

# Know the Facts, Not the Rumors

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**San Juan, Puerto Rico** — Puerto Rico homeowners and renters are eligible to apply for federal assistance in response to damage or losses from Hurricane Fiona. After a disaster, rumors and misunderstandings spread as survivors share information they have heard from social media, neighbors and colleagues.

Here are some common rumors and what the facts are:

**Rumor:** If you register with FEMA, you will automatically receive \$300.

**Fact:** If your home was damaged but you can live in it safely, FEMA **may** be able to provide \$300 in one-time financial assistance to help with cleanup. Clean and sanitize funding, is not appealable and is automatically paid to applicants that meet all of the following eligibility criteria for this assistance.

- You live in a federally declared area
- The damage is not covered by insurance
- Your home was damaged, but you can live in it safely
- You meet FEMA's basic eligibility requirements, e.g., identity verification, registration duplication or fraud, among others

**Rumor:** FEMA will not help you if you received grant funding in previous disasters.

**Fact:** FEMA provides assistance to all eligible disaster survivors regardless if the applicant received assistance on previous disasters. However, if you were



required to maintain flood insurance and did not comply, you may become ineligible for flood-insurable real and personal property damaged by flood. The Small Business Administration also will decline to extend loans to homeowners who fail to maintain required flood insurance.

**Rumor:** FEMA assistance could affect 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.

**Rumor:** If you receive an ineligibility decision letter, there is nothing you can do about it.

**Fact:** All applicants should read their FEMA letter carefully. Often, FEMA is simply waiting on more information from the applicant, so the case can be processed. Any appeal must be filed in the form of a signed letter, by the applicant, within 60 days of the date on the decision letter, including supporting documents. Refer to your decision letter for how to submit your appeal; you can also call the FEMA Helpline or visit a Disaster Recovery Center for help with the process.

**Rumor:** FEMA charges individuals a fee if they need help applying for assistance.

**Fact:** False. Federal and local disaster workers never charge for assistance and do not solicit or accept money. Don't trust anyone who offers financial help and then asks for money or personal information.

**Rumor:** FEMA isn't accepting most forms of ownership and occupancy verification.



**Fact:** FEMA is committed to ensuring equity in its program and services and has implemented steps to reduce access barriers experienced by underserved populations. The agency offers numerous ways to verify this information; refer to your FEMA letter for a list of options. **Note:** if you need to self-declare you owned or occupied your home, you must submit that letter to FEMA in **one of these ways:**

- upload the document to your account in [DisasterAssistance.gov](https://DisasterAssistance.gov);
- mail or fax it to FEMA;
- or visit a nearby DRC to submit the letter in person, even if the document was shown to the inspector.

