

# Ten Key Facts to Know About Federal Disaster Assistance

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**PRATTVILLE, Ala.** – Federal assistance can be an important recovery resource for Alabamians with uninsured or underinsured property damage from the Jan. 12 severe storms, straight-line winds, and tornadoes.

It's important to know the facts about the help that may be available to you:

1. You won't be taking grant money away from someone else by applying. There are enough disaster funds to assist every eligible applicant.
2. Homeowners and renters may be eligible for FEMA's Individual Assistance program.
3. FEMA assistance is provided to eligible homeowners and renters as grant funding that does not have to be repaid. Federal assistance cannot duplicate insurance or payments from other sources.
4. FEMA assistance is nontaxable and will not affect eligibility for Social Security, Medicaid or other federal or state benefits.
5. While it's a smart practice to get multiple cost estimates before hiring a contractor to do work on your home, you may only need to submit one verifiable contractor quote or estimate when appealing a FEMA decision.
6. The Disaster Recovery Centers are sites where survivors can submit documents to support their FEMA application and get information about federal assistance. There are two centers currently open in Selma in Dallas County.
7. If your insurance is delayed by 30 days or more, and you need immediate money to relocate, FEMA may be able to help. Contact the FEMA Helpline at 800-621-3362 to find out what you need to do to get this assistance. The helpline is open, and help is available from 6 a.m. to 10 p.m. Central Time, 7 days a week, 365 days a year, in most languages. Any money you may get from FEMA will be an advance and must be repaid when you get your insurance.



8. If your car had uninsured damage caused by the disaster, you may be eligible for money to help repair or replace it. Certain requirements apply, but you must apply with FEMA first and submit U.S. Small Business Administration Disaster Home Loan application to determine eligibility.
9. Applicants may be eligible for a U.S. Small Business Administration loan amount increase up to 20 percent of their property's physical damage to make their home safer. To learn more, visit [SBA.gov/disaster](https://www.sba.gov/disaster).
10. If you applied for assistance through a voluntary organization or other federal or state agency, you have not applied to FEMA. If you aren't sure, or to apply with FEMA, go online to [DisasterAssistance.gov](https://www.disasterassistance.gov), use the [FEMA app](#) for smartphones or call 800-621-3362. The helpline is open, and help is available from 6 a.m. to 10 p.m. Central Time in most languages. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA your number for that service.

For information on Alabama's disaster recovery, visit [fema.gov/disaster/4684](https://fema.gov/disaster/4684). Follow FEMA on Twitter at [FEMA Region 4 \(@femaregion4\)](https://twitter.com/femaregion4) / [Twitter](#) and at [facebook.com/fema](https://facebook.com/fema).



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