

# Myths vs. Facts Regarding FEMA Disaster Assistance

---

In the aftermath of a disaster, misconceptions about federal disaster assistance can often prevent survivors from applying for help. A good guideline: apply, even if you're unsure you'll be eligible.

**Myth:** FEMA is running out of money.

**Fact:** FEMA has adequate funding to support all our current operations. As long as you apply by the deadline of April 1, qualified applicants will receive assistance.

**Myth:** My income is too high or too low to qualify for FEMA assistance.

**Fact:** FEMA does not consider your income when evaluating your application for Housing Assistance. However, your household income helps determine eligibility for the Small Business Administration's (SBA) long-term, low-interest disaster loans.

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

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

**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.

**Myth:** If I receive disaster assistance from FEMA, I will have to pay it back.

**Fact:** The money FEMA provides to disaster survivors are grants, which do not have to be repaid.

**Myth:** I can't receive assistance if I've already cleaned up the damage.

**Fact:** You can still apply for FEMA assistance even if you've completed repairs. Submit photos of the damage and receipts for all repairs with your application.

**Myth:** If I disagree with a FEMA decision letter, I can only file an appeal once.

**Fact:** Every time you receive a determination letter from FEMA, you have the right to appeal. With each appeal letter, you must include new documentation to support your claim and submit it within 60 days of the date on FEMA's letter.

**Myth:** It's too late to apply with FEMA if I've already filed a claim with my insurance company, OR I must wait for my insurance claim to process before I apply with FEMA.

**Fact:** If you have insurance, you can apply before or after you file a claim, as long you apply by April 1, 2024. Make sure to update your FEMA application when you receive a settlement or denial from your insurer, as FEMA needs to know what expenses your insurance will cover before it can process your application.

**Myth:** U.S. Small Business Administration 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 deferment with 0% interest for the first 12 months. For more information, call SBA's Customer Service Center at (800) 659-2955, visit [sba.gov/disaster](https://sba.gov/disaster) or email [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov) for more information. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services. or visit.

For the latest information on Maine's recovery from the severe storm and flooding from Dec. 17-21, 2023, visit [Maine Flood Resources And Assistance Hub](#) and [fema.gov/disaster/4754](https://fema.gov/disaster/4754). Follow FEMA on X, formerly known as Twitter, at [twitter.com/femaregion1](https://twitter.com/femaregion1) and at [facebook.com/fema](https://facebook.com/fema).

# # #

*FEMA's mission is helping people before, during, and after disasters.*

*All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), sexual orientation, religion, national origin, age, disability, limited English proficiency, economic status. If you believe your civil rights are being violated, you can call the Civil Rights Resource line at 833-285-7448.*