

# Myth vs. Fact: The Truth about Registering for Federal Disaster Assistance

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HATTIESBURG, Miss. – In the aftermath of a disaster, misconceptions about disaster assistance can often prevent survivors from applying for help from the Federal Emergency Management Agency and the U.S. Small Business Administration. A good rule of thumb: register, even if you're unsure whether you'll be eligible for assistance.

Registering with FEMA is simple. You can apply online at [DisasterAssistance.gov](https://DisasterAssistance.gov) or by calling FEMA's helpline **800-621-FEMA (3362)** or **TTY 800-462-7585**. The toll-free telephone numbers operate from 7 a.m. to 10 p.m. (local time) seven days a week until further notice.

Clarification on some common misunderstandings:

- **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:** I have insurance. I don't need to apply for federal disaster assistance.  
**FACT:** You should register for federal disaster assistance even if you have insurance. While FEMA cannot duplicate insurance payments, under-insured applicants may receive help after their insurance claims have been settled. Be sure to provide FEMA with any updated information and documentation once your claim has been settled.
- **MYTH:** It's too late to register with FEMA if I've already filed a claim with my insurance company.

**FACT:** Many of those with tornado damage have already filed claims through their insurance carriers. Recovery officials suggest they register with FEMA



even while waiting for an insurance settlement.

- **MYTH:** I've already cleaned up the damage to my home and had the repairs made. Isn't it too late to register once the work is done?  
**FACT:** You may be eligible for reimbursement of your clean up and repair costs, even if repairs are complete.
- **MYTH:** I didn't apply for help because I don't want a loan.
- **FACT:** FEMA only provides grants that do not have to be paid back. The grants may cover expenses for temporary housing, home repairs, replacement of damaged personal property and other disaster-related needs such as medical, dental or transportation costs not covered by insurance or other programs.

The U.S. Small Business Administration provides low-interest disaster loans to renters, homeowners and businesses of all sizes. Some applicants may be contacted by SBA after registering with FEMA. You are not obligated to take out a loan, but you need to complete the application to continue the federal disaster assistance process. By completing the application, you may become eligible for additional grant assistance from FEMA if you do not qualify for the SBA loan.

You can apply with SBA online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloan.sba.gov/ela>. For more information on SBA's Disaster Loan Program, visit [SBA.gov/Disaster](https://SBA.gov/Disaster), call the SBA Customer Service Center at **800-659-2955 (TTY 800-877-8339** for the deaf and hard-of-hearing) or send an email to [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov).

- **MYTH:** I don't want to apply for help because others had more damage; they need the help more than I do.  
**FACT:** FEMA has enough funding to assist all eligible survivors with their disaster-related needs.
- **MYTH:** I'm a renter. I thought FEMA assistance was only for homeowners for home repairs.  
**FACT:** FEMA assistance is not just for homeowners. FEMA may provide assistance to help renters who lost personal property or who were displaced.
- **MYTH:** Registration involves a lot of red tape and paperwork. I don't have time to register.  
**FACT:** There is no paperwork to register with FEMA. The process is very easy and normally takes between 15 and 20 minutes.



- **MYTH:** Since I received disaster assistance last year, I'm sure I can't get it again this year.  
**FACT:** Assistance may be available if you suffered damage from a new federally-declared disaster.
- **MYTH:** My income is probably too high for me to qualify for FEMA disaster assistance.  
**FACT:** Income is not a consideration for FEMA grant assistance. However you will be asked financial questions during registration to help determine eligibility for SBA low-interest disaster loans.

For more information on Mississippi disaster recovery, click [fema.gov/disaster/4295](https://fema.gov/disaster/4295). Visit the MEMA site at [msema.org](https://msema.org) or on Facebook at [facebook.com/msemaorg](https://facebook.com/msemaorg).

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*FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.*

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.*

*FEMA's temporary housing assistance and grants for public transportation expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.*

