

# Myths vs. Facts Regarding FEMA Disaster Assistance

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In the aftermath of a disaster, misconceptions about federal disaster assistance can often prevent survivors from applying for help. A good guideline: apply, even if you're unsure you'll be eligible.

**Myth:** Calling 211 automatically registered me for FEMA assistance.

**Fact:** FEMA's application is not connected to 211. If you have damage, you should report it to 211 AND apply for FEMA assistance.

To apply for FEMA assistance, visit one of our Disaster Recovery Centers – locations and hours are available at [fema.gov/drc](https://fema.gov/drc). You can also apply online at [DisasterAssistance.gov](https://DisasterAssistance.gov), download the [FEMA App](#) or call 800-621-3362. If you use a relay service such as video relay service (VRS), captioned telephone service or others, give FEMA your number for that service when you apply.

211 is run by the United Ways of Vermont. It connects callers to local health, employment, food and other community services. When callers report damage, 211 reports it to the state, which helps the state direct resources where they need to go.

**Myth:** FEMA is running out of money.

**Fact:** FEMA has adequate funding to support all our current operations. Apply by the deadline of Sept. 12, and if you qualify for assistance, you will receive it.

**Myth:** I'm a renter. I thought FEMA assistance was only for homeowners.



**Fact:** FEMA assistance is not just for homeowners. FEMA may provide assistance to help renters who lost personal property or were displaced.

**Myth:** FEMA assistance could affect my Social Security benefits, taxes, food stamps or Medicaid.

**Fact:** FEMA assistance does not affect benefits from other federal programs and is not considered taxable income.

**Myth:** If I receive disaster assistance from FEMA, I will have to pay it back.

**Fact:** The money FEMA provides to disaster survivors are grants, which do not have to be repaid.

**Myth:** I can't receive assistance if I've already cleaned up the damage.

**Fact:** You can still apply for FEMA assistance if you've completed repairs. Submit photos of the damage and receipts for all repairs with your application.

**Myth:** If I disagree with a FEMA decision letter, I can only file an appeal once.

**Fact:** Every time you receive a determination letter from FEMA, you have the right to appeal. With each appeal letter, you must include new documentation to support the claim and submit it within 60 days of the date on FEMA's letter.

**Myth:** It's too late to apply with FEMA if I've already filed a claim with my insurance company, OR I must wait for my insurance claim to process before I apply with FEMA.



**Fact:** You don't need insurance to apply for FEMA assistance – and if you have it, you can apply before or after you file a claim, as long you apply by September 12, 2023. Make sure to update your application when you receive a settlement or denial, as FEMA needs to know what expenses your insurance will cover before it can process your application.

**Myth:** My income is too high or too low to qualify for FEMA assistance.

**Fact:** FEMA does not consider your income when evaluating your application. However, you will be asked financial questions during the application process to help determine eligibility for the Small Business Administration's (SBA) long-term, low-interest disaster loans.

**Myth:** U.S. Small Business Administration loans can only help businesses.

**Fact:** The SBA is the largest source of federal disaster recovery funding. SBA offers long-term, low-interest disaster loans to homeowners, renters, private nonprofit organizations and businesses of all sizes. SBA disaster loans have very favorable terms with fixed interest rates and automatic 12-month payment deferment with 0% interest for the first 12 months. For more information, call the SBA hotline at 800-659-2955, (dial 7-1-1 to access telecommunications relay services), email [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov) or visit [DisasterLoanAssistance.sba.gov](https://DisasterLoanAssistance.sba.gov).

For the latest information about Vermont's recovery, visit [fema.gov/disaster/4720](https://fema.gov/disaster/4720). Follow the FEMA Region 1 account at Twitter [twitter.com/FEMARegion1](https://twitter.com/FEMARegion1) or the FEMA Facebook page at [facebook.com/FEMA](https://facebook.com/FEMA).

Follow the Vermont Emergency Management Agency on Twitter at [twitter.com/vemvt](https://twitter.com/vemvt) and on Facebook at [facebook.com/VermontEmergencyManagement](https://facebook.com/VermontEmergencyManagement).

FEMA is committed to ensuring disaster assistance is accomplished equitably, without discrimination on the grounds of race, color, religion, nationality, sex, age,



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disability, English proficiency, or economic status. Any disaster survivor or member of the public may contact the FEMA Civil Rights Office if they feel that they are the victim of discrimination. FEMA's Civil Rights Office can be contacted toll-free at 833-285-7448. Multilingual operators are available.



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