

# Common Reasons Disaster Survivors Don't Apply for Assistance

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**NASHVILLE, Tenn.** – After disasters, such as the severe storms and flooding that took place in Middle Tennessee on Aug. 21, misinformation and rumors may hinder residents from applying for federal assistance. Residents affected by the storms in the designated counties of Dickson, Hickman, Humphreys and Houston should feel free to share the following information with their friends and neighbors to correct any inaccuracies and misunderstandings about disaster assistance.

**If you receive federal disaster assistance, you are not taking it away from someone else who needs it more.** Disaster assistance programs are available to individuals of all income levels. The kind of help provided depends on the applicant's circumstances and unmet needs. There is no finite source of funding that runs out; funding is available to everyone who meets the eligibility criteria.

**You don't have to wait for your insurance payment before applying to FEMA.** You may be eligible for help with uninsured or underinsured losses. Sometimes damage is found that insurance won't cover but federal disaster assistance may. You must register with FEMA in order to be considered for FEMA assistance, by Oct. 25.

**You don't have to wait on FEMA to repair your home. If possible,** residents should make repairs so their homes are livable after they've applied to FEMA and are waiting on assistance. Keep all repair receipts as FEMA may require them for documentation.

**The initial application process is fairly easy.** Applying to FEMA does not have to be a complicated process. Depending on your individual case and situation, more paperwork may be involved. But the first step is to call FEMA's Helpline at 800-621-3362 (TTY 800-462-7585). If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Other ways to apply: online at [disasterassistance.gov](https://disasterassistance.gov) or download the FEMA app to a smartphone or tablet.



**FEMA disaster assistance does not affect your eligibility for other federal assistance you may be receiving.** Disaster assistance grants are not taxable income and will not affect eligibility for Social Security, Medicaid, Supplemental Nutrition Assistance Program, Child's Health Insurance Program, Temporary Assistance for Needy Families, Earned Income Tax Credit, Supplemental Security Income (SSI) or Aid to Families with Dependent Children.

For more information on Tennessee's disaster recovery, visit [Middle Tennessee Flood Recovery](#) and [Tennessee Severe Storms \(DR-4609-TN\) | FEMA.gov](#). You may also follow FEMA on [www.facebook.com/fema](https://www.facebook.com/fema) and Twitter [@FEMARegion4](https://twitter.com/FEMARegion4).

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