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FEMA News Desk: 512-977-6615

# Fact Sheet

## **FEMA Assistance: Myths vs Facts**

**MYTH:** I have to wait for the inspector before I can throw things out and start cleaning out the mud or making repairs.

**FACT:** No. Anything that absorbed water needs to be removed from the home as soon as possible. This includes wallboard and flooring materials where mold can grow. Be sure to take pictures of damage, keep all receipts and continue working on the home.

**MYTH:** I can't register with FEMA until my insurance claim has been completed.

**FACT:** You can register with FEMA even if your claim is not completed.

**MYTH:** Survivors can't register for FEMA assistance if they have insurance.

**FACT:** Anyone who is affected by a disaster and lives in a county designated in a major disaster declaration may be eligible for FEMA disaster aid for their uninsured or underinsured loss or damage. FEMA cannot duplicate insurance, but some survivors may qualify for FEMA assistance for disaster-related costs not covered by insurance. To be sure, register with FEMA.

**MYTH:** Since I received disaster assistance last year, I can't get it again this year.

**FACT:** If you have applied for federal disaster assistance in the past, you can still apply for this disaster. It is not a once-in-a-lifetime thing.

**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. The SBA is available as well, to assist businesses that suffered damage.

Survivors can register for FEMA assistance through Tuesday, Sept. 4, 2018, online at <https://www.disasterassistance.gov/>, or may call 800-621-3362 or (TTY) 800-462-7585. Those who use 711 Relay or Video Relay Services may call 800-621-3362. The toll-free telephone numbers are open from 7 a.m. to 10 p.m. local time, seven days a week. Survivors may also visit a disaster recovery center to apply for assistance (find a disaster recovery center at <https://egateway.fema.gov/ESF6/DRCLocator>).

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**FEMA's mission: "Helping people before, during and after disasters"**