Joint Information Center
Joint Field Office
Lincroft, New Jersey

News Release

December 18, 2012
DR-4086-NJ NR-064
FEMA News Desk: 877-434-4084
NJOEM PIO Contact: 609-963-6818

FEMA EXTENDS REGISTRATION DEADLINE FOR NEW JERSEY HURRICANE SANDY SURVIVORS

TRENTON, N.J. — Survivors of Hurricane Sandy in New Jersey now have until **January 30, 2013** to register for disaster assistance through the Federal Emergency Management Agency.

People with storm losses in all counties can register online at **www.disasterassistance.gov** or via smartphone or tablet at **m.fema.gov**.

Survivors also can register by phone or 711/VRS by calling **800-621-3362**, **TTY 800-462-7585**. The toll-free telephone numbers operate 24 hours a day, seven days a week until further notice.

At the request of the state, FEMA extended the registration deadline beyond the original 60 day window due to the magnitude of the Hurricane Sandy disaster.

The disaster registration process serves as a referral point for FEMA programs and those of partner agencies such as the U.S. Small Business Administration, American Red Cross and the Salvation Army.

FEMA disaster assistance for individuals and families can include money for rental assistance, essential home repairs, personal property losses and other serious disaster-related needs not covered by insurance.

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Joint Information Center
Joint Field Office
Lincroft, New Jersey

News Release

December 4, 2012
DR-4086-NJ NR-040
FEMA News Desk: 877-434-4084
NJOEM PIO Contact: 609-963-6818

SANDY SURVIVORS SHOULD SUBMIT INSURANCE SETTLEMENT INFORMATION

Trenton, NJ. — Hurricane Sandy survivors who registered with the Federal Emergency Management Agency (FEMA) and indicated they had insurance coverage should send in their insurance settlement information as soon as they receive it.

The insurance settlement documents allow FEMA to determine if survivors have uninsured or underinsured losses eligible for federal assistance. By law FEMA cannot provide financial assistance for losses covered by insurance. FEMA cannot pay deductibles either. Decisions on FEMA aid are evaluated on a case-by-case basis.

To submit insurance documentation, here's what applicants can do:

- Gather insurance documents and any settlement information.
- **Write the applicant's name, FEMA registration number and 4086-DR-NJ on each page.**
- Send a copy of these documents to FEMA by:
  - **Fax: 800-827-8112**
  - Mail: National Processing Service Center
    P.O. Box 10055
    Hyattsville, MD 20782-8055
  - Visiting a Disaster Recovery Center (DRC). Find the nearest DRC online at http://www.fema.gov/disaster-recovery-centers

Survivors can call FEMA with questions at **800-621-FEMA (3362), TTY 800-462-7585.** Lines are open from 7 a.m. to 10 p.m. and assistance is available in many languages.

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Joint Information Center
Joint Field Office
Lincroft, New Jersey

News Release

December 7, 2012
DR-4086-NJ NR-050
FEMA News Desk: 877-434-4084
NJOEM PIO Contact: 609-963-6818

FEMA ASSISTANCE DENIAL STILL OFFERS OPTION FOR APPEAL

Trenton, NJ. — Survivors have the right to appeal the Federal Emergency Management Agency's decision about what assistance they can receive.

You may ask for another review to appeal the amount or type of help provided or any other decision about federal disaster assistance.

Before asking for an appeal, it is important to review the "Help After a Disaster" applicant's guide. The booklet explains the different types of assistance that may be available to survivors and could answer some questions you have about the appeal process. Each applicant receives a copy and it is available online at www.fema.gov/help-after-disaster.

When appealing, explain in writing why you disagree with a decision. Include any new or additional documents that would support the appeal. Be as specific as possible in the letter. Include materials such as itemized receipts and contractor estimates.

When sending an appeal letter for Hurricane Sandy, remember to include:

- On all pages of all documents:
  - Federal disaster declaration number **4086-DR-NJ**.
  - Nine-digit FEMA application number.
- Applicant's name, place and date of birth, and the address of the damaged dwelling.
- Copies of documentation that supports the appeal. All receipts, bills and estimates must include contact information for the service provider. Keep all originals for your records.
- A copy of a state-issued identification card, unless the letter is notarized or includes the following statement: **"I hereby declare under penalty of perjury that the foregoing is true and correct."**
- The applicant's signature.

Appeal letters must be postmarked within 60 days of the date on the decision letter.

Survivors may send the appeal letter to FEMA by:

- **Fax:** **(800) 827-8112** Attention:FEMA
- **Mail:** National Processing Service Center
  P.O. Box 10055
  Hyattsville, MD 20782-8055

(MORE)

- Visiting a Disaster Recovery Center (DRC). Find the nearest Disaster Recovery Center here.

If you would like to speak with a specialist who will listen and help you with the appeal process, you can visit a local Disaster Recovery Center or call the FEMA helpline.

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Joint Field Office
Lincroft, New Jersey

FEMA

Public Service Announcement

December 10, 2012
DR-4086-NJ PSA-062
FEMA News Desk: 877-434-4084
NJOEM PIO Contact: 609-963-6818

SENIORS' BENEFITS ARE NOT AFFECTED BY A FEMA GRANT

START DATE: Monday, December 10
KILL DATE: Open
RUN TIME: 30 seconds

SENIORS WHO HAD DISASTER LOSSES BECAUSE OF HURRICANE SANDY ARE URGED TO APPLY FOR DISASTER ASSISTANCE.

DISASTER ASSISTANCE IS NOT COUNTED AS INCOME AND IS NOT TAXED. IT DOES COVER EXPENSES THAT ARE A RESULT OF THE DISASTER.

IF YOU RECEIVE SOCIAL SECURITY OR OTHER GOVERNMENT BENEFITS YOU MAY STILL BE ELIGIBLE FOR FEMA AID IF YOUR LOSSES WERE NOT COVERED BY INSURANCE.

REGISTER ONLINE NOW AT DISASTERASSISTANCE.GOV OR BY CALLING 1-800-621-FEMA OR TTY 1-800-462-7585. DON'T MISS OUT.

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Joint Information Center
Joint Field Office
Lincroft, New Jersey

News Release

December 10, 2012
DR-4086-NJ NR-054
FEMA News Desk: 877-434-4084
NJOEM PIO Contact: 609-963-6818

NO LOSS OF BENEFITS FOR NEW JERSEY SENIORS RECEIVING DISASTER AID

TRENTON, N.J. — Seniors who suffered losses when hurricane Sandy pummeled New Jersey don't have to worry about being hit a second time if they receive disaster funds. FEMA disaster assistance is not counted as income, is not taxed, and has no effect on Social Security or other government benefits.

Federal Coordinating Officer, Michael J. Hall said, "When seniors get a check from FEMA, the Internal Revenue Service knows that it's to help them get back to where they were before the storm. It is not counted as income. Older adults won't have a penny of this assistance taxed or have any benefits cut."

Seniors and others who had disaster related losses may **apply for assistance** online at www.DisasterAssistance.gov or by web enabled mobile device at **m.fema.gov.** By phone or 711/VRS, call **800-621-FEMA (3362)** or **TTY 800-462-7585**.

Seniors are encouraged to call and register. A FEMA specialist will explain the types of help available and walk callers through the registration process. They are knowledgeable about the process and can answer their questions in a language they feel comfortable speaking.

State Coordinating officer, Lt. Jeff Mottley said, "If seniors receive an SBA application form after registering with FEMA, it's very important for them to complete and return it. The application helps determine their eligibility for a wide range of disaster relief programs. It's not just for a loan."

New Jersey seniors affected by the storm can find out how to apply for an SBA loan by calling **800-659-2955** or by visiting www.sba.gov/disaster. For more information about other elder care issues, call the national referral service, Eldercare Locators, at **800-677-1116**.

SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations.

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News Release

December 17, 2012
DR-4086-NJ NR-061
FEMA News Desk: 877-434-4084
NJOEM PIO Contact: 609-963-6818

HELP FOR BUSINESSES FACING ECONOMIC LOSSES CAUSED BY HURRICANE SANDY

TRENTON, N.J. — For businesses struggling with losses from evacuations, power outages, damaged inventory and general economic loss caused by Hurricane Sandy, a variety of federal and state resources can help.

Small Business Administration
Economic Injury Disaster Loans from the U.S. Small Business Administration provide working capital to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations. The loans help meet ordinary and necessary financial obligations that cannot be met as a direct result of the disaster.

These loans are intended to assist the business or nonprofit through the disaster recovery period. The money may be used to pay fixed debts, payroll, accounts payable, and other bills that could have been paid if the disaster had not occurred. The loans are not intended to replace profits.

- The loan amounts and terms are determined by the SBA.
- The law authorizes a maximum term of 30 years.
- Interest rates for loans for small businesses can be as low as 4 percent.
- Interest rates for loans for eligible nonprofit organizations can be as low as 3 percent.
- Businesses of all sizes are also eligible to apply for loans to cover their physical losses. The deadline for this type of loan is Dec. 31, 2012.

For additional information, call 800-659-2955 or TTY 800-877-8339, email DisasterCustomerService@SBA.gov or visit SBA.gov. Applicants may also apply online using the Electronic Loan Application via SBA's secure website at DisasterLoan.SBA.gov/ELA.

Farm Services Agency
The Farm Services Agency offers a number of loans and grants to help producers recover from production and physical losses due to drought, flood, other natural disasters or quarantine. The FSA maintains 10 programs covering crop losses, livestock losses and damaged farm property. See disaster.fsa.usda.gov for more information.

(MORE)

Disaster Unemployment Insurance
The State of New Jersey requested and was granted federal unemployment insurance funds for Hurricane Sandy survivors. Self-employed entrepreneurs may qualify for disaster-related unemployment benefits. Survivors must first file a regular unemployment insurance claim with the state at njuifile.net. When and if that claim is denied, a claim may be filed for disaster-related unemployment benefits which have a different funding source. Read these FAQs for details.

N.J. Economic Development Authority
The N.J. Economic Development Authority can provide disaster survivors with access to capital, including tax-exempt and taxable bond financing, loans, loan guarantees, and business and tax incentives. For more information, visit www.njeda.com.

N.J. Business Action Center (One-Stop Shop)
This "One-Stop Shop" serves as an information clearinghouse for Hurricane Sandy business recovery assistance. The storm call center number is 866-534-7789. Visit www.state.nj.us/njbusiness/ for further information.

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News Release

December 18, 2012
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FEMA News Desk: 877-434-4084
NJOEM PIO Contact: 609-963-6818

FEMA HOUSING ASSISTANCE IS BASED ON DAMAGE TO ESSENTIAL LIVING AREAS
Re-Inspection Available for 'Insufficient Damage'

TRENTON, N.J. — Some households with property damage received a letter from FEMA that said "insufficient damage." The FEMA housing inspector reported that the essential living areas in the home were safe, sanitary and functional. People who disagree can ask for a re-inspection.

FEMA can only provide rent or repair money when there is damage to the living room, dining room, kitchen, bathroom and bedrooms used by occupants of the home.

FEMA will reconsider a request for housing assistance, and there are other options:

- **Request a re-inspection.** Call the FEMA helpline by phone or 711/VRS at **800-621-FEMA (3362), TTY 800-462-7585**.
- **Complete and return your SBA low-interest disaster loan application** if you received one. The U.S. Small Business Administration provides disaster loans for individuals. Loan funds may be available for damage to all living areas.
- **Get volunteer help.** Dozens of private nonprofit groups are helping in New Jersey. Some groups provide volunteers to help out with minor repairs to homes. For more information call 2-1-1 or visit NJ211.org online.
- **File an appeal.** Any decision by FEMA can be appealed. Filing an appeal relating to habitability requires verifiable documentation to show the disaster caused damage that made the housing uninhabitable. Appeal letters must be postmarked within 60 days of the date of the decision letter.

For information on filing an appeal, survivors should refer to the "Help After Disaster" guide, which is mailed to everyone who registers with FEMA. The guide also is available online at www.fema.gov/help-after-disaster.

All applicants will receive a letter from FEMA. If you do not understand it, visit a disaster recovery center or call the FEMA helpline.

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