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*Below are resources to help you but please reach out to my office if you need further assistance. We are here to help.*

## ASSISTANCE AFTER IDA

### Governor's Relief and Response Resources

<https://www.governor.ny.gov/programs/governors-relief-and-response-resources>

### FEMA Information

#### Apply for Assistance

Before you apply for assistance, below are the steps you need to take to start your recovery process:

**Step One:** Take photos of your damaged home and belongings.

**Step Two:** Make a list of damaged/lost items.

**Step Three:** Save yourself time. If you have insurance, **you must file a claim with your insurance company**. If you do not have insurance, continue to Step Four.

**Step Four:** Now that you're ready to apply now for disaster assistance or you would like more information on the types of assistance available, please utilize one of the following methods.

#### Internet or Smartphone Application

You may apply for the Individuals and Households Program or check your application status at DisasterAssistance.gov. You may also access FEMA via a smartphone by downloading the application from our website - <https://www.fema.gov/about/news-multimedia/mobile-app-text-messages> or through your mobile provider's application store.

## **By Phone**

You may call FEMA toll-free at 1-800-621-FEMA (1-800-621-3362) to apply for assistance or check your application status.

If you are deaf, hard of hearing, or have a speech disability and use a Text Telephone (TTY), you may call 800-462-7585.

If you use 711 or Video Relay Service (VRS), please use the standard toll-free FEMA Helpline at 1-800-621-FEMA (1-800-621-3362).

## **In Person**

You may visit a FEMA Disaster Recovery Center (DRC).

To look up DRC locations:

Visit [DisasterAssistance.gov](https://DisasterAssistance.gov)

Check FEMA's mobile app

Or call the FEMA Helpline at 1-800-621-FEMA (1-800-621-3362)

Disaster Survivor Assistance team members may also visit door-to-door in your area. They will have official FEMA photo identification.

## **By Mail or Fax**

You may mail updates to your application by mail or by fax.

### **MAIL TO:**

FEMA

P.O. Box 10055

Hyattsville, MD 20782-8055

### **FAX TO:**

Attn: FEMA

800-827-8112

## **Documents You Need to Provide to FEMA**

Insurance determination letter. (Note: FEMA cannot provide assistance for losses that are covered by insurance.)

Proof of occupancy or ownership

Proof of ID

## **For emergency shelter:**

<https://www.disasterassistance.gov/information/immediate-needs/emergency-shelter>

## **SNAP, Public Assistance, Emergency Assistance**

My Benefits is an online tool for New York State residents where they can check eligibility for multiple human services benefit programs and apply online for the Supplemental Nutrition Assistance Program

(SNAP), the Home Energy Assistance Program (HEAP) and Temporary Assistance.

<https://www.mybenefits.ny.gov/mybenefits/begin>

You can also seek help in person at your local social services office during business hours for help paying for food, emergency housing, meeting basic needs or help with an emergency financial situation:

### **Westchester County DSS**

County Office Building #2, 112 East Post Road, White Plains, New York 10601, 914-995-5000

<https://socialservices.westchestergov.com/>

### **Find Food Near You**

<https://feedingwestchester.org/find-help/>

### **Nonprofits Offering Assistance**

Local nonprofits are supporting disaster relief by offering food, aiding the homeless by providing essentials such as clothing, and offering temporary housing for individuals and families displaced.

To seek assistance and learn more visit:

**UNITED NEIGHBORHOOD HOUSES** - <https://www.unhny.org/>

**HUMAN SERVICES COUNCIL** - <https://humanservicescouncil.org/>

## **Disaster & Flood Resource Center – Department of Financial Services**

**Need Help Now? Call the DFS Disaster Hotline: (800) 339-1759**

### **Mobile Command Center (MCC)**

The DFS Mobile Command Center (MCC) will operate at selected locations in the State of Emergency counties affected by Tropical Depression Ida. To find out where the MCC is currently located, call the DFS Disaster Hotline at (800) 339-1759 or check the DFS Twitter account (@NYDFS).

The MCC is staffed by DFS personnel and can provide residents and business owners impacted by the storm with insurance information regarding policy coverage for losses and suggestions on how to document their losses and safeguard their property. Appointments are not necessary. If you are not able to visit the MCC in person, call the DFS Disaster Hotline at (800) 339-1759, daily, 8:30 am to 4:30 p.m. for help with banking, insurance and claim issues.

**Additional in-person help is available on a daily basis at the following location:**

**Village Court House 169 Mt. Pleasant, Avenue, Mamaroneck, 10543 9 am – 5 pm**

**Official site of the National Flood Insurance Program**

<https://www.floodsmart.gov>

## How Department of Financial Services Can Help:

### Help with a Bank or Mortgage Issue

DFS works with banks and financial institutions to eliminate excessive fees, prevent foreclosures, and encourage loan and mortgage forbearance for those affected by disasters. We also work to help expedite endorsement of insurance claims checks by banks to homeowners in urgent need of disaster-related repairs. If you are unable to close on a loan or mortgage due to severe weather, we may also be able to help you avoid adverse consequences, such as late fees for changes in the terms.

### Help with Insurance

DFS can answer questions about agents, brokers and adjustors, the claims process (including hurricane and wind deductibles), policy cancellation, non-renewal, and coverage for additional living expenses (which you may be entitled to if you are displaced after a disaster). If your business has been affected by a disaster, we can also answer questions about coverage, business interruption insurance and off-premises service interruption coverage.

### Filing a Claim After a Loss

- **File Claims Promptly.** File claims as soon as possible after losses occur.
- **Provide All Documentation.** Ask your insurance company exactly what documents, forms, and data they will need you to submit.
- **Flood Damage Claims.** Flood damage is typically only covered by flood insurance, obtained via the National Flood Insurance Program (NFIP). If you have flood insurance and have flood damage, file claims with the insurer that sold you the policy. If you purchased a policy directly from NFIP, you should contact them directly.
- **Keep Detailed Records.** Keep a record of all conversations with your insurer, include the agent's name and times and dates of all calls.
- **Follow Up.** Follow up with the Insurer or agent in writing, reflecting your understanding of in-person or telephone conversations. After an adjuster visit, follow up in writing reflecting your understanding of the adjuster visit.
- **Document Losses.** Take photos and/or videos showing the extent of the damage and losses before cleaning anything up.
- **Take Inventory.** Provide your insurer with a detailed room-by-room inventory of damaged personal items and property. Include receipts, credit card statements and any other documents showing item values.
- **Emergency Repairs.** Property owners are responsible for protecting their property from further damage after a loss, but should make only repairs necessary to prevent further damage to property, like covering broken windows. Save receipts showing emergency repairs.
- **Permanent Repairs.** Permanent repairs should not be made until insurers have inspected losses. All damaged personal property should be kept until an insurance settlement has been reached.

- **If You Relocate, Keep Your Receipts.** If you need relocate while your home is being repaired, keep records of your expenses. Homeowner and renter insurance policies generally cover the cost of additional living expenses if your home is damaged by an insured disaster.
- **Disaster Assistance.** When a Presidential Disaster Declaration for Individual Assistance is made, FEMA disaster assistance may be available to both insured and uninsured individuals and businesses, when settlements may not meet disaster related needs. Reporting damage to local officials does NOT qualify you for FEMA aid. You must contact FEMA directly to sign up for FEMA aid.
- **Small Business.** FEMA's Small Business Administration (SBA) also offers low interest disaster loans to homeowners, renters, businesses, and some nonprofit organizations.