



STATE OF WISCONSIN
DEPARTMENT OF MILITARY AFFAIRS
DIVISION OF EMERGENCY MANAGEMENT

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QUICK FACTS: Answers to common questions

The following are common questions your office may receive about disaster response. For your convenience, we have prepared suggested answers that can be given to constituents. Please note that some responses will depend on how each county or tribe in your area prefers to collect information.

Q: We have a lot of damage in our neighborhood, downtown district/surrounding area. What do we do?

Contact your insurance company to see if the damage is covered. Be sure to document all damage, including taking pictures. If it is safe to do so, carefully photograph and document damage, then begin clean-up and repairs. Contact local contractors or other services for work you can't safely do on your own. If you make repairs, keep the receipts. It is important to keep records of any estimates for repairs to your property, even if you end up deferring the work.

Local volunteer organizations may also help with tasks such as debris removal and cleaning out flooded basements. Information on those services may be available by contacting 2-1-1 or through local websites and social media pages.

Q: My home is damaged. Is there financial assistance available from the state to help make repairs?

The state of Wisconsin does not have a standing assistance program to help private property owners make repairs from flooding or storms. You should still report that damage to local officials and take pictures. That information will be given to the WEM as it works to determine whether there is enough damage for Wisconsin to request federal assistance for those who suffered damage to their primary residence. Please note that the threshold needed for the state to seek individual assistance at the federal level is very high. Even if available, federal assistance is not intended to make homeowners whole again.

If the state seeks and receives a federal disaster declaration, information on Federal Emergency Management Agency (FEMA) individual assistance programs would be provided by the federal government and the Wisconsin Division of Emergency Management.

Q: Where can I report damage to my home? Who do I call?

The answer varies depending on where you are located. Sometimes it's the municipality or county that collects damage information. Check local government websites or with contacts at the local level. If the information is not there, call your county emergency manager to find out what their preference is for collecting damage reports.

A list of county and tribal emergency management contacts is available at <https://dma.wi.gov/DMA/wem/home/about/contact>

Some counties use 211 to collect damage reports. The caller can dial 2-1-1 or go online at <https://211wisconsin.communityos.org/damage-report>

Q: I reported damage to the county, but nobody came to look at it yet. Why not?

Make sure you reported it to the appropriate place (verify if 2-1-1 or emergency management office was contacted). If you reported damage, that information is being reviewed by local officials and it is extremely valuable for helping to assess the impact of a disaster. Depending on the situation, it may not be necessary for officials to visit all homes that reported damage. They may have simply conducted a drive by assessment to verify damage if it is apparent from the curb. If more information is needed or a request is made for a federal review of the damage, it's possible you may be contacted in the future.

Q: When is FEMA coming? Why aren't they here already?

A request for federal assistance is made only after state and local agencies have exhausted all available resources responding to a disaster. There are several factors the state considers before it requests that the Federal Emergency Management Agency (FEMA) get involved in a disaster response and the agency never comes to a state without first being asked. Reporting damage to local officials is the best thing you can do to help the state evaluate the current needs of a disaster response.

Q: I heard FEMA is doing damage assessments, but no one has been at my property.

NOTE: Verify the claim that FEMA is conducting assessments or determine if the county emergency manager is doing preliminary assessments on their own.

If you had not previously reported your damages to 2-1-1 or the county emergency manager, they may not be aware of your damages. If you have reported it, FEMA and/or SBA may only be surveying severely damaged properties. Not all homes with damage are visited. That does not mean your damage is unimportant. The information you have provided is still something they consider, but FEMA and/or the Small Business Administration (SBA) only needs to see enough damage to determine whether the state may qualify for disaster assistance.

Q: Doesn't FEMA give people money to help repair damage from storms?

FEMA's Individual Assistance (IA) program is only available if the state qualifies for a federal disaster declaration that specifically covers losses on private property. Such declarations require several steps and are often only granted for private property owners and renters when uninsured losses are extremely high. That assistance is also typically limited to repairs that make it safe to live in a home again. Federal assistance is also only for damage done to a primary residence that is not covered by private insurance.

That's why it's so important for people to document damage and report it to local emergency management officials, who then give that information to the state. Those reports are used to determine whether the state may qualify for a federal declaration and will request that FEMA conduct damage assessments in the affected areas. Such assessments are required before a formal request for federal financial programs is made by the governor. That process can take several months and is not intended to provide immediate relief.

During an emergency and immediately after, the most important thing for people to do is to assess the damage to their property and take photos, then report that information to local officials (*using either 2-1-1 or the local emergency management office*). The information will then be reported to the state.

If FEMA does visit an area, it is likely they will not view every property that reported receiving damage. Receiving a visit from FEMA during the damage assessment phase is not required to be considered for federal disaster assistance programs.

Q: Should I get flood insurance? Where do I go to find information?

What kind of property do you wish to insure? There are 3 forms of flood insurance for structures: Dwelling (for most homes), General Property (apartments & businesses), and Residential Condominium Building Association (condominiums). Additional coverage for contents is available as well. Most flood insurance policies require 30 days before they take effect.

The National Flood Insurance Program (NFIP) is a federal program for property owners in participating communities, which is those communities that have adopted and enforce the FEMA NFIP flood maps. More information is available at floodsmart.gov or you can call the NFIP Help Center at 1-800-427-4661.

You do not need to live in a floodplain to qualify for flood insurance. Structures located outside of the floodplain are typically eligible for a lower-cost premium.

If you do not live in a participating community, many private insurers do offer different types of flood insurance products. You should speak with a private insurance company to see what products and rates might be available for you.

Sewer backup riders are also available for property owners who are concerned about that specific type of damage. Flood insurance does not typically cover sewer backup into basements. Talk to your insurance provider about adding this type of coverage to your existing homeowners or rental insurance policy. This can be added without a flood insurance policy through the NFIP.

If you have storm damage not related to flooding, you should check with your existing insurance provider to see if your coverage allows a claim to be made. If you are having problems with your insurance provider, contact the Wisconsin Office of the Commissioner of Insurance. Contact information is available at <https://oci.wi.gov/Pages/ConsumersHome.aspx>.

Q: I own a small business or a farm. Is there any assistance available for me right now?

Any state programs that may be available to assist small business owners would likely be announced by the governor's office or Wisconsin Economic Development Corporation (WEDC). Businesses may also want to contact their local economic development agency/chamber of commerce for information on local assistance that may be available.

At the federal level, information on Small Business Administration (SBA) programs will be shared when available. Agricultural producers should contact their local Farm Services Agency (FSA) office to report damage and see if any programs are available to assist them.

Q: My home is flooding all the time and I want the government to buy me out. How does that process work?

Receiving funding and administering a grant for a home buyout is a complex process that can take a long time to complete. Programs are not always available and not all properties will qualify. If you are interested in a buyout, contact your local emergency management office to let them know and to get more information on what might be available. All state and federal programs require that a local community apply on your behalf (e.g. sponsor your application). The various programs available work through a local unit of government and have different requirements.

For all grant programs, a local match is required and must be considered before an application can begin. The local unit of government must commit to the match, but it can come from the property owner or other types of services.

Q: I do not have a safe place to go during severe weather. Can I get funding to install a safe room or tornado shelter in my home?

Wisconsin does not have a residential safe room program. WEM is researching the few states in the country with an active program to understand the feasibility and barriers to administering a residential safe room program in this state.