

New Jersey Hurricane Sandy
2013
Long-Term
Relief and Recovery Assistance Guide



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To submit feedback
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I. ADDRESSING BASIC NEEDS

Consider this: If you are struggling to make ends meet, review your expenses and see if you can eliminate or reduce costs by seeking help in satisfying a basic need. Money saved in one area of your budget could be put towards another pressing expense.

Food

If you are in need of food, visit [End Hunger NJ](http://endhungernj.com/) [http://endhungernj.com/] where you will find information about a food pantry in your area. Operational hours vary and supplies may be limited so be sure to call before you go to verify details.

Health Concerns

If you have questions regarding mold, lead, asbestos, or flood water clean-up you can call 609.826.4950 or 609.826.4920.

Help with Multiple Unmet Needs

American Red Cross Recovery Efforts Continue

The American Red Cross is working with families and individuals whose home remains uninhabitable as a result of Hurricane Sandy. ARC staff will assist in obtaining housing, coordinate with other agencies in an effort to satisfy unmet needs and provide limited financial assistance for things like moving costs, security deposits, and minor home repairs when other resources have been exhausted. Call 848.202.2930 or 848.202.2931 Monday through Saturday from 8:00 am to 5:00 pm.

Catholic Charities' Disaster Case Management

Catholic Charities administers a program called Disaster Case Management which is designed to address the storm-related unmet needs of survivors and identify long term recovery strategies. Clients work closely with a case manager who helps to develop a recovery plan, find resources and identify suitable referrals. To enroll in this program you may call Catholic Charities' Disaster Case Management at 877.510.6762 or dial 2-1-1 and speak with our disaster case management call specialist who will forward a referral to the Disaster Case Management program at Catholic Charities on your behalf.

Local Long-Term Recovery Groups

Atlantic City Long-Term Recovery Group

The Atlantic City Long Term Recovery Group (ACLTRG) was established to assist Atlantic City residents with Sandy related housing issues. Case managers are available to meet with residents to review their situation, determine their needs and help them to navigate the process of obtaining the assistance they need. ACLTRG helps clients find temporary housing, replace household items and obtain necessary

funding. In addition, ACLTR helps clients access the agencies and resources available to them including: NJ SHARES, South Jersey Legal Services, Catholic Charities and others as well as city, state and federal government programs. For more information, call 609.541.2189.

Bergen County Long-Term Recovery Committee

In response to Hurricane Sandy, organizations involved in the VOAD have banded together to form a Long Term Recovery Committee (LTRC) in Bergen County to address the needs of residents recovering from the hurricane. If you are a Bergen County resident and need help or want to volunteer time or goods to assist in recovery efforts contact the Committee.

Recovery Information Center
221 Moonachie Road
Moonachie, NJ
201-470-3143

[Web Page \[http://www.bergenvoad.org/\]](http://www.bergenvoad.org/)

[Facebook Page](https://www.facebook.com/HurricaneSandyVOADLongTermRecovery/info)

[\[https://www.facebook.com/HurricaneSandyVOADLongTermRecovery/info\]](https://www.facebook.com/HurricaneSandyVOADLongTermRecovery/info)

Cape May County Long-Term Recovery Group

The Cape May County Long-Term Recovery Group (LTRG) is a collaborative effort to address unmet needs of Cape May County residents impacted by Hurricane Sandy. The group is comprised of local non-profits and human service agencies, faith-based groups, government agencies as well as concerned citizen volunteers who work through a committee structure. Learn more about this group [here](#).

[\[https://www.facebook.com/.../Cape-May...LTRG/1139490754629000\]](https://www.facebook.com/.../Cape-May...LTRG/1139490754629000)

Cumberland County Long-Term Recovery Group

The Cumberland County Long-Term Recovery Group is a non-profit organization providing recovery services to individuals and families affected by disasters in Cumberland County. Learn more. Email - LTRGCumbeland@gmail.com; visit the group's [Facebook page](#).

