



FEMA

November 30, 2016
DR-4291-VA NR-19
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News Release

Don't disqualify yourself—Register with FEMA today!

VIRGINIA BEACH, Va. — As the Hampton, Portsmouth, and Suffolk localities join the four existing cities eligible for federal and Commonwealth disaster aid, residents with damage who haven't registered directly with FEMA, need to do so before the January 3, 2017 deadline.

Don't disqualify yourself by not registering—let FEMA determine your eligibility. These new localities plus the existing cities of Chesapeake, Norfolk, Virginia Beach, and Newport News have already registered more than 3,800 citizens for nearly \$6.3 million in assistance.

Registering with your city's emergency management agency, the Virginia Department of Emergency Management (VDEM), the Red Cross, a charitable organization, or having homeowner or FEMA flood insurance inspections is **NOT** the same as registering with FEMA.

Because some damages or needs may not show up until later in the repair process, officials urge all residents, renters, homeowners, and businesses that have damage to:

- Register with FEMA now—even if you have homeowners or flood insurance
- Complete and submit a U.S. Small Business Administration (SBA) loan application—even if you don't want a loan
- Stay in contact with your homeowner and flood insurance adjusters—FEMA needs a copy of your settlement or denial letter to see if there may be other assistance available

If you have hurricane damage to your personal or a visitor's vehicle, storage units, certain property, or other types of flood damage, you may be eligible for assistance—register, then let FEMA make the determination.

After you have registered, if you receive an SBA loan application, officials urge you to complete and submit it to the SBA—even if you do not want a loan. If you do not qualify for the SBA loan, your application can trigger other types of assistance, allowing the SBA to refer you back to FEMA.

You do not have to accept the SBA loan, but sometimes unexpected needs come up and having the loan in your 'back pocket' can make a difference.

FEMA and the SBA offer a variety of programs to help in your recovery. FEMA grants will not affect your government benefits, such as Social Security, Medicare or Medicaid and you will not pay income taxes or see any reduction in your Social Security checks or any other federal benefits.

VDEM and FEMA are working closely with other commonwealth and federal partners, the private sector, faith-based organizations, and voluntary agencies to help match survivors with avenues of assistance. **Two common misunderstandings** regarding registering with FEMA are:

1. Registering for disaster assistance with other agencies or organizations registers you for FEMA disaster assistance. **It does not.**
2. Having FEMA flood insurance registers you for disaster assistance. **It does not.** It also **does not disqualify** you from applying for assistance. Flood insurance claims are handled separately and you may find that you had uninsured losses.

If you haven't registered because English is not your first language, don't let that stop you. If you or someone you know needs language assistance, FEMA has American Sign Language interpreters who speak many languages. Translators are available and can help you in the registration process.

An undocumented parent or guardian may apply for assistance on behalf of a minor child who is a U.S. citizen, non-citizen national or Qualified Alien. Although the adult will be expected to sign a Declaration and Release (FEMA Form 009-0-3) in the child's name, no information will be gathered on the person signing for the child.

If you have dual insurance, you need to contact both your own homeowners insurance and your National Flood Insurance Program (NFIP) flood insurance agent *as well as* register with FEMA to apply for assistance. The deadline to register with FEMA is January 3, 2017. The deadline to file proof of loss paperwork with your flood insurance provider is February 7, 2017.

To date, NFIP in Virginia has received **2,214** claims with an estimated payout of **\$20** million.

If you are a renter and haven't registered, you may be eligible for federal disaster assistance. You may also receive referrals to Commonwealth agencies that may be able to help.

If you wish to donate, go to the Virginia Relief Fund site at: <http://www.vaemergency.gov/get-involved/virginia-disaster-relief-fund/> for a list of approved charitable organizations.

As an applicant, your information is confidential. FEMA does not share your information with other agencies unless you want us to do so.

Additional information about this disaster is available at www.fema.gov and www.vaemergency.gov. Virginians seeking information about disaster-related services and unmet needs should call **Virginia 211**, a statewide information and referral service. Survivors are encouraged to register with FEMA as soon as possible. You can register online at DisasterAssistance.gov, on the [FEMA Mobile App](#), or by calling **800-621-3362 (FEMA)**.

Applicants who use **711** or Video Relay Service may also call **800-621-3362**. People who are deaf, hard of hearing or have a speech disability and use a **TTY** may call **800-462-7585**. The toll-free numbers are open from **7 a.m. to 11 p.m.**, seven days a week.

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FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at **800-621-3362** (voice, 711 or video relay service). TTY users can call **800-462-7585**.*

The SBA is the federal government's primary source of money for the long-term rebuilding and recovery. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters fund repairs or rebuilding efforts and can cover the cost of replacing losses of disaster-damaged real estate and personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations.