

Relief and Recovery Assistance Information

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SPECIAL INSERT

The U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) announced that federal disaster aid has been made available to the State of New Jersey and ordered federal aid to supplement state and local recovery efforts in the area affected by Hurricane Sandy beginning on October 26, 2012, and continuing. Residents and business owners who sustained losses in the designated counties can begin applying for assistance by registering online, by web enabled mobile device at m.fema.gov or by calling **1-800-621-FEMA(3362)** or **1-800-462-7585 TTY**. The toll-free telephone numbers will operate from 7 a.m. to 10 p.m. EDT seven days a week until further notice.

Insurance Claims

If your home has suffered damage, call the agent who handles your insurance to file a claim. If you have suffered damage related to flooding conditions and do not know if you have flood insurance, you can call the National Flood Insurance Program at **1-800-638-6620** to confirm your current flood insurance and to find out where to submit your claim. If you are unable to stay at home, make sure to say where you can be reached. To make filing your claim easier, take photos of the house and save damaged personal property. If necessary, place these items outside the home. An insurance adjuster will need to see what is damaged in order to process your claim. If FEMA assistance is available to you because you live in the area included in the declaration you are expected to contact your insurance company first.

FEMA may only help with damage not covered by your insurance policy.

More tips from the NJ Department of Banking and Insurance on filing insurance claims: www.state.nj.us/dobi/pressreleases/pr110830.htm

File Insurance Claims at Mobile Catastrophe Units

Some insurance companies are offering claims processing at mobile catastrophe unit: www.state.nj.us/dobi/division_consumers/insurance/mobileclaims.htm located throughout the state. These locations provide an additional alternative for residents to file their insurance claims besides the typical routes such as through one's insurance agent or via telephone. This list will constantly be changing, so please check back to see if additional companies and locations have been added.

Filing for FEMA Assistance

If you have been impacted by the recent storm you must first register with FEMA to get assistance!

You may apply online [www.disasterassistance.gov] and or by calling **1-800-621-3362**; TTY users can call **1-800-462-7585**. The call takes about 20 minutes. If call volume is high, you may have trouble getting through. In that case it is recommended that you call during off-hours (after 5:00 PM and before 8:00 AM.) The system is automated. Please have a pen and paper ready whether you file on the phone or online. You will also need the following information:

- **Five digit zip code**, current contact telephone number, social security number, current mailing address and address of damaged property, date the damage occurred, directions to the property, brief

description of damaged property, insurance information and policy number(s), family gross income.

- **A Bank Routing Number** if you want funds deposited directly to your bank account. Look up your bank routing number online here [www.fededirectory.frb.org/search.cfm].

Note: FEMA verifies the name and social security number of those registering for disaster assistance. If the name and social security number on file with the Social Security Administration does not match the information you provide, you will be asked to submit a copy of an original document, e.g. marriage license, military ID, tax documents, etc., for proof of identity. A need to review and update identity documentation may cause delays in delivery of assistance.

Be sure to get a FEMA application number. After you've completed your application for assistance, you will receive a FEMA application number. Write down this number and keep it for future reference. If you do not have a FEMA Registration Number, you will not receive services. You can also use the number for identification at banks, airlines, etc. if your identification has been destroyed.

Information and Referral

Call 2-1-1 by simply dialing 2-1-1 from any phone to learn about your local community resources. Each county has specific services set up for individuals and families affected by the recent flooding. An experienced call specialist can help you find the best and most current service available to meet your needs.

NJ HELPS

For complete information on all state social services and on-line applications please visit www.njhelps.org.

Shelter

A nearly real-time listing of Red Cross emergency shelters throughout the state is accessible at <http://app.redcross.org/nss-app/> or by calling your local Red Cross chapter [www.redcross.org/cqi-bin/chapts-new.asp#NJ]. A comprehensive list of shelters that has been organized by county is also available in the Local Resource section of this resource guide and is based upon information received from the American Red Cross, Salvation Army and active network of volunteer organizations in our state.

