

**FEMA**

# Community E-News Update

This E-News Update is created by the Federal Emergency Management Agency's (FEMA) Community Relations Section. It includes information on federal and state resources available to help New Jersey individuals and households recover from Hurricane Irene.

## FEDERAL ASSISTANCE UPDATE

To date, more than \$131 million in federal assistance has been approved to jumpstart New Jersey's recovery and help pay for temporary housing, home repairs and other disaster-related expenses not covered by insurance or other aid programs. "We're getting aid out there as quickly as possible to everyone who is eligible for it," said federal coordinating officer William L. Vogel.

## REGISTER FOR FEDERAL DISASTER ASSISTANCE

Everyone who suffered Hurricane Irene-related damage or loss should register for federal and state disaster aid as soon as possible. There are three ways for New Jersey residents to register—go to [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov), to [m.fema.gov](http://m.fema.gov) or call FEMA toll-free, 800-621-3362 (FEMA). Those with access or functional needs and who use a TTY may call 800-462-7585 or use 711 or Video Relay Service to call 800-621-3362. Telephone lines are open from 7 a.m. to 10 p.m. ET; multilingual operators are available. The Individual Assistance deadline for FEMA registration and U.S. Small Business Administration (SBA) loan application is October 31, 2011.

## HOW TO HANDLE ISSUES WITH THE APPLICATION PROCESS

FEMA is committed to providing disaster assistance to all eligible applicants, but occasionally issues arise in the application process. Applications do not always contain all necessary and current information and sometimes there is confusion about eligibility for assistance. For instance, FEMA cannot duplicate insurance payments or pay insurance deductibles.

If your contact information changes; if you receive an insurance settlement; if you don't understand the terms of your assistance; if you receive a letter and don't understand it; or, if you have a question contact FEMA. Staying in touch is the best way to keep your application on track for federal and state disaster assistance.

The best way to stay in touch with FEMA is at 800-621-3362 (FEMA) from 7 a.m. to 10 p.m. daily. Individuals with a hearing or speech disability may call 800-462-7585. Stay in touch online, 24 hours a day, at [www.disasterassistance.gov](http://www.disasterassistance.gov). Register with a mobile device at [m.fema.gov](http://m.fema.gov).



*Manville, NJ, September 17, 2011 – Debris removed from the home of disaster survivors that suffered severe flood damage caused by Hurricane Irene.*

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## BE A GOOD NEIGHBOR: TELL OTHERS TO APPLY FOR ASSISTANCE

The modern communication age provides many high-tech ways to share information, including television, radio, newspapers, Internet, mobile applications, wireless networks and cell phones. But perhaps the most effective way to "get the word out" is still the original one: through personal contact.



*Disaster survivor Betty McCoy (center) speaks to Patricia Selby (left) and Annabelle Townson (right), FEMA community relations specialists in Lambertville on September 15, 2011*

Flood waters in some areas are only now starting to recede. Many residents in those areas may have missed recovery specialists' initial door-to-door outreach. That's why FEMA, State of New Jersey Office of Emergency Management (NJOEM) and U.S. Small Business Administration (SBA) officials are asking the public to help them spread a very important message to their neighbors and fellow Irene survivors: "Register for Disaster Assistance Today!"

"Even if you have already registered for disaster assistance with FEMA, you may know someone, a family member or a neighbor who has not applied for help. Please take a few moments to call or knock on your neighbors' doors to see if they have applied," said federal coordinating officer William L. Vogel.

"Disasters tend to bring out the best in people, so we're confident the public will help speed the recovery by talking to their neighbors and letting them know that they may be eligible to receive federal help," said State Coordinating Officer Lt. Paul Miller of NJOEM.

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## WHAT IS FEDERAL DISASTER ASSISTANCE?

Federal assistance is direct aid, grants or loans to individuals and businesses in an area affected by a federal disaster. FEMA Housing Assistance grants may cover rental assistance and home repairs and replacement not covered by insurance. Other Needs Assistance grants may be available 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. The U.S. Small Business Administration (SBA) offers low-interest disaster loans to homeowners, renters, businesses of all sizes and private nonprofit organizations for losses not fully covered by insurance. For more information visit [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov).

