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FEMA-4362 AL – FS003  
State Media Contact: 205-280-2312  
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# Fact Sheet

## **KNOW THE FACTS, IGNORE THE RUMORS**

### **FEMA Registration**

**RUMOR:** Disaster assistance is only for people whose homes were damaged by the tornado.

**FACT:** If you had damage as result of the tornadoes and severe storms March 19 through March 20 in Calhoun, Cullman or Etowah counties, you may be eligible for FEMA disaster assistance. For example, in Cullman County, residents reported damage from hail and they should register for FEMA assistance.

**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. For example, if your homeowner's insurance policy provides for, but you've exhausted, Additional Living Expenses, you may be eligible for assistance.

**RUMOR:** If, when the tornado and storms occurred, you reported damage to your local and/or county officials, or other disaster relief organizations, you are registered with FEMA automatically.

**FACT:** Registering with or notifying your local or county emergency management agency, the Red Cross or with any other disaster relief or charitable organization is **NOT** the same as registering with FEMA. You must register with FEMA to be considered for federal disaster assistance.

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**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 also can register online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov).

**If you need one-on-one assistance**, visit one of the Alabama EMA/FEMA Disaster Recovery Centers located in Calhoun or Cullman counties. Locate the DRC closest to you by going online to [FEMA.gov/disaster-recovery-centers](http://FEMA.gov/disaster-recovery-centers) or by calling the FEMA helpline.

**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 sends the determination letter to you, there is nothing you can do.

**FACT:** Every Alabama homeowner or renter who registers with FEMA for damage as a result of the March 19-20 tornadoes and storms has the right to appeal FEMA's determination decision. The first step in appealing the decision is reading your determination letter carefully and all the way through. A major reason why disaster assistance is denied is because of incomplete information. Sometimes FEMA just needs that additional information. There may be other issues with your application that can be resolved quickly and easily, enabling you to receive assistance. So read the determination letter thoroughly.

**If you decide to appeal FEMA's decision**, you **must** mail or fax 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 fax your appeal documents to **800-827-8112**.

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**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. If you are having problems with your insurance company, contact the Consumer Services Division at the Alabama Department of Insurance at 334-241-4141. The toll free number is 800-433-3966 and ask for the Consumer Services Division.

**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, county or state 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 also can visit one of the DRCs and speak with a disaster assistance representative. Locate the DRC closest to you by going online to [FEMA.gov/disaster-recovery-centers](http://FEMA.gov/disaster-recovery-centers) or by calling the FEMA helpline.

### **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 are called by SBA stating that you have been referred by FEMA to apply for an SBA loan, you should complete the application and return it.

If the SBA is unable to approve a loan, you will be referred back to FEMA for possible 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 SBA 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.

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