

FAQ: Setting the Record Straight on FEMA Assistance for Hurricane Ida-NY

Residents of the **Bronx, Dutchess, Kings, Nassau, Queens, Richmond, Rockland, Suffolk and Westchester** counties who had damage or losses as a direct result of Hurricane Ida have until **Monday, Dec. 6**, to apply to FEMA for disaster assistance.

Here are answers to your top five Frequently Asked Questions this week:

Q: Do I need to wait for FEMA to inspect my home before I begin repairs?

A: No. Do not wait for a FEMA inspection before beginning repairs. First, file a claim with your insurance company then apply for FEMA assistance. If you have no insurance or your insurance coverage is not enough to make your home safe, livable and functional, FEMA may be able to help. Send copies of your insurance documents; coverage, settlement and/or determination letter to FEMA, and save any receipts, contracts and estimates for repair of disaster-caused damage to show to the FEMA inspector. The inspector will advise you to send them to FEMA.

Q: I already applied for FEMA assistance. Will FEMA reimburse me for the costs of cleaning up my apartment after Hurricane Ida?

A: Homeowners and renters who are approved for FEMA disaster assistance may be eligible for a one-time payment to address minimal damage the storm inflicted on the home, eliminate potential safety concerns and prevent additional losses.

Q. FEMA referred me to the U.S. Small Business Administration, but I can't afford a loan. What should I do?

A: If you applied to FEMA for disaster assistance and were referred to the U.S. Small Business Administration, it is important that you complete and submit the SBA loan application. If you are approved for a loan, you don't have to accept it. After you apply, SBA will determine if you should be referred back to FEMA to be considered for its Other Needs Assistance, which includes replacement of essential household items and other disaster-related expenses. For more information, call the SBA Customer Service Center at **800-659-2955** or email DisasterCustomerService@sba.gov.

Q. I own and live in a condo. Am I eligible for FEMA assistance?

A: If you reside in one of the nine counties designated for federal disaster assistance for Ida and the damage to your unit was not covered by insurance, you may be eligible for certain kinds of help from FEMA. First, file a claim with your insurance company then apply to FEMA. Send copies of your insurance coverage, settlement, or determination letter to FEMA. The agency will review your information and determine what types of assistance you may qualify for. Eligible disaster-caused damage may include fixtures, installations, plumbing and appliances within your unit.

Q. The apartment I rent is undergoing repairs from Hurricane Ida damage and I can no longer live there. Will FEMA help me pay for a temporary place to live?



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A: If your apartment is in one of the nine counties designated for disaster assistance for Ida, you may be eligible for a FEMA grant for rental assistance. That award can help with the cost of security deposits, rent and necessary utilities such as electric and gas while your apartment is being repaired.

Ways to apply for FEMA disaster assistance:

- Visit [DisasterAssistance.gov](https://www.disasterassistance.gov), use the FEMA mobile app or call the **FEMA Helpline** at **800-621-3362**. If you use video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Lines are open from 8 a.m. to 7 p.m. daily. Press 2 for Spanish. Press 3 for an interpreter who speaks your language.
- Visit a Disaster Recovery Center and meet with FEMA staff and representatives of other federal and state agencies who can provide information about disaster assistance. To find a recovery center near you, visit [DRC Locator \(fema.gov\)](https://www.fema.gov/drc-locator).

For additional online resources as well as FEMA downloadable pamphlets and other aids, visit [DisasterAssistance.gov](https://www.disasterassistance.gov) and click “Information.”

For the latest information on New York’s recovery efforts, visit [fema.gov/disaster/4615](https://www.fema.gov/disaster/4615). Follow us on Twitter at twitter.com/FEMARegion2 and on Facebook at [facebook.com/fema](https://www.facebook.com/fema).

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FEMA’s mission is helping people before, during, and after disasters.