

Deadline to Apply for FEMA Disaster Assistance Extended to Jan. 4

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Homeowners and renters with uninsured or underinsured damage to their property from Hurricane Ida now have until **Tuesday, Jan. 4**, to apply for FEMA disaster assistance.

- In order to apply, residents must have been affected by the Sept. 1-3 storm and live in the **Bronx, Brooklyn (Kings County), Queens, Staten Island (Richmond County), Dutchess, Nassau, Rockland, Suffolk or Westchester**. **Jan. 4** is also the deadline to apply for a disaster loan from the U.S. Small Business Administration.
- Disaster assistance is not a substitute for insurance and cannot compensate for all losses caused by Hurricane Ida. Financial assistance is intended to meet basic needs and supplement disaster recovery efforts.
- [Survivors are encouraged to file insurance claims for damage to their homes, personal property and vehicles before they apply for FEMA assistance.](#)
- FEMA provides funds paid directly to eligible individuals and households. Financial Housing Assistance may include rental assistance, lodging expenses reimbursement, home repair assistance, and replacement assistance. All are explained as follows:
 - **Rental Assistance** is financial assistance for homeowners and renters to rent alternate temporary housing if Hurricane Ida displaced them from their primary residence.
 - **Lodging Expense Reimbursement** is reimbursement for out-of-pocket temporary lodging expenses resulting from damage that made their primary residence uninhabitable. Eligible lodging expenses may include the cost of the room and any associated taxes.
 - **Home Repair Assistance** is financial assistance to help homeowners repair their primary residences, utilities servicing the primary residence, and residential infrastructure leading to their Hurricane Ida-damaged property.
 - **Replacement Assistance** is financial assistance which can be applied to the purchase of a new permanent home if a homeowner's primary residence



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Page 1 of 2

was destroyed by Ida.

- **Other Needs Assistance** is financial assistance for other disaster-caused expenses and immediate needs. This assistance may include funds to replace personal property, moving and storage expenses, transportation, funeral, medical, dental, childcare, and miscellaneous disaster-related items.
- To apply for FEMA assistance, visit DisasterAssistance.gov, 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 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.
- Applicants for FEMA disaster assistance should have the following information before they apply: Social Security number; address of the damaged primary residence; insurance information; current telephone number and mailing address; and bank account and routing numbers for direct deposit of funds.
- 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. SBA also provides eligible small businesses and nonprofit organizations with working capital to help overcome an economic injury.
- If you had no insurance on your personal property or your insurance was not enough to cover the damage from Hurricane Ida, FEMA may refer you to the SBA. If you are eligible for an SBA loan, you do not have to accept it. If you are **not eligible** for an SBA loan, 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/. For more information, applicants may also call SBA's Customer Service Center at **800-659-2955** or email DisasterCustomerService@sba.gov. Individuals who are deaf or hard-of-hearing may call **800-877-8339**.
- The SBA deadline to return applications for property damage is **Tuesday, Jan. 4**.
- For the latest on New York's Hurricane Ida recovery efforts, visit fema.gov/disaster/4615. Follow FEMA on Twitter at twitter.com/femaregion2 and at facebook.com/fema.



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Page 2 of 2