

Myth vs. Fact Regarding FEMA Disaster Assistance

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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.

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: 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 you receive disaster assistance from FEMA once, you can never receive help from FEMA again in the future?

Fact: Everybody's situation is different, but the simple answer is this is not true. FEMA cannot duplicate assistance you may have received from insurance payments, state, or voluntary agencies. The help FEMA provides is to fill disaster related needs not covered by other forms of assistance. It's important to remember FEMA is not a replacement for insurance.

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: You already made the needed repairs so it's too late to apply for help from FEMA.

Fact: You can still apply for FEMA assistance even if you completed your repairs. Submit photos of the damage and receipts for the repairs to FEMA.

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

Fact: Every time you receive a decision letter from FEMA and you don't agree with it, 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 of FEMA's letter.

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: 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.

Myth: U.S. Small Business Administration loan applications are only for businesses.

Fact: The SBA is the largest source of federal disaster funding. Their low-interest disaster loans help fund repairs and rebuilding efforts for homeowners and renters. For more information, call the SBA hotline at 800-659-2955, (TTY) 800-877-8339 or visit sba.gov/disaster.



For information on Alabama's disaster recovery, visit fema.gov/disaster/4684. Follow FEMA on Twitter at [FEMA Region 4 \(@femaregion4\) / Twitter](https://twitter.com/femaregion4) and at facebook.com/fema.



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