



FEMA

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DR-4419-AL FS 004
State News Desk: (205) 280-2254
FEMA News Desk: (770) 220-5308

Fact Sheet

Myths & Rumors about FEMA Assistance

Myth: FEMA assistance could affect my Social Security benefits, taxes, food stamps or Medicaid.

Fact: FEMA assistance does not affect benefits from other federal programs and is not considered taxable income by the IRS.

Myth: I can't get FEMA help since I have insurance.

Fact: While FEMA, by law, cannot duplicate insurance benefits, many homeowners find they were underinsured for their losses and should apply to see if they qualify for assistance.

Myth: I'm a renter. I thought FEMA assistance was only for homeowners for home repairs.

Fact: FEMA assistance is not just for homeowners. FEMA may provide assistance to help renters who lost personal property or who were displaced.

Myth: I don't want to apply for help because others had more damage; they need the help more than I.

Fact: FEMA has enough funding to assist all eligible survivors who have suffered losses because of the March 3 tornadoes.

Myth: I didn't apply for help because I don't want a loan.

Fact: FEMA grants do not have to be paid back. The grants may cover expenses for temporary housing, home repairs, replacement of damaged personal property and other disaster-related needs such as medical, dental or transportation costs not covered by insurance or other programs.

Rumor: If there are other family members or roommates living with me, FEMA isn't going to give them any help.

Fact: FEMA is committed to giving each individual survivor all the help for which he or she is eligible. FEMA evaluates the needs of **all eligible survivors** on a case-by-case basis. Be sure to tell FEMA about the needs of all members of your household whether they are related to one another or not. Call the FEMA helpline at **800-321-3362** if you need to update your registration or have questions about the needs of any members of your household.

Rumor: Receiving a letter from FEMA stating the applicant is not eligible means the person will not get any assistance.

Fact: Not necessarily. Receiving such a letter does not always mean an applicant is not eligible for disaster aid, even when the letter states “ineligible” or “incomplete.” Such a letter can simply be an indication that further information is needed, or that the applicant’s insurance claim needs to be settled before disaster aid can be granted. Call the FEMA help line, **800-621-3362**, or visit your nearest Disaster Recovery Center with questions.

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FEMA’s mission: Helping people before, during, and after disasters.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.