

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.

Georgia residents in the eight counties designated for Tropical Storm Debby assistance and the 63 counties designated for Hurricane Helene assistance may have heard some misinformation regarding FEMA assistance. Please read below for correct information.

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: If you have insurance, you can apply before or after you file a claim, as long you apply by February 7, 2025. Make sure to update your FEMA application when you receive a settlement or denial from your insurer, as FEMA needs to know what expenses your insurance will cover before it can process your application.

- There are several ways to apply for assistance:
- Go online to DisasterAssistance.gov, use the [FEMA App](#), call the FEMA Helpline at **800-621-3362**, or visit a disaster recovery center. For locations and hours, go online to fema.gov/drc. Survivors may also contact the Georgia Call Center at **678-547-2861**, **Monday through Saturday**, for assistance with their 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 for disaster assistance. However, your household income helps determine eligibility for the Small Business Administration's (SBA) long-term, low-interest disaster loans.



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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 for 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 even if you've completed repairs. Submit photos of the damage and receipts for any 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 your claim and submit it within 60 days of the date on the FEMA letter.

Myth: I have to apply for a Small Business Administration (SBA) loan even if I'm not interested in borrowing money.

Fact: You do not have to apply for an SBA loan. However, there are some disaster-related expenses SBA loans can help with that FEMA grants cannot.

Myth: U.S. Small Business Administration (SBA) loans are only for 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.



Applicants may apply online and receive additional disaster assistance information at [SBA.gov/disaster](https://www.sba.gov/disaster). Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance.

For the latest information about Georgia's recovery, visit fema.gov/helene/georgia. Follow FEMA Region 4 [@FEMARegion4](https://twitter.com/FEMARegion4) on X or follow FEMA on social media at: [FEMA Blog](https://fema.gov/blog) on fema.gov, [@FEMA](https://twitter.com/FEMA) or [@FEMAEspanol](https://twitter.com/FEMAEspanol) on X, [FEMA](https://www.facebook.com/FEMA) or [FEMA Espanol](https://www.facebook.com/FEMAEspanol) on Facebook, [@FEMA on Instagram](https://www.instagram.com/FEMA), and via [FEMA YouTube channel](https://www.youtube.com/channel/UCv33333333333333333333). Also, follow Administrator Deanne Criswell on Twitter [@FEMA_Deanne](https://twitter.com/FEMA_Deanne).



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