

## Commonly Asked Questions

### Q Following an emergency or disaster, what should I do if I'm unable to meet my basic needs?

Request help from the American Red Cross, Salvation Army and other charitable organizations. These agencies typically help individuals and families with necessities - such as food, medical assistance, shelter, cleanup, transportation and clothing. Emergency assistance through voluntary agencies is available to *everyone* affected by a disaster without regard to citizenship or other status.

### Q What role does insurance play in helping me recover?

Having the right kind of insurance is key to your disaster recovery. If you *are* insured, government programs may supplement it - but only after you've exhausted your benefits. If you already have insurance, make sure you understand what it covers *and* excludes.

### Q When and how does the federal government get involved?

The Governor must formally ask the President to make a disaster declaration. If a declaration is made, several state and federal government agencies will come together to administer assistance programs in designated counties. **To establish eligibility for assistance you must first register with FEMA using the toll-free disaster application line.** FEMA may also open temporary Disaster Recovery Centers to help people get information and assistance.

### Q Who's eligible for government assistance?

Individuals, families and small business owners in the counties included in the disaster declaration may be eligible - including renters, homeowners, farmers and ranchers. To be eligible for federal and state government programs, you must be a U.S. citizen, a non-citizen national or a "qualified" alien.

### Q How can I find out if I'm eligible for government help?

The only way to know if you're eligible is to call the FEMA toll-free assistance line. The number is 1-800-621-FEMA or TTY 1-800-462-7585 if you're speech or hearing-impaired. **You must register within the 60-day application period even if you think insurance might cover your losses.**

### Q What information should I have when I call FEMA?

FEMA will process your application as quickly as possible - but first they'll need to get information. The interviewer will ask you a number of questions, many of which you can prepare for in advance. Examples include:

#### Personal information

- ▶ Your name
- ▶ Your social security number
- ▶ People living in your household
- ▶ Your income

#### Property information

- ▶ Address of your damaged dwelling
- ▶ Cause of damage to your dwelling
- ▶ Description of loss, with as much detail as possible
- ▶ Date of loss
- ▶ Insurance information

#### Contact information

- ▶ Your current mailing address
- ▶ Phone number where you can be reached to arrange for an inspection of damaged property

### Q What happens after I apply for assistance?

Your application will be processed as quickly as possible. But if there *is* property damage, an inspector must first visit the damage site to verify losses.

## Need More Information?

### Government Program Information:

FEMA registration and information: 1-800-621-FEMA  
(1-800-621-3362)

for speech or hearing-impaired TTY 1-800-562-7585  
[www.fema.gov](http://www.fema.gov)

U.S. Small Business Administration 1-800-488-5323  
[www.sba.gov/wa](http://www.sba.gov/wa)

### U.S. Department of Agriculture

Call your county USDA Farm Service Agency Service Center or Extension Agent  
[www.fsa.usda.gov/wa](http://www.fsa.usda.gov/wa)

### Insurance Information:

#### Washington State Office of the Insurance Commissioner

Consumer advocacy & outreach: 1-800-562-6900  
[www.insurance.wa.gov](http://www.insurance.wa.gov)

### Preparedness:

(information only - not for emergency assistance)

#### Washington Military Department Emergency Management Division

1-800-562-6108  
[www.wa.gov/wsem](http://www.wa.gov/wsem)

#### City of Seattle Emergency Management

(206) 233-5076  
[www.cityofseattle.net/emergency\\_mgt](http://www.cityofseattle.net/emergency_mgt)

### Seattle Utility Damage Reporting

(to report problems with water, surface and waste water, and electric service during emergencies only): (206) 684-3355



