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Christie Administration Encourages Insured Residents Affected by Hurricane Sandy to Apply for Assistance

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Trenton, NJ – Disaster assistance may sometimes cover damages that insurance doesn't. That is why individuals affected by Hurricane Sandy are urged by the New Jersey Office of Emergency Management (NJOEM) and the Federal Emergency Management Agency (FEMA) to apply for assistance even if they have insurance.

Apply for FEMA assistance by registering online at www.DisasterAssistance.gov, or by web-enabled mobile device at m.fema.gov. Applicants can also register by phone by calling **1-800-621-FEMA** (3362), 711/VRS, or **TTY 1-800-462-7585**.

Only applying directly with FEMA will establish your registration for disaster assistance. Signing up or meeting with any other agency does not mean you are registered with FEMA.

"We want everyone qualified for assistance to receive help as soon as possible," said State Coordinating Officer Lt. Jeff Mottley.

Keep in mind that **you need to file your insurance claim with your insurance company as soon as possible**. Failure to file a claim may affect a policyholder's eligibility for disaster assistance. You have up to 12 months from the date of registration with FEMA to submit insurance information for review.

"By law, we cannot duplicate what insurance already covers. But we may be able to help with some disaster-related expenses, that are not covered by insurance," explained Federal Coordinating Officer Michael J. Hall.

After filing a claim, if any of the following situations occurs FEMA may be able to provide some assistance:

Your insurance settlement is delayed.

"Delayed" means a decision on your insurance settlement has been delayed longer than 30-days from the time you filed the claim.

If a decision on your insurance settlement has been delayed, you will need to mail a letter or send a FAX to FEMA explaining the circumstance. Mail or FAX your letter to:

**FEMA IHP
National Processing Service Center
PO Box 10055
Hyattsville, MD 20782-8055
FAX 1-800-827-8112**

You should include documentation from the insurance company proving that you filed the claim.

If you filed your claim over the telephone, you should include the claim number, date when you applied, and the estimated time of how long it will take to receive your settlement.

If you receive FEMA assistance and you later find that your insurance will cover what your FEMA assistance was for, then you must return that money to FEMA because

it is considered a duplicate benefit.

Your insurance settlement is insufficient to meet your disaster-related needs.

If you have received the maximum settlement from your insurance and still have an unmet disaster-related need, you will need to mail or FAX a letter to FEMA at the above address indicating the unmet disaster-related need.

You will also need to send in documentation from your insurance company on what they cover for review.

You have exhausted the Additional Living Expenses (ALE) provided by your insurance company.

If you have received the maximum settlement from your insurance for Additional Living Expenses and still need help with your disaster-related temporary housing need, mail or FAX a letter to FEMA at the above address indicating why you continue to have a temporary housing need.

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You will also need to provide documentation to prove use of ALE from insurance,
and a permanent housing plan.

You are unable to locate rental resources in your area.

The FEMA Helpline has a list of rental resources in the disaster area.

SBA Loans

Many people who apply for disaster aid also receive an application for a low-interest disaster loan from the SBA. If you receive an application, be sure to fill it out and return it in order

to be considered for all forms of disaster assistance.

FEMA will process applications for housing assistance regardless of whether or not the applicant has applied for an SBA loan. Eligibility determinations for FEMA's temporary housing assistance will not be held up because the applicant has or has not filled out an SBA application.

You must complete an SBA loan application to be eligible for additional assistance under
the part of the FEMA program that covers personal property, vehicle repair or replacement,
and moving and storage expenses.

You can apply for an SBA disaster loan online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloan.sba.gov/ela>.

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