



## Don't Disqualify Yourself By Not Registering For FEMA Assistance

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**AURORA, III.** – If you choose not to register with FEMA, you disqualify yourself from receiving federal disaster assistance.

Don't listen to rumors about eligibility for FEMA assistance. Instead, get informed.

Illinois residents who had losses or damages from the severe storms and flooding between April 16 and May 5 should register with FEMA, even if they think their damages and losses won't be covered. Here's why:

- **Misconception No. 1:** "I only had a few inches of water in my basement."

**Why you should apply:** If your appliances (furnace, water heater, freezer or refrigerator) sit directly on your basement floor, it may only take a few inches of water to get inside those mechanicals and cause damage. By applying for FEMA assistance, a trained inspector can determine if there are potential damages you may need to have tested and repaired. Don't wait until winter to test your furnace and discover water damage. By then, it will be too late to register.

- **Misconception No. 2:** "I can't be reimbursed for the generator I bought to keep medical equipment running."

**Why you should apply:** You may be eligible if you purchased a generator to operate medical equipment after you lost power, but before it was restored. FEMA reviews requests for reimbursement of the cost of a generator on a case-by-case basis. Generators purchased for non-medical needs are not eligible for reimbursement.

- **Misconception No. 3:** "My income makes me ineligible for FEMA assistance."

**Why you should apply:** FEMA does not consider income when determining eligibility for FEMA assistance. Income is a consideration when determining eligibility for a U.S. Small Business Administration (SBA) loan, but you should apply and have an SBA specialist work with you to determine your options. Also, if you are

denied by SBA, you may be eligible for even more assistance from FEMA, but you must apply first.

- **Misconception No. 4:** "I received assistance from FEMA after the 2010 floods. I won't qualify for help this time."

**Why you should apply:** Not necessarily. If you had damage from the April storms and flooding, take the time to register. A FEMA inspector will assess damages and that inspection will help determine eligibility. Receiving FEMA assistance from a previous disaster DOES NOT mean you can't receive assistance from a subsequent disaster.

- **Misconception No. 5:** "I'm not a U.S. citizen so I can't apply."

**Why you should apply:** Only one member of a household needs to be eligible to qualify the entire household for assistance, so parents and guardians may apply for aid from FEMA on behalf of a minor child who was born here. FEMA does not collect information on the immigration status of other household members who are not registering for disaster assistance.

- **Misconception No. 6:** "I have insurance, so I'm not going to bother to apply for federal assistance."

**Why you should apply:** While FEMA cannot duplicate benefits from other sources, including homeowner's or renter's insurance, you may be eligible for other uninsured damages. For example, flood insurance doesn't cover additional living expenses. If your home is uninhabitable, FEMA may be able to help you relocate while repairs are made to your damaged dwelling.

- **Misconception No. 7:** "SBA loans are for businesses only."

**Why you should apply:** SBA disaster loans are offered to businesses AND individuals. SBA loans are an affordable way to pay for up to 100 percent of uninsured disaster-related losses. By filling out and returning an application, you can first determine whether you're eligible. You do not have to take a loan if it is offered to you.

Residents of 25 counties in the major disaster declaration are eligible to register for federal assistance. The counties include Bureau, Cook, Crawford, DeKalb, DuPage, Fulton, Grundy, Henderson, Kane, Kendall, Knox, Lake, LaSalle, Livingston, Marshall, Mason, McDonough, McHenry, Peoria, Rock Island, Schuyler, Stark, Tazewell, Will and Woodford.

Individuals can register online at [www.disasterassistance.gov](http://www.disasterassistance.gov) or via web-enabled phone at [m.fema.gov](http://m.fema.gov). Applicants may also call 1-800-621-3362 or (TTY) 1-800-462-7585. Those who use 711-Relay or Video Relay Services (VRS) can call 1-800-621-3362.

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.

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**State/Tribal Government or Region:** [Illinois](#) and [Region V](#)

**Related Disaster:** [Illinois Severe Storms, Straight-line Winds, and Flooding](#)