

# Myth vs Fact: Your Concerns Answered

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## **Myth: FEMA is denying everybody.**

**Fact:** Not true. FEMA's first answer is not always final answer. Over 2,000 applicants recently saw their ineligibility reversed once they talked with FEMA officials, discovered what their applications were missing, and provided the missing documentation. Examples of missing documentation may include:

- Proof of insurance coverage
- Settlement of insurance claims
- Proof of identity
- Proof of occupancy
- Proof of ownership
- Proof that the damaged property was your primary residence at the time of the disaster

Call the FEMA Helpline at 1-800-621-3362 or visit your nearest Disaster Recovery Center to discuss your questions and issues.

## **Myth: You can't get help from FEMA if you have a job or receive Social Security.**

**Fact:** Receiving government benefits like Medicare, Medicaid, Social Security, federal pensions, or SNAP will not affect your eligibility for FEMA disaster assistance. Being employed does not affect your eligibility for FEMA grants either.

## **Myth: If you receive disaster assistance from FEMA once, you can never receive help from FEMA again in the future?**

**Fact:** Everybody's situation is different, but the simple answer is, this is not true. FEMA cannot duplicate assistance you may have received from insurance payments, state or voluntary agencies. The help FEMA provides is to fill disaster related needs not covered by other forms of assistance. It's important to remember FEMA is not a replacement for insurance.



**Myth: If I receive disaster assistance from FEMA, I will have to pay it back?**

**Fact:** The money FEMA provides to disaster survivors are grants which do not have to be repaid.

**Myth: FEMA doesn't help renters?**

**Fact:** Renters whose homes and property were damaged by the disaster can apply for federal assistance. FEMA grants can help pay for temporary housing for renters. Renters may also qualify for grants for replacement or repair of necessary personal property, such as furniture, appliances, clothing, textbooks or school supplies; replacement or repair of tools and other job-related equipment; primary vehicles; uninsured or out-of-pocket medical, dental, childcare, moving and storage expenses.

**Myth: FEMA repair assistance is only about \$200.**

**Fact:** FEMA assistance may provide up to \$37,900 to fund basic work to make a home safe, sanitary and functional. This includes having functional items such as toilets, roof, critical utilities, windows and doors in your home. If you received a grant for less than \$200 you should contact FEMA at 800-621-3362 or file an appeal right away. These small payments are meant to pay for contractor estimates, not the repairs themselves.

