

# FAQ FOR ALABAMA TORNADO SURVIVORS

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**Clanton, Ala** – For Alabamians hit hard by the March 25-26 Severe Storms and Tornadoes, the deadline for applying for federal assistance is **June 25, 2021**. Don't let common misunderstandings cause you to miss out for disaster assistance.

Check the following Q & As to learn why you should register now!

### **I have insurance. Should I wait for my insurance settlement before requesting additional assistance from FEMA?**

No. Insurance is your main funding source to put your life back in order after a disaster, but FEMA may be able to help with items insurance does not cover. If you have insurance, find out what is covered, take pictures if you can, and begin clean-up and repairs, keeping estimates and receipts. You may not be eligible for assistance until you can provide additional insurance settlement information to FEMA (a necessary step to avoid duplication of benefits), but register now, before the deadline. If you have no insurance, register immediately with FEMA online or by phone.

### **I already repaired my home. Can I still apply?**

Yes. By registering, you may qualify for reimbursement of eligible repairs or to help with needs not covered by insurance.

### **I got help from the American Red Cross. Can I still register with FEMA if I need assistance?**



**Yes.** Registration with the Red Cross or other voluntary agencies is not the same as registering with FEMA. FEMA coordinates various federal programs to help disaster victims, which are different from the emergency food, clothing and shelter initially provided by the American Red Cross, Salvation Army, and other voluntary agencies.

**Do I have to meet a minimum amount of damage before I can register with FEMA?**

**No.** There is no minimum requirement for registering for federal and state disaster assistance. FEMA, by law, cannot duplicate other benefits, but you may have losses, for example, not covered by insurance, that could be reimbursed by FEMA.

**Do I have to be turned down by my bank before I can apply for a disaster loan?**

**No.** The SBA, which handles low-interest disaster loans for homeowners, renters, businesses of all sizes and private nonprofit organizations, has its own criteria for determining each loan applicant's eligibility. SBA will decide whether you are able to repay a loan. If you are not qualified for a home loan, you may be eligible for other assistance, such as the Other Needs Assistance (ONA) grant program that covers personal property, vehicle repair or replacement, and moving and storage expenses.

**I don't really want a loan. Do I still need to fill out the SBA application if asked to?**

**Yes.** If the loan application is not returned, you may not be considered for other forms of disaster assistance,

**If I qualify for an SBA loan, do I have to accept it if I change my mind?**

**No.** You can either accept, refuse, or even delay a loan offer.

**If I accept an SBA loan, will I still be considered for Other Needs Assistance (ONA)?**



**Yes.** You may be eligible for ONA programs designed to help with unmet needs not covered by your SBA loan and other assistance,

### **I rent an apartment. Can I get help to replace my damaged personal property?**

**Yes.** A renter may also qualify for an SBA low-interest disaster loan or grants from other sources to replace personal property. One type of grant may cover temporary housing if a renter must move to another dwelling. Other grants may cover eligible individuals or families with serious disaster-related needs and expenses not covered by insurance or other programs.

Register today!

- Online at <https://www.disasterassistance.gov/>
- Download the FEMA app
- By phone: **800-621-3362 (TTY 800-462-7585)**. Open daily from 6 a.m. to 10 p.m. central time. Operators are multilingual and those who use a relay service such as a videophone, InnoCaption or CapTel should update FEMA with their specific number assigned to that service. If you need accommodations for language or a disability, let the operator know.

To apply for a low-interest, **SBA disaster loan**, call 800-659-2955 (TTY: 800-877-8339) or complete an online application at <https://disasterloan.sba.gov>

The deadline to apply for an SBA physical damage disaster loan is **June 25, 2021**.

For additional online resources, as well as FEMA downloadable pamphlets and other aids, visit [www.disasterassistance.gov](http://www.disasterassistance.gov) and click “information.”

For referrals to Alabama’s health and human service agencies as well as community organizations, dial **211**, text **888-421-1266**, or chat with referral specialists via [www.211connectsalabama.org](http://www.211connectsalabama.org).

For more information on Alabama’s disaster recovery, visit [ema.alabama.gov](http://ema.alabama.gov), [AlabamaEMA Facebook page](https://www.facebook.com/AlabamaEMA), [www.fema.gov/disaster/4596](http://www.fema.gov/disaster/4596) and [www.facebook.com/fema](http://www.facebook.com/fema).

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**FEMA**

*FEMA's mission is helping people before, during, and after disasters.*



**FEMA**