

Weekly Fact Sheet 002

Key Messages

- The deadline to apply for FEMA assistance is **April 1**, just a week away.
- FEMA has approved **\$ 4,694,174** to help individuals and families in Androscoggin, Franklin, Kennebec, Oxford and Somerset counties recover from the **December 17-21, 2023, severe storm and flooding**.
- Assistance may include grants for temporary housing, uninsured or underinsured home repairs and personal property, low-cost loans to cover uninsured property losses, and other programs to help individuals and business owners recover from the disaster.
- To date, 2,264 survivors have applied for FEMA assistance.

How to Apply for FEMA Assistance

- To apply for FEMA assistance:
 - Visit DisasterAssistance.gov;
 - Download the [FEMA App](#); or,
 - Call **1-800-621-3362**. Help is available in most languages. If you use video relay service (VRS), captioned telephone service or another relay service, give FEMA your number for that service when you call. Phone lines operate from 7 a.m. to 1 a.m. seven days a week.
- When you apply, have the following information ready:
 - The Social Security number for the head of household/applicant and any co-applicant;
 - The address and phone number where you are staying; and,
 - A description of damage to your home.
- Be sure to share updates with FEMA so we can continue to review your case.



FEMA

Disaster Recovery Centers

Disaster Recovery Centers provide information from Maine state agencies, FEMA and the U.S. Small Business Administration. Survivors can visit to get help applying for federal assistance, update applications and learn about available resources.

Hours for these centers are **9 a.m. to 5 p.m. Monday through Saturday**.

The two remaining centers will close permanently at 5 p.m. on Monday, April 1.

- **Manchester Fire Department**, 37 Readfield Rd., Manchester, ME 04321
- **Rumford Municipal Building**, 150 River St., Rumford, ME 04276

Myths vs. Facts Regarding FEMA Disaster Assistance

For a list of common myths about disaster assistance, visit [Myths vs. Facts Regarding FEMA Disaster Assistance | FEMA.gov](#). A good guideline: apply, even if you're unsure you'll be eligible.

Understanding Your FEMA Letter

- If you applied for assistance, you will receive a letter from FEMA explaining the status of your application.
- Read your letter carefully. If you are found ineligible, the letter will explain why, and how you can appeal.
- Questions about your letter can be answered by calling **800-621-3362** or visiting a Disaster Recovery Center.

U.S. Small Business Administration (SBA)

SBA disaster loans are the largest source of federal disaster recovery funds for survivors.

Businesses, homeowners, renters and certain nonprofits that were affected may apply online for low-interest disaster loans at [lending.sba.gov](#). Applicants may also call SBA's Customer Service Center at **800-659-2955** or email DisasterCustomerService@sba.gov for more information. Individuals who are deaf or hard-of-hearing may call **800-877-8339**.

Group Flood Insurance Policies

If flooding damaged your property, you may be eligible to receive flood insurance through a Group Flood Insurance Policy from the National Flood Insurance Program.

- FEMA pays the cost of the policy from your disaster assistance funding, with no out-of-pocket cost to you.

- These policies provide up to three years of coverage, and during that time, will satisfy the legal requirement to maintain flood insurance after receiving disaster assistance.
 - This requirement will continue even after the group policy expires.
- For more information, call the National Flood Insurance Program at 800-638-6620, option number 2, or visit [FloodSmart.gov](https://www.floodsmart.gov).

Public Assistance vs. Individual Assistance

FEMA is providing two types of assistance for this disaster: Individual Assistance and Public Assistance.

- Individual Assistance is for individuals and families.
 - It helps households cover basic needs and serious expenses caused by the disaster.
- Public Assistance is for state, tribal, territorial and local government, and certain types of private non-profits.
 - It helps communities clear debris, repair infrastructure and complete projects to quickly respond to and recover from disasters.

Mold Cleanup Tips

- Use protective equipment, including gloves, a mask and goggles, to protect your eyes, nose, mouth and skin.
- Dry everything. Open all doors and windows, and leave as many open as you safely can when you leave.
- Circulate the air with fans and dehumidifiers to remove moisture.
- Anything that couldn't be cleaned and dried within 48 hours should be bagged, sealed and taken outside.
- When possible, move items outside to clean.
- Scrub hard surfaces smaller than a door with water and detergent. Large areas or surfaces made of porous material, such as carpet, fabric and wood, should be thrown out.
- Keep indoor humidity low, below 60 percent (ideally 30-50 percent). Measure with a moisture or humidity meter.
- Painting or caulking over mold will not prevent it from growing. Clean up all mold before you paint.

Use FEMA Assistance for Intended Purpose

Disaster assistance is intended to help you pay for home repairs, or replacement of personal property lost because of the severe storm and flooding. Using the payment on anything other than its intended purpose may make you ineligible for future disaster assistance.

Keep receipts of your disaster spending for three years to document that the money was used to meet disaster-related expenses.

Get More Information

- For additional online resources as well as FEMA downloadable pamphlets and other aids, visit [DisasterAssistance.gov](https://www.fema.gov/disaster/4754) and click “Information.”
- For official information about the Maine recovery effort, visit www.fema.gov/disaster/4754.

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FEMA’s mission is helping people before, during, and after disasters.

All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), sexual orientation, religion, national origin, age, disability, limited English proficiency or economic status. If you believe your civil rights are being violated, you can call the Civil Rights Resource line at 833-285-7448.