[\[https://www.facebook.com/CumberlandCountyLongTermRecoveryGroup\]](https://www.facebook.com/CumberlandCountyLongTermRecoveryGroup)

Middlesex County Long-Term Recovery Group

The Middlesex County Long-Term Recovery Group has been established to respond to the needs of the residents of Middlesex County from the effects of the Hurricane Sandy. Find out more on their [Facebook page](#)

[\[https://www.facebook.com/.../Middlesex-County.../432959756789422\]](https://www.facebook.com/.../Middlesex-County.../432959756789422) or their [website \[www.middlesexltrg.org\]](http://www.middlesexltrg.org).

Monmouth County Long-Term Recovery Group

This mission of the Monmouth County Long-Term Recovery Group (MCLTRG) is to provide recovery services to individuals and families affected by disasters in Monmouth County. Learn more [here](#) [\[http://www.Mcltrg.org\]](http://www.Mcltrg.org).

Ocean County Long-Term Recovery Group

The mission of the Ocean County Long-Term Recovery Group (OCLTRG) is to strengthen and streamline disaster coordination in Ocean County by sharing information, facilitating resident access to and dispersal of resources and services, coordinating recovery efforts with Federal, State and local authorities and agencies, coordinating volunteer activities and resources, and jointly resolving cases with disaster recovery needs. [Learn more \[www.oceancountyltrg.org\]](http://www.oceancountyltrg.org)

Southwest Long Term Recovery Group (LTRG)

The Southwest Long Term Recovery Group (LTRG) covers the area of Gloucester and Salem Counties. In response to Hurricane Sandy, the Southwest LTRG cares for the unmet needs of those affected by this natural disaster. The phone number is 856-404-4375

Ocean County Family Success Center

The Ocean County Family Success Center is overseeing a wide variety of programs and individualized case management services designed to assist families living in coastal areas around Ocean and Monmouth counties who were affected by the storm. Residents are encouraged to walk-in (1433 Hooper Ave., Suite 121, Toms River, NJ) or call (732) 557.5037. [Learn about services provided \[http://www.nj211.org/images/HurricaneSandy/chsnjsandyservices.pdf\]](http://www.nj211.org/images/HurricaneSandy/chsnjsandyservices.pdf). The office is open on Monday, Wednesday, Thursday and Friday from 8:30 am to 4:30 pm, Tuesday from noon to 8:00 pm, and evenings by appointment. Occasionally, weekend activities are offered.

Residents of southern Ocean County see [this flyer](#)

[<http://www.nj211.org/images/HurricaneSandy/Oceanfschurricanehelp.pdf>].

Residents of northern Ocean County see [this flyer](#)

[<http://www.nj211.org/images/HurricaneSandy/Oceannorthfschurricanehelp.pdf>].

Limited financial assistance is also available for eligible county residents who have exhausted all other resources and need help with transportation, gas expenses, utilities/rent, a security deposit, food, daily living expenses or emergency household expenses. For information on this call the Ocean Family Success Center. See [this flyer](#)

[<http://www.nj211.org/images/HurricaneSandy/Oceanfschurricanefinancehelp.pdf>].

Southern Ocean County's St. Francis Community Center

St. Francis Community Center provides a wide variety of services and programs focused on meeting the needs of Southern Ocean County residents. These services include: counseling; family support services; food bank; educational support services; volunteer program; pre-school program; and a senior center.

The Center is available to assist those displaced from Hurricane Sandy obtain grant money and the support services they need. For more information, call 609.494.8861.

Disaster Mental Health Services and Emotional Support Resources

Free counseling to help with the emotional toll of Hurricane Sandy and its aftermath is available to all NJ residents. Stress can surface in many forms and often appears weeks or months after a traumatic event. It may include anger, fatigue, loss of appetite, sleeplessness, nightmares, depression, inability to concentrate, hyperactivity and/or increased alcohol or drug use. If you or someone you know is experiencing distress or feeling overwhelmed by painful emotions related to recent events, call the **New Jersey MentalHealthCares' Disaster Mental Health Helpline (877) 294-HELP (4357)** where experienced crisis counselors can be reached. A TTY line is available at (877) 294-4356. Translation services are available as well.

An informative guide, *Managing the Emotional Consequences of Storms and Floods* is also available (in English and Spanish) by following this link to <http://www.state.nj.us/humanservices/dmhs/disaster/#4>.

