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News Release: New Jersey Survivors Affected by the Remnants of Hurricane Ida Can Apply for Possible FEMA **Assistance**

Trenton, NJ - New Jersey homeowners and renters affected by Hurricane Ida who live in counties that have recently been designated for Individual Assistance could be eligible for help from FEMA.

The designated counties are: Bergen, Gloucester, Hunterdon, Middlesex, Passaic and Somerset.

If you have homeowners or renters insurance, you should file a claim as soon as possible. By law, FEMA cannot duplicate benefits for losses covered by insurance. If you are uninsured or underinsured, you may be eligible for federal assistance.

The fastest and easiest way to apply is by visiting disasterassistance.gov/ or by downloading the FEMA App on the Apple App Store or the Google Play Store.

If it is not possible to apply online, call 800-621-3362 (TTY: 800-462-7585). The toll-free telephone lines operate from 6 a.m. to 10 p.m. CDT, seven days a week. Those who use a relay service such as a videophone, InnoCaption or CapTel should update FEMA with their specific number assigned to that service.

"FEMA's mission here in New Jersey and around the country is to help people before, during and after disasters," said Federal Coordinating Officer Patrick Cornbill. "Residents in Bergen, Gloucester, Hunterdon, Middlesex, Passaic, and Somerset counties have already begun registering for FEMA assistance and we encourage people in those counties to visit DisasterAssistance.gov to register."

When you apply for assistance, have the following information readily available:

- A current phone number where you can be contacted
- Your address at the time of the disaster and the address where you are now staying

- Your Social Security number, if available
- A general list of damage and losses
- If insured, the policy number or the agent and/or the company name

As soon as it is safe to do so, start cleaning up. Take photos to document damage and begin cleanup and repairs to prevent further damage. Remember to keep receipts from all purchases related to the cleanup and repair.

Disaster assistance may include financial help for temporary lodging and home repairs along with other programs to assist families recover from the effects of the event.

Non-Designated County Residents

New Jersey has launched a data collection portal to gather data from impacted individuals outside of the six counties where FEMA has declared the Major Disaster Declaration. The state portal will record basic information including name, location, damages, and cost, and need from impacted residents and businesses. It is accessible at nj.gov/ida and damagenj-njoem.hub.arcgis.com

FEMA and the State continue to evaluate damage in other counties through the Preliminary Damage Assessment process and the state portal will ensure that all Ida damages across all counties in the State are evaluated for potential FEMA assistance.

Small Business Administration Disaster Loans

U.S. Small Business Administration (SBA) low-interest disaster loans are available for homeowners, renters, businesses of any size and most nonprofits. Similar to FEMA, SBA cannot duplicate benefits for losses covered by insurance.

- For small businesses, those engaged in aquaculture and most nonprofits, up to \$2 million is available for working capital needs even if there was no property damage, with a \$2 million maximum loan for any combination of property damage and working capital needs.
- For homeowners: up to \$200,000 is available to repair or replace their primary residence. For homeowners and renters: up to \$40,000 is available to replace personal property, including vehicles.

Businesses and residents can apply online at https://disasterloanassistance.sba.gov For questions and assistance completing an application, call 800-659-2955 or email DisasterCustomerService@sba.gov. SBA will answer specific questions about how a disaster loan may help each survivor recover from the disaster damage

For the latest information visit fema.gov/disaster/4614. Follow the FEMA Region 2 Twitter account at twitter.com/FEMAregion2

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FEMA's mission is helping people before, during, and after disasters.

START YOUR RECOVERY PROCESS

- Take photos of your damaged home and belongings.
- Make a list of damaged or lost items.
- Save yourself time. If you have insurance, you must file a claim with your insurance company.

 If you do not have insurance, skip to step 4.
- 3 Ways To Apply
 Online DisasterAssistance.gov
 Through the FEMA app

TTY: (800) 462-7585

• Call: (800) 621-3362



Special Note

FEMA cannot provide assistance for losses that are covered by insurance.



COMIENCE SU PROCESO DE RECUPERACIÓN

- Tome fotografías de los daños a su vivienda y sus pertenencias.
- Haga una lista de artículos dañados o perdidos.
- Ahórrese su tiempo. Si tiene seguro, usted necesita presentar una reclamación a su compañía de seguros.

Si no tiene seguro, vaya al paso número 4.

Tres maneras para solicitar

En línea a través de DisasterAssistance.gov/es

A través de la aplicación móvil de FEMA

Llamando a: (800) 621-3362

TTY: (800) 462-7585



Importante

FEMA no puede proporcionar asistencia para pérdidas cubiertas por pólizas de seguro.





