



FEMA

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FEMA News Desk: (916) 718-8540

Fact Sheet

California Wildfires Myth vs. Fact III

When disaster strikes, some will try to take advantage of the most vulnerable. To dispel some of the rumors circulating on the internet and social media about recovery efforts following the 2018 California Wildfires, FEMA is addressing the most common and reoccurring themes:

MYTH: If you're a Camp Fire survivor and your housing situation changes, FEMA can't help you.

- **FACT:** If your housing situation has changed, please contact FEMA.
 - Camp Fire survivors are strongly encouraged to keep their contact information up-to-date by calling FEMA at: **(800) 621-3362** or visit [disasterassistance.gov](https://www.fema.gov/disasterassistance).
 - FEMA recommends applicants update both their address and phone number.

MYTH: I don't need flood insurance; there's not much rain in northern California.

- **FACT:** Buy flood insurance. Flooding, after a wildfire, is the most common and costly natural hazard in the U.S. Even light rain can lead to devastating flash flooding and mudflows within the burn area. It doesn't matter if your home was or was not directly impacted by the fire, property can still be at an increased risk of flooding for many years to come.
 - Homeowner policies typically do not cover flooding.
 - Flood insurance is available to homeowners and renters.
 - By law, there is a 30-day waiting period from the date of purchase until the flood insurance coverage takes effect.
 - If your community participates in the National Flood Insurance Program (NFIP), you should be able to purchase a policy. To see if flood insurance is offered in your area, go to: www.fema.gov/national-flood-insurance-program-community-status-book.

MYTH: FEMA Public Assistance (PA) is for individual grants.

- **FACT:** PA grants assist in paying for eligible infrastructure and repairs that will benefit the public at large.
 - Applicants are typically state, Indian tribal, territorial, local governments and certain nonprofit organizations.
 - PA work can include debris removal, emergency protective measures, repairs to public roads, public bridges, water utilities, public buildings, the contents of public buildings, public utilities, public parks and other recreational public properties.
 - Public Assistance is FEMA's largest grant program.

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All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), religion, national origin, age, disability, limited English proficiency, economic status, or retaliation. If you believe your civil rights are being violated, call 800-621-3362 or 800-462-7585(TTY/TDD).

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