Washington Military Department  
Emergency Management Division



City of Seattle  
Emergency Management

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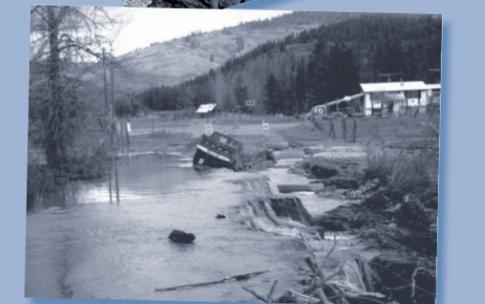
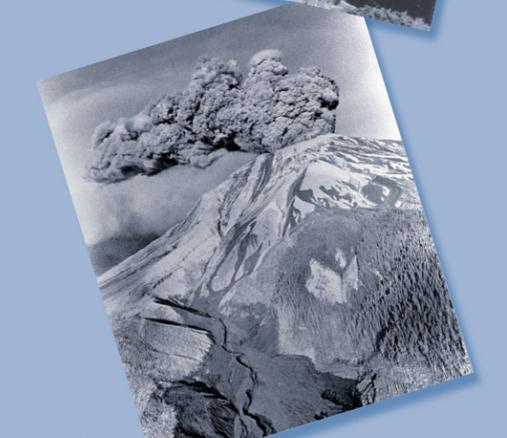


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# A Practical Guide to Disaster Recovery Assistance

for Individuals, Families  
and Small Businesses in  
Washington State



Following a disaster, call 1-800-621-FEMA or TTY 1-800-462-7585 to find out if you're eligible for assistance.

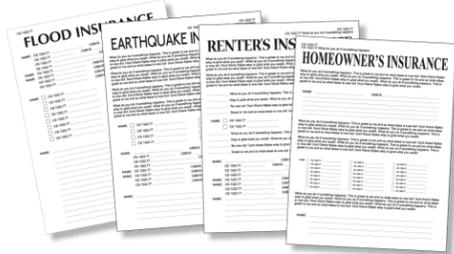
GETTING HELP AFTER A DISASTER

## Nobody Expects A Disaster to Strike...

### But When It Does, the Results Can Be Devastating.

Washington State is prone to natural disasters - severe wind and ice storms, landslides, floods, wildfires, volcanoes and earthquakes. They affect *all* parts of the state - large cities, small towns and remote rural areas. When disasters hit, individuals, families and businesses may suffer serious loss and financial hardship. It can take years to recover.

### Prepare in Advance...



#### ✓ Safeguard the people and things you value.

Develop a preparedness plan with your family. And secure your property to make it less vulnerable to disaster-related damage. Be the person who says, "I'm thankful I did" – not the one who says, "If only I had..."

✓ **Check your insurance.** The right kind of disaster insurance is key to protecting your property and belongings. Talk to a knowledgeable agent to make sure you fully understand what your policy covers – and what additional protection you may need.

**Remember...** floods don't just happen in floodplains. Other areas sustain groundwater flooding as well – and special insurance can cover flood-related damage. Since Washington is serious earthquake country, you may also want to consider earthquake insurance.

**Voluntary organizations and government resources may help with your recovery. They will not restore you to your pre-disaster situation.**

**Plan Now. That is Your Best Protection.**

## Step-by-Step Help After a Disaster

After the initial post-disaster shock, you'll come face to face with practical considerations. *What do you need? Who can help? What should you do first?*

### Emergency Assistance

Need immediate help?

**1** Listen to your radio or TV-broadcast Emergency Alert System for critical information. The American Red Cross, Salvation Army or other voluntary organizations will help with food, shelter, health care and immediate medical needs.

### Insurance

What does your insurance cover?

**2** Contact your insurance agent to check policy coverage and file claims.

Call FEMA (the Federal Emergency Management Agency) to find out what help may be available in your area – and how to proceed.