Fact Sheet

Individual Assistance Program

When a state, territorial, or tribal government (STTL) determines an incident exceeds their capability to respond, the Governor or Tribal Chief Executive may request a declaration from the President through FEMA. The President may provide federal assistance when the magnitude or threat of an incident exceeds the affected state, territorial, tribal, or local government's capability to respond or recover. For FEMA to provide supplemental federal assistance, the President must declare that an emergency or major disaster exists.

The Individual Assistance mission ensures disaster survivors have timely access to a full range of authorized programs and services to maximize recovery through partnered coordination of STTL governments, as well as other federal agencies, non-governmental organizations and the private sector.

Individual Assistance Programs

FEMA assists individuals and households through the coordination and delivery of Individual Assistance programs including:

- Mass Care and Emergency Assistance (MC/EA): Mass Care is composed of seven services known as activities: sheltering; feeding; distribution of emergency supplies; support for individuals with disabilities and others with access and functional needs; reunification services for adults and children; support for household pets, service, and assistance animals; and mass evacuee support. In addition to the seven aforementioned activities, MC/EA also supports the National Mass Care Exercise (NMCE) training program and offers partnerships through the following programs: Blue Roof Program and Transitional Sheltering Assistance (TSA).
- Crisis Counseling Assistance and Training Program (CCP): CCP provides eligible STTLs governments, and non-governmental organizations with supplemental funding to assist disaster-impacted individuals and communities in recovering from the major disasters through the provision of community-based outreach and psycho-educational services. The goal is to aid survivors in recovering from the adverse reactions to disasters and to begin to rebuild their lives.
- **Disaster Unemployment Assistance (DUA):** DUA provides unemployment benefits and re-employment assistance services to eligible survivors affected by a Presidentially-declared major disaster. These services are under the responsibility of the U.S. Department of Labor and administered by the state, territorial, tribal, and local government emergency management officials of the affected area(s). DUA is only available to those eligible survivors who are not eligible for regular state unemployment insurance (UI).
- **Disaster Legal Services (DLS):** DLS provides legal aid to survivors affected by a Presidentially-declared major disaster through an agreement with the Young Lawyers Division (YLD) of the American Bar Association. DLS is put into effect during Presidentially-declared disasters and is available to survivors who qualify as low-income.

- <u>Disaster Case Management (DCM):</u> DCM is a time-limited process that promotes partnership between a case manager and a disaster survivor in order to assess and address a survivor's verified disaster-caused unmet needs through a disaster recovery plan. This disaster recovery plan includes resources, decision-making priorities, providing guidance and tools to assist disaster survivors.
- Individuals and Households Program (IHP): IHP Assistance provides financial assistance and direct services to eligible individuals and households who have uninsured or underinsured necessary expenses and serious needs. IHP Assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster; it is intended to meet basic needs and supplement disaster recovery efforts. IHP Assistance is not considered income or a resource when determining eligibility for welfare, income assistance, or incometested benefit programs that the federal government funds, such as Social Security benefits or disability income. IHP Assistance is also exempt from garnishment or seizure, but this exception does not apply to FEMA recovering assistance received in error or fraud.

Individual Assistance Service Delivery Channels

FEMA offers disaster survivors multiple options to access Individual Assistance. Survivors may receive information and services through:

- <u>Internet or Smartphone Application</u>: Disaster survivors may apply for IHP Assistance or check their application status on-line at www.disasterassistance.gov. Disaster survivors may also access FEMA via smartphone by downloading the application from www.fema.gov or through their mobile provider's application store.
- **FEMA Toll-Free Helpline:** Disaster survivors may call FEMA toll-free at 800-621-3362 (TTY: 800-462-7585) to register for assistance or check their application status. Those who use a relay service such as a videophone, InnoCaption or CapTel should update FEMA with their specific number assigned to that service.
- <u>Disaster Recovery Centers (DRCs)</u>: Disaster survivors may apply for assistance in person at DRCs in or near their communities. DRCs are usually opened quickly after a disaster for a limited period of time. They are accessible and equipped to accommodate disaster survivors who need disability- related communication aids. FEMA staff can assist with completing registrations or checking their application status. FEMA coordinates with the state, territorial, tribal, or local government to establish DRC locations.
- **Disaster Survivor Assistance (DSA) Teams**: FEMA may send staff into the affected communities to help disaster survivors apply for IHP assistance. FEMA may also coordinate with the state, territorial, tribal, or local government to send staff into emergency shelters to assist survivors. FEMA staff are equipped with computers or similar devices to assist survivors with registering for IHP Assistance or provide them referrals to other resources.

