

# Ten Key Facts to Know About Federal Disaster Assistance

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**MIDLAND, Mich.** — Federal assistance can be an important recovery resource for Michiganders with uninsured or underinsured property damage from the May storms and floods.

It's important to know the facts about the help that may be available to you:

1. **You won't be taking grant money away from someone else by applying.**  
There are enough disaster funds to assist every eligible applicant.
2. FEMA assistance is provided to eligible homeowners and renters as grant funding that **does not** have to be repaid. Remember: federal assistance cannot duplicate insurance or payments from other sources.
3. FEMA assistance is **nontaxable** and will not affect eligibility for Social Security, Medicaid or other federal or state benefits.
4. While it's a smart practice to get multiple cost estimates before hiring a contractor to do work on your home, you only need to **submit one contractor quote or estimate when appealing a FEMA decision.**
5. The **Documentation Drop-off Centers** are sites where survivors can submit documents to support their FEMA registration and get information about FEMA assistance. There are two centers currently open in Midland and Gladwin, with other centers due to open soon. **The centers do not offer COVID-19 testing.**
6. **If your insurance is delayed by 30 days or more, and you need immediate money to relocate, FEMA may be able to help.** Contact the FEMA Helpline at 800-621-3362 (TTY 800-462-7585) to find out what you need to do to get this assistance. **NOTE:** any money you may get from FEMA will be an advance and must be repaid when you get your insurance.
7. **If your car had uninsured damage caused by the disaster, you may be eligible for money to help repair or replace it.** Certain requirements apply, but you must register with FEMA first to determine eligibility.



8. If you applied for a **U.S. Small Business Administration (SBA) loan for the COVID-19 disaster**, be aware those loans are separate from loans for the **May flooding disaster**. You should apply if you are referred to SBA for the May floods. You may be **eligible for loans for both disasters**.
9. Applicants may be eligible for an **SBA loan amount increase up to 20 percent of their property's physical damage** to make their home safer. To learn more, visit [SBA.gov/disaster](https://www.sba.gov/disaster) or call 571-422-8013, 571-422-6016 or 571-422-0331.
10. **If you applied for assistance through a voluntary organization or other federal or state agency, you are not registered with FEMA.** If you aren't sure, or to apply with FEMA, go online to [DisasterAssistance.gov](https://DisasterAssistance.gov), call 800-621-3362 (TTY 800-462-7585), or download the [FEMA App](#).

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*FEMA's mission is helping people before, during, and after disasters.*

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency, or economic status. Reasonable accommodations, including translation and American Sign Language interpreters via Video Relay Service will be available to ensure effective communication with applicants with limited English proficiency, disabilities, and access and functional needs. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-3362 (including 711 or Video Relay). If you are deaf, hard of hearing or have a speech disability and use a TTY, call 800-462-7585.*

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English: [www.fema.gov/disaster/4547](https://www.fema.gov/disaster/4547)

Spanish: <https://www.fema.gov/es/disaster/4547>

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