Disaster Distress Helpline

The Disaster Distress Helpline is a national hotline that may be reached at 800-985-5990. Helpline staff provide immediate crisis counseling and help to people affected by Hurricane Sandy. You can also text "TalkWithUs" to 66746 and begin the process of recovery. TTY for Deaf/Hearing Impaired: 1-800-846-8517

Path to Renewal

Ocean Mental Health Services is offering a new service for individuals experiencing trauma as a result of Hurricane Sandy. This trauma specific service may be offered on a one-to-one basis or in a group setting, depending upon an individual's needs.

OceanMHS also has speakers to meet with groups including parent/teacher organizations, workplace in-services, Hurricane Sandy volunteers, community centers and more. These presentations will include information regarding signs of trauma, coping skills, stress management, and community mental health resources. Topics can be added upon request.

For more information or to schedule an appointment, call Jessica Husko at 732.228.0486 or Susan Calavano at 732.221.1492.

Emotional Support for Children of All Ages

Teens troubled by all that is happening around them can reach out to the 2NDFLOOR - a confidential and anonymous helpline for NJ's youth and young adults ranging in age from 10 to 24. It is open 24-hours-a-day, seven-days-a-week. Youth can either call the helpline using a toll-free number, 888-222-2228, or access the [interactive website](http://www.2ndfloor.org/) [http://www.2ndfloor.org/]. Calls to the 2NDFLOOR youth helpline are anonymous and confidential except in life-threatening situations.

The service is designed for listening, helping and guiding youth with their concerns. The phone lines are staffed by licensed professionals and trained volunteers (who are closely supervised and guided by social workers and professional counselors.)

Hearing impaired callers, can reach 2NDFLOOR at the following TTY number: 732-264-1703.

Commemorative Events Planned

Events are being planned to commemorate the anniversary of Hurricane Sandy. Following is a list of those that we have been notified of:

Atlantic County Resource Fair (refreshments, interfaith service)
Sat. October 26 from 10 - 2 at Stockton College

Atlantic City's Anniversary Event (resource fair, refreshments, interfaith service)
Tuesday, October 29 from 10 - 2
Location - Atlantic County Offices, 1333 Atlantic Ave. in AC

Ocean County Commemorative Event (resource fair, food, interfaith service)
Sunday, October 27 from 2 - 5pm
Ocean County College, College Dr., Toms River

Southwest LTRG Interfaith Service
Sunday, October 27 from 5 - 7 pm
United Methodist Church, Pitman

Cumberland County LTRG "Sandy-versary" Resource Event (meal included)
Saturday, November 2 from 4 - 7 pm
Port Norris Middle School, Port Norris

Monmouth County's "Sandy One Year Later Conference"
Tuesday, October 29 from 8:30 - 4:30
Monmouth University, Long Branch

Resources and Further Reading

The [American Academy of Child and Adolescent Psychiatry's Disaster Resource Center's](http://www.aacap.org/cs/DisasterTrauma.ResourceCenter) [http://www.aacap.org/cs/DisasterTrauma.ResourceCenter] website provides an overview of children's reactions to disasters, how to talk with children about a disaster, and when to be concerned about a child's response, including potential signs of PTSD in children.

[Talking to Children about Earthquakes and other Natural Disasters](http://www.aacap.org/galleries/default-file/TalkingtoKids.Earthquakes.NaturalDisasters.3.11.2011.pdf)

[http://www.aacap.org/galleries/default-file/TalkingtoKids.Earthquakes.NaturalDisasters.3.11.2011.pdf] provides suggestions for how to talk to children about natural disasters.

[Recovery After a Hurricane](http://nctsn.org/trauma-types/natural-disasters/hurricanes#tabset-tab-5) [http://nctsn.org/trauma-types/natural-disasters/hurricanes#tabset-tab-5] is a good basic overall resource for parents and caregivers about hurricanes, their impact on children and families, what parents, teachers and others can do to help children cope with hurricanes, as well as

activities for children and adolescents. The site's Description, Readiness, and Response tabs offer additional information.