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## FILING AN INSURANCE CLAIM

Standard business and homeowner property insurance policies will cover wind damage from Hurricane Irene, with insurers assessing losses and paying claims as quickly as possible, according to the Insurance Information Institute. For more information visit [www.iii.org/brochures/am-i-covered.html](http://www.iii.org/brochures/am-i-covered.html).

Standard homeowner's insurance policies also include coverage for additional living expenses. This pays the additional costs of temporarily living away from your home if it is uninhabitable due to an insured disaster. It covers hotel bills, restaurant meals and other living expenses incurred while your home is being rebuilt. It is important to keep receipts for all of these expenses so that you can supply the information to your insurance company.

Those with flood insurance should contact the insurance agent or representative who sold them the policy in order to file a claim. For information visit [www.floodsmart.gov](http://www.floodsmart.gov).

The New Jersey Department of Banking and Insurance, Consumer Assistance Unit, can assist New Jersey residents affected by Hurricane Irene with ensuring that their homeowner's and/ or auto insurance carriers are providing coverage according to their policy of insurance. If you need assistance filing a complaint, here are some links and telephone numbers:

[http://www.state.nj.us/dobi/division\\_consumers/insurance/homeowner.htm](http://www.state.nj.us/dobi/division_consumers/insurance/homeowner.htm)

<http://www.state.nj.us/dobi/pressreleases/pr110830.htm>

<http://www.state.nj.us/dobi/consumer.htm#insurance>

Telephone: 609-292-7272 or our Consumer Hotline 1-800-446-7467

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## LOCAL DISASTER RECOVERY CENTERS (DRCs)

The State of New Jersey, in partnership with FEMA, opened Disaster Recovery Centers (DRCs) throughout the state. At the center, visitors can:

- Receive information about different types of state and federal disaster assistance;
- Get help completing SBA disaster loan applications for low-interest loans for homeowners, renters, businesses of all sizes and private nonprofit organizations;
- Inquire about the status of applications;
- Receive referrals to voluntary organizations to help with immediate unmet needs; and
- Learn cost-effective measures to reduce the impact of future disaster losses.

The centers are open from 10 a.m. to 6 p.m., Monday - Saturday, unless otherwise indicated.

**Residents are urged to register online or by telephone before visiting a DRC.** Residents can find the DRC closest to them online at [asd.fema.gov/inter/locator/](http://asd.fema.gov/inter/locator/).

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## INELIGIBILITY LETTER NOT LAST WORD IN SEEKING DISASTER ASSISTANCE

If you have been denied assistance you can appeal the initial decision. Appeals may relate to eligibility, the amount or type of help provided, late applications, requests to return money or denial of continued assistance. For details on filing an appeal visit [www.fema.gov/assistance/process/case\\_review.shtm](http://www.fema.gov/assistance/process/case_review.shtm).

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## PROTECT YOUR HOME AGAINST FUTURE FLOOD DAMAGE

You can reduce the risk of future damage to your property by taking low-cost, commonsense steps when making repairs. Heating and hot water systems, washers and dryers can be elevated on a platform at least 12 inches above the base flood level.

Raise the electrical panel above the base flood level or relocate it to a higher floor. Other measures include building a floodwall around basement windows to protect against low-level flooding and anchoring fuel tanks to prevent them from floating and overturning.

If the risk of flood is severe, you may want to elevate your home. To elevate a home, the structure is raised so that the main living floor is above anticipated flood levels and a new foundation is put under the existing structure. Contact your local building official to determine safe elevation heights. After the main structure is elevated, new stairs and landing are built provide access. In some instances, the best alternative is to move your home and family out of harm's way. Check with your local community to learn about any assistance that may be available.



*The elevated house on the right received only minor damage when Irene pushed 5 feet of storm surge ashore in North Carolina. The house on the left was completely destroyed.*

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## FEMA IS LOOKING TO HIRE LOCAL NEW JERSEY CITIZENS

FEMA's Local Hire Program is designed to provide employees for FEMA offices and operations as well as benefit the citizens in the communities affected by a disaster. By employing local people, FEMA invests in the community's recovery.

