

# Myth vs. Fact: The Truth about Registering for Federal 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 FEMA 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.

**Registering with FEMA is simple. You can apply in the following ways:**

- Going online at [DisasterAssistance.gov](https://DisasterAssistance.gov)
- Downloading the FEMA app
- Calling **800-621-3362**. Multilingual operators are available 7 a.m. to 11 p.m., seven days a week
- Disaster survivors who are deaf, have a speech or hearing disability and use TTY may call 800-462-7585
- Disaster survivors who use 711 or VRS (Video Relay Service) may call 800-621-3362.

Those who use a Relay service, such as a videophone, InnoCaption or CapTel, should provide their specific number assigned to that service. It is important that FEMA is able to contact you. Phone calls from FEMA may come from an unidentified number.

**Here are some common rumors and the facts about how it really is:**

**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:** I have insurance. I don't need to apply for federal disaster assistance.

**Fact:** You should register for federal disaster assistance even if you have insurance. While FEMA cannot duplicate insurance payments, underinsured applicants may receive help after their insurance claims have been settled. Be sure to provide FEMA with any updated information and documentation once your claim has been settled.

**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 storm damage have already filed claims through their insurance carriers. Recovery officials suggest they register with FEMA even while waiting for an insurance settlement.

**Myth:** I've already cleaned up the damage to my home and had the repairs made. Isn't it too late to register once the work is done?

**Fact:** You may be eligible for reimbursement of your cleanup and repair costs, even if repairs are complete.



**FEMA**



**Myth:** I didn't apply for help because I don't want a loan.

**Fact:** FEMA only provides grants that do not have to be paid back. The grants may cover expenses for temporary housing, home repairs, replacement of damaged personal property and other disaster-related needs such as medical, dental or transportation costs not covered by insurance or other programs.

**Myth:** FEMA told me to apply for an SBA loan, I don't understand why I'm not eligible for FEMA help?

**Fact:** Applicants who apply for FEMA disaster assistance and are referred to the SBA and do not complete a U.S. Small Business Administration disaster loan application could be missing a good opportunity. The SBA offers affordable financial help to homeowners and renters. You don't need to own a business to request assistance.

SBA provides help in the form of low-interest, long-term loans for losses not fully covered by insurance or other means. If you are approved for an SBA loan, you do not have to accept it.

You can apply with SBA online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloan.sba.gov/ela>. For more information on SBA's Disaster Loan Program, visit [SBA.gov/Disaster](https://SBA.gov/Disaster), call the SBA Customer Service Center at 800-659-2955 (TTY 800-877-8339 for those with a hearing disability) or send an email to [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov). To make an appointment for assistance with your disaster loan application, email to [FOCE-Help@sba.gov](mailto:FOCE-Help@sba.gov).

**Myth:** I don't want to apply for help because others had more damage; they need the help more than I do.

**Fact:** FEMA has enough funding to assist all eligible survivors with their disaster-related needs.

**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:** Since I received disaster assistance last year, I'm sure I can't get it again this year.

**Fact:** Assistance may be available if you suffered damage from a new federally-declared disaster.

**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.

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