Download a copy of [Managing the Emotional Consequences of Storms and Flooding](http://www.state.nj.us/humanservices/dmhs/disaster/Flood_Brochure_2011.pdf) [http://www.state.nj.us/humanservices/dmhs/disaster/Flood_Brochure_2011.pdf].

(Also available in [Spanish](#)

[http://www.state.nj.us/humanservices/dmhs/disaster/Storms_and_Flooding_Brochure_Spanish.pdf])

[Help for Families of Children with Special Needs](http://www.nj211.org/images/HurricaneSandy/HelpChildrenwithSpecialNeeds.pdf)

[http://www.nj211.org/images/HurricaneSandy/HelpChildrenwithSpecialNeeds.pdf]

[Parents Guidelines for Helping Children after a Hurricane](http://www.nj211.org/images/HurricaneSandy/ParentsHelpingChildrenAfterHurricane.pdf)

[http://www.nj211.org/images/HurricaneSandy/ParentsHelpingChildrenAfterHurricane.pdf]

Watch how Big Bird responds to his lost nest in a portrayal of recovery after a [hurricane hits Sesame Street](http://www.sesamestreet.org/parents/theshow/episodes/the-hurricane)

[http://www.sesamestreet.org/parents/theshow/episodes/the-hurricane].

NJ HELPS

For complete information on all state social services and on-line applications please visit <http://www.njhelps.org>.

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.

II. FINDING LONG-TERM HOUSING SOLUTIONS

Neighborworks Navigates the Road to Recovery

NeighborWorks published [Navigating the Road to Housing Recovery](http://www.nw.org/network/aboutus/SandyRecovery.asp) [<http://www.nw.org/network/aboutus/SandyRecovery.asp>], a comprehensive guide to resources and informative tutorial that has been structured to help hurricane survivors make educated decisions about rebuilding, relocating, rental options, insurance-related matters and home repairs. The guide is divided into four sections and organized in a manner that encourages readers to go to the sections that address their most pressing concerns. It will be updated as new resources become available.

NJ Housing Resource Center (NJHRC)

This is an online, housing information clearinghouse designed to help all New Jerseyans with their housing-related needs. Landlords throughout New Jersey are opening their available properties to Hurricane Sandy survivors. Many of these properties are now listed on the NJHRC. The site hosts information on available properties statewide. 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](http://www.njhousing.gov/). [<http://www.njhousing.gov/>] and click on "Find Housing" or call 877.428.8844 for more housing information.

The FEMA Housing Portal

This site intended to help individuals and families, who have been displaced by a disaster, find a place to live. The portal consolidates rental resources identified and provided by federal agencies, such as the U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), U.S. Veterans Administration (VA), private organizations, and the public, to help individuals and families find available rental units in their area. Once you find a suitable listing, call to see if it is still available. [Visit the FEMA Housing Portal](http://asd.fema.gov/inter/hportal/home.htm). [<http://asd.fema.gov/inter/hportal/home.htm>]

Housing Assistance for Homeless Veterans

The Department of Housing and Urban Development and VA Supported Housing (HUD-VASH) Program provides permanent housing and ongoing case management treatment services for homeless Veterans who require these supports to live independently. This program allows Veterans and their families to live in Veteran-selected apartment units and provides for the most vulnerable Veterans. It is especially helpful to Veterans with families, women Veterans, recently returning Veterans and Veterans with disabilities. [Learn more about HUD-VASH](http://www.va.gov/HOMELESS/HUD-VASH_Eligibility.asp). [http://www.va.gov/HOMELESS/HUD-VASH_Eligibility.asp]

Learn about other programs for veterans by reading [NJ 2-1-1 military assistance web pages](http://www.nj211.org/military_resources09.cfm). [http://www.nj211.org/military_resources09.cfm]

Further Housing Resources

You may be eligible for assistance in finding housing, from these resources:

- [Your County Welfare Office](http://www.state.nj.us/humanservices/dfd/programs/njsnap/cwa/)
[<http://www.state.nj.us/humanservices/dfd/programs/njsnap/cwa/>]
- Learn about other housing options on [NJ 2-1-1 housing-related web pages](http://nj211.org/housing.cfm).
[<http://nj211.org/housing.cfm>]

III. ASSISTANCE FOR HOMEOWNERS AND BUSINESSES

In an effort to assist people living and working in the most impacted communities throughout the state, New Jersey is offering a variety of assistance opportunities to address the need for housing and alleviate some of the financial burden that many are suffering as they struggle to recover from the storm. In this section you will find information about aid through grant awards to homeowners who were impacted by the hurricane; assistance to homebuyers who are interested in purchasing a home and programs for recovering businesses. Two additional federally funded programs have been designed to assist in the repair and rebuilding of primary owner occupied residences. Those who are eligible are permitted to apply to both programs.

