



**FEMA**

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News Desk: 717-975-7418

# Fact Sheet

**Know the facts; ignore the rumors about West Virginia disaster assistance**

## **FEMA Registration**

**RUMOR:** Survivors cannot register for FEMA assistance if they have insurance.

**FACT:** *Survivors may be eligible for FEMA disaster aid if they have insurance coverage that is insufficient to make essential home repairs, provide a place to stay or replace certain contents.*

**RUMOR:** It is hard to register for FEMA disaster assistance.

**FACT:** *There are three ways to register for disaster assistance. Call 800-621-3362; TTY 800-462-7585; online, visit [DisasterAssistance.gov](http://DisasterAssistance.gov) or go to a Disaster Recovery Center (DRC). Find a center near you with FEMA's DRC locator at [fema.gov/disaster/4273](http://fema.gov/disaster/4273).*

**RUMOR:** When survivors register, they immediately qualify and receive payments from FEMA.

**FACT:** *After survivors register, their completed applications are reviewed, and an inspector may call to schedule an inspection at their home. Eligible survivors will receive a U.S. Treasury/State check or notification of a direct deposit to their bank accounts. Other types of assistance may be provided later, based on specific eligibility and need.*

## **Know the facts, ignore the rumors about West Virginia disaster assistance— Pg. 2**

**RUMOR:** If you register with your county or municipal emergency management office, you are registered with FEMA.

**FACT:** *Registering with your county emergency management agency, the Red Cross, or with any other charitable organization is **NOT** the same as registering with FEMA. You still need to register with FEMA.*

### **If you had storm-related damage or losses, please register!**

You can register for disaster assistance or ask questions by calling the FEMA helpline at 800-621-3362 or (TTY) 800-462-7585. Those who use 711/VRS can call 800-621-3362. Lines are open 7 a.m. to 10 p.m. seven days a week until further notice. You can also register online at [DisasterAssistance.gov](https://www.DisasterAssistance.gov)

## **FEMA Disaster Assistance**

**RUMOR:** There is no easy way to get true, reliable information about FEMA's disaster assistance programs.

**FACT:** *Straight answers and plain facts are available from the disaster assistance program experts on FEMA's Help Line. Call **800-621-3362** or (TTY) **800-462-7585** to learn about disaster assistance programs. Toll-free lines are open from **7 a.m. to 10 p.m.** daily. Multilingual operators are available.*

**RUMOR:** If survivors receive FEMA assistance, it could reduce their Social Security benefits. I

**FACT:** *Disaster assistance does not count as income. FEMA assistance will not affect Social Security, Medicare or other federal and state benefits.*

**RUMOR:** If you receive money from FEMA you have to pay it back.

**FACT:** *FEMA grants do not have to be repaid.*

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

**FACT:** *Receiving such a letter does not necessarily mean an applicant is not eligible for disaster aid, even when the letter states "ineligible" or "incomplete." It can 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.*

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## **Know the facts, ignore the rumors about West Virginia disaster assistance— Pg. 3**

**RUMOR:** If you take FEMA assistance, they take your property.

**FACT:** FEMA has no authority to take property of any kind from anyone.

## **Renters**

**RUMOR:** Renters cannot get FEMA aid.

**FACT:** Renters in designated counties may be eligible for FEMA disaster grants to help pay for rent and other serious disaster-related needs.

## **Appealing FEMA's Decision**

**RUMOR:** Once FEMA determines that you are **not** eligible for assistance there is nothing you 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.

**RUMOR:** You cannot get help from FEMA if your determination letter says that you are not eligible because you have insurance.

**FACT:** If your insurance coverage is insufficient to make essential home repairs, provide a place to stay or replace certain contents, FEMA can reconsider you. But you must provide documents from your insurance company that detail your settlement. Contact your insurance company if you need settlement documents and then provide that information to FEMA.

**RUMOR:** If you inherited your home and have lived there for years, but do not have the deed, you cannot receive assistance.

**FACT:** There are other documents besides a deed you can submit to prove home ownership, including mortgage, insurance documents or tax receipts. If you do not have a deed handy, speak to your local officials about obtaining a copy.

**RUMOR:** There is no way to get answers to questions about determination letters.

**FACT:** If you have any questions about your determination letter, call the FEMA helpline at 800-621-3362 or TTY 800-462-7585. Lines are open 7 a.m. to 10 p.m. seven days a week. You can also visit a Disaster Recovery Center (DRC) and speak with a disaster assistance representative. Locate your closest center by visiting [fema.gov/disaster-recovery-centers](https://www.fema.gov/disaster-recovery-centers) or by calling the FEMA helpline.