You may be eligible for assistance through the Homeless Prevention Program. This program provides temporary assistance to households who are facing eviction or foreclosure because of conditions that have left them incapable of making payments. Natural disasters fall into this category but must be documented by the Red Cross or a letter from FEMA. This aid is temporary and is based upon income eligibility. Learn about HPP. [www.state.nj.us/dca/divisions/dhcr/offices/hpp.html] To see if you qualify call Mercedes Caesar at 609-441-3334 or Roseanne Macchiarelli at **732-255-0834**.

NJ Housing Resource Center is an online, housing information clearinghouse designed to help all New Jerseyans with their housing-related needs. Searches on the database can be narrowed to limit your results to include a specific type of housing unit and the site includes maps and pictures and is updated bi-weekly to give an accurate reflection of housing availability in our state. Visit the NJHRC website. [www.njhousing.gov/]

Learn about other housing options on NJ 2-1-1 housing-related web pages. [<http://nj211.org/housing.cfm>]

Your Rights as a Renter

Rent Abatement and Security Deposits

If you are a tenant and you have been displaced as a result of the storm, you may be entitled to a return of part of the rent you paid if you are unable to live in your home during that period of time. You also may not have to pay your rent for the months after that if you are not able to go back into your apartment. Finally, if you are able to return to your apartment, but it is not completely habitable, you may not have to pay all the rent.

Your displacement due to this natural disaster, may also entitle you to have your security deposit returned quickly. A landlord must return your security deposit within five business days if:

- The displacement is caused by fire, flood, condemnation or evacuation; and
- An authorized public official posts the premises with a notice prohibiting occupancy, or
- A building inspector has certified within 48 hours that displacement is expected to continue longer than seven days and has so notified the owner in writing.

Licensed Home Improvement Contractors

Paterson Habitat for Humanity Offers Tips to Hiring a Contractor [www.nj211.org/images/Flood/Tips%20to%20Hiring%20a%20Contractor.pdf]

Visit www.njconsumeraffairs.gov/brief/improve.pdf to receive tips from the NJ Division of Consumer Affairs on how to hire a home improvement contractor.

At this site you can also search by name for licensed contractors and for other licensed professionals including home improvement contractors, master plumbers and electrical contractors www.njconsumeraffairs.gov/LVinfo.htm

Assistance with Food

For the time being, assistance through the **SNAP** (formerly known as Food Stamps) Program is only available to current SNAP recipients. If you received food stamps before the storm and live in an area where over 50% of the population was without power you will receive a reimbursement of 25 percent of your October monthly SNAP allotment, allowing you to replace a portion of the food you may have lost during the power outage.

You must live in one of these counties to be eligible for automatic reimbursement: Atlantic, Bergen, Cape May, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union and Warren. If you do, you will receive the following benefits: SNAP replacement benefit of 25% automatically within the next few weeks on your EBT card. You do not need to call or visit your county welfare agency. The reimbursement will take place automatically.

The prepared food waiver also allows you, for a limited time, to purchase hot and cold prepared meals from participating stores with your benefits, an exception to the SNAP rules.

Help is available to SNAP recipients living in the remaining counties. Individuals and families on SNAP from the counties of Burlington, Camden, Cumberland, Gloucester and Salem also are eligible for the replacement benefit, but must go to their county welfare office to apply. If you live in one of these counties you are not eligible for the hot food benefit.

Disaster Food Stamps (DSNAP) begins Monday, November 26 and runs for 7 business days. Check your county's website or www.nj.gov/humanservices/dfd/programs/njsnap/dsnap.html for locations.

Some food pantries and soup kitchens in Ocean and Monmouth counties have been closed due to damage sustained by the storm.

Find an open food pantry or soup kitchen in Ocean County:

www.nj211.org/images/HurricaneSandy/Oceancountyfoodpantries.pdf

Find an open food pantry or soup kitchen in Monmouth County:

www.nj211.org/images/HurricaneSandy/Monmouthcountyfoodpantries.pdf

Operational hours may have changed and supplies may be limited so be sure to call before you go to verify details. You may need an ID to prove residency and will be asked to declare that you were affected by the disaster.