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FEMA News Desk: 405-616-2918

Fact Sheet

Myths and Facts about FEMA Disaster Assistance Available for Oklahoma Tornado Survivors

- **MYTH:** There's no easy way to get true, reliable information about FEMA's disaster assistance programs.
FACT: Straight answers and plain facts are available from the disaster assistance program experts on FEMA's Help Line. Call **1-800-621-3362** or **TTY 1-800-462-7585** to learn about disaster assistance programs and to register for aid.
- **MYTH:** It's hard to register for FEMA disaster assistance.
FACT: There are three ways to register for disaster assistance. Call **1-800-621-3362**; **TTY 1-800-462-7585**; online, visit www.disasterassistance.gov or go to m.fema.gov via web-enabled phone. Users of 711-Relay or Video Relay Services should call 1-800-621-3362.
 - Oklahoma residents who live in counties designated for federal assistance — Cleveland, Lincoln, McClain, Oklahoma and Pottawatomie — are urged to register with FEMA as soon as possible.
- **MYTH:** It takes a long time for disaster aid to reach survivors.
FACT: FEMA already has Individual Assistance specialists on the ground in Oklahoma. They will continue to process assistance for eligible survivors as applications are received.
- **MYTH:** 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.
- **MYTH:** Renters can't get FEMA aid.
FACT: Renters whose homes were made unlivable by a disaster may be eligible for FEMA disaster grants, including rental assistance and other disaster-related needs.
- **MYTH:** 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.

- **MYTH:** If you receive FEMA assistance, it could reduce your social security benefit.
FACT: FEMA assistance will not affect your social security payments.
- **MYTH:** Only businesses can get low-interest disaster loans from SBA.
FACT: SBA provides low-interest disaster loans to homeowners, renters, businesses of all sizes (including landlords) and private nonprofit organizations for disaster damages not fully covered by insurance or other compensation.
- **MYTH:** Immigrants do not qualify for federal assistance.
FACT: It's true that applicants must be a U.S. citizen, non-citizen national or a qualified alien to be eligible for FEMA assistants. However, assistance may be available if someone registers on behalf of a child in the home who is a U.S. citizen or a qualified alien under 18.
- **MYTH:** Receiving a letter from FEMA stating the applicant is not eligible means the person will not get any assistance.
FACT: Receiving such a letter does not necessarily mean an applicant is not eligible for disaster aid, even when the letter states "ineligible" or "incomplete." It can be an indication that further information is needed, or that the applicant's insurance claim needs to be settled first before disaster aid can be granted.

For more information on Oklahoma disaster recovery, click <http://www.fema.gov/disaster/4117> or visit the OEM site at www.oem.ok.gov. The fema.gov website has a link to a [Rumor Control Page](#), which clarifies disaster-related rumors.

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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.

The Oklahoma Department of Emergency Management (OEM) prepares for, responds to, recovers from and mitigates against emergencies and disasters. The department delivers service to Oklahoma cities, towns and counties through a network of more than 350 local emergency managers.

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 www.twitter.com/femaregion6 and the FEMA Blog at <http://blog.fema.gov>.

SBA is the federal government's primary source of funding for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private non-profit organizations fund repairs or rebuilding efforts, and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. For information about SBA programs, applicants may call 800-659-2955 (TTY 800-877-8339).