, you can call 1-800-621-3362.

Q: Do I have to repay the money from FEMA?

A: Money received through FEMA’s Individuals and Households Program does not have to be repaid. Disaster assistance loans from the U.S. Small Business Administration (SBA) must be repaid. FEMA cannot duplicate benefits. So, if you receive insurance or funding from another source that covers your losses, FEMA will not be able to provide grants for those same losses.

Q: I didn’t receive enough money to meet all my needs. What do I do now?

A: Most disaster aid programs are intended to meet only essential needs and are not intended to cover all your losses or make you whole. Also, some people qualify for assistance from more than one program and you may be receiving additional help from another agency. For example, the SBA is a very important source of funding for repair and replacement of your real and personal property. If you received a loan application packet from the SBA, please complete and return the application as soon as possible.

Q: I can’t afford a loan. Why am I being required to fill out a SBA loan application?

A: If the Small Business Administration determines you do not qualify for a disaster assistance loan, SBA will automatically refer you back to FEMA for additional help. FEMA may be able to provide money for other than housing needs. However this additional help is not available to businesses. FEMA’s additional help is intended to meet necessary expenses and serious needs not met by any other form of help, including insurance and SBA disaster assistance loans. Remember, if you receive an SBA disaster loan application, it’s important to fill it out and return it. If you don’t submit the SBA disaster loan application, the assistance process may stop prematurely.

Q. Does paying off my mortgage affect my eligibility for SBA disaster assistance?

A. Yes. If a mortgage holder has required a policy holder to use an insurance settlement to pay off or to pay down the balance of an outstanding mortgage, SBA must have evidence of that mandatory use of the insurance proceeds. That evidence may be in the form of a letter or other written documentation. Or the evidence may be in the form of a telephone conversation between the mortgage holder and SBA, which will be documented in the SBA file. This is necessary so that SBA can treat the insurance recovery as unavailable for making repairs. Otherwise, SBA must, by law, deduct the insurance recovery from the amount of the loss to arrive at the amount eligible for an SBA disaster loan.

Q: Does paying off my mortgage affect my eligibility with FEMA?

A: Each case is different. If you had damage from the plant explosion, please register with FEMA, and let FEMA determine your eligibility for assistance. If you have questions specific to your mortgage, contact your mortgage lender.