### Recovery Assistance

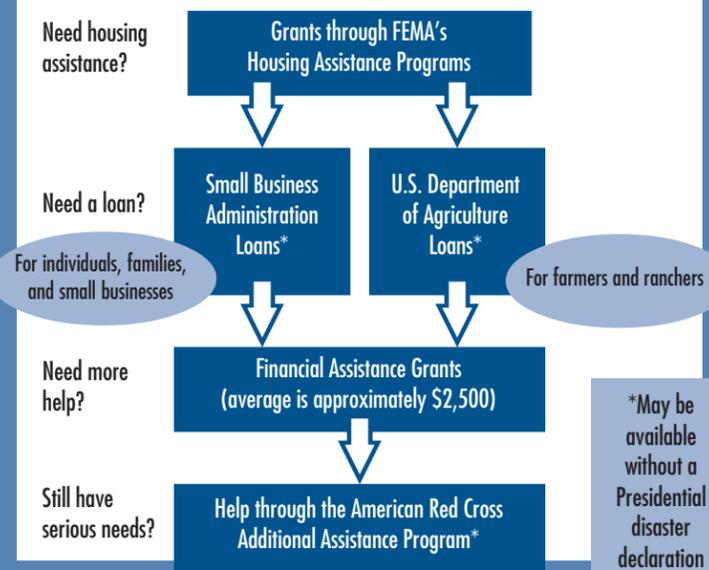
Register with FEMA

**3** Call FEMA's toll-free information and registration line: 1-800-621-FEMA or TTY 1-800-462-7585 if you're speech or hearing-impaired. **YOU MUST APPLY WITHIN THE 60-DAY APPLICATION PERIOD.**

You must register in order to get *any* government benefits in a Presidentially-declared disaster.

(See **Commonly Asked Questions** for more about Presidential disaster declarations)

### Programs that May Be Available Following a Serious Disaster



## About Government Disaster Recovery Programs

Some of the following programs are only available following a Presidential disaster declaration. FEMA will let you know what's available in your area.

### Housing grants.

FEMA provides *limited* financial help for individuals and families – either owners or renters - whose primary residence is uninhabitable. If your insurance is inadequate, you *may* be eligible for:

- Alternate rental housing or temporary shelter
- Emergency repairs to make your residence safe to live in until more permanent repairs can be made

### Loans for individuals, families and small businesses.

The U.S. Small Business Administration (SBA) offers low-interest home and business disaster loans to uninsured or underinsured people who qualify. Loans can cover insurance deductibles.

### Loans for farmers and ranchers.

The U.S. Department of Agriculture (USDA) provides low-interest loans to farmers and ranchers for physical and production losses, repair or replacement of farm property, or to repay farm operating debts incurred during the disaster year.

### Financial assistance grants.

These FEMA/state grants help with serious, disaster-related needs when other assistance programs are inadequate or unavailable. Examples include medical, dental and funeral expenses, transportation, and other property costs. Grants under this program are very limited. The average grant awarded is approximately \$2,500.

Know what your insurance covers

You must be *ineligible* for an SBA loan to qualify

\*May be available without a Presidential disaster declaration

**Following a disaster, call 1-800-621-FEMA or TTY 1-800-462-7585 to find out which programs are available in your area.**

## More Help May Be Available

Some of the following programs are only available following a Presidential disaster declaration.

- Disaster Unemployment Assistance.** Administered by the Washington Department of Employment Security, this program may be available for people not covered by regular unemployment insurance – such as the self-employed, farm workers, or farm and ranch owners.
- Tax Assistance.** The Internal Revenue Service (IRS) may allow special income tax deductions for underinsured or uninsured disaster losses related to your home, personal property, and household goods. The IRS may also offer tax counseling and tax rebates. In addition, your County Assessor may allow for reductions in local property tax valuations.
- Check Express.** The Social Security Administration may be able to expedite address changes and benefit check delivery. Veterans may be able to get special help through the Veterans Administration.
- Crisis Counseling.** This service may be offered through the Washington Department of Social and Health Services or a local mental health agency.
- Disaster Legal Services.** Free legal services may be available for low-income disaster victims with disaster-related issues, such as help with insurance claims and replacing legal papers lost in the disaster.
- Other voluntary organizations or charitable institutions.** Voluntary disaster relief organizations may be able to provide short-term assistance throughout the recovery process.