

# Know the Facts! Ignore the Myths and Rumors About FEMA Assistance

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After every major disaster, myths, rumors and misinformation find their way onto social networks and elsewhere. Hurricanes Laura and Delta are no different. Survivors with questions about the recovery in Louisiana should be wary of what they may read or hear.

Always ask for clarification from official sources. Get straight answers and plain facts by calling the FEMA Helpline at 800-621-3362.

## Here are some common rumors and the facts about how it really is:

**Myth:** If I get evicted from my apartment after a disaster, there is nothing FEMA can do to help.

**Fact:** Louisiana renters who face a notice to relocate from their hurricane-damaged dwellings may be eligible for disaster assistance from FEMA. This may be so even if they were previously determined ineligible for FEMA assistance. If you are served with a notice to relocate, call the FEMA Helpline.

**Myth:** I can't get FEMA help since I have insurance.

**Fact:** While FEMA, by law, cannot duplicate insurance benefits, many homeowners find they were *underinsured* for their losses and should apply to see if they qualify for assistance.

**Myth:** I'm a renter. I thought FEMA assistance was only for homeowners for home repairs.

**Fact:** FEMA assistance is not just for homeowners. FEMA may provide assistance to help renters who lost personal property or who were displaced.

**Myth:** I had to rent a generator and buy a chainsaw after the storm, these are out of pocket expenses, right?



**Fact:** Survivors who purchased or rented a generator and/or chainsaw as a result of Hurricanes Laura and Delta may be able to receive FEMA reimbursement. FEMA cannot reimburse equipment paid for by another source, such as homeowner's, flood, or other types of insurance. For more information see the Fact Sheet: <https://www.fema.gov/fact-sheet/generator-and-chainsaw-reimbursement-hurricane-laura-survivor>.

**Myth:** I don't want to apply for help because others had more damage; they need the help more than I.

**Fact:** FEMA has enough funding to assist all eligible survivors who have suffered losses because of Hurricane Laura and Hurricane Delta.

**Myth:** I didn't apply for help because I don't want a loan.

**Fact:** FEMA grants do not have to be paid back. The grants may cover expenses for temporary housing, home repairs, replacement of damaged personal property and other disaster-related needs such as medical, dental, funeral or transportation repair or replacement costs not covered by insurance or other programs.

**Myth:** FEMA assistance could affect my 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.

**Myth:** If there are other family members or roommates living with me, FEMA is not going to give them any help.

**Fact:** FEMA is committed to giving each individual survivor all the help for which he or she is eligible. FEMA evaluates the needs of all eligible survivors on a case-by-case basis. Be sure to tell FEMA about the needs of all members of your household, whether they are related to one another or not. Call the FEMA Helpline if you need to update your registration or have questions about the needs of any members of your household.

**Myth:** Receiving a letter from FEMA stating the I am not eligible means I will not get any assistance.



**Fact:** Not necessarily. Receiving such a letter does not always mean an applicant is not eligible for disaster assistance, even when the letter states “ineligible” or “incomplete.” Such a letter can simply be an indication that further information is needed, or that the applicant’s insurance claim needs to be settled before FEMA disaster assistance can be granted. Call the FEMA Helpline.

**Myth:** FEMA has the final word. If my application is denied, that’s it. There is nothing I can do about it.

**Fact:** Wrong. Every applicant is entitled to appeal. Here’s how to do it:

FEMA will need your full name, address of pre-disaster residence, current phone number and address, and signature. The appeal must be postmarked within 60 days of the date the FEMA determination letter was received.

- Include the statement, “I hereby declare under the penalty of perjury that the foregoing is true and correct.”
- Date the appeal letter, include your nine-digit FEMA application number and the disaster code (**DR-4556-LA for Laura or DR-4570-LA for Delta**). You can upload it to [disasterassistance.com](https://disasterassistance.com), mail or fax it to:

FEMA National Processing Service Center

P. O. Box 10055 Hyattsville, MD 20782-7055

Fax: 800-827-8112; Attention: FEMA



**FEMA**