

September 23, 2011  
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DR-4021-NJ NR-036  
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# Recovery News

## FEMA GRANTS MAY COVER GAPS IN INSURANCE

**NEPTUNE, N.J.** – Disaster recovery officials continue to urge anyone affected by Hurricane Irene to register with the Federal Emergency Management Agency (FEMA) – even those survivors who are receiving insurance settlements.

Recovery officials in the field are finding that some residents who have accepted insurance settlements believe no further aid is available to them.

“We're committed to ensuring that every survivor receives the highest level of assistance for which he or she is eligible,” said William Vogel, federal coordinating officer with FEMA. “Those who have not registered with FEMA – for whatever reason – risk losing that assistance.”

There are expenses not covered by insurance. For example, rental assistance is not covered under a National Flood Insurance Program (NFIP) policy. An individual could qualify for a federal rental or repair grant if his or her residence was damaged. Another grant might help a person cover unmet losses and necessary expenses caused by the hurricane.

“The only way to receive the disaster assistance you may be eligible for is to register,” said Lt. Paul Miller, state coordinating officer with the New Jersey Office of Emergency Management.

There are three ways to register – go to [www.disasterassistance.gov](http://www.disasterassistance.gov), to [m.fema.gov](http://m.fema.gov) or call FEMA toll-free, **800-621-3362 (FEMA)**. Those with access or functional needs and who use a TTY may call 800-462-7585 or use 711 or Video Relay Service to call 800-621-3362. Telephone lines are open from 7 a.m. to 10 p.m., ET; multilingual operators are available.

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