

# Fact Sheet: Myths and Facts About FEMA Assistance

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**Myth:** If you cannot get regular unemployment insurance, then you certainly cannot get Disaster Unemployment Assistance.

**Fact:** If you are out of work as a direct result of the December earthquake and aftershocks, you may be eligible for Disaster Unemployment Assistance, even if you are self-employed.

**Myth:** You need to find a FEMA Disaster Recovery Center to apply for Disaster Unemployment Assistance.

**Fact:** To apply for Disaster Unemployment Assistance visit your local unemployment office or call the Puerto Rico Department of Labor at 787-945-7900.

**Myth:** FEMA does not offer funding to those who rent their home.

**Fact:** If you are a renter, you may qualify for FEMA disaster assistance. To apply, go to [DisasterAssistance.gov](https://DisasterAssistance.gov).

**Myth:** You already made the needed repairs so it's too late to apply for help from FEMA.

**Fact:** You can still apply for FEMA assistance even if you completed your repairs. Submit photos of the damage and receipts for the repairs to FEMA.



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**Myth:** Receiving FEMA assistance will affect your Social Security benefits, food stamps or Medicaid.

**Fact:** FEMA assistance does not affect benefits from other federal programs.

**Myth:** I should wait for FEMA before trying to clear my debris.

**Fact:** Please remove what you can safely. Take before-and-after photos for your records just in case the FEMA assessors need additional information or proof of your earthquake-related damage.

**Myth:** I left Puerto Rico after the earthquakes because my home was destroyed. To get help from FEMA, I must return to the island and be present to apply for assistance.

**Fact:** Earthquake survivors can apply for FEMA assistance from anywhere, including the continental U.S. Once you have a registration number, you can have someone represent you when a FEMA assessor evaluates the damage to your home. That person must be at least 18 years old.

**Myth:** If I disagree with a FEMA decision letter, I can only file an appeal once.

**Fact:** Every time you receive a decision letter from FEMA and you don't agree with it, you have the right to appeal.

With each appeal letter, you must include new documentation to support the claim and submit it within 60 days of the date on FEMA's letter.

**Myth:** U.S. Small Business Administration loan applications are only for businesses.



Fact: The SBA is the largest source of federal disaster funding. Their low-interest disaster loans help fund repairs and rebuilding efforts for homeowners and renters. For more information, call the SBA hotline at 800-659-2955, (TTY) 800-877-8339 or visit [sba.gov/disaster](https://sba.gov/disaster).

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FEMA's mission is 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) or 711 for Video Relay Service. Multilingual operators are available. (Press 2 for Spanish.) TTY call 800-462-7585.

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