



# FEMA

April 9, 2024

DR-4765/4766-RI NR-010

Region 1 News Desk: 617-551-0631 | [FEMA-RhodeIsland-NewsDesk@fema.dhs.gov](mailto:NewsDesk@fema.dhs.gov)

## News Release

### Damaged Furnace, Well or Septic System? FEMA Can Help

**CRANSTON, R.I.** – If you live in Kent, Providence or Washington counties and lost access to water because a private well or septic system was damaged, or if your furnace or heating system was damaged by the severe storms and flooding on December 17-19, 2023, or January 9-13, 2024, you may be eligible for financial assistance under FEMA's Individuals and Households Program.

For private wells, heating systems, furnaces and septic systems, FEMA may provide assistance to cover the cost of a licensed contractor, or a professional licensed technician visit to provide a repair or replacement estimate, even if the work has already been completed.

FEMA may also pay for the actual repair or replacement cost of your septic system or private well, which are not insurable items. At the time of your inspection, let the FEMA inspector know you have a private well and/or septic system that may have been damaged by the storm. If the damage is determined to be caused by the disaster, you may be eligible for FEMA assistance.

If you have already had an inspection and damage to the well or septic system wasn't reported, contact the FEMA Helpline to receive instructions about how to amend your application.

If you have applied for FEMA assistance and have not had a home inspection, you should call FEMA at 1-800-621-3362. Help is available in most languages. If you use video relay service (VRS), captioned telephone service or others, give FEMA your number for that service. Phone lines operate from 7 a.m. to 1 a.m. seven days a week.

For the latest information visit [4765 | FEMA.gov](https://www.fema.gov/4765) or [4766 | FEMA.gov](https://www.fema.gov/4766). Follow FEMA on X, formerly known as Twitter, at [twitter.com/femaregion1](https://twitter.com/femaregion1) and at [facebook.com/fema](https://facebook.com/fema).

For updates on the Rhode Island response and recovery, follow the Rhode Island Emergency Management Agency on Twitter at [twitter.com/RhodeIslandEMA](https://twitter.com/RhodeIslandEMA), on Facebook at [www.facebook.com/RhodeIslandEMA](https://www.facebook.com/RhodeIslandEMA), or visit [www.riema.ri.gov](https://www.riema.ri.gov).

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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, economic status. If you believe your civil rights are being violated, you can call the Civil Rights Resource line at 833-285-7448.*



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## News Release

### Assistance Available for Vehicles Damaged by the Severe Storms and Flooding in Rhode Island

**CRANSTON, R.I** – If your vehicle was damaged as a result of the severe storms and flooding that occurred Dec. 17–19, 2023 and Jan. 9-13, 2024, auto insurance and the U.S. Small Business Administration (SBA) are the primary resources available to help with your repairs. If you're unable to receive help through insurance or SBA, you may qualify for assistance through FEMA's Other Needs Assistance (ONA) program. Here's how to find out if you qualify for vehicle repair or replacement assistance:

- **First, file a claim with your insurance company if you have a comprehensive policy.** Comprehensive policies usually pay for storm-related damage to a vehicle. Federal disaster assistance may help fill the gaps for those whose coverage does not pay for any or all storm-related damage costs.
- **Return a completed U.S. Small Business Administration (SBA) low-interest disaster-loan application.** After registering with FEMA, you may be referred to the SBA to apply for a low-interest disaster loan application.
  - Submit your application to SBA as soon as possible. Even if your insurance claim has not been settled, you can still submit an application.
  - Homeowners and renters may be eligible to borrow up to **\$100,000** to repair or replace personal property, including automobiles damaged or destroyed in the disaster.
  - If you qualify for an SBA low-interest loan, you don't have to accept it. However, if you qualify and don't accept the loan, you may not qualify for additional FEMA assistance.
  - If SBA determines you cannot afford a loan, and you have registered with FEMA, you may be referred to **FEMA's Other Needs Assistance (ONA) program.**

To begin the process with ONA, you need to verify the following:

- Your vehicle was damaged during the storm and flooding. Damage can be recorded by the FEMA housing inspector, or you may refer to your FEMA eligibility letter for help on where to send documents.
- Ownership of the vehicle with valid registration and title.
- A minimum of liability insurance that meets the State of Rhode Island requirements for insurance at the time of the disaster-damage.
- You have no other usable vehicle, can confirm the vehicle was damaged within the disaster-designated area, and provide a mechanic's statement listing the cause of damage, the cost of repair and whether the vehicle is repairable or totaled.
- FEMA accepts copies, so please keep all original documents for your own records.

