

What to Expect When Applying with FEMA

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Trenton, NJ – 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.

For the latest information visit [fema.gov/disaster/4614](https://www.fema.gov/disaster/4614). Follow the FEMA Region 2 Twitter account at twitter.com/FEMAreion2.