Sandy Homeowner/Renter Assistance Program (SHRAP)

The Sandy Homeowner/Rental Assistance Program is a temporary relief program designed to assist individuals and families who are experiencing a housing crisis as a result of Hurricane Sandy. The program is intended to provide housing stability by offering support to those affected by the storm.

Recipients of the program will receive assistance with costs associated with:

- maintaining temporary housing while their primary residence is repaired/rebuilt
- maintaining a primary residence for the household to return to when repair/reconstruction is completed
- maintaining housing after a reduction in income
- ensuring that affected households have items deemed essential for health and safety upon return to a primary residence.

Eligible households will be provided with assistance for paying mortgage, rent, retroactive or current utility payments and the purchase of essential furnishings/appliances.

Eligibility Requirements

Recipients may receive assistance through this program for six months. In order to be eligible for the program, an individual or family unit must:

- Have a financial distress directly related to housing which is a direct result of Superstorm Sandy
- Be a U.S. citizen or eligible alien
- Not be currently receiving Work First New Jersey (WFNJ) benefits or eligible for WFNJ/SSI Emergency Assistance
- Household members must be legally or blood-related

[Learn more about this program](#)

[<http://www.state.nj.us/humanservices/dfd/programs/shrap/>] and the documentation that you must provide to be considered.

To learn more or to be considered for this program find the [agency in your area](#) [<http://www.nj211.org/images/HurricaneSandy/SHRAPProviders.pdf>] that has been designated to assist you.

reNEWJERSEY Stronger

With a focus on the most impacted communities throughout the state, New Jersey is offering aid through grant awards to homeowners who were impacted by the storm. [reNEWJERSEY Stronger](http://www.renewjerseystronger.org/) [<http://www.renewjerseystronger.org/>] is a website that provides information on federally funded programs that have been designed to assist in the repair and rebuilding of primary owner occupied residences. To contact the reNEW JERSEY Call Center call 1-855-SANDYHM (726-3946) from 9:00 am to 6:00 pm, Monday through Friday.

Homeowner Resettlement

As of August 1, 2013, the Resettlement Program is no longer accepting applications.

This program provides a \$10,000 grant award to eligible homeowners whose primary residence was damaged by the storm. This program requires you to remain in or return to Sandy impacted communities. To be eligible for this grant your home must be located in one of the most severely impacted counties (Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean, and Union). Grant funds may be used for any non-construction purpose that assists you in remaining in, or returning to, the county in which you lived prior to the storm.

To learn more details about this program (including what you will need in order to apply) or to submit an application online go to the [reNewJerseyStronger website](http://renewjerseystronger.org/) [<http://renewjerseystronger.org/>]; call 855.SANDYHM (726.3946); or apply in person at a Sandy Housing Recovery Center listed below. Regardless of how you apply all applications will be handled in the same manner.

Homeowner Reconstruction, Rehabilitation, Elevation and Mitigation (RREM)

As of August 1, 2013, the RREM Program is no longer accepting applications.

This program provides up to \$150,000 for eligible homeowners to repair, elevate or rebuild their primary residences in the affected communities so that you can do the necessary work on your home to make it livable and so that you can comply with requirements for structures located in flood plains.

The RREM program is intended to “fill the gap” between the cost of repairs and other funds the owner has received to repair the structure. The calculation of RREM assistance takes into consideration the cost of repairs and amounts the owner has received for home repairs from other sources such as insurance, FEMA, SBA, and non-profits.