To apply, **e-mail** your resume to: [FEMA-NJ-LocalHire-Jobs@fema.dhs.gov](mailto:FEMA-NJ-LocalHire-Jobs@fema.dhs.gov). Resumes are **not** being accepted in person, at the door, from friends and family, or by fax or mail.

Local Hires must live within a 50-mile radius of the job site, be a U.S. citizen, over the age of 18, and able to receive security clearance. FEMA is now seeking applicants for the following positions:

- Administrative Specialist
- Community Relations Specialist (bilingual)
- Community Relations Specialist
- Computer Support Specialist
- Cost Estimator
- Data Processing Specialist
- Environmental Specialist
- Historic Preservation Specialist
- Logistics Specialist
- Network Specialist
- Planning Specialist
- Project Specialist

**These are temporary positions, up to 120 days. There are no benefits.**

## Important Contacts

### Disaster Assistance Registration

[www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) 800-621-FEMA (3362) <http://m.fema.gov/>  
TTY:800-462-7585 711 or VRS: 800-621-FEMA (3362)

#### Federal Agencies

DHS Fraud Hotline: 800-323-8603  
Federal Emergency Management Agency  
[www.fema.gov](http://www.fema.gov)  
Helpline: 800-621-FEMA (3362)  
TTY: 800-462-7585  
Housing and Urban Development  
[www.hud.gov](http://www.hud.gov)  
Discrimination Hotline: 800-669-9777  
TTY: 800-927-9275  
Internal Revenue Service  
[www.irs.gov](http://www.irs.gov)  
Helpline: 800-829-1040  
TTY: 800-829-4059  
National Flood Insurance Program  
[www.FloodSmart.gov](http://www.FloodSmart.gov)  
Obtain policy/information: 888-379-9531  
TTY: 800-427-5593  
Small Business Administration  
[www.sba.gov/disasterassistance](http://www.sba.gov/disasterassistance)  
Hotline: 800-659-2955  
TTY: 800-877-8339  
Veterans Affairs  
[www.va.gov](http://www.va.gov)  
Benefits Hotline: 800-827-1000  
TTY: 800-829-4833  
Social Security Administration  
[www.ssa.gov](http://www.ssa.gov)  
Benefits Hotline: 800-772-1213  
TTY 800-325-0778

#### State Agencies

Health and Senior Services  
[www.state.nj.us/health](http://www.state.nj.us/health)  
Hotline: 800-367-6543  
Farm Service Agency  
[www.fsa.usda.gov/nj](http://www.fsa.usda.gov/nj)  
609-587-0104  
Consumer Affairs  
[www.nj.gov/oag/ca](http://www.nj.gov/oag/ca)  
973-504-6200  
TTY 973-504-6588  
Re-Employment Call Centers  
(Disaster Unemployment Assistance)  
<http://lwd.dol.state.nj.us/labor>  
Union City: 201-601-4100  
Freehold: 732-761-2020  
Cumberland: 856-507-2340  
Banking and Insurance  
[www.state.nj.us/dobi](http://www.state.nj.us/dobi)  
Consumer Hotline 800-446-7467  
Legal Services  
[www.lsnj.org](http://www.lsnj.org)  
888-576-5529  
State Mitigation Office  
[www.state.nj.us/njoem/opb\\_mitigation.html](http://www.state.nj.us/njoem/opb_mitigation.html)  
609-963-6900

#### Other Service Providers

Donations/Volunteer Services  
[www.nj211.org](http://www.nj211.org)  
Dial 2-1-1  
American Red Cross  
[www.redcross.org](http://www.redcross.org)

This e-news update is provided by FEMA's Community Relations Section, which is part of the federal response to the Hurricane Irene. Please send comments, questions, and suggested topics to [Richard.Adkins@fema.dhs.gov](mailto:Richard.Adkins@fema.dhs.gov). If you no longer wish to receive these *E-News* updates, reply with the word "REMOVE" in the subject line.

*FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.*