

# FEMA Funding Can Assist Everyone Who is Eligible

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**CRANSTON, R.I.** – Federal assistance can help Rhode Islanders recover from the severe storm and flooding from December 17-19, 2023, and January 9-13, 2024. Here are ten facts to know about the help that may be available to you:

1. You won't be taking money away from someone else by applying. FEMA will distribute funds to every eligible applicant regardless of how many people apply.
2. FEMA assistance is available to homeowners and renters, including owners and renters of mobile homes.
3. Eligible homeowners and renters will receive FEMA assistance as grants that do not have to be repaid.
4. You can apply for FEMA assistance even before your insurance claim is processed. Report any settlement or denial letter from your insurance company to FEMA. FEMA cannot provide duplicate benefits, so inform FEMA of your insurance coverage when you apply for assistance.
5. FEMA assistance is nontaxable, and will not affect eligibility for Social Security, Medicaid or other federal or state benefits.
6. You can ask questions and get in-person help applying for assistance at a Disaster Recovery Center.
  - Curtis Corner Middle School, 301 Curtis Corner Road, Wakefield, RI 02879
  - Coventry Town Hall Annex, 1675 Flat River Road, Coventry, RI 02816
  - William Windsor Elementary School, 562 Putnam Pike, Greenville, RI 02828

Hours of operation for all centers are: 8 a.m.– 6:30 p.m. Monday through Friday, and 8 a.m. to 4:30 p.m. Saturdays. Closed Sundays. New locations and hours updates can be found here: [fema.gov/drc](https://fema.gov/drc) or [www.riema.ri.gov](https://www.riema.ri.gov).

7. If your insurance is delayed by 30 days or more and you need money to relocate immediately, FEMA may be able to help. There are several ways to



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apply for FEMA assistance. Survivors can go online to [DisasterAssistance.gov](https://www.disasterassistance.gov), use the [FEMA mobile app](#), or call 800-621-3362. The line is open every day from 7 a.m. to 11 p.m. ET. Help is available in most languages. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA the number for that service.

8. If your car was damaged by the disaster, you may be eligible for money to repair or replace it. Apply with FEMA first, then, if referred, submit a U.S. Small Business Administration Disaster Loan application to determine eligibility.
9. If FEMA refers you to the Small Business Administration, you should apply. SBA's long-term, low-interest disaster loans are the largest source of federal recovery funds – and applying allows FEMA to evaluate you for more types of aid. SBA may be able to increase your loan amount by up to 20 percent of your damage so you can make improvements to make your home safer. To learn more, visit [SBA.gov/disaster](https://www.sba.gov/disaster).
10. Calling 211 or applying for assistance through another organization or agency does not automatically register you with FEMA. To apply for FEMA assistance, visit [DisasterAssistance.gov](https://www.disasterassistance.gov), download the FEMA App or call the FEMA Helpline at 800-621-3362.

FEMA has plenty of funds to support our operations in Rhode Island for the December and January severe storms and flooding. If you were impacted, apply for assistance, and if you qualify, you will receive it.

For the latest information visit [4765 | FEMA.gov](https://www.fema.gov) or [4766 | FEMA.gov](https://www.fema.gov). Follow FEMA on X, formerly known as Twitter, at [twitter.com/femaregion1](https://twitter.com/femaregion1) and at [facebook.com/fema](https://facebook.com/fema).

For updates on the Rhode Island response and recovery, follow the Rhode Island Emergency Management Agency on Twitter at [twitter.com/RhodeIslandEMA](https://twitter.com/RhodeIslandEMA), on Facebook at [www.facebook.com/RhodeIslandEMA](https://www.facebook.com/RhodeIslandEMA), or visit [www.riema.ri.gov](https://www.riema.ri.gov).

