

# You Asked: I'm a renter, can I get assistance from FEMA?

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Renters in Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset and Union counties who had damage, losses or are unable to live in their homes after Hurricane Ida, may be eligible for help from FEMA and the U.S. Small Business Administration (SBA).

## **Question: I am a renter: can I apply for assistance with FEMA?**

**Answer:** Yes, renters may apply for disaster assistance with FEMA. If you have renter's insurance, you should call your insurance provider to file a claim. If you are insured, you must provide information from your insurance which may include a settlement or denial.

## **Question: As a renter, what types of help could I be eligible for?**

**Answer:** FEMA may provide financial assistance to pre-disaster renters to rent alternate temporary housing if they are displaced from their primary residence . Rental Assistance is intended to cover the monthly rent amount (including lot rent, if applicable) and cost of essential utilities (i.e., gas, electric, water, oil, trash, and sewer), excluding telephone, cable, TV, or internet service for the housing unit.

## **Question: Can I use my rental assistance grant to stay in a hotel/motel?**

**Answer:** The funds can be used to stay in another temporary place to live, which includes a hotel/motel. FEMA awards eligible applicants initial Rental Assistance based on the Fair Market Rent (FMR) where the pre-disaster residence is located and the number of bedrooms the household requires.

## **Question: I have been staying in a hotel and paying for it myself, can I get reimbursed for the costs?**



**Answer:** FEMA may provide lodging expense reimbursement for applicants who incur out-of-pocket temporary lodging expenses due to damage that affects the habitability of their primary residence. Eligible lodging expenses may include the cost of the room and taxes charged by a hotel or other lodging provider..

**Question: My personal property was damaged, is there financial help available for my losses?**

**Answer:** Applicants who do not qualify for a loan from the SBA may be eligible for assistance for the SBA-dependent category. SBA-dependent ONA includes Personal Property Assistance,

Renters may also qualify for assistance for essential personal property and other disaster-related expenses. These may include replacement or repair of necessary personal property, such as furniture, appliances, clothing, textbooks or school supplies; replacement or repair of tools and other job-related equipment; vehicle repair; and medical/dental bills.

**Question: Does help from FEMA have to be paid back?**

**Answer:** No. FEMA Assistance is a grants, and don't have to be repaid. They are not taxable income and won't affect eligibility for Social Security, Medicare, Medicaid or Supplemental Nutrition Assistance Program (SNAP) benefits.

**Question: How do I apply for FEMA assistance?**

**Answer:** Survivors with disaster related damages, in counties designated for Individual Assistance can apply with FEMA for assistance, online at [www.disasterassistance.gov](http://www.disasterassistance.gov) by using the FEMA mobile app or by telephone at 1-800-621-3362. If you use a relay service, such as a videophone, InnoCaption, or CapTel, give FEMA the number for that service.

