



Common Questions & Answers About Flooding

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Q: Why didn't my city declare an emergency?

A: There are many reasons that a community does not declare a disaster. Disaster declarations are governed by Michigan's Public Act 390. This act requires that every county have an appointed Emergency Manager. When a community has an event, the community uses its resources to respond. If the response is beyond the capabilities of the community, then the community requests help from the County. This is done through a Disaster Declaration. The County then forwards the request to the State of Michigan and the County utilizes its available resources to help the affected community. If the event is too much for the County's resources as well, then the County declares a disaster and requests help from the State of Michigan. The state determines if it can help or if the help is beyond the State's capabilities. The state can then declare a disaster and through the Stafford Act, and request assistance from the President of the United States through FEMA. If the community has the resources to respond to the disaster, then they respond and do not make a disaster declaration.

Q: How do I know if my community has declared an emergency?

A: Visit your community's website or the County website at oakgov.com.

Q: If I have storm damage, what kind of help can I receive?

A: First and foremost, contact your insurance company to discuss coverage. Next, find out what aid is available from your community and FEMA.

Q: Who do I call if I have storm damage and don't have insurance?

A: Contact your local elected officials to find out information about available assistance.

Q: I have no structural damage, but my basement is flooded? How do I safely clean my basement?

A: If your basement is flooded with storm water that did not come through the sewer, empty out your basement and allow all items to dry. You can use a pump or a wet vac to get all of the water out of your basement. Use fans to assist in drying. Do not move items back into your basement until you know it is dry and the items are dry. If you have insurance, make a claim quickly to see if there is coverage for your kind of water damage.

Q: If I lived in a declared disaster area, how do I apply for FEMA assistance?

A: The FEMA website provides information. You can find the information at FEMA.Gov. Information will be provided to you by your community's elected leadership when FEMA will be in your community to facilitate the application for assistance.

Qualifying for FEMA Assistance

Q. How can I tell if my area has been declared a disaster that qualifies for FEMA assistance?

A. The DisasterAssistance.gov website has a tool that will help you find out if you live in a declared disaster area.

Q. If I received disaster assistance last year, could I get it again this year?

A. Assistance may be available if you suffered damages from a previous, federally declared disaster.

Q. My child is a U.S. citizen, but I am not. Can I apply for FEMA disaster assistance?

A. If anyone in an affected household is a U.S. citizen, non-citizen national or qualified alien (aka a Green Card holder), he or she is eligible to apply for FEMA disaster assistance. If a minor child is eligible by these criteria, even when other members of the family are not, the family can file an application on the child's behalf. In this case, all identification documents have to be under the child's name and Social Security number. A copy of the child's Social Security card and birth certificate are acceptable verification. This information can be mailed to FEMA or brought to a Disaster Recovery Center.

Q. Could FEMA assistance affect my Social Security benefits, federal taxes, food stamp (SNAP) eligibility or Medicaid?

A. No. FEMA assistance does not affect benefits from other federal programs and is not considered taxable income.

Applying for FEMA Assistance

Q. If I live in a declared disaster area, how do I apply for FEMA assistance?

A. You can apply at www.DisasterAssistance.gov or call the FEMA Helpline. For comprehensive information about the program, FEMA offers a downloadable book entitled, *Individuals, Households Program Unified Guidance*.

Q. What is the inspection process like after I apply for disaster assistance? The process slightly differs depending on your insurance situation.

A. If you do not have insurance, an inspector will contact you after you apply to schedule a time to meet you at your damaged home.

If you do have homeowners insurance, you need to file your insurance claim and provide FEMA with a decision letter (settlement or denial) from your insurance company before FEMA issues an inspection. There is an exception for situations where the damages are caused by flooding and you have flood insurance. In that instance, FEMA will issue an inspection before receiving a copy of your flood insurance decision letter to evaluate your eligibility for temporary living expenses since these are not covered by flood insurance.

Q. How soon will I know if I qualify for assistance?

A. About 10 days after the inspection FEMA will decide if you qualify for assistance. If so, FEMA will send you a check by mail (or direct deposit) with an explanation of what the money covers (i.e. rent or home repair).

Q. What happens if FEMA says I don't qualify for assistance?

A. If FEMA determines that you are ineligible for any reason, you will receive a letter and be given a chance to appeal. Appeals must be in writing and mailed within 60 days of the determination. Read the letter carefully for the reason of ineligibility before filing your appeal.

Q. After I applied for disaster assistance, I got a Small Business Administration (SBA) Disaster Loan application. What is that for?

A. The SBA offers low interest disaster loans to assist small businesses and homeowners in their recovery. To be considered for a loan or certain types of grant assistance, such as transportation, personal property, and moving and storage, you must complete and return the application.

Q. Will my family get assistance faster if we each apply separately?

A. No. If two members of the same household apply for the same damaged home, FEMA assistance could actually be delayed. If more than one member of a household has applied, the additional registrants should call the FEMA Helpline to withdraw their applications. Once this occurs, the original registration for the household can be processed for assistance.

Q. I've already cleaned up the damage to my home and made repairs. Is it too late to register once the work is done?

A. No. You may be eligible for reimbursement of your cleanup and repair costs, even if repairs are complete. The important thing is to document the expenses you incur. It is a good idea to take before-and-after photos for your records.

FEMA Rental Assistance Payments

Q. Why didn't I receive rental assistance when my home can't be lived in?

A. If you cannot live in your home because of disaster damage and you did not receive rental assistance, please contact FEMA to check on your status. It could be that during the inspection you indicated that you were unwilling to relocate. If so, FEMA would not move forward to issuing a rental assistance check for you to move to another location.

Q. How long will FEMA provide rental assistance?

A. Rental assistance can be provided for up to 18 months from the date of declaration while you are setting up your permanent housing plan. If you still cannot return to your home after your initial period of assistance, you will be sent a letter on how to recertify.

FEMA Assistance Payments

Q. If I received a settlement from my insurance but still have additional needs, what can I do?

A. As soon as you receive an insurance settlement, you should provide a copy to FEMA and identify any unmet needs you have. Although FEMA cannot duplicate benefits that your insurance provided, FEMA may be able to assist you with lost essential items not covered by insurance and can also help you find resources through other recovery partners.

Q. Why did I get a different amount of home repair assistance than my neighbor?

A. Each survivor's case is unique. There are several factors involved, including insurance status and the extent and type of damage found during the home inspection. If you feel that the assistance you received does not cover your needs—for example, the funding you received for repairs is less than the estimates you've received from contractors and you have not yet met the FEMA maximum grant—you can appeal.