

# Fact Sheet

## **Know the Facts, Ignore the Myths and Rumors**

**SACRAMENTO, Calif.** – California wildfires covered in two presidentially declared disasters – DR-4558 and DR-4569 -- have been fertile ground for the spread of rumors and myths.

Disaster 4558 was declared Aug. 22 and expanded later. It includes the counties of Butte, Lake, Lassen, Mendocino, Monterey, Napa, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Stanislaus, Trinity, Tulare and Yolo. Disaster 4569, declared Oct. 16 and also expanded later, includes the counties of Fresno, Los Angeles, Madera, Mendocino, Napa, San Bernardino, San Diego, Shasta, Siskiyou and Sonoma.

Rumors and myths from the disasters include the following:

**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.

**Rumor:** I heard I can't receive FEMA assistance because I have insurance.

**Myth:** I can't register with FEMA until I get my insurance determination letters.

**FACT:** Even if you have insurance, you should still register with FEMA to determine whether you may be eligible for help with costs your insurance doesn't cover. FEMA recommends that you file an insurance claim before you register with FEMA, but you may register even before you file your claim. By federal regulations, FEMA cannot duplicate the assistance that you may receive from your insurance, but it may provide supplemental assistance if your insurance falls short in meeting a demonstrated need. Be sure to register with FEMA and apply to the U.S. Small Business Administration (SBA) before the applicable deadlines: Dec. 11 for Disaster 4558 and Dec. 16 is the deadline for Disaster 4569.

**Rumor:** I heard FEMA will not provide assistance if you received assistance in previous disasters.

**FACT:** FEMA stands ready to provide appropriate assistance to all eligible disaster survivors regardless of how many times a survivor has needed help following a presidentially declared disaster. However, if you were required to maintain flood insurance after you received a previous FEMA award to repair your house, and you declined to do so or you allowed it to lapse, FEMA cannot provide you with a new home-repair grant after a new disaster. SBA also will decline to extend loans to homeowners who fail to maintain required flood insurance.

**Myth:** I can't get help from FEMA or SBA because I'm a renter.

**FACT:** FEMA grants and SBA loans are not just for homeowners. FEMA and SBA may provide assistance to help homeowners and renters who lost personal property or who had to move.

**Rumor:** FEMA isn't going to give any help to relatives or roommates living with me.

**FACT:** FEMA is committed to giving individual survivors all the help for which they are eligible. FEMA evaluates the needs of all eligible survivors on a case-by-case basis. Call the FEMA Helpline at 800-321-3362 (TTY 800-462-7585) between 7 a.m. and 8 p.m. PST, seven days a week, to update your registration or ask questions about the needs of household members.

**Myth:** I heard if you can afford it, you should pay for repairs yourself because that leaves more money for people who have a bigger need for help.

**FACT:** FEMA has funding to help all eligible California survivors. Don't cut yourself off from aid you may be qualified to receive.

**Rumor:** I heard my income is too high to qualify for help from FEMA.

**FACT:** Regardless of your income, if you had damage or losses from the recent wildfires, you should register with FEMA before the deadline. If you are eligible, FEMA may provide assistance for disaster-related needs, such as temporary housing, home repair or replacement, or for medical, dental, funeral and childcare expenses, without regard to income. However, FEMA cannot duplicate assistance available through insurance or other sources.

**Myth:** The letter I got from FEMA saying I am not eligible means that I won't get any assistance.

**FACT:** Not necessarily. Receiving such a letter does not always mean you are not eligible for disaster aid. It can simply be an indication that FEMA must have more information to evaluate your application. You may need to provide the requested information and file an appeal letter. Call the FEMA Helpline at 800-321-3362 (TTY 800-462-7585) between 7 a.m. and 8 p.m. PST, seven days a week, if you need more information about this process.

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

**Rumor:** I heard FEMA assistance is in the form of an SBA loan.

**FACT:** Monetary awards from FEMA are not loans and do not have to be paid back. They may cover expenses for temporary housing, home repairs, replacement of damaged personal property and other disaster-related needs such as medical, dental or transportation costs not covered by insurance or other programs. To be eligible for some types of FEMA assistance you must first apply for an SBA disaster loan. But you are never obligated to accept a loan.

**Myth:** I still need help and I'm not a business. What happens if I apply to SBA and get turned down?

**FACT:** SBA offers loans to homeowners and renters as well as businesses of all sizes (including landlords) and certain nonprofit organizations to pay for repair of disaster damage not fully covered by insurance or other compensation. If SBA finds you ineligible for a disaster loan, the agency may refer you back to FEMA to be considered for additional FEMA aid. A completed SBA application and a denial by SBA are necessary to be referred back to FEMA.

**Myth:** My property is at risk of future flooding and mudflow due to the burned hillside above my home, but there's nothing I can do.

**FACT:** Property owners don't have to bear all the risk themselves, because mudflow coverage is part of a standard policy from FEMA's National Flood Insurance Program (NFIP). You can take action now and protect yourself with an NFIP policy, which offers flood insurance coverage to property owners, renters and business owners. Generally, there is a 30-day waiting period before an NFIP policy becomes effective. If you're at risk of flooding or mudflows you are encouraged to buy flood insurance now.

**FACT:** The deadline to register with FEMA for DR-4558 is Dec.11, and for DR-4569 it is Dec. 16, 2020.

**FACT:** If you want an accurate answer to a question, FEMA has the facts: Call the helpline at 800-621-3362 (TTY: 800-462-7585) between 7 a.m. and 8 p.m. PST, seven days a week. Multilingual operators are available.

For the latest information on wildfire recovery, visit <https://www.fema.gov/disaster/4558> and <https://www.fema.gov/disaster/4569> and follow the FEMA Region 9 Twitter account at <https://twitter.com/femaregion9>.

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*Dec. 3, 2020*