



**FEMA**

June 11, 2015

# Fact Sheet

## **Rumors versus Facts About Texas Flood Disaster Assistance**

### **FEMA Registration**

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

**FACT:** Survivors may be eligible for FEMA disaster aid for their uninsured and underinsured losses and damage.

**RUMOR:** When survivors register, they immediately qualify and receive payments from FEMA.

**FACT:** After survivors register, their completed applications are reviewed, and an inspector may call to schedule an inspection at their home. If survivors are eligible for assistance, they should receive a U.S. Treasury/State check or notification of a direct deposit to their bank accounts. Other types of assistance may be provided later, based on specific eligibility and need.

**RUMOR:** Survivors can't register if their county isn't listed in the Presidential declaration.

**FACT:** If Texans had storm-related damages or losses, please register! Other counties may be designated for assistance as floodwaters recede and damage assessments are completed. Please call toll-free **800-621-3362** or (TTY) **800-462-7585** to register.

(more)

## **FEMA Disaster Assistance**

**RUMOR:** It takes a long time for disaster aid to reach survivors.

**FACT:** FEMA already has Individual Assistance specialists on the ground in Texas and some survivors already have received grants. Specialists will continue to process assistance for eligible survivors as applications are received.

**RUMOR:** If survivors receive FEMA assistance, it could reduce their Social Security benefits.

**FACT:** Disaster assistance does not count as income. FEMA assistance will not affect Social Security or other federal benefits.

## **Disaster Assistance for Noncitizens**

**RUMOR:** Federal assistance is available only to U.S. citizens.

**FACT:** Storm survivors who are in the United States legally, but who are not U.S. citizens, may be eligible for disaster assistance. Applicants must be U.S. citizens, noncitizen nationals or qualified aliens to receive federal monetary assistance. **The legal status of qualified aliens will not be jeopardized by applying for aid.**

Disaster assistance also may be available to a household if a parent or guardian who is not eligible for assistance applies on behalf of a minor child who is a U.S. citizen, non-citizen national or qualified alien. The guardian only certifies for the child.

Additionally, low-interest disaster assistance loans for noncitizen-owned businesses of all sizes (including landlords), homeowners and renters may be available from the U.S. Small Business Administration (SBA).

(more)

**Rumors versus Facts-P. 3**

## **Renters**

**RUMOR:** Renters can't get FEMA aid.

**FACT:** Renters in designated counties whose homes were made unlivable by a disaster may be eligible for FEMA disaster grants to help pay for rent and other serious disaster-related needs.

## **U.S. Small Business Administration (SBA)**

**RUMOR:** Only businesses can get low-interest disaster loans from SBA.

**FACT:** SBA low-interest disaster loans are available to homeowners and renters, as well as businesses of all sizes (including landlords) and private nonprofit organizations, for disaster damages not fully covered by insurance or other compensation.

## **FEMA Inspectors**

**RUMOR:** It takes weeks before a FEMA housing inspector visits.

**FACT:** On this recovery operation, it is taking between one and two days for an inspector to call and schedule a property inspection.

## **Debris Removal**

**RUMOR:** The county will charge individuals if they don't have debris removed in a week.

**FACT:** Debris removal guidelines vary by location. For accurate information about what's happening in your area, contact your county or city offices.

###

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY, call 800-462-7585.*

*FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against,*

*respond to, recover from, and mitigate all hazards. Follow us on Twitter at <https://twitter.com/femaregion6>.*

*The SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling (800) 659-2955, emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or visiting SBA's website at [www.sba.gov/disaster](http://www.sba.gov/disaster). Deaf and hard-of-hearing individuals may call (800) 877-8339.*

*FEMA's temporary housing assistance and grants for childcare, medical, dental expenses and/or funeral expenses do not require individuals to apply for an SBA loan. However, those who receive SBA loan applications must submit them to SBA to be eligible for assistance that covers personal property, transportation, vehicle repair or replacement, and moving and storage expenses.*