

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

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Here are answers to your top Frequently Asked Questions this week

Questions may arise as residents of the **Bronx, Brooklyn (Kings County), Queens, Staten Island (Richmond County), Dutchess, Nassau, Orange, Rockland, Suffolk and Westchester** counties with Hurricane Ida-caused damage or losses apply for FEMA disaster assistance.

Q. How long does it take for FEMA to process my appeal request?

A. It can take up to 90 days for FEMA to make a decision after receiving your appeal, which is why it's important to provide documentation to support your appeal. Be sure to write a letter explaining why you disagree with FEMA's determination and include copies of any documents supporting your appeal, including proof of your disaster-caused losses. All documents, receipts, bills, and/or estimates must include contact information for the service provider. Be sure to include your disaster number (DR-4615-NY) and your FEMA application number on all documents you submit. Appeals can be mailed to **FEMA, P.O. Box 10055 Hyattsville, MD 20782-8055**. They can also be faxed to **800-827-8112 Attn: FEMA**. Or they can be uploaded to your account at DisasterAssistance.gov.

Q. Do I have to visit a Disaster Recovery Center to check on the status of my appeal?

A. No. You can check on the status of your appeal by calling the **FEMA Helpline** at **800-621-3362** or visiting DisasterAssistance.gov.

Q. What essential appliances will FEMA help to replace or repair?



A. FEMA can help with basic needs to start your recovery such as assistance to repair or replace essential appliances including a hot-water heater or furnace. FEMA may provide funds to eligible homeowners to elevate a destroyed furnace or water heater on a framed platform. Before elevating a furnace or water heater, homeowners should check with their utility company to find out whether any requirements would limit elevation of these items.

Q. How do individuals and businesses obtain flood insurance?

A. The National Flood Insurance Program provides affordable flood insurance for homeowners and businesses in participating communities. Call your insurance agent for information or visit the National Flood Insurance Program website at floodsmart.gov.

Q. I live in Orange County and had damage from Hurricane Ida. Is it too late for me to apply to FEMA for assistance?

A. No. Orange County residents have until **Monday, Jan. 31**, to apply for FEMA disaster assistance as the county was designated for assistance on Dec. 1. Residents of the other nine New York counties that were affected by Hurricane Ida have until **Tuesday, Jan. 4**, to apply.

Ways to apply for FEMA disaster assistance:

- Visit 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 7 a.m. to 11 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 fema.gov/locations/new%20york#drc.



Q: I am receiving temporary rental assistance from FEMA, but it is only good for two months. Can it be extended?

A: FEMA may provide Continued Temporary Housing Assistance to eligible applicants based on need. It is usually only granted when adequate, alternate housing is not available, or when the applicant's permanent housing plan has not been fulfilled through no fault of their own. If you are a renter, call the **FEMA Helpline** at **800-621-3362** to request an *Application for Continued Temporary Housing Assistance*. If you are a homeowner whose FEMA-verified property loss exceeds the amount of rental assistance you received, the application will be mailed to you. If the amount of FEMA-verified property loss does not exceed the amount of initial Rental Assistance you were awarded, you need to call the **FEMA Helpline** to request that application. The maximum amount of Continued Temporary Housing Assistance available under the Individuals and Households Program is up to 18 months plus the cost of a security deposit.

Q: What should I do if I missed my appointment with the FEMA inspector?

A: If you missed one scheduled appointment with a FEMA inspector and would still like an inspection, you may call the **FEMA Helpline** and request another inspection or reinstatement. If you missed two or more scheduled appointments with a FEMA inspector and would still like an inspection, you may call the **FEMA Helpline**. You will be advised that you must submit your request for an inspection or reinstatement in writing. Include the disaster number (**DR-4615-NY**), your registration number, last four digits of your Social Security Number, and your name on all pages of any correspondence you send to FEMA. You may upload your request to your DisasterAssistance.gov account; mail it to: **FEMA National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-8055**; or fax it to **800-827-8112**, Attention: FEMA.

- The **FEMA Helpline** can be reached at **800-621-3362**. If you use video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Helpline operators are available from 7 a.m. to 11 p.m. daily. Press 2 for Spanish. Press 3 for an interpreter who speaks your language.

Q: Someone knocked on my door, claiming to be from FEMA. He was asking for my personal information. How could I be sure he was from FEMA?



A: When someone claiming to be a FEMA representative visits your home, check their photo ID. All FEMA personnel and contractors carry official identification. If you have knowledge of fraud, waste or abuse, you can report it anonymously – 24 hours a day, seven days a week. Call the FEMA Disaster Fraud Hotline at **866-720-5721** or email StopFEMAFraud@fema.dhs.gov.

Q: My county was just approved for FEMA disaster assistance, but I already completed repairs on my damaged home. Is it too late to receive help from FEMA?

A: No. If you had damage to your home from Hurricane Ida that was not covered by insurance, or you were not insured, you may apply with FEMA to be considered for disaster assistance. You will need to submit insurance coverage, settlement, or denial documents, and/or contractor's estimates or receipts for disaster-caused damage or loss.

