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**FEMA**

# Disaster News

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## FEMA ASSISTANCE OVERVIEW

Individuals, families and business owners in all New Jersey Counties may qualify for aid programs provided and coordinated by the Federal Emergency Management Agency (FEMA). The following is a summary and list of online resources for survivors of Hurricane Sandy.

Residents can also get disaster-related information by visiting [www.disasterassistance.gov](http://www.disasterassistance.gov) or calling the FEMA helpline 24/7 at 800-621-FEMA (3362). Disaster assistance applicants who have a speech disability or hearing loss and use TTY should call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362.

Residents can also access information on assistance available to help with recovery needs by visiting a FEMA Disaster Recovery Center (DRC). To find the nearest DRC:  
<http://www.disasterassistance.gov/disaster-assistance>.

Assistance for affected individuals, families, and businesses may include:

- **Rental payments** for temporary housing for those whose homes are unlivable. Initial assistance may be provided for up to three months for homeowners and at least one month for renters. Benefits may be extended for up to 18 months, based on a review of individual applicant requirements. Rental listings on the [FEMA Housing Portal](#).
- **Short-term lodging** assistance for evacuees who are not able to return home for an extended or indeterminate period of time following a disaster. FEMA may provide Transitional Shelter Assistance (TSA) in hotels and motels to those who continue to need housing after shelters have closed because they are unable to return to their homes. To find participating hotels visit <http://www.femaevachotels.com>.
- **Grants for home repairs** and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary and functional. To start the application process and for additional information: <http://www.fema.gov/assistance/index.shtm> .
- **Grants 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. More applications and more information: <http://www.fema.gov/assistance/index.shtm>.

- **Unemployment** payments up to 26 weeks for workers who temporarily lost jobs because of the disaster and who do not qualify for state benefits, such as self-employed individuals. These benefits are made available to individuals not covered by other unemployment compensation programs, such as self-employed, farmers, migrant and seasonal workers. All unemployed individuals must register with New Jersey's employment services office before they can receive DUA benefits. New Jersey disaster unemployment benefits site: <http://lwd.dol.state.nj.us/labor/ui/aftrfile/dua.html>.
- **Low-interest Small Business Administration** disaster loans to cover residential losses not fully compensated by insurance. Loans available up to \$200,000 for primary residence; \$40,000 for personal property, including renter losses. <http://www.sba.gov/content/home-and-personal-property-loans>.
- **Small Business Administration Disaster Loans** up to \$2 million for small businesses, small agricultural cooperatives and most private, non-profit organizations of all sizes that have suffered disaster-related cash flow problems and need funds for working capital to recover from the disaster's adverse economic impact. This loan in combination with a property loss loan cannot exceed a total of \$2 million. <http://www.sba.gov/content/business-physical-disaster-loans>.
- **U.S. Department of Agriculture loans** up to \$500,000 for farmers, ranchers and aquaculture operators to cover production and property losses, excluding primary residence. Applications for emergency loans must be received within 8 months of the county's disaster or quarantine designation date. Program information available at: <http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=efl>. To find the Nearest USDA service center: <http://offices.sc.egov.usda.gov/locator/app?state=us&agency=fsa>.
- **Other programs:** Crisis counseling for those traumatized by the disaster; income tax assistance for filing casualty losses; advisory assistance for legal, veterans benefits and social security matters. <http://www.fema.gov/additional-assistance#1>
- There is a wealth of resources about **New Jersey's programs** for disaster survivors. <http://lwd.dol.state.nj.us/labor/lwdhome/content/SandyHelpCenter.html>.
- For a summary of specific programs for which applications may be submitted on line: <http://www.disasterassistance.gov/disaster-assistance/browse-by-category/category/D05>.

#### How to Apply for Assistance:

To begin the disaster registration process, residents and business owners in all 21 New Jersey counties can register online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov), by web enabled mobile device at [m.fema.gov](http://m.fema.gov) or by calling 1-800-621-FEMA (3362). Disaster assistance applicants who have a speech disability or hearing loss and use TTY should call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362.

The toll-free telephone numbers are available 24 hours per day, 7 days a weekly until further notice.

Before registering, applicants should gather the following basic information to speed up the process:

- Social Security number;
- Telephone number where he or she can be reached;
- Address of the damaged property;
- Current address;
- Brief description of disaster-related damages and losses;
- Insurance information; and
- Bank account information. (Because many residents are relocating, mailed checks may not reach them FEMA strongly encourages applicants to provide account and routing numbers to enable direct deposit of assistance funds.)

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*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.*

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