

# Myth vs. Fact Regarding FEMA Disaster Assistance

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**Release Date:** Apr 5, 2024

In the aftermath of a disaster, it's easy to confuse myth and fact. That's why it's important to get your information from a trustworthy source. Here are the corrections to some common myths you may have heard about FEMA disaster assistance.

**Myth:** I can't receive assistance if I've already cleaned up or repaired damage caused by the disaster.

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

**Myth:** I'm a renter. FEMA assistance is 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:** Accepting 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:** 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 Housing Assistance. However, your household income helps determine eligibility for the Small Business Administration's (SBA) long-term, low-interest disaster loans.

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

**Fact:** In most cases, the money FEMA provides to disaster survivors are grants which do not have to be repaid. However, FEMA can't duplicate benefits. For example, if you receive an insurance settlement for an expense FEMA already paid you for, you need to pay FEMA back.

**Myth:** It's too late to apply with FEMA if I've already filed a claim with my insurance company, or I have to 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 April 8, 2024. 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.

**Myth:** I can't get paid back if I had to pay for a hotel after the disaster.

**Fact:** FEMA may be able pay you back for out-of-pocket lodging expenses that were not covered by your insurance or another source.

**Myth:** A FEMA inspector decides how much assistance I receive.

**Fact:** Inspectors don't decide whether or how much assistance you will receive. Inspectors only record your disaster-caused damage.



**Myth:** There's nothing I can do if FEMA says I'm not eligible for assistance.

**Fact:** Your FEMA determination letter is not a denial. In many cases, we may only need more information from you. And if you disagree with our decision, you can always appeal.

**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 FEMA's letter.

**Myth:** U.S. Small Business Administration 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. For more information, call SBA's Customer Service Center at (800) 659-2955, visit [sba.gov/disaster](https://sba.gov/disaster) or email [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov) for more information.

**If you were affected by the Aug. 24-26, 2023 severe storms, tornadoes and flooding, the deadline to apply for FEMA assistance is Wednesday, May 8, 2024.** Apply one of four ways:

Call the FEMA helpline at **800-621-3362**.

Visit [DisasterAssistance.gov](https://DisasterAssistance.gov).

Use the FEMA mobile app.

Visit a Disaster Recovery Center. Survivors can visit any center for assistance. To find center locations and current hours, visit [FEMA.gov/DRC](https://FEMA.gov/DRC)

For more information about the disaster recovery operation in Michigan, visit [www.fema.gov/disaster/4757](https://www.fema.gov/disaster/4757).