Because FEMA's programs are not designed to make a survivor whole, we encourage a whole community approach to disaster recovery by engaging the full capacity of non-governmental

Federal Emergency Management Agency

organizations and the private sector, including businesses, faith-based and disability organizations, and the general public, in conjunction with the participation of state, territorial, tribal, or local government, as well as other federal agency partners.

FEMA's Mission: Helping people before, during, and after disasters.

October 2020



Fact Sheet

Public Assistance

Overview

Public Assistance (PA) is FEMA's largest grant program providing funds to assist communities responding to and recovering from major disasters or emergencies declared by the President. The program provides funding for emergency assistance to save lives and protect property, and assists with funding for permanently restoring community infrastructure affected by a federally declared incident.

Eligible Applicants

Eligible applicants include states, federally recognized tribal governments (including Alaska Native villages and organizations so long as they are not privately owned), U.S. territories, local governments, and certain private non-profit (PNP) organizations.

PNPs must have "an effective ruling letter from the U.S. Internal Revenue Service, granting tax exemption under sections 501(c), (d), or (e) of the Internal Revenue Code of 1954, or satisfactory evidence from the State that the nonrevenue producing organization or entity is a nonprofit one organized or doing business under State law." Additionally, for a PNP operated facility to be eligible, the PNP must demonstrate the facility provides a critical service or provides a non-critical, but essential government service and is open to the general public. A facility that provides a critical service is defined as one used for an educational, utility, emergency, or medical purpose.²

Project Categories

FEMA processes PA grant funding according to the type of work the applicant undertakes. Eligible work must be required as a result of the declared incident, be located in the designated area, be the legal responsibility of the applicant, and be undertaken at a reasonable cost.

Eligible work is classified into the following categories:

Emergency Work

Category A: Debris removal

Category B: Emergency protective measures

Permanent Work

Category C: Roads and bridges Category D: Water control facilities Category E: Public buildings and contents

Category F: Public utilities

Category G: Parks, recreational, and other facilities

Federal funding guidelines for each of these categories are listed in the *Public Assistance Program and Policy Guide*, which is located online <u>at fema.gov/public-assistance-policy-and-guidance</u>.

Application Process

After a federal declaration, the recipient (i.e. state, tribe, or territory) conducts Applicant Briefings to inform potential applicants (i.e. state, local, tribal, territorial, and PNP officials) of the assistance available and how to apply. Applicants must then file a Request for Public Assistance within 30 days of the date their respective area is designated by the federal declaration.

Following the approved request, FEMA and the applicants will conduct additional meetings to discuss disaster damage and project formulation. Applicants must identify and report damages to FEMA within the 60-day regulatory timeframe. FEMA, the recipient, or the applicant will then prepare project worksheets for eligible work and eligible facilities based on actual or estimated project costs.

¹ 44 CFR 206.221(f)

² Stafford Act § 406(a)(3)(B), 42 U.S.C. § 5172, and 44 CFR §206.221(e)

Grant Administration

The federal share of assistance will not be less than 75 percent of the eligible cost for emergency measures and permanent restoration. The recipient determines how the non-federal share of 25 percent will be dispersed to its applicants.

Recipients are responsible for managing the funds obligated to them by FEMA, including disbursement to applicants. FEMA will continue to monitor the recovery progress to ensure the timely delivery of eligible assistance, and compliance with federal laws and regulations.

Large Projects

Projects above a certain amount are considered "large." The threshold corresponds to the annually adjusted small project maximum.

Alternative Procedures (428): For large permanent work projects using Section 428 PA Alternative Procedures, funding is made on the basis of a fixed-cost estimate agreed upon by the applicant, recipient and FEMA. PA funding is based on the estimated amount to restore the damaged facility to its pre-disaster design and function, including applicable and federally required codes and standards, and any identified eligible hazard mitigation measures. Once agreement on the fixed amount is made, the funding will not be adjusted. Applicants have the flexibility to use the funding to meet the post-disaster recovery needs, and not just build back what they had before. The applicant may also retain any excess funds for use on certain eligible activities.

Standard Procedures (406): For large permanent work projects using the standard Section 406 process, funding is provided on the basis of actual costs as determined after the project is completed. The applicant's flexibility in use of the funding is limited, and they do not have the ability to retain excess funds.

Small Projects

Projects falling below a certain threshold are considered "small." The threshold is adjusted annually for inflation. For Fiscal Year 2021, that threshold is \$132,800. For small projects, final funding is based on the estimate at the time of project approval and certification of project completion is required when the project is done. The minimum amount that can be approved for any Project Worksheet under the PA Program for FY 2021 is \$3,320.

