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Release Date: Dec 3, 2021

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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.

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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).

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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.

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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.

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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.

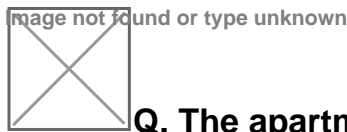
Q. FEMA referred me to the U.S. Small Business Administration, but I can't afford a loan. What should I do?



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, 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



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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.



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