

# Myth vs. Fact: Disaster Assistance

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After a disaster, rumors and misunderstandings can spread quickly. The following are some issues that have come up along with the real facts.

Always ask for clarification from official sources. With any questions, you can always call the FEMA Helpline at 800-621-3362.

**Myth:** FEMA assistance could affect my Social Security benefits, taxes, food stamps or Medicaid.

**Fact:** FEMA disaster grants are not considered taxable income. Accepting a FEMA grant will not affect your Social Security benefits, Medicare, Medicaid, Supplemental Nutrition Assistance Program (SNAP) or other federal assistance programs.

**Myth:** FEMA grant money is a loan that I will need to pay back.

**Fact:** FEMA disaster assistance are grants which do not need to be repaid.

**Myth:** FEMA asks for upfront payment to help fill out an application or perform an inspection.

**Fact:** FEMA staff and inspectors never charge money for service. If someone offers you help and asks for payment, please report that to the National Center for Disaster Fraud hotline: 1-866-720-5721.

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

**Fact:** FEMA can't provide money for expenses covered by insurance or duplicate benefits from another source. However, FEMA may be able to help with unmet needs, including uninsured or underinsured losses.

**Myth:** If I submit a FEMA application, I will automatically get \$750 from FEMA.

**Fact:** Serious Needs Assistance is money to pay for emergency supplies like water, food, first aid, breast-feeding supplies, infant formula, diapers, personal hygiene items, or fuel for transportation. You may be eligible for Serious Needs Assistance if you or someone in your home is a U.S. citizen, non-citizen national, or qualified non-citizen; your home is in Lycoming, Potter, Tioga or Union counties; it is your primary home/you live in your home most of the year; and the disaster damaged your home. Serious Needs Assistance is available for survivors who apply during the first 30 days after a disaster is declared, by October 11, 2024.



FEMA



**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:** Receiving a letter from FEMA stating that I am not eligible means that I will not receive any assistance.

**Fact:** Not necessarily. A FEMA letter, even one that states "ineligible" or "incomplete" does not mean that an applicant will not receive assistance. Instead, it can be an indication that more information is needed. You can call the FEMA helpline (1-800-621-3362) or visit a Disaster Recovery Center to get more information on your case.

**Myth:** If my application is denied, there is nothing I can do about it.

**Fact:** Not so. Every applicant is entitled to appeal any FEMA decision or award amount. If you disagree with FEMA's decision, you may appeal. Appeals must be submitted within 60 days of the date of the decision letter. If you have questions about how to file an appeal, visit a Disaster Recovery Center or call the FEMA Helpline at 800-621-3362. If you use video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.

For more information on Pennsylvania's disaster recovery, visit the [Pennsylvania Emergency Management Agency Facebook page](#), [fema.gov/disaster/4815](https://fema.gov/disaster/4815) and [facebook.com/FEMA](https://facebook.com/FEMA).

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*FEMA's mission is helping people before, during, and after disasters. FEMA Region 3's jurisdiction includes Delaware, the District of Columbia, Maryland, Pennsylvania, Virginia and West Virginia. Follow us on X at [x.com/FEMAreion3](https://x.com/FEMAreion3) and on LinkedIn at [linkedin.com/company/femareion3](https://linkedin.com/company/femareion3).*

*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 833-285-7448. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Multilingual operators are available (press 2 for Spanish and 3 for other languages).*