Renters May Be Eligible for Disaster Assistance

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NEW YORK -- Federal disaster assistance is not just for homeowners. It's also available to eligible renters, and can cover such expenses as furniture, job-related equipment, vehicle repair, even disaster-caused medical and dental bills.

Renters in the **Bronx, Kings, Nassau, Queens, Richmond, Rockland, Suffolk and Westchester 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.

If you have renter's insurance, first call your insurance provider to file a claim. Then apply with FEMA. If you are insured, you must provide FEMA with information from your insurance provider, which may include a settlement or denial.

FEMA rental assistance is intended to cover the monthly rent and cost of essential utilities (i.e., gas, electric and water). FEMA grants may also be used for security deposits but not for telephone, cable or internet service.

Renters must be able to prove they occupied the disaster-damaged primary residence before receiving FEMA Housing Assistance and some types of FEMA's Other Needs Assistance (i.e., for personal property and for moving and storage expenses).

To prove occupancy, a survivor may submit to FEMA: a lease or housing agreement, rent receipts, utility bills, merchant's statement, public official's statement, identification cards, social service organization documents, local school documents, federal or state benefit documents, motor vehicle registration, affidavits of residency or other court documentation and mobile home park documents. FEMA's Helpline specialists at 800-621-3362 (711/VRS) can provide more information about acceptable documents, their dates and descriptions.

FEMA

Renters may be referred to the U.S. Small Business Administration, which provides low-interest disaster loans to survivors. SBA loans can help with losses not covered by insurance. Renters can apply for loans up to $40,000 to repair or replace damaged or destroyed household contents including clothing, furniture, appliances and other personal property including vehicles. Those who do not qualify for an SBA loan may be referred back to FEMA's Other Needs Assistance grant program.

If you are referred to SBA, you should complete and submit the application. If your application is approved, you are not obligated to accept the loan but failing to submit the application may disqualify you from other possible FEMA assistance.

There are several ways to apply for FEMA assistance:

- Visit DisasterAssistance.gov, use the FEMA mobile app or call the FEMA Helpline at 800-621-3362 (711/VRS). Lines are open from 8 a.m. to 7 p.m. seven days a week, and operators can connect you to a specialist who speaks your language. If you use a relay service such as video relay service, captioned telephone service or others, give FEMA the number for that service.

FEMA also has opened Disaster Recovery Centers where you can meet face-to-face with FEMA staff and representatives of other federal and state agencies who can provide information about disaster assistance that may be available to you. To find a recovery center near you, visit DRC Locator (fema.gov).

To apply for an SBA loan, visit SBA's secure website at https://DisasterLoanAssistance.sba.gov. You can also email DisasterCustomerService@SBA.gov or call SBA's Customer Service Center at 800-659-2955 for more information.

The last day to apply for FEMA assistance is **Friday, Nov. 5**.

For additional online resources as well as FEMA downloadable pamphlets, visit DisasterAssistance.gov and click "Information."

For referrals to agencies that support community-specific needs, contact your nearest 211Counts center at https://www.211nys.org/contact-us or call 211. For New York City residents, call 311.

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For the latest on New York's Hurricane Ida recovery efforts, visit www.fema.gov/disaster/4615. Follow us on Twitter at twitter.com/femaregion2 and www.facebook.com/fema.