



FEMA

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News Release

How FEMA Can Help: File Insurance Claim Early

Trenton, NJ – 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/ 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. SBA will answer specific questions about how a disaster loan may help each survivor recover from the disaster damage

For the latest information visit fema.gov/disaster/4614. Follow the FEMA Region 2 Twitter account at twitter.com/FEMARegion2

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