



FEMA

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FS: 025

News Desk: 225-382-1599

Fact Sheet

KNOW THE FACTS, IGNORE THE RUMORS About Louisiana Disaster Assistance Part 2

FEMA Registration

RUMOR: Disaster assistance is only for people whose homes flooded. You can't register for FEMA assistance if you only have wind damage.

FACT: If your home had wind damage as result of the severe storms and flooding from March 8 through April 8, you may be eligible for FEMA disaster assistance. Let FEMA determine your eligibility. Register for assistance if your home was affected by the severe storms.

RUMOR: Survivors can't register if they have insurance.

FACT: You can register and may be eligible for disaster aid even if you have insurance. Federal disaster assistance may be able to help if your insurance settlement is delayed or not enough, you've exhausted Additional Living Expenses, or you discover damage in the future.

RUMOR: If you register with your parish emergency management office you are registered with FEMA.

FACT: Registering with your parish emergency management agency, the Red Cross, or with any other charitable organization is **NOT** the same as registering with FEMA. You still need to register with FEMA.

If you had storm-related damage or losses, please register!

You can register for disaster assistance or ask questions by calling the FEMA helpline at 800-621-3362 or (TTY) 800-462-7585. Those who use 711/VRS can call 800-621-3362. Lines are open 7 a.m. to 10 p.m. seven days a week until further notice. You can also register online at www.DisasterAssistance.gov.

FEMA Assistance won't affect other benefits

RUMOR: If you receive a grant from FEMA you will get less money from Social Security.

FACT: FEMA assistance is nontaxable and will not affect your eligibility for Social Security, Medicaid or other federal benefits.

RUMOR: If you receive money from FEMA you have to pay it back.

FACT: FEMA grants do not have to be repaid.

Appealing FEMA's Decision

RUMOR: Once FEMA determines that you are not eligible for assistance, there is nothing you can do.

FACT: Every Louisiana homeowner or renter has the right to appeal FEMA's determination decision. The first step in appealing the decision is reading your determination letter carefully. Sometimes FEMA just needs additional information; there may be issues with your application that can be resolved quickly and easily, enabling you to receive assistance.

RUMOR: You can't get help from FEMA; if your determination letter says that you're not eligible because you have insurance.

FACT: If your insurance coverage is insufficient to make essential home repairs, provide a place to stay or replace certain contents, FEMA can reconsider you. But you must provide documents from your insurance company that detail your settlement. Contact your insurance company if you need settlement documents and then provide that information to FEMA.

RUMOR: If you inherited your home and even if you've lived there for years, but don't have the deed you can't receive assistance.

FACT: There are other documents besides a deed you can submit to prove home ownership including mortgage or insurance documents or tax receipts. If you don't have a deed handy, speak to your local or parish officials about obtaining a copy.

RUMOR: There's no way to get answers to questions about determination letters.

FACT: If you have any questions about your determination letter, call the FEMA helpline at **800-621-3362** or TTY **800-462-7585**. Lines are open 7 a.m. to 10 p.m. seven days a week. Those who use 711/VRS can call **800-621-3362**. You can also visit a Louisiana disaster recovery center and speak with a disaster assistance representative. Locate your closest center by going online to [FEMA.gov/disaster-recovery-centers](https://www.fema.gov/disaster-recovery-centers) or by calling the FEMA helpline.

If you decide to appeal FEMA's decision, you need to mail appeal documents within **60** days of the date on your FEMA determination letter to the address below.

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

You may also fax documents to **800-827-8112**.

SBA Loans

RUMOR: If you complete an SBA loan application you have to take out a loan.

FACT: You are not obligated to accept a loan if you don't want one. However, if you receive an SBA loan application you should complete and return it. If the SBA is unable to approve a loan, you may be referred back to FEMA for other needs assistance. You may be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses. The information you provide on your loan application helps FEMA determine if you qualify for this type of assistance

SBA low-interest disaster loans are available to homeowners and renters, as well as businesses of all sizes (including landlords) and private nonprofit organizations, for disaster damages not fully covered by insurance or other compensation.

NFIP

RUMOR: The deadline to file a proof of loss claim with NFIP has passed.

FACT: If you are a homeowner in Louisiana with flood insurance, and your home suffered damage during the severe storms and flooding March 7 through March 19, you have an additional 60 days to file your claim. You now have 120 days from the time your home was flooded during the March storms to gather documents and submit your claim.

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