

~MEDIA RELEASE~



FOR IMMEDIATE RELEASE
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FROM THE OFFICE OF LEGISLATOR ROB CALARCO ***Hurricane Sandy FEMA Assistance***

Patchogue, LI: The federal government is offering reimbursements to homeowners for uninsured losses sustained due to Hurricane Sandy. Suffolk County employees are currently undergoing training in order to help homeowners with the FEMA application process. In the meantime, Leg. Calarco is urging home owners first to file all such claims with their insurance companies as you must be denied in order to apply with FEMA. Second, homeowners should document everything in the way of damages with photographs as well as to keep all receipts for services, labor, equipment, and materials.

For more information go directly to <http://www.fema.gov/sandy>

In the meantime here are some general facts concerning FEMA disaster assistance:

1. FEMA defines disaster assistance as financial or direct assistance to individuals and families whose property has been damaged or destroyed due to a federally-declared disaster and whose losses are not covered by insurance. This assistance is meant to help with critical expenses that cannot be covered in other ways. This assistance is not intended to restore your damaged property to its condition before the disaster.
2. In order to be eligible for disaster assistance, you must first file a claim with your insurance agency as soon as possible. Failure to do so, may affect your eligibility. After filing a claim, FEMA may be able to provide some assistance with the following situations:
 - A. Your insurance settlement is delayed.
 - B. Your insurance settlement is insufficient to meet disaster-related needs.
 - C. You have exhausted the Additional Living Expenses provided by your insurance company.
 - D. You are unable to locate rental resources in your area.

(For more detailed explanations of the above go to <http://www.fema.gov/sandy>)

3. Finally, you have up to twelve months from the date you registered with FEMA to submit your insurance information for review. By law FEMA cannot provide money for losses that are covered by insurance.
4. Finally, Fema will have an office at the Dennison Building located at 100 Veterans Memorial Highway, Hauppauge with staff on hand to help expedite the process.

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