Revised October 2020



Fact Sheet

INDIVIDUALS AND HOUSEHOLDS PROGRAM (IHP)

Disaster Assistance Sequence of Delivery

Voluntary Agencies and Mass Care Emergency Food, Shelter, Clothing, Medical Needs Insurance Homeowner, Renter, Flood, etc.

Federal assistance may be available for uninsured or underinsured needs, or when insurance benefits are significantly delayed.*

FEMA Housing Assistance Financial: LER, Rental, Repair, and Replacement Assistance Direct: MLR, MHU, PHC

FEMA/State/Territory/Tribal Government ONA
Non-SBA-Dependent Items
(Funeral, Medical, Dental, Child Care, Other)

SBA Income Evaluation (Repayment Capability)

To determine if the applicant can qualify for a low-interest SBA loan.

The applicant must complete the SBA loan application and be denied for a loan to be eligible for further FEMA assistance.

SBA Referral

For SBA-Dependent items and those applicants who qualify for a low-interest loan.

Real Property (owners) loans up to \$200,000. Personal Property (owners & renters) loans up to \$40,000.

*If it is later determined that an applicant cannot qualify for a loan, the applicant is referred to FEMA.

FEMA/State ONA

SBA-Dependent Items

For those applicants who do not qualify for an SBA loan.

Personal Property Transportation

Moving and Storage Group Flood Insurance Policy

Unmet Needs - Voluntary Agencies

FEMA will coordinate with whole community partners to address remaining unmet needs once an applicant has received all federal assistance for which they are eligible.

October 2020



IMMEDIATE RELEASESeptember 7, 2021

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MURPHY ADMINISTRATION ANNOUNCES INTENT TO RESUME RAHWAY RIVER FLOOD RISK MANAGEMENT FEASIBILITY STUDY WITH U.S. ARMY CORPS OF ENGINEERS

(21/P26) TRENTON – Following Governor Phil Murphy's tour of communities in the Rahway River Watershed that were flooded during Tropical Storm Ida, the New Jersey Department of Environmental Protection has announced that it intends to resume the Rahway River Flood Risk Management Feasibility Study with the U.S. Army Corps of Engineers. The DEP will soon deliver its Letter of Intent to serve as the non-Federal sponsor of the study to the Army Corps, which was recently reauthorized by Congress to resume the study under the Water Resources Development Act of 2020. The goal of the study is to identify feasible design alternatives to address flooding problems in the Rahway River Basin and to reduce risks in neighborhoods of Cranford, Springfield, Millburn and Rahway.

"Events like Tropical Storm Ida make New Jersey's need for climate and flood resilience solutions all the more clear and our strong state-federal partnership with the U.S. Army Corps of Engineers is key to the design and implementation of mitigation projects that can help to protect New Jersey families and businesses," said Commissioner Shawn M. LaTourette. "My DEP colleagues and I stand ready to work shoulder-to-shoulder with Army Corps and our local partners on climate resilience projects in the Rahway and other watersheds throughout the State."

The forthcoming Letter of Intent from DEP will indicate the State of New Jersey's commitment to serve as the non-Federal sponsor of the study and to supporting a federally acceptable design alternative capable of receiving federal support in future Water Resources Development Act funding rounds. DEP will issue the Letter of Intent to the U.S. Army Corps of Engineers District Commander following discussion with the Corps' New York District, planned for this week.

Building upon the state's partnership with the Army Corps is one component of the Murphy Administration's approach to increasing New Jersey's resilience to climate change.

Additionally, the Murphy Administration has:

- Commissioned the first-ever, state-specific <u>Climate Science Report</u>;
- Kick-started the state's <u>climate resilience strategy</u>, while deploying new funding for flood resilience projects (including \$22 million in the latest FY22 budget);
- Ordered DEP to launch needed changes to flood zone rules that will better protect people, property and infrastructure by ensuring that what we build today can stand the test of time with the NJPACT (New Jersey Protecting Against Climate Threats) reforms ordered under Governor Murphy's E.O. 100;
- Had DEP launch a new <u>green infrastructure rule</u> to facilitate better and more costeffective stormwater management, making it possible for local governments that desire improved stormwater management to establish stormwater utilities;
- Oversaw \$1.5 billion of investments in <u>water infrastructure</u>, including stormwater and water infrastructure in the last three years, with another \$1 billion to come in the next year for both drinking water and stormwater.

Follow Commissioner LaTourette on Twitter <u>@shawnlatur</u> and Instagram <u>@shawnlatur</u>; and follow the DEP on Twitter <u>@NewJerseyDEP</u> and on Instagram <u>@nj.dep</u>

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