Know the Facts! Ignore the Myths and Rumors About FEMA Assistance

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Myths, rumors and misinformation find their way onto social networks and elsewhere in nearly every major disaster. Survivors with recovery questions from last May's severe storms, tornadoes and flooding should be cautious of what they may read or hear. Always ask for clarification from official sources. Get straight answers and plain facts by calling the FEMA Helpline at 800-621-3362 (TTY) 800-462-7585.

Here are some common myths and what the true facts are:

Myth: I told the parish about my damage in May, so FEMA has my information.

FACT: You must apply to FEMA directly for disaster assistance. The deadline is Aug. 2. Apply by visiting the Recovery Service Center at Washington-Marion Magnet High School, 2802 Pineview St. in Lake Charles. Hours of operation are Monday through Friday from 9 a.m. – 4 p.m. through Thursday, July 15. No appointment is needed. Survivors can apply by:

- Going online at DisasterAssistance.gov
- Downloading the FEMA app
- Calling the FEMA Helpline at 800-621-3362 or (TTY) 800-462-7585

Myth: FEMA can't do anything if I'm forced to leave my apartment after a disaster.

FACT: Louisiana renters who face eviction or have been evicted due to the disaster may be eligible for disaster assistance from FEMA. This may be so, even if they were previously determined ineligible for FEMA assistance. If you are served with an eviction notice, call FEMA at 800-621-3362 for help.

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 by the IRS.

Myth: I can’t get FEMA help since I have insurance.

FACT: While FEMA, by law, cannot duplicate insurance benefits, many homeowners find they were underinsured for their losses and should apply to see if they are eligible for disaster assistance.

Myth: I'm a renter and I thought FEMA assistance was only for homeowners for home repairs.

FACT: FEMA assistance is not just for homeowners. FEMA may also provide assistance to help renters who lost personal property or who were displaced.

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

FACT: FEMA funding is available to assist **all** eligible survivors who have suffered losses because of the severe storms, tornadoes and flooding.

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

FACT: FEMA grants 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, funeral or transportation repair or replacement costs not covered by insurance or other programs.

Myth: If there are other family members or roommates living with me, FEMA is not going to give them any help.

FACT: FEMA is committed to giving each individual survivor all the help for which they are eligible. FEMA evaluates the needs of all eligible survivors on a case-by-case basis. Be sure to tell FEMA about the needs of all members of your household, whether they are related to one another or not. Call the FEMA Helpline at 800-321-3362 if you need to update your registration or have questions about the needs of any members of your household.

Myth: Receiving a letter from FEMA stating that I am not eligible means I will not receive any assistance.

FACT: Not necessarily true. 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 more 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 with questions.

Myth: FEMA told me to apply for an SBA loan, I don’t want a loan, and I don’t own a business.

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.

- An SBA low-interest disaster loan may cover some or all of the difference between your recovery costs, the insurance settlement, and the FEMA grant amount.

- SBA offers low-interest disaster loans for homeowners up to the $200,000 statutory maximum to repair or replace your primary residence. The loans are customized to your personal financial circumstances. On a case-by-case basis, the SBA may be able to assist with refinancing your current mortgage(s).

- SBA can also help renters and homeowners replace household contents and vehicles, referred to as personal property. You may be able to borrow up to the $40,000 statutory maximum to repair or replace clothing, furniture, cars, or appliances that were damaged or destroyed in the disaster.

For additional assistance, the SBA has established a Virtual Disaster Loan Outreach Center that is open Monday – Friday, 7 a.m. to 7 p.m. CT. You can contact an SBA customer service representative via email at FOCWAssistance@sba.gov or by phone at 800-659-2955. SBA will answer specific questions about how a disaster loan may help each survivor with their disaster recovery and will provide one-on-one assistance in completing applications for these loans. You can apply online at https://disasterloanassistance.sba.gov.

Myth: 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. Below are the steps for appealing a decision:

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.

Date the appeal letter, include your nine-digit FEMA application number and the disaster code (DR-4606-LA). You can upload it to disasterassisance.com, mail or fax it to:

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

Fax: 800-827-8112; Attention: FEMA