

# What to Expect When Applying with FEMA

---

Release Date: ?? 15, 2021

**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.



**FEMA**

Page 1 of 2

- 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](https://twitter.com/FEMAreion2).

