

Applying for Disaster Assistance from FEMA

THOMAS K. DUANE November 8, 2012

I strongly encourage everybody who has suffered adverse financial impacts caused by Hurricane Sandy—whether through property damage or loss of income, etc.—to register with FEMA. You can do so by calling FEMA at 800-621-3362 (TTY for the Deaf: 800-462-7585) anytime between 7 a.m. to 10 p.m. (local time) Monday through Sunday until further notice. You can also register online at DisasterAssistance.gov; Smartphone users can visit m.fema.gov.

Assistance for affected individuals and families can include as required:

*Rental payments for temporary housing for those whose homes are unlivable. Initial assistance may be provided for up to three months for homeowners and at least one month for renters. Assistance may be extended if requested after the initial period based on a review of individual applicant requirements.

*Grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary and functional.

*Grants to replace personal property and help meet medical, dental, funeral, transportation and other serious disaster-related needs not covered by insurance or other federal, state and

charitable aid programs.

*Unemployment payments up to 26 weeks for workers who temporarily lost jobs because of the disaster and who do not qualify for state benefits, such as self-employed individuals.

*Low-interest loans to cover residential losses not fully compensated by insurance. Loans available up to \$200,000 for primary residence; \$40,000 for personal property, including renter losses. Loans available up to \$2 million for business property losses not fully compensated by insurance.

*Loans up to \$2 million for small businesses, and most private, non-profit organizations of all sizes that have suffered disaster-related cash flow problems and need funds for working capital to recover from the disaster's adverse economic impact. This loan in combination with a property loss loan cannot exceed a total of \$2 million.

*Other relief programs: Crisis counseling for those traumatized by the disaster; income tax assistance for filing casualty losses; advisory assistance for legal, veterans benefits and social security matters.

You will need the following information to complete the registration:

Social Security Number

You will be asked to provide your social security number. If you do not have a social security number, your household may still be eligible to receive assistance if there is a minor child in the household who is a U.S. Citizen, Non-Citizen National, or Qualified Alien with a social security number. If you are registering for a business, enter the social security number of the responsible party for the business, the social security number will be used for an identifier

only.

Insurance information

You will be asked to identify the type(s) of insurance coverage you have.

Financial information

You will be asked to enter your family's gross total household income at the time of the disaster.

Contact information

Along with the address and phone number where the damages occurred, you will be asked for information on how FEMA can contact you. It is very important that you provide FEMA with your current mailing address and phone numbers where you can be contacted.

Electronic Funds Transfer (EFT) Direct Deposit Information (optional)

If you are determined to be eligible for assistance and would prefer that funds be transferred to your account, you will be asked for your banking information, which includes; the institution name, type of account, routing and account number.

Declaration and Release Form

If you have applied for assistance and need to complete a Declaration and Release Form (OMB form 009-0-3), please fill it out and send it to:

FEMA - Individuals & Households Program

National Processing Service Center

P.O. Box 10055

Hyattsville, MD 20782-8055

Or fax it to: 1-800-827-8112. If you need help filling out this form, please call the FEMA helpline at 1-800-621-3362.

As always, you can call my office at (212) 633-8052 if you have any problems.