

# FACT SHEET: RUMORS VS. FACTS ABOUT DISASTER ASSISTANCE

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## RUMORS VS. FACTS ABOUT DISASTER ASSISTANCE

**RUMOR:** FEMA only helps insured homeowners.

**FACT:** FEMA assistance is not just for homeowners. FEMA also may provide assistance to renters who lost personal property or who were displaced. Not having insurance has no effect on a survivor's eligibility for assistance.

**RUMOR:** FEMA is paying insurance deductibles.

**FACT:** By law, FEMA cannot pay insurance deductibles.

**RUMOR:** FEMA is charging for debris removal.

**FACT:** FEMA does not charge for debris removal. In fact, FEMA can reimburse cities, towns and state agencies reasonable costs associated with debris removal such as labor, disposal fees, equipment costs, material costs or contract costs.

**RUMOR:** FEMA is covering food loss.

**FACT:** FEMA's disaster assistance program does not cover food losses. The Department of Children and Families, in partnership with the U.S. Department of Agriculture, has initiated the Disaster Supplemental Nutrition Assistance Program (D-SNAP) for eligible families in 12 Florida counties. Visit the D-SNAP website for



information on registration, site locations and hours of operation.

RUMOR: FEMA is giving out \$500 to everyone who has registered.

FACT: FEMA doesn't hand out money for registering. Grants for survivors dealing with disaster recovery is determined by factors such as insurance coverage and the amount of damage incurred in the disaster.

RUMOR: FEMA grant money is a loan and must be paid back.

FACT: FEMA grants do not have to be repaid.

RUMOR: FEMA is paying volunteers and has asked them to keep track of hours.

FACT: FEMA does not employ volunteers. Those looking to work for FEMA should visit [USAJOBS.gov](https://www.usajobs.gov).

RUMOR: Survivors are unable to contact inspectors.

FACT: Inspectors contact survivors only after they've registered with FEMA to schedule an inspection of an applicant's damaged dwelling. There is no need to contact an inspector before the inspection.

RUMOR: Comcast is giving away three months of cable service to survivors registered with FEMA.

FACT: Untrue. FEMA does not make such arrangements and does not endorse private companies.



NOTE: FEMA maintains a Hurricane Michael rumors page at <https://www.fema.gov/hurricane-michael-rumor-control>

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