

HOW TO APPLY FOR FEMA AID

- Schenectady County is covered by a disaster declaration. If you have insurance, you must file a claim with your insurance company. Supplemental information is available in the FEMA 545 publication entitled "Help After a Disaster – Applicant's Guide to the Individuals & Households Program". Copies are available in the Clerk's Office, City Hall, 105 Jay Street, Schenectady, NY 12305.
- **Apply:** Online at <http://DisasterAssistance.gov>; via smartphone at m.fema.gov; by phone at (800) 621-3362 or TTY (800) 462-7585 for people with speech or hearing disabilities.

Disaster Assistance Housing Needs

- **Temporary housing (a place to live for a limited period of time):** Money is available to rent a different place to live, or a government-provided housing unit when rental properties are not available. Search for information about housing rental resources.
- **Repair:** Money is available to homeowners to repair damage from the disaster to their primary residence not covered by insurance. The goal is to make the damaged home safe, sanitary and functional.
- **Replacement:** Money is available to homeowners to replace their home destroyed in the disaster that is not covered by insurance. The goal is to help the homeowner with the cost of replacing their destroyed home.
- **Permanent Housing Construction:** Direct assistance or money for the construction of a home. This type of help occurs only in insular areas or remote locations specified by FEMA, where no other type of housing assistance is possible.

Other Than Housing Needs:

Money is available for necessary expenses and needs caused by the disaster. This includes:

- Disaster-related medical and dental costs; disaster-related funeral and burial cost; clothing; household items (room furnishings, appliances); tools (specialized or protective clothing and equipment) required for your job; necessary educational materials (computers, school books, supplies); fuels for primary heat source (heating oil, gas); cleanup items (wet-dry vacuum, dehumidifier); disaster damaged vehicle; moving and storage expenses related to the disaster; other necessary expenses or serious needs as determined by FEMA.

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 two months for homeowners and renters. Assistance may be extended if requested after the initial period based on a review of individual applicant requirements. *(Source: FEMA funded and administered.)*

- Grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary and functional. *(Source: FEMA funded and administered.)*
- 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. *(Source: FEMA funded at 75 percent of total eligible costs; 25 percent funded by the state.)*
- Unemployment payments up to 26 weeks from the date of the disaster declaration for workers who temporarily lost jobs because of the disaster and who do not qualify for state benefits, such as self-employed individuals. *(Source: FEMA funded; state administered.)*
- 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. *(Source: U.S. Small Business Administration.)*
- Loans up to \$2 million for small businesses, small agricultural cooperatives 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. *(Source: U.S. Small Business Administration.)*
- Loans up to \$500,000 for farmers, ranchers and aquaculture operators to cover production and property losses, excluding primary residence. *(Source: Farm Service Agency, U.S. Dept. of Agriculture.)*
- 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.

How to Apply for Assistance

- Those in the counties designated for assistance to affected residents and business owners can begin the disaster application process by registering online at **www.DisasterAssistance.gov** or by calling **1-800-621-FEMA (3362)**. **Disaster assistance applicants, who have a speech disability or hearing loss and use TTY, should call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362.**
- The toll-free telephone numbers are available from 7 a.m. to 10 p.m. (local time) Monday through Sunday until further notice. Applicants registering for aid should be prepared to provide basic information about themselves (name, permanent address, phone number), insurance coverage and any other information to help substantiate losses.

Sources:

- Times Union
- U.S. Dept. of HUD