

Myth and Fact: North Carolina Helene Response

In the aftermath of a disaster, it's easy to confuse myth and fact. That's why it's important to get your information from a trustworthy source. Here are common myths and the facts you should know about the response in North Carolina.

Myth: FEMA is in the process of confiscating Helene survivor property. If I apply for disaster assistance and my land is deemed unlivable, my property will be seized.

Fact: FEMA cannot seize your property or land.

Applying for disaster assistance does not grant FEMA or the federal government authority or ownership of your property or land. When you apply for disaster assistance, a FEMA inspector may be sent to verify the damage on your home. If the results of the inspection deem your home uninhabitable, that information is only used to determine the amount of FEMA assistance you may receive to make your home safe, sanitary and functional.

Myth: FEMA is asking for cash donations and turning away volunteers.

Fact: FEMA does not ask for or generally accept any cash donations or volunteers for disaster response.

FEMA encourages people who want to help to volunteer with or donate cash to reputable voluntary or charitable organizations. If you encounter someone claiming to represent FEMA and asking for donations, be careful as that is likely a scam. Government employees will never solicit money.

Myth: FEMA is confiscating donations for survivors.

Fact: FEMA does not take donations or food from survivors or voluntary organizations.

Donations of food, water or other goods are handled by voluntary agencies who specialize in storing, sorting, cleaning and distributing donated items. FEMA does not conduct vehicle stops or handle road closures with armed guards – those are done by local law enforcement.

Myth: FEMA distributes aid based on demographic characteristics.

Fact: FEMA provides assistance to survivors regardless of race, color, national origin, sex, sexual orientation, religion, age, disability, English proficiency, political affiliation or economic status.



FEMA

Myth: FEMA does not have enough money to provide disaster assistance for Helene.

Fact: FEMA has enough money right now for immediate response and recovery needs.

If you were affected by Helene, do not hesitate to apply for disaster assistance.

Myth: FEMA assistance isn't available to people without power or cell service.

Fact: FEMA teams are going out in communities to help people in hard-to-reach places.

FEMA staff are visiting shelters, points of distribution, community spaces and in some cases, going door-to-door in neighborhoods when it is safe to do so. These teams can help survivors apply for federal assistance on the spot. As soon as you have power or cell service, don't wait for a visit to apply. Go online to

[DisasterAssistance.gov](https://www.fema.gov/disaster-assistance), download the FEMA App or call 800-621-3362.

Myth: FEMA only provides loans to disaster survivors.

Fact: In most cases, FEMA grants do NOT have to be paid back.

There are less common situations in which you may have to pay FEMA back if you receive duplicate benefits from insurance or a grant from another source. For example, if you have insurance that covers your temporary housing costs, but you ask FEMA to advance you money to help pay for those costs while your insurance is delayed, you will need to repay that money to FEMA after you receive your insurance settlement.

Low-interest disaster loans from the U.S. Small Business Administration are also available for homeowners, renters, businesses and nonprofit organizations in a declared major disaster area for needs not met by FEMA grants or insurance settlements. Learn more about [SBA disaster loans](https://www.sba.gov/disaster-loans).

Myth: FEMA will only provide \$750 to disaster survivors to support their recovery.

Fact: There are other forms of assistance that you may be eligible to receive.

The \$750 is an upfront, flexible payment you may receive while FEMA assesses your eligibility for additional funds. As your application continues to be reviewed, you may still receive additional forms of assistance for other needs such as temporary housing, personal property and home repair costs. If you have questions about your disaster assistance application and what you qualify for, contact the FEMA Helpline.

Myth: Funding for FEMA disaster response was diverted to support international efforts or border-related issues.

Fact: No money is being diverted from disaster response needs.

FEMA's disaster response efforts and individual assistance is funded through the Disaster Relief Fund, which is a dedicated fund for disaster efforts. Disaster Relief Fund money has not been diverted to other, non-disaster related efforts.