

Cal EMA

*California Emergency
Management Agency*



FEMA

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Disaster News

INSURED MAY APPEAL TO FEMA FOR EMERGENCY HELP

PASADENA, Calif. – Insured residents who suffered disaster losses but have not received any payment from their insurance company can appeal to the Federal Emergency Management Agency (FEMA) for emergency housing assistance. They will have to repay FEMA as soon as they receive insurance payment.

“This little-known benefit emphasizes why it is just as important for people with insurance to register with FEMA as it is for those who are uninsured,” said Mark Neveau, federal coordinating officer. “Even when insurance companies pay promptly, residents may be eligible for FEMA assistance if after they have settled their insurance claims, they have losses that are uninsured.”

Anyone who is insured, has filed a claim with their insurance company, but has not received any payment after 30 days or more can appeal to FEMA in writing describing the situation and request emergency housing assistance.

FEMA will respond by calling the applicant and mailing the appropriate forms to complete. Once approved, FEMA will provide two months of emergency housing assistance, which may be used for rental costs or repairs. The money must be promptly repaid as soon as the insurance company’s payment is received.

Only two weeks remain to register for those who suffered November wildfire loss in Los Angeles, Orange, Riverside and Santa Barbara counties. The **deadline is January 20, 2009**. Once the deadline passes, it will be too late to register even if uninsured losses are subsequently discovered.

“Several people a day continue to register,” said Tom Maruyama, deputy state coordinating officer. “That indicates they are putting off registering or didn’t know how they should register. Our hope is no one loses out on all the federal and state assistance they may be eligible for because they put off registering until it was too late.”

It is easy to register. Call the toll-free number **1-800-621-3362 (FEMA)** (TTY 1-800-621-7585) or go online at www.disasterassistance.gov, the new multi-agency disaster help website. By registering before the deadline, people who have unmet needs after receiving the maximum FEMA grant also retain their eligibility for a referral to the California Department of Social Services for a State Supplemental Grant.

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FEMA coordinates the federal government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters, whether natural or man-made, including acts of terror.

The California Emergency Management Agency (Cal EMA) coordinates overall state agency response to major disasters in support of local government. Cal EMA maintains the State Emergency Plan, which outlines the organizational structure for state management of the response to natural and manmade disasters. Cal EMA assists local governments and their state agencies in developing their own emergency preparedness and response plans in accordance with the Standardized Emergency Management System and the State Emergency Plan.

SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private non-profit organizations fund repairs or rebuilding efforts, and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call 1-800-659-2955 (TTY 1-800-977-8339.)