



FEMA-4295-DR FS 004

Fact Sheet

Do's and Don'ts for Mississippi Flood Survivors

Do's:

- Do file a claim with your insurance company if you have damage caused by the Jan. 21 tornadoes.
- Do contact FEMA to apply for disaster assistance if the Jan. 21 tornadoes caused damages to your property or possessions:
 - online at [DisasterAssistance.gov](https://www.disasterassistance.gov).
 - calling FEMA's helpline **800-621-FEMA (3362) or TTY 800-462-7585**. The toll-free telephone numbers operate from 7 a.m. to 10 p.m. (local time) seven days a week until further notice.
 - Downloading the FEMA app and applying
- Do read carefully any letter you may receive from FEMA about your eligibility for assistance. If ineligible, it may be due to just a need for additional information.
- Do call the FEMA Helpline, 800-621-3362, if you have any questions about your assistance or recovery.
- Do visit a disaster recovery center if you have questions about your registration, what FEMA programs are available, or if you have questions about rebuilding or recovery that you want to discuss face-to-face with an official.
- Do know that FEMA grants may help pay for a temporary place to stay, make essential repairs or replace certain damaged contents.
- Do remember that FEMA grants do not need to be repaid, are not taxed and do not affect other government benefits.
- Do report damage to local officials, if you haven't already done so.
- Do inspect for structural damage before entering your home.
- Do take photographs of flood damage. The insurance company may want to see these.

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- Do throw away wet contents such as bedding, carpeting and furniture. These items may be a health hazard due to mold.
- Do keep recovery-related receipts. FEMA or the insurance company may want to see these.
- Do return a completed application for a low-interest SBA disaster loan if you are contacted by the U.S. Small Business Administration and offered the opportunity. Returning the application is necessary for FEMA to consider you for certain grants.

Don'ts:

- Don't submit more than one registration per household.
- Don't wait for visits from FEMA or insurance adjusters before cleaning up flood damage and starting repairs.
- Don't wait for an insurance settlement to register.
- Don't worry that federal disaster assistance is taking money away from someone else. FEMA provides assistance to all eligible applicants.
- Don't assume only homeowners can apply for help. Renters may qualify for assistance too.
- Don't leave money on the table.
 - Contact FEMA for disaster assistance.
 - If contacted by SBA after you register, fill out and submit the SBA disaster loan application for a low-interest loan.
- Don't worry about FEMA assistance being considered as taxable income. It has no effect on your Social Security, Medicaid or other benefits.

For more information on Mississippi disaster recovery, click [fema.gov/disaster/4295](https://www.fema.gov/disaster/4295). Visit the MEMA site at [msema.org](https://www.msema.org) or on Facebook at [facebook.com/msemaorg](https://www.facebook.com/msemaorg).

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