

FEMA Disaster Assistance

On Wednesday, August 31, President Obama declared a state of emergency for New Jersey, freeing up federal funds and resources to assist New Jersey in dealing with Hurricane Irene and the recovery efforts. Bergen, Passaic, Warren and Sussex Counties have all been named official disaster areas and are eligible for both individual and public assistance. Below is a full listing of FEMA aide available. Please contact FEMA to determine eligibility.

Aid for Families and Individuals

Individual and Household Programs (IHP)

Individual assistance can be provided to eligible individuals and households who are uninsured, or under-insured, and suffered losses due to disaster damage. By law, the amount of individual assistance a person or household can receive is capped and may not cover losses to the extent that a flood insurance policy would. IHP is not intended to restore damaged property to the condition it was in prior to the disaster; IHP home repair may only provide enough money, up to the limits, to return a house or item to service. IHP is not intended to cover businesses; they must seek loans from the Small Business Administration (SBA) prior to seeking IHP assistance. With each case, the disaster victim must register for assistance to establish eligibility. FEMA (or the providing agency) will verify eligibility and need before assistance is offered.

For more information about the above programs, please call *1-800-621-FEMA* or visit www.DisasterAssistance.gov

Temporary Housing, Rental and Mortgage Assistance

FEMA's Temporary Housing Assistance and Rental Assistance programs ensure that people whose homes are damaged by disaster have a safe place to live until repairs can be completed. These programs are designed to provide funds for expenses that are not covered by insurance and are available only to homeowners and renters who are legal residents of the United States and who were displaced by the disaster. Also available is Mortgage and Rental Assistance (MRA), which provides a check to pay the rent or mortgage to prevent eviction or foreclosure.

For more information about the above programs, please call *1-800-621-FEMA* or visit www.DisasterAssistance.gov

Individual and Family Grants

The Individual and Family Grant Program (IFG) provides funds for the necessary expenses and serious needs of disaster victims that cannot be met through insurance or other forms of disaster assistance (including low interest loans from the Small Business Administration). Applicants will be tested for a loan first. To obtain assistance for housing and personal property, applicants may be required to apply to the U.S. Small Business Administration (SBA) for a disaster loan. If the SBA determines the applicant ineligible for a loan, or if the loan amount is insufficient, the applicant is referred to the IFG program. Among the needs that can be met through the IFG Program are

housing, personal property, medical, dental, funeral, transportation and required flood insurance premiums.

For more information about the above programs, please call *1-800-621-FEMA* or visit www.DisasterAssistance.gov

Aid for Small Businesses

Small Business Administration Disaster Loans

The Small Business Administration (SBA) can provide three types of disaster loans to qualified homeowners and businesses: Home Disaster Loans to homeowners and renters, Business Physical Disaster Loans to business owners to repair or replace disaster-damaged property, and Economic Injury Disaster Loans, which provide capital to small businesses and to small agricultural cooperatives to assist them through the disaster recovery period. For many individuals, the SBA Disaster Loan program is the primary form of disaster assistance. Other FEMA programs for individuals include: Disaster Unemployment Assistance, Legal Services, Tax Relief Considerations and Crises Counseling.

For more information about the following programs, please call *1-800-659-2955* or visit <http://www.sba.gov/content/business-physical-disaster-loans>

Aid for Localities and Nonprofits

Public Assistance – Reimbursement to Municipalities & Private Nonprofits

FEMA Public Assistance funds the repair, restoration, reconstruction, or replacement of a public facility or portion of the infrastructure that is damaged or destroyed by a disaster. Certain private nonprofit (PNP) organizations may also receive assistance. Eligible private nonprofits include educational, utility, emergency, medical, rehabilitation, and temporary or permanent custodial care facilities (including those for the aged and disabled), and other private nonprofit facilities that provide essential services of a governmental nature to the general public.

Projects fall into the following categories: Debris Removal, Emergency Protective Measures, Road Systems and Bridges, Water Control Facilities, Public Buildings and Contents, Public Utilities, and Parks and Recreation.

For insurable structures within Special Flood Hazard Areas, primarily buildings, assistance from FEMA is reduced by the amount of insurance settlement that could have been obtained under a standard National Flood Insurance Program (NFIP) policy.

FEMA reviews and approves the project applications and obligates the federal share of the costs (75 percent) to the state. The state then disburses funds to local applicants. For small projects, payment of the federal share of the estimate is made upon approval of the project and no further accounting to FEMA is required. For large projects, payment is made on the basis of actual costs determined after the project is completed, although interim payments may be made as necessary.

For more information about the above programs, please call: *1-609-963-6900*