



# FEMA

## Individual Assistance Program

### Helping Homeowners and Renters Recover from Disasters

FEMA's Individual Assistance program provides financial help or direct assistance to those with disaster-related necessary expenses and serious needs who are unable to meet those needs through other means.

#### Important Information

**Register for help:** Hurricane Sandy survivors have until **Jan. 28, 2013** to register with FEMA for Individual Assistance. For more information, applicants may call **800-621-3362** or (TTY) **800-462-7585**. People who use 7-1-1 Relay or Video Relay Services (VRS) may call **800-621-3362**.

**Determination letters:** Appeals must be filed within 60 days of receiving the determination letter from FEMA. Help with appeals is available by calling: **800-621-FEMA (3362)**. For help online, visit: [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) or via smartphone or tablet at [m.fema.gov](http://m.fema.gov).

**Reminder:** FEMA Individual Assistance is designed to help survivors get back on their feet by bridging the gap between insurance and other funding sources. The maximum amount of assistance FEMA can legally provide is limited.

#### How Individual Assistance Helps New York Individuals and Households

**What's available:** Help can include repairing homes, rebuilding, personal property losses and what insurance does not cover. After registering, applicants who receive letters from FEMA are encouraged to return the requested documentation to become eligible for other assistance. For information, call: **800-621-FEMA (3362)**.

#### U.S. Small Business Administration

After registering with FEMA, some survivors will receive an SBA low-interest disaster loan application. It's important to return the application because it may lead to additional FEMA assistance. Applicants are not required to accept a loan. For more information, call the SBA at **800-659-2955 (TTY 800-877-8339)**. For online help, visit: [www.sba.gov](http://www.sba.gov).

#### Types of Assistance

**Rental assistance:** Temporary rental assistance is provided by FEMA to assist homeowners until damaged homes can be repaired or rebuilt and to help renters until they can return to former rentals or relocate to a new residence.

**Repair:** Grants are available to homeowners to repair disaster-related damage that is not covered by insurance. The goal is to make the home safe, sanitary and functional.

**Other Needs:** Grants are available for necessary expenses and serious needs caused by the disaster. This includes medical, dental, funeral, personal property, transportation, moving and storage and other expenses authorized by law.

#### Delayed Insurance Decision

If a decision on your insurance settlement is delayed longer than 30 days from the time you filed, you will need to write a letter to FEMA explaining the circumstance.

You should include proof from the insurance company that you filed the claim. If you filed a claim by phone, include the claim number, date you applied and estimate of how long it will take to receive your settlement.

While waiting for a settlement decision, any help awarded by FEMA would be considered an advance and must be repaid once an insurance settlement is received.

**For more info: Call 800-621-3362 (TTY) 800-462-7585**

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