

# Myth or Fact? Misinformation about FEMA Disaster Assistance can Hinder Recovery

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Unfortunately, during disasters, myths about FEMA can spread, which ultimately can discourage survivors from accessing the assistance they may desperately need. The best way to correct misinformation is to get the truth out about FEMA's role in disaster assistance. Below, a number of current rumors and myths are addressed to help survivors of Hurricane Beryl tell fact from fiction.

## Some Myths Texas Survivors are Hearing

- **Myth:** *FEMA is running out of money.*
- **Fact:** FEMA has adequate funding to support all current operations. As long as Texas survivors have applied before the deadline, Oct. 10, 2024, qualified applicants will receive assistance.
- **Myth:** *If survivors apply for assistance, FEMA may confiscate their property or land.*
- **Fact:** Applying for disaster assistance does not grant FEMA or the federal government authority or ownership of your property or land.
- **Myth:** *My income is too high or too low to qualify for FEMA assistance after Hurricane Beryl.*
- **Fact:** Anyone who lives in one of the 22 federally designated counties can apply. FEMA does not consider your income when evaluating your application for assistance. However, your household income helps determine eligibility for the Small Business Administration's (SBA) long-term, low-interest disaster loans.
- **Myth:** *FEMA assistance is only for homeowners.*
- **Fact:** FEMA assistance is not just for homeowners. FEMA provides assistance to help renters who lost personal property or were displaced.
- **Myth:** *FEMA assistance can affect Social Security benefits, taxes, food stamps or Medicaid reimbursements.*



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- **Fact:** FEMA assistance does not affect benefits from other federal programs and is not considered taxable income. Keep in mind that the money FEMA provides to disaster survivors are grants and do not have to be repaid.
- **Myth:** If you miss the FEMA deadline, you can't apply.
- **Fact:** If you have been unable to apply for FEMA assistance before the Oct. 10 deadline, you have another 60 days to complete a late application for FEMA assistance online at [DisasterAssistance.gov](https://www.disasterassistance.gov) or by calling the FEMA Helpline at **800-621-3362**. FEMA can't accept applications for disaster assistance after the 60-day grace period.
- **Myth:** *If you have insurance, FEMA won't help you.*
- **Fact:** FEMA encourages insured survivors to apply. FEMA does not duplicate assistance for damage that is covered by insurance but may cover other losses that your insurance does not. If FEMA funds arrive before your insurance settlement, you can use the FEMA money as a bridge loan until the insurance settlement arrives. You would have to repay FEMA for any duplication in benefits.
- **Myth:** *FEMA won't provide compensation for fixing areas of a home damaged by the hurricane that had been damaged before the hurricane.*
- **Fact:** A homeowner who lived in the home at the time of the disaster may be eligible for funds to repair areas of their home damaged by the disaster, even if those areas had pre-existing damage.
- **Myth:** *You must write a notarized letter to appeal FEMA's decision.*
- **Fact:** A letter is not necessary to appeal the decision. You only need to send the documents that show you qualify and need more help -- like estimates for repairs, receipts, bills, etc. Your FEMA decision letter explains the types of documents that may help your appeal. For more information about how to appeal, please visit: [How to Appeal a FEMA Decision | FEMA.gov](https://www.fema.gov/how-to-appeal-a-fema-decision).
- **Myth:** *Applicants need to apply for a Small Business Administration (SBA) loan even if they don't want a loan.*
- **Fact:** You don't have to apply for an SBA loan. However, SBA loans can help to pay for losses not covered by insurance or FEMA grants.
- **Myth:** *U.S. Small Business Administration (SBA) loans are only for businesses.*
- **Fact:** The SBA is the largest source of federal disaster recovery funding. SBA offers long-term, low-interest disaster loans to homeowners, renters, private nonprofit organizations and businesses of all sizes. SBA disaster loans have very favorable terms with fixed interest rates and automatic 12-month payment



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deferment with 0% interest for the first 12 months. For information:

[SBA.gov/disaster](https://www.sba.gov/disaster).

- **Myth:** *FEMA is spending disaster recovery funds on sheltering immigrants at the border.*
- **Fact:** The Shelter and Services Program (SSP) provides financial support to non-federal entities to provide humanitarian services to noncitizen migrants following their release from the Department of Homeland Security (DHS). SSP is administered by FEMA in partnership with U.S. Customs and Border Protection (CBP). SSP is funded by DHS via the CBP budget. SSP funds don't come out of FEMA's funding.

You can help stop the spread of misleading rumors

Below are three easy steps:

1. Find trusted sources of information.
2. Share information from trusted sources.
3. Discourage others from sharing information from unverified sources.

For more information about Hurricane Beryl recovery, visit [fema.gov/disaster/4798](https://www.fema.gov/disaster/4798). Follow FEMA Region 6 on social media at [x.com/FEMARegion6](https://x.com/FEMARegion6) and on Facebook at [facebook.com/FEMARegion6/](https://facebook.com/FEMARegion6/).

