

FEMA May Be Able to Help Uninsured, Underinsured Alaska Residents

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ANCHORAGE, Alaska – FEMA may be able to help Alaska residents with uninsured or underinsured losses from the Nov. 30 earthquake if they live in the designated areas and their earthquake insurance doesn't cover all their disaster-related needs.

Insurance is a property owner's first line of defense, particularly homeowners in the municipality of Anchorage and Kenai Peninsula Borough and Mat-Su Borough, who were affected by the magnitude 7.0 quake.

Insured applicants may receive assistance for items not typically covered by earthquake insurance such as wells, private septic systems and/or privately owned access roads. Insured applicants who have not received a FEMA inspection due to having earthquake insurance are encouraged to call the FEMA helpline at **800-621-3362 (FEMA)** to report damage to these uninsurable items in order to receive an inspection.

By law, the Federal Emergency Management Agency cannot duplicate insurance or other benefits. However, a FEMA grant may be used to repair eligible damage to your home. FEMA also may be able to help if an insurance settlement is delayed. Alaska residents who have applied to FEMA should notify the agency and provide insurance company documentation such as a denial or settlement letter, which will also initiate a FEMA inspection.

If an insurance settlement is insufficient to cover disaster-related needs, property owners can provide FEMA with receipts or estimates of their housing losses to be considered for FEMA grants. The grants can cover necessary home repairs and disaster-related medical, dental and child care expenses and funeral costs. Receipts and other forms of documentation can also be submitted separately to the Alaska Individual Assistance program for possible assistance.



When a property owner has exhausted the insurance settlement for additional living expenses (for loss of use), FEMA may also be able to assist with disaster-related temporary housing. FEMA does not provide repair assistance to renters.

The U. S. Small Business Administration provides low-interest, long-term disaster loans to businesses of all sizes, private non-profit organizations, homeowners and renters to repair or replace uninsured/underinsured disaster damaged property. SBA also offers disaster loan assistance for insurance deductibles. Further, SBA can process and approve disaster loans while an insurance claim is pending.

Property owners can apply for FEMA assistance online at DisasterAssistance.gov, or call **800-621-3362 (FEMA)**, **voice/VP/711**. Multilingual operators are available. TTY users may call **800-462-7585**. Lines are open daily from 7 a.m. to 10 p.m. local time.

Residents are encouraged to also apply for the Alaska Individual Assistance program in addition to FEMA. Alaskans who have not registered for state Individual Assistance have until Feb. 28 to apply online at Ready.Alaska.gov or call **855-445-7131**.

For more information on Alaska's disaster recovery, visit FEMA.gov/disaster/4413, Twitter.com/FEMARegion10 and Facebook.com/FEMA.



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