

# What to Expect When Applying With FEMA

FEMA assistance is not a replacement for insurance but can assist with basic needs to help start your recovery. This includes assistance to make essential home repairs, find a temporary place to stay and repair or replace certain household items.

## Home Repairs

- Survivors whose homes suffered Hurricane Ida-related damage and are uninsured or underinsured may be eligible for help from FEMA to restore their homes to a livable condition.
- Federal assistance from FEMA provides only the basic needs for a home – including toilets, a roof, critical utilities, windows and doors. Examples of ineligible items may include non-essential cabinets and garage doors.
- A home inspection is required to calculate and verify the loss.
- Livable homes meet the following conditions:
  - The exterior is structurally sound, including the doors, roof and windows.
  - The electricity, gas, heat, plumbing, and sewer and septic systems work properly.
  - The interior areas are structurally sound, including ceiling and floors.
  - The home is capable of being used for its intended purpose.

## EXAMPLES

- Appliances: FEMA may assist in the replacement or repair of disaster-damaged hot-water heaters and furnaces. Non-essential items like dishwashers and home entertainment equipment will not be considered.
- Ceiling and Roof Damage: FEMA may assist to repair disaster-caused leaks in a roof that damaged ceilings and electrical components like overhead lights. The cost to fix minor stains from roof leaks is not reimbursable.
- Floors: FEMA may assist to repair subfloors in occupied parts of the home that were damaged due to the disaster.

- Windows: FEMA may assist with disaster-related broken windows, but not blinds and drapes.
- FEMA calculations to verify loss vary because every applicant's situation is different, so awards vary among survivors.

## Somewhere to Stay

Homeowners or renters may receive temporary financial help for another place to live if a home is unlivable because of Hurricane Ida and a survivor has no insurance coverage for temporary housing.

## Other Kinds of Help

Financial assistance is available for necessary expenses and serious needs directly caused by the disaster, including:

- Child-care expenses
- Medical and dental expenses
- Funeral and burial expenses
- Damage to essential household items:
  - Room furnishings
  - Appliances
  - Clothing
  - Specialized tools, and protective clothing and equipment required for a job
  - Necessary educational materials like computers, schoolbooks and supplies
- Damage to an essential vehicle (must have liability insurance to be considered for repair/replacement assistance)
- Moving and storage expenses caused by the disaster
- Miscellaneous items purchased as a result of the disaster such as a generator, chainsaw or dehumidifier.

## Follow Us

For official information on the recovery effort following the hurricane, please visit [4614 | FEMA.gov](https://www.fema.gov)

# How FEMA Can Help: File Insurance Claim Early

New Jersey residents affected by Hurricane Ida are advised to contact their insurance company and file a claim for disaster-caused damage. Survivors in counties designated for Individual Assistance who have uninsured or underinsured losses may be eligible for FEMA assistance to make their homes livable.

## Understand What Losses FEMA May Cover

FEMA assistance differs from insurance in that it only provides the basic needs to make a home safe, sanitary and functional. FEMA assistance does not make you whole again, but it can give you a helping hand to recover. FEMA disaster assistance covers basic needs only and will not normally compensate you for your entire loss.

Home damage must be related to Hurricane Ida. FEMA inspectors may contact survivors who apply to arrange for an inspection appointment.

## Examples of Safe, Sanitary and Functional Repairs to Make a Home Fit to Live in:

- **Property:** FEMA may assist with the replacement or repair of disaster-damaged heating, ventilating and air-conditioning systems as well as refrigerators and stoves. Other possible repairs that may be covered are utilities such as electrical, plumbing and gas systems. Non-essential items like dishwashers and home entertainment equipment are not covered.
- **Ceiling and Roof Damage:** FEMA grants may help to repair disaster-related leaks in a roof that caused damage to ceilings and threaten electrical components, like overhead lights, but will not pay for simple stains from roof leaks.
- **Floors:** FEMA assistance may be used to repair a disaster-damaged subfloor in occupied parts of the home, but not floor covering like tile or carpet.
- **Windows:** FEMA payments may assist with disaster-related broken windows, but not blinds or drapes.

Other FEMA help may include temporary expenses to pay for lodging if a survivor's home is unlivable, or assistance for replacing essential household items.

As every survivor's situation is different, FEMA calculations on what it may cover vary. Expenses for repairs that exceed the conditions to make a home safe, sanitary and functional are ineligible. Spend Grants Wisely

Disaster grants should not be used for travel, entertainment, regular living expenses or any discretionary expenses not related to the disaster. Survivors should keep receipts for three years to show how they spent FEMA grants.

If grant money is not used as outlined in the letter you receive, you may have to repay FEMA and you could lose eligibility for further federal assistance that could become available later for your disaster recovery.

## How to Apply for FEMA Assistance

If you are uninsured or underinsured, you may be eligible for federal assistance.

The fastest and easiest way to apply is by visiting [disasterassistance.gov](https://disasterassistance.gov) or by downloading the FEMA App on the Apple App Store or the Google Play Store.

If it is not possible to apply online, call 800-621-3362. If you use a Relay service, such as a videophone, InnoCaption, or CapTel, give FEMA the number for that service.

## If Assistance is Not Enough to Repair your Home to its Original Condition:

After you apply for disaster assistance, you may be referred to the U.S. Small Business Administration (SBA). The SBA may contact you to offer a low-interest disaster loan. Homeowners and renters who are referred to the SBA should complete the loan application even if they decide not to take it in order to remain eligible for additional FEMA programs. SBA loans may include:

- For businesses of any size and most nonprofits: up to \$2 million for property damage.
- For small businesses, small businesses engaged in aquaculture and most nonprofits: up to \$2 million for working capital needs even if they had no property damage, with a \$2 million maximum loan for any combination of property damage and working capital needs.
- For homeowners: up to \$200,000 to repair or replace their primary residence.
- For homeowners and renters: up to \$40,000 to replace personal property, including vehicles.

Businesses and residents can apply online at <https://disasterloanassistance.sba.gov> For questions and assistance completing an application, call 800-659-2955 or email [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov). SBA will answer specific questions about how a disaster loan may help each survivor recover from the disaster damage