### **How to file an appeal**

If you decide to appeal FEMA's decision, your appeal **must be in writing** and **must be received within 60 days** of the date on your FEMA determination letter. You may file your appeal documents at a DRC, by fax at **800-827-8112**, or by mail to: FEMA National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-7055.

## **FEMA-Contracted Inspectors & Condemnations**

**RUMOR:** It takes weeks before a FEMA housing inspector visits.

**FACT:** *On this recovery operation, it is taking just a few days for an inspector to call and schedule a property inspection.*

**RUMOR:** Wait until the FEMA inspectors come and condemn your home, then you can register and get the full amount.

**FACT:** *FEMA inspectors **only record** damage. Register now if you need assistance. Do not wait for something that will never happen.*

**RUMOR:** FEMA personnel are condemning homes and properties in many storm-impacted neighborhoods.

**FACT:** *This is not true. FEMA **does not** – and has no authority to – condemn homes or properties.*

## **Temporary Housing**

**RUMOR:** If you get a temporary housing unit (THU), FEMA will not let you keep your pets.

**FACT:** *FEMA does not bar pets from THUs.*

**RUMOR:** FEMA will not give you a THU unless you have a clear title on your home.

**FACT:** *You do not have to own a home to be eligible for a THU. Even renters may be eligible. However, at this time, you must live in Greenbrier or Kanawha County and meet other criteria.*

**RUMOR:** Survivors are not allowed to stay sheltered in a school or FEMA will fine the school.

**FACT:** *FEMA has no control over where shelters are located.*

## **Debris Removal**

**RUMOR:** The county will charge individuals if they do not have debris removed in a week.

**FACT:** *Debris removal guidelines vary by location. For accurate information about what is happening in your area, contact your local officials.*

**RUMOR:** FEMA is paying \$10 or \$15 per hour to clean up debris.

**FACT:** *FEMA does not hire workers to clean up debris. Government agencies may hire workers to clean up debris. Clean up contractors may also hire workers. These are independent employers and they set their own wage rates.*

## **Donations**

**RUMOR:** People can donate money or items to FEMA to help flood victims.

**FACT:** *Not true. FEMA does not accept donations of any kind. However, many legitimate organizations need donations. To find out more about donating to help flood survivors click [How Can I Help](#).*

## **U.S. Small Business Administration (SBA)**

**RUMOR:** Only businesses can get low-interest disaster loans from 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 damages not fully covered by insurance or other compensation.*

**RUMOR:** If you complete an SBA loan application, you have to take out a loan.

**FACT:** *You are not obligated to accept a loan if you do not want one. However, if you are referred to SBA for a disaster loan application you should complete and return it. If the SBA is unable to approve a home loan, you may be referred back to FEMA for other needs assistance. You may be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses. 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 damages not fully covered by insurance or other compensation.*

West Virginians should visit [fema.gov/disaster/4273](https://fema.gov/disaster/4273) to find out about FEMA assistance and other useful recovery information. There is a “Rumor Control Page” on the website that publishes what is true direct from FEMA. You may get information about FEMA from friends, neighbors, family members, or others that is wrong. Help yourself and others by checking it out on the website.

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## Know the facts, ignore the rumors about West Virginia disaster assistance— Pg. 6

Additional information on West Virginia's disaster recovery can be found by visiting [fema.gov/disaster/4273](http://fema.gov/disaster/4273), [twitter.com/femaregion3](https://twitter.com/femaregion3), [twitter.com/FEMA](https://twitter.com/FEMA), [facebook.com/FEMA](https://facebook.com/FEMA), [fema.gov/blog](http://fema.gov/blog) and the flood information pages at <http://wvflood.com/Pages/default.aspx>

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*West Virginians seeking information about disaster-related services and unmet needs should call **West Virginia 211**, a statewide information and referral service. Contact **211** for help finding food, childcare, crisis counseling, and many other resources in your local community. The West Virginia Voluntary Organizations Active in Disasters (VOAD) has set up a hotline for flood survivors: **800-451-1954**. Volunteers who wish to help with flood response and recovery may sign up at [wvflood.com](http://wvflood.com) or [wvvoad.org](http://wvvoad.org).*

*All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), religion, national origin, age, disability, limited English proficiency, economic status, or retaliation. If you believe your civil rights are being violated, call 800-621-3362 or 800-462-7585(TTY/TDD).*

*FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.*

*The SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters fund repairs or rebuilding efforts and can cover the cost of replacing lost or disaster-damaged real estate and personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations.*

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