Crow Tribe Disaster Rumor Response

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Rumors and misleading information spread after any disaster. Rumors about disaster assistance for the August 6, 2024 severe storm may keep Crow Tribe members from getting help with their damage. It is important to find trusted sources of information such as tribal officials and FEMA staff at the Disaster Recovery Center.

RUMORS:

Rumor: FEMA is only helping Reno and Black Lodge Districts

False. Any Crow Tribe member who had damage from the August 6 severe storm can apply for disaster assistance. FEMA will be bringing disaster specialists to other districts in the coming weeks to help everyone apply.

Rumor: FEMA is only helping tribal employees or those who voted for the current administration

False. Any Crow Tribe member with damage from the August 6 severe storm should come in and apply for assistance.

Rumor: If you rent or live in a trailer you can't apply for assistance

False. Crow Tribe members with damage to a trailer, a home, a house you rent, or a mobile home are all able to apply for disaster assistance if the damage occurred as a result of the August 6 severe storm. One application per household.

Rumor: If you already paid for repairs or if you have insurance, FEMA won't help you



False. FEMA may be able to reimburse you for the cost of repairs you made. FEMA may also be able to help if your damages were not fully covered by insurance. It's best to visit the Disaster Recovery Center to talk with a FEMA specialist to see if FEMA can help.

Rumor: If you live off the reservation FEMA won't help you

False. Any Crow Tribe member who had damage caused by the August 6 severe storm, living on or off the reservation, can apply for disaster assistance. This includes tribal members living in Lockwood, Hardin and other locations off the reservation.

Rumor: If more than one family lives with you, you can't apply for disaster assistance

False. FEMA takes one application per household; it doesn't matter how many people live in your home.

Rumor: If your home is unlivable, you can't apply for disaster assistance

False. Crow Tribe members with homes that are unlivable because of damage from the August 6 severe storm should apply as soon as possible for disaster assistance. Visit the Disaster Recovery Center at the Black Lodge Community Center or one of the traveling Disaster Recovery Centers that will be visiting other districts. If you have a question about applying or how to find a Disaster Recovery Center, call 406-679-0022.

Rumor: If you make too much money or have bad credit, FEMA won't help you

False. Disaster assistance is not based on income or credit. Any Crow Tribe member with damage from the August 6 severe storm can apply.

Rumor: FEMA disaster assistance is a loan



False. FEMA disaster assistance is a grant (that you don't pay back), not a loan. FEMA works with the Small Business Administration in disasters, and the SBA may provide low interest disaster loans. This is separate from FEMA help.

Rumor: A denial letter means there is no chance for FEMA help

False. The first letter you get from FEMA may appear to be a denial or say you're ineligible, but read the letter closely. Often it is only because information or a required document is still needed from you to move your application forward. FEMA can also help you with an appeal. So don't give up, bring your letter to the Disaster Recovery Center so that we can see what the next steps are to help you.

Rumor: FEMA help takes a long time and can be a process that takes several steps

True. Disaster assistance is process with several steps along the way [see below]. There is often a FEMA letter that says an applicant is ineligible or denied – but only temporarily because more information or a document is needed. FEMA specialists will work with you every step along the way, including steps to take if more information is needed.

Example of the FEMA Process

Your journey applying for disaster assistance with FEMA might look something like the steps below.

Step 1: Apply for assistance! Come into the Disaster Recovery Center and talk with a FEMA specialist.

Step 2: Schedule an inspection. A FEMA inspector and Tribal Guide will call to make an appointment to come out and see the damage. The call may come from an out of state or 'unknown' number.

Step 3: Keep your appointment with the inspector. The damage inspection will take about an hour.



- **Step 4:** Read your FEMA letter. You will get a letter from FEMA that <u>may</u> say you are ineligible. It doesn't mean you won't get assistance, it may mean that we need more information or other documents to keep your application moving forward.
- **Step 5:** Bring your letter back to the Disaster Recovery Center with any other needed information, such as proof of occupancy, receipts for repairs already made, a contractor's estimate or other information noted in your FEMA letter.
- **Step 6:** Stay in touch. FEMA may call you to stay in touch. Come to the Disaster Recovery Center with questions.
- *The Disaster Recovery Center is located at the Black Lodge Community Center on I-90, exit #503 at Dunmore.
- **If you have questions or need to check on possible weather delays or closures, call 406-679-0022.