Q: My rental apartment was flooded by Hurricane Ida. Can FEMA help with the cost of replacing the furniture I lost?

A: If you had no insurance on your personal property or your insurance was not enough to cover the damage from Hurricane Ida, FEMA may refer you to the U.S. Small Business Administration, which provides low-interest disaster loans to homeowners, renters and businesses. If you are not eligible for an SBA loan, SBA will refer you back to FEMA, which may open the door to assistance under FEMA's Other Needs Assistance program. That assistance is intended to meet the basic needs of the household, not to restore all personal property items to their pre-disaster condition. Furniture and appliances that were damaged or destroyed by the storm are among the items that may be eligible for a disaster assistance grant.

Q: My FEMA determination letter says I have to purchase and maintain flood insurance on my property. What if I don't want to buy flood insurance?

A: If you choose not to obtain and maintain flood insurance, you must decline the FEMA award and return any disaster assistance funds you have received for insurable real and personal property under the National Flood Insurance Program. You have 30 days from the date of the FEMA award determination letter to return your award and decline FEMA assistance. Learn more about why you need flood



insurance and how to purchase it at [Floodsmart.gov](https://www.floodsmart.gov).

Q: I haven't submitted a claim to my insurance company. Can I get help from FEMA to repair my home?

A: FEMA cannot provide assistance to you if you already have insurance coverage. FEMA would consider that a "duplication of benefits." You are required to inform FEMA of all insurance coverage that may be available to you to meet your disaster-caused needs. If you have insurance, you must file an insurance claim. Insured applicants must provide insurance documentation such as insurance settlement, benefits or denial before FEMA will consider your eligibility for assistance.

Q: My county was not included in the federal disaster declaration. Does that mean I cannot receive assistance from FEMA?

A: Yes. The disaster declaration designates which counties in New York state are eligible to receive federal assistance. For the Hurricane Ida disaster, only residents of the **Bronx, Dutchess, Kings, Nassau, Orange, Queens, Richmond, Rockland, Suffolk and Westchester** counties who had damage or losses from the storm may apply for FEMA disaster assistance.

Q: FEMA referred me to the U.S. Small Business Administration to apply for a loan. SBA said I was ineligible for a loan and referred me back to FEMA. What happens now?

A: If SBA has determined that you don't meet requirements for a loan, SBA may refer you back to FEMA. FEMA will review your application to determine if you qualify for financial assistance under its Other Needs Assistance program. You may qualify to receive financial assistance to repair or replace personal property, transportation, moving and storage fees, and other critical needs that support your recovery.

Q: What documents will I need to apply for FEMA disaster assistance?

A: Save time in filling out your application by having this information at hand:

- Your name and Social Security Number
- Name and SSN of any secondary or co-applicant



- Your current and pre-disaster address
- Names of all occupants of the pre-disaster household
- Your current contact information
- Types of insurance held by the household
- Household pre-disaster annual gross income
- Losses caused by the disaster
- Banking information for direct deposit of financial assistance, if requested.

Q: What does FEMA consider a household? Do we all have to be blood relatives?

A: Every adult and child who lived in the home before the disaster is a member of your household, even if they are not related. A child who lives with you but is away at school is also counted as a member of your household. Each household needs to complete only one application with FEMA for disaster assistance.

Q. What if I have a tenant who is renting a room and not part of the family?

A: A tenant renting a room or separate unit within your home may apply separately if the tenant can show he or she has a commercial relationship with you. In other words, the tenant must have a current written lease or housing agreement that was in effect before the disaster.

Q. Will I have to pay taxes on the money I receive from FEMA?

A: FEMA assistance is not considered income and is not taxable. It will not affect your eligibility for Medicare, Medicaid or Social Security.

Q. Can I take a vacation with my FEMA money?

A: Absolutely not. Your FEMA determination letter will outline how you can use the funds you receive. Misuse of your FEMA disaster grant is a federal crime that could result in prison, a fine, or both. To anonymously report the misuse of FEMA funds, call **866-720-5721** or email StopFEMAFraud@fema.dhs.gov.

Q. What information do I need to save to document my disaster-related expenses?



A: Keep a paper trail. Save any receipts you have for disaster-related expenses including repair estimates, contracts, bills and payments that are directly related to your disaster-caused damage. Store these documents in a safe place and keep them for at least three years.

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?

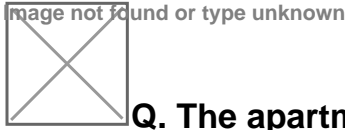
A: If you applied to FEMA for disaster assistance and were referred to the U.S. Small Business Administration, it is important that you complete and submit the SBA loan application. If you are approved for a loan, you don't have to accept it. After you apply, SBA will determine if you should be referred 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?

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.

With the approaching deadline to apply for FEMA disaster assistance, here's how you can apply

- Visit [DisasterAssistance.gov](https://www.fema.gov/disaster), 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. Here is the direct link to New York's Disaster Recovery Centers: <https://www.fema.gov/locations/new%20york#drc>.

For additional online resources as well as FEMA downloadable pamphlets and other aids, visit [DisasterAssistance.gov](https://www.fema.gov/disaster) 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.

