

# Apply for FEMA Disaster Assistance Before Dec. 6

With the deadline to apply for federal disaster assistance only seven days away, New Yorkers who had losses or damage from Hurricane Ida should keep in mind that FEMA provides financial assistance to eligible individuals and households who have uninsured or underinsured necessary expenses as a result of the storm. FEMA assistance is not a substitute for insurance and cannot compensate for all losses caused by the disaster.

- Homeowners and renters may apply for assistance if they live in the **Bronx, Dutchess, Kings, Nassau, Queens, Richmond, Rockland, Suffolk and Westchester** counties and had damage from the Sept. 1–3 storm.
- The deadline to apply for FEMA disaster assistance is **Monday, Dec. 6**. This is also the deadline to apply for a disaster loan from the U.S. Small Business Administration.
- Homeowners who had damage that was not covered by insurance are eligible to apply for disaster assistance to repair or rebuild their primary residence.
- Owners of condominium and cooperative units are eligible to apply for assistance for non-structural repairs inside their units. FEMA will not cover damage to common areas or other structural elements covered by the building's master insurance policy.
- Renters who had losses caused by Ida are also encouraged to apply for FEMA assistance. Losses that may be considered for assistance include damage to personal property such as furniture and appliances.
- Undocumented New Yorkers who are the parent or guardian of a minor child living in the same household can apply for disaster assistance on the child's behalf if the child is a U.S. citizen, non-citizen national or qualified alien. The child must have been under age 18 when the disaster occurred. The child will be listed as the applicant and the parent or guardian as co-applicant.
- Tenants of basement apartments are eligible to apply to FEMA for disaster assistance regardless of the zoning status of their apartments. Tenants may be eligible for funds to repair or replace personal property such as furniture, rugs and appliances damaged in the storm. A FEMA grant may help to replace those items not covered by your renter's insurance.

To apply for FEMA assistance, visit [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance), 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



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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.

The primary source of federal funding for long-term disaster recovery not covered by insurance is the U.S. Small Business Administration. SBA offers disaster assistance in the form of low-interest loans to homeowners, renters and businesses.

If you applied for FEMA disaster assistance and were referred to the SBA to apply for a disaster loan, you do not have to accept the loan if approved. If you are **not eligible** for a loan, however, SBA will refer you back to FEMA, which may open the door to assistance under FEMA's Other Needs Assistance program.

Homeowners, renters and businesses that were affected by Hurricane Ida may apply for disaster loans using SBA's secure website: [disasterloanassistance.sba.gov/ela/s/](https://disasterloanassistance.sba.gov/ela/s/). For more information, applicants may also call SBA's Customer Service Center at **800-659-2955** or email [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov). Individuals who are deaf or hard-of-hearing may call **800-877-8339**

For official information on New York's recovery effort, visit [fema.gov/disaster/4615](https://fema.gov/disaster/4615). Follow FEMA on Twitter at [twitter.com/femaregion2](https://twitter.com/femaregion2) and on Facebook at [facebook.com/fema](https://facebook.com/fema).

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*FEMA's mission is helping people before, during, and after disasters.*