

# Facts and Rumors

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After a disaster, rumors and misunderstandings spread as survivors share information they have heard from social media, neighbors and colleagues. From time to time, FEMA may have to set the record straight.

**Rumor:** 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 may borrow up to \$200,000 to repair or replace your primary home to its pre-disaster condition, but you cannot use the loan to upgrade or add on to the home unless required by building code.

Second homes and vacation properties are not eligible, although certain rental properties may qualify for an SBA business disaster loan.

Homeowners and renters may also be able to borrow up to \$40,000 to replace damaged or destroyed personal property, such as clothing, furniture, appliances or cars.

**Rumor:** 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 by the IRS.

**Rumor:** Receiving a letter from FEMA stating the I am not eligible means I will not get any assistance.

**Fact:** Not necessarily. Receiving such a letter does not always mean an applicant is not eligible for disaster assistance, even when the letter states “ineligible” or “incomplete.” Such a letter can simply be an indication that further information is needed, or that the applicant’s insurance claim needs to be settled before FEMA disaster assistance can be granted. Call the FEMA Helpline at 800-621-3362 (TTY at 800-877-8339) to discuss your case.

**Rumor:** FEMA has the final word. If my application is denied, that’s it. There is nothing I can do about it.

**Fact:** Wrong. Every applicant is entitled to appeal.

Here’s how to do it:

FEMA will need your full name, address of pre-disaster residence, current phone number and address, and signature. The appeal must be postmarked within 60 days of the date the FEMA determination letter was received.

Include the statement, “I hereby declare under the penalty of perjury that the foregoing is true and correct.”

Date the appeal letter, include your nine-digit FEMA application number and the disaster code (DR-4556-LA for Laura or DR-4570-LA for Delta). You can upload it to [disasterassistance.com](https://disasterassistance.com), mail or fax it to:

FEMA National Processing Service Center  
P. O. Box 10055 Hyattsville, MD 20782-7055



**FEMA**

Fax: 800-827-8112; Attention: FEMA



**FEMA**