

# Do You Know These Ten Key Facts About Federal Disaster Assistance?

---

Release Date: January 10, 2024

**CHICAGO** – Cook County residents with uninsured or under insured losses from the Sept. 17-18, 2023 severe storms and flooding can apply for FEMA assistance. Here are ten facts about the help FEMA can offer:

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. If your insurance is delayed by 30 days or more and you need money to relocate immediately, FEMA may be able to help. Unlike normal FEMA grants, this type of assistance must be repaid once you get your insurance.
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. Five centers are currently open. To find the center nearest you, visit [fema.gov/drc](https://fema.gov/drc).
7. By law, FEMA can't provide you a grant when any other source – insurance, crowdfunding, local or state programs, or financial assistance from voluntary agencies – has already covered your expenses for the same disaster-related need.
8. If your vehicle was damaged by the disaster, you may be eligible for money to repair or replace it.
9. If FEMA refers you to the Small Business Administration, you can 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 improve your home and make it safer. To learn



**FEMA**

Page 1 of 2

more, visit [SBA.gov/disaster](https://SBA.gov/disaster).

10. Calling 211 or applying for assistance through another organization or agency does not automatically register you with FEMA.

You can apply for FEMA assistance one of four ways:

- Visit [DisasterAssistance.gov](https://DisasterAssistance.gov).
- Use the [FEMA mobile app](#).
- Call the FEMA helpline at **800-621-3362**. Multilingual operators are available. If you use video relay service, captioned telephone service or others, give FEMA your number for that service.
- Visit a Disaster Recovery Center. The centers serve as one-stop shops for survivors who need one-on-one help. Survivors can visit any center for assistance. To find center locations and current hours, visit [FEMA.gov/DRC](https://FEMA.gov/DRC).

More than \$30 million in FEMA assistance has already been approved for survivors. For more information about Cook County's recovery, visit [www.fema.gov/disaster/4749](https://www.fema.gov/disaster/4749).

###

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency, or economic status. Reasonable accommodations, including translation and American Sign Language interpreters will be available to ensure effective communication with applicants with limited English proficiency, disabilities, and access and functional needs. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-3362. If you use video relay service, captioned telephone service or others, give FEMA your number for that service.*



**FEMA**

Page 2 of 2