



Hurricane Sandy: FEMA Assistance

The Federal Emergency Management Agency (FEMA) is charged with helping New Yorkers respond and recover from Hurricane Sandy. FEMA provides a wide range of disaster assistance. This fact sheet focuses on “Housing Needs” Assistance and “Other than Housing Needs” Assistance.

What is Disaster Assistance?

Disaster assistance is financial or direct assistance to people whose property has been damaged or destroyed by Hurricane Sandy, and whose losses are not covered by insurance. Disaster Assistance helps you with critical expenses. Disaster assistance is not intended to restore your damaged property to its condition before Hurricane Sandy.

Is Disaster Assistance Still Available If I Have Insurance?

Yes. FEMA's Individuals and Households Program provides assistance to individuals and families whose property has been damaged or destroyed as a result of Hurricane Sandy, and whose losses are not covered by insurance.

What is “Housing Needs” Assistance?

You may be able to receive “Housing Needs” Assistance to:

- Reimburse you for short-term hotel expenses;
- Rent a place to live while your home is being repaired;
- Repair damage to your home; or
- Help you purchase a new home if your home is destroyed.

Am I Eligible for “Housing Needs” Assistance?

To receive “Housing Needs” Assistance, all of the following must be true:

- You have suffered losses in New York City or another disaster area.
- If you have insurance, you have filed for insurance benefits and the damage to your property is not covered by your insurance or your insurance settlement is insufficient to meet your losses.
- You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien.
- You have a valid Social Security Number.
- The home in the disaster area is where you usually live and where you were living at the time of the disaster.
- You are not able to live in your home now, you cannot get to your home due to the disaster, or your home requires repairs because of damage from the disaster.

What is “Other than Housing Needs” Assistance?

You may be able to receive “Other than Housing Needs” Assistance for necessary expenses or serious needs, including:

- Medical and dental expenses;

- Funeral and burial expenses;
- Clothing;
- Household items, such as furniture or appliances;
- Tools required for your job;
- Educational materials, such as computers, school books, or supplies;
- Heating oil or heating gas;
- Clean-up supplies such as a wet/dry vacuum or dehumidifier;
- Disaster-related damage to a vehicle;
- Moving and storage expenses related to the disaster; or
- Other necessary expenses or serious needs.

Am I Eligible for “Other than Housing Needs” Assistance?

To receive “Other than Housing Needs” Assistance, all the following must be true:

- You have suffered losses in New York City or another disaster area.
- If you have insurance, you have filed for insurance benefits and the damage to your property is not covered by your insurance or your insurance settlement is insufficient to meet your losses.
- You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien.
- You have necessary expenses or serious needs because of the disaster.
- You have accepted assistance from all other sources for which you are eligible, such as insurance proceeds or Small Business Administration disaster loans.

What Information Do I Need to Apply?

Before you apply, you should have the following information ready:

- Your Social Security number,
- Your current and pre-Hurricane Sandy address,
- Your telephone number,
- Your insurance information,
- Your total household annual income, &
- A description of your losses that were caused by Hurricane Sandy.

How Do I Apply for Disaster Assistance?

You can apply:

- Online at DisasterAssistance.gov,
- By using a Smartphone at m.fema.gov, or
- By calling 1-800-621-3362 (TTY: 1-800-462-7585 for people with speech or hearing disabilities)

What Happens After I Apply for Assistance?

Make sure that you write down the application number that FEMA gives you. Tell FEMA if your contact information or any other information in your application changes. FEMA will send you a copy of your application. FEMA will also send you an Applicant Guide. A FEMA inspector may contact you to schedule a time to review your damages, and you may be asked to complete additional forms.

Can I Appeal FEMA’s Decision?

You may appeal any FEMA decision, including if you have been denied benefits or if you disagree with the amount or type of help FEMA says it will provide.

How Do I Appeal FEMA's Decision?

You must appeal within 60 days of the date on the decision letter FEMA sends to you.

Your appeal should:

- Explain in writing why you think the decision is not correct;
- Be signed by you, or someone who represents you (if the person writing the letter is not a member of your household, there must be a signed statement saying that that person may act for you); and
- Include the FEMA registration number and disaster number (shown at the top of your decision letter).
- You can fax you appeal letter to (800) 827-8112 (Attention: FEMA - Individuals & Households Program), or mail your appeal letter to:
FEMA - Individuals & Households Program
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055

How Will I Know If My Appeal Is Successful?

FEMA usually makes decisions within 30 days of receiving your appeal. FEMA will notify you of the decision by mail.

What Should I Do If I Have Additional Questions?

You can visit a disaster recovery center or call the FEMA Help Line at 1-800-621-FEMA (3362) or 1-800-462-7585 (TTY) for people with speech or hearing disabilities.

**DISCLAIMER: This fact sheet gives general information
for NYC residents; it is NOT legal advice.**