#### **Other vehicle needs:**

- If you have more than one storm-damaged vehicle, you will have to write a statement explaining why your household needs more than one working vehicle. Include the number of vehicles and an insurance settlement or statement for each vehicle.
- If your vehicle is farm equipment, such as a tractor, contact your local Farm Services Agency office to inquire about the USDA disaster assistance program or go to <https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/index>.

#### **About the U.S. Small Business Administration (SBA)**

SBA offers low-interest federal disaster loans for homeowners, renters, and businesses of all sizes. SBA is the federal government's primary source of funds for the long-term rebuilding of disaster-damaged property. For more information about the SBA loan process call 800-659-2955, email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or visit the SBA website at [sba.gov/disaster](https://sba.gov/disaster). If you are deaf, hard-of-hearing or have a speech disability and use a TTY, call 800-877-8339.

#### **Registering with FEMA**

Registering with FEMA is the first step when requesting federal assistance from a presidentially declared disaster or emergency. The application requires information such as insurance policies and bank information for possible direct transfer of funds. If you have phone, cellular service and/or internet access, you can register in one of the following ways:

- Online at [DisasterAssistance.gov](https://DisasterAssistance.gov).
- By phone: 1-800-621-3362 from 7 a.m. – 1 a.m. ET. Help is available in most languages. If you use video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.
- Download the [FEMA App](#).

FEMA grants do not have to be repaid. FEMA assistance is nontaxable and will not affect eligibility for Social Security, Medicaid, or other federal benefits.

Register even if you have insurance. FEMA cannot duplicate insurance payments, but underinsured applicants may receive help after their claims have been settled.

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**FEMA**

April 11, 2024

DR-4765/4766-RI NR-012 (Updated)

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## News Release

### FEMA Funding Can Assist Everyone Who is Eligible

**CRANSTON, R.I.** – Federal assistance can help Rhode Islanders recover from the severe storm and flooding from December 17-19, 2023, and January 9-13, 2024. Here are ten facts to know about the help that may be available to you:

1. You won't be taking money away from someone else by applying. FEMA will distribute funds to every eligible applicant regardless of how many people apply.
2. FEMA assistance is available to homeowners and renters, including owners and renters of mobile homes.
3. Eligible homeowners and renters will receive FEMA assistance as grants that do not have to be repaid.
4. You can apply for FEMA assistance even before your insurance claim is processed. Report any settlement or denial letter from your insurance company to FEMA. FEMA cannot provide duplicate benefits, so inform FEMA of your insurance coverage when you apply for assistance.
5. FEMA assistance is nontaxable, and will not affect eligibility for Social Security, Medicaid or other federal or state benefits.
6. You can ask questions and get in-person help applying for assistance at a Disaster Recovery Center.
  - Curtis Corner Middle School, 301 Curtis Corner Road, Wakefield, RI 02879
  - Coventry Town Hall Annex, 1675 Flat River Road, Coventry, RI 02816
  - William Windsor Elementary School, 562 Putnam Pike, Greenville, RI 02828

Hours of operation for all centers are: 8 a.m.– 6:30 p.m. Monday through Friday, and 8 a.m. to 4:30 p.m. Saturdays. Closed Sundays. New locations and hours updates can be found here: [fema.gov/drc](https://www.fema.gov/drc) or [www.riema.ri.gov](https://www.riema.ri.gov).

7. If your insurance is delayed by 30 days or more and you need money to relocate immediately, FEMA may be able to help. There are several ways to apply for FEMA assistance. Survivors can go online to [DisasterAssistance.gov](https://DisasterAssistance.gov), use the [FEMA mobile app](#), or call 800-621-3362. The line is open every day from 7 a.m. to 11 p.m. ET. Help is available in most languages. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA the number for that service.
8. If your car was damaged by the disaster, you may be eligible for money to repair or replace it. Apply with FEMA first, then, if referred, submit a U.S. Small Business Administration Disaster Loan application to determine eligibility.
9. If FEMA refers you to the Small Business Administration, you should apply. SBA's long-term, low-interest disaster loans are the largest source of federal recovery funds – and applying allows FEMA to evaluate you for more types of aid. SBA may be able to increase your loan amount by up to 20 percent of your damage so you can make improvements to make your home safer. To learn more, visit [SBA.gov/disaster](https://SBA.gov/disaster).
10. Calling 211 or applying for assistance through another organization or agency does not automatically register you with FEMA. To apply for FEMA assistance, visit [DisasterAssistance.gov](https://DisasterAssistance.gov), download the FEMA App or call the FEMA Helpline at 800-621-3362.

FEMA has plenty of funds to support our operations in Rhode Island for the December and January severe storms and flooding. If you were impacted, apply for assistance, and if you qualify, you will receive it.

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