



FAQs for People Affected by Flooding

What does the state disaster declaration mean for me?

Governor Quinn has declared several counties state disaster areas. This ensures all available state resources are available to help local officials respond to and recover from the disaster. The declaration also is necessary for the state to seek federal assistance.

Assistance to individuals at this point includes:

- Assistance from the American Red Cross and other non-profit organizations, including shelters, food, and flood clean-up kits.
- Low-Interest loan program administered by the Illinois State Treasurer's Office (<http://www.treasurer.il.gov>).

My home was flooded. What should I do now?

- Contact your local emergency management agency to report damage to your home. For a list of local EMAs, visit www.Ready.Illinois.gov.
- If you have flood insurance, contact your insurance company to report your damage.
- Even if you don't have flood insurance, you should still contact your insurance company to ensure all potential assistance has been sought.
- Take pictures of the damage and make a list of any possessions damaged or destroyed.
- Keep receipts for costs incurred during the flood, such as receipts for hotels, clean-up, replacement and repair.
- Be safe when cleaning your home or making repairs.

Can I apply for federal assistance right now?

Federal assistance is not available at this time. However, local and state officials are working together to gather information needed to support a state request for federal assistance.

What is the state doing to get assistance for people affected by flooding?

The state of Illinois currently is taking steps necessary to request federal assistance. This includes:

- Collecting initial damage information from your local officials (that's why it's important for you to make your local officials aware of your damage).
- Preparing to conduct damage assessments in coordination with FEMA and the U.S. Small Business Administration (SBA) beginning April 29. These assessments will document the severity of damage to primary homes and businesses.

The state will use this information as part of its request to FEMA to demonstrate the critical need for federal assistance. FEMA's review of the request and decision announcement could take up to 30 days from when the request is submitted.

What will a federal disaster declaration mean to me?

People affected by flooding could be eligible for:

- Grants from FEMA. NOTE: assistance does not cover insured loss.
- Low-interest loans from the SBA.

For more information, visit www.Ready.Illinois.gov or contact your local emergency management agency.