Myths and Facts: Disaster Assistance and Recovery

After a disaster, rumors can spread. Always ask for clarification from official sources.

See below for common myths along with the real facts.

FEMA Assistance

- **Myth:** FEMA assistance could affect my Social Security benefits, taxes, food stamps, and more.
- **Fact:** FEMA disaster grants are not considered taxable income. Any money you receive from FEMA will not affect your eligibility for Social Security, Medicare and Medicaid, Supplemental Nutrition Assistance Program (SNAP) benefits, or other federal benefit programs. FEMA assistance is not a loan and does not need to be repaid.

- **Myth:** I should see how much money I get from FEMA before I talk to my insurance provider.
- **Fact:** FEMA can't provide money for expenses covered by insurance. If you experienced damage or losses due to the June 14-15 storms, reach out to your insurance company first. Then, if you have losses that insurance will not cover, apply for FEMA assistance.

- **Myth**: I'm a renter. I thought FEMA assistance was only for homeowners.
- **Fact:** FEMA assistance is not just for homeowners. FEMA may help renters who lost personal property or had to leave their homes.

- **Myth:** My primary residence is a trailer or an RV, and it was damaged during the storms. Do I qualify for assistance?
- **Fact:** The amount of assistance you can receive depends on a lot of factors. If the RV or travel trailer is your primary residence, then you can apply for FEMA assistance. At the time of the FEMA inspection, you will need to provide documentation to show proof of ownership and occupancy. If there is insurance coverage for the travel trailer or RV, the insurance settlement or denial letter will need to be submitted to FEMA.

Flood Insurance

- **Myth**: Most insurance policies cover flooding.
- **Fact:** Most homeowners insurance policies do not cover flood damage. Unfortunately, many homeowners learn they are not covered when it is too late. Talk to an insurance agent about your coverage or go to www.floodsmart.gov for information.

- **Myth**: I cannot buy flood insurance.
- **Fact:** As long as your community participates, you can buy insurance through the National Flood Insurance Program. You can also buy private insurance coverage. You do not have to live in the floodplain to get flood insurance.

- **Myth**: Flood insurance is available only for homeowners.
- **Fact:** Renters, business owners and condominium owners can get flood insurance coverage too.

- **Myth**: Only residents of high-risk flood zones need flood insurance.
- **Fact:** Anywhere it can rain, it can flood. You don't have to live in a FEMA flood zone to be eligible for flood insurance. You can make a flood insurance claim after any flooding whether or not a federal disaster is declared.

- **Myth**: Flood insurance is too expensive. I can just apply for FEMA assistance.
- **Fact:** Your home is your most important investment. Just one inch of floodwater in a home can cause more than $25,000 in damages. FEMA assistance will **not** help you make a full recovery but may help you get back on your feet. Flood insurance is the best protection against losses from flooding. Having flood insurance will help you begin to repair and replace damaged property within days.

For more information on West Virginia's disaster recovery, visit emd.wv.gov, West Virginia Emergency Management Division Facebook page, www.fema.gov/disaster/4884, and www.facebook.com/FEMA.

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