

Uninsured Or Underinsured Flood Damage? State/Federal Aid May Help

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ANDOVER, Mass. -- If the recent March flooding did more damage to your personal or business property than your insurance will cover, or if you had no insurance at all, don't panic; you may be eligible for a variety of state and federal disaster aid programs.

As recovery efforts continue, many residents in the seven disaster-declared counties are discovering that the cost of cleanup and repair may be more than they originally estimated. Insurance settlements may not cover all the repair costs or provide for damaged contents, and homeowners insurance doesn't cover floods.

By registering with FEMA, applicants with insurance preserve the option to talk to FEMA about possible assistance if coverage shortfalls occur when claims are settled.

To keep your potential state-federal assistance options open, recovery specialists recommend a simple action plan:

- If you have insurance call your insurance provider to start the claim process;
- Call FEMA toll-free at **800-621-FEMA (3362)**. Those with speech or hearing impairment may call TTY 800-462-7585 to apply from 7 a.m. to 10 p.m. daily until further notice. Multilingual assistance is available. For online registration, go to www.DisasterAssistance.gov; and
- If your insurance claim was denied or some damages were not covered, notify FEMA to update your application. Choose the Helpline option at the toll-free registration number and request FEMA review the application to determine if some form of aid is possible.

Available disaster aid includes financial assistance to pay for temporary housing, emergency repairs or rebuilding, rental costs, and individual and household grants to cover serious unmet needs. Low-interest disaster loans are available from the U.S. Small Business Administration (SBA) for uninsured damages to homes, personal property, and businesses.

Registered applicants can talk face-to-face with FEMA recovery specialists at any of the five Disaster Recovery Centers (DRCs) currently operating in Eastern and Central Massachusetts about any disaster-related issue. At the DRCs, SBA representatives are on-hand to answer questions about SBA's disaster loan program; help complete SBA disaster loan applications and accept completed disaster loan applications.

The seven federally declared counties are Bristol, Essex, Middlesex, Norfolk, Plymouth, Suffolk and Worcester counties.

FEMA's mission is to support our citizens and first responders and 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.

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