



FEMA

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FS 001
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Fact Sheet

Know the Facts, Ignore the Rumors About North Carolina Disaster Assistance

FEMA Registration:

RUMOR: *Is it true I can't register for FEMA assistance if I have insurance?*

FACT: You can register, and you should. You may be eligible for FEMA disaster aid for your uninsured or underinsured losses and damage. After you contact your insurance agent and receive your settlement, you should provide FEMA with updated documents. FEMA cannot duplicate insurance benefits, but you may be eligible for federal assistance to help with eligible damage or losses not fully covered by insurance. If you are initially determined ineligible for FEMA assistance because you haven't yet received your insurance settlement, be sure to follow up with FEMA and submit your insurance documentation once you receive the settlement.

RUMOR: *When I register, do I immediately qualify and receive payments from FEMA?*

FACT: After you register, your completed application is reviewed, and a FEMA-contracted housing inspector may call to schedule an inspection at your home. If you are eligible for assistance, you should receive a U.S. Treasury check via U.S. mail or notification of a direct deposit to your bank account. Other types of assistance may be provided later, based on your specific eligibility and need.

FEMA Disaster Assistance:

RUMOR: *I heard that if I receive FEMA assistance, it could reduce my Social Security benefits.*

FACT: FEMA assistance will not affect Social Security or any other federal benefits such as Medicare or Supplemental Nutrition Assistance Program. It is a grant that does not have to be repaid.

RUMOR: *I heard that if I receive FEMA assistance, I would have to pay more taxes.*

FACT: Disaster assistance does not count as income, so you will not have to pay any additional taxes on any grant money you receive.

RUMOR: *Once FEMA determines that I am not eligible for assistance, there is nothing I can do.*

FACT: Every 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. You have **60 days** from the date of the letter to file your appeal. For questions about filing an appeal, call the FEMA Helpline at **800-621-3362** for voice,

711 and Video Relay Service (VRS) if you have any questions. If you are deaf, hard of hearing or have a speech disability and use a TTY, call **800-462-7585**.

RUMOR: *Everyone is getting letters stating they are ineligible. There's no point in applying.*

FACT: It's very important to register with FEMA as soon as possible. This sets the federal assistance process in motion. Not everyone who applies is deemed ineligible for aid. Even if you do get a letter saying that you are ineligible, it may be a simple error or omission on your application that can be easily fixed, or you could still be awaiting an insurance settlement.

FEMA Housing Inspectors:

RUMOR: *It takes weeks before a FEMA housing inspector visits. Is that correct?*

FACT: It typically takes just a few days for an inspector to call and schedule a property inspection after you register with FEMA. Areas that are currently inaccessible will be inspected as soon as the homeowner informs FEMA that the home can be reached. When the FEMA-contracted housing inspectors meet with you, they are required to show their proper identification. All FEMA inspectors have prominent photo identification badges. If they do not show photo ID, do not allow the inspection. The inspection is needed to verify and assess damage listed in your application. It usually takes 30 to 40 minutes and consists of a general inspection of the home. There is no fee for the inspection. It is important to make sure FEMA has current contact information so you can be reached when it is time to schedule the inspection. Call the FEMA helpline or visit DisasterAssistance.gov to update your contact information.

RUMOR: *FEMA undervalued my home.*

FACT: The FEMA housing inspector's job is to inspect your damaged property, usually within seven to 10 days after you register. The inspectors do not place a value on your home. They record the damage caused by the flooding.

Renters:

RUMOR: *I heard renters can't get FEMA aid.*

FACT: Renters in designated counties whose homes were made unlivable by a disaster may be eligible for FEMA disaster grants to help pay for temporary rent and other serious disaster-related needs such as:

- Renting a new place to live when the renter's previous home was lost due to the disaster.
- Disaster-related medical and dental expenses.
- Replacement or repair of necessary personal property lost or damaged in the disaster, such as appliances and furniture, textbooks and computers used by students, and work equipment or tools used by the self-employed.
- Repair or replacement of vehicles damaged by the disaster.
- Disaster-related funeral and burial expenses.

U.S. Small Business Administration (SBA):

RUMOR: *Is it true only businesses can get low-interest disaster loans from the SBA?*

FACT: 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 damage not fully covered by insurance or other compensation.

RUMOR: *I don't need to apply for an SBA loan because I don't want a loan; I want grant money.*

FACT: If you get an application for a low-interest disaster loan from the SBA, it is important to complete it and return it as soon as possible. You are not obliged to accept the loan if you qualify for it, but you may be eligible for other assistance from FEMA if you do not qualify for the loan. If you do not file the SBA application, the FEMA assistance process stops.

Disaster Recovery Centers (DRCs):

RUMOR: *FEMA is giving checks or vouchers at the DRCs.*

FACT: No. FEMA representatives do not hand out any disaster assistance funds. If you do receive federal assistance it will come in the form of a U.S. Treasury check via U.S. mail, or it will be deposited directly into your bank account.

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