To be eligible to receive RREM assistance applicants must meet the following eligibility factors:

- The damaged residence must be located in one of nine most impacted counties (Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean, and Union.)
- At the time of the storm (October 29, 2012), the damaged residence must have been owned and occupied by the applicant as the applicant’s primary residence.
- The applicant must have registered for FEMA assistance.
- The residence must have sustained damage as a result of the hurricane with a FEMA Full Verified Loss (FVL) of at least \$8,000 or had more than one foot of water on the first floor.
- Homeowner must have a household adjusted gross annual income of less than \$250,000.

To learn more details about this program (including what you will need in order to apply) or to submit an application online go to the [reNEWJERSEY stronger website](http://renewjerseystronger.org/) [<http://renewjerseystronger.org/>]; call 855.SANDYHM (726.3946); or apply in person at a Sandy Housing Recovery Center listed below. Regardless of how you apply all applications will be handled in the same manner.

Hazard Mitigation Grant Program (HMGP) Elevation Program

As of September 16, 2013, the HMGP Elevation Program is no longer accepting applications.

The HMGP Elevation Program is a reimbursement grant program designed to help homeowners with the elevation of their primary single-family residences to meet the requirements of the flood insurance risk maps in flood-prone communities. The program is limited to the Sandy-impacted communities of Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean and Union. There are no income requirements for the program and FEMA registration is not required in order to apply. Homes targeted for buyout under the state's HMGP acquisition program are not eligible to participate. Additionally, federal regulations restrict homeowners who have already begun elevation work from applying.

Eligible applicants can receive reimbursement of up to \$30,000 for elevations on existing single-family homes. Apply for elevation grant assistance at [reNewJerseyStronger website](http://www.renewjerseystronger.org) [www.renewjerseystronger.org] or by calling 1-855-SANDYHM (1-855-726-3946). People can also apply in person at one of the Housing

Recovery Centers open in each of the nine most-impacted counties. **The HMGP Elevation Program application period closes on September 15, 2013.**

Landlord Rental Repair Program

The Landlord Rental Repair Program is designed to restore rental properties that were damaged by Hurricane Sandy. The program provides up to \$50,000 per storm-damaged unit to assist eligible landlords of rental property to repair residential rental property damaged by the storm. To be eligible for the award, the landlord must then rent the repaired unit(s) to low and moderate income families at approved affordable rents. [Learn more \[http://www.renewjerseystronger.org/landlord-rental-repair-program/\]](http://www.renewjerseystronger.org/landlord-rental-repair-program/).

Sandy Homebuyer Assistance Program

As of September 30, 2013, the Sandy Homebuyer Assistance Program is no longer accepting pre-applications. Applications received through September 30, 2013 will continue to be processed on a first-come, first-serve basis.

The Sandy Homebuyer Assistance program is a forgivable, interest free loan program that provides financial incentive for homebuyers – including creating first-time buyers from renters – to purchase a home. Buyers participating in the program would identify a property they want to purchase, obtain a first mortgage from a traditional source, and if qualified, would get a state funded second mortgage of up to \$50,000 which would require no monthly payments. If the homebuyer stays in the home for five years the loan is forgiven and never needs to be repaid. [Learn more. \[http://www.renewjerseystronger.org/about-the-sandy-homebuyer-assistance-program/\]](http://www.renewjerseystronger.org/about-the-sandy-homebuyer-assistance-program/)

<u>Housing Recovery Center Locations</u>	
Local <i>reNEW JERSEY Stronger</i> Offices will answer questions about the Homeowner Resettlement Program; Homeowner Reconstruction, Rehabilitation, Elevation and Mitigation (RREM); Hazard Mitigation Grant Program (HMGP) Elevation Program; Landlord Rental Repair Program; and the Sandy Homebuyer Assistance Program	
Atlantic County	500 Scarborough Drive, Suite 101 Egg Harbor Township, NJ Hours: M-F 10:00am-7:00pm; SA Noon-5:00pm
Bergen County	140 E. Ridgewood Avenue, 1st Floor, South Tower Paramus, NJ Hours: M-F Noon-6:00pm
Cape May County	3860 Bayshore Road, Suite 5 North Cape May, NJ Hours: M-F Noon-6:00pm
Essex County	2 Gateway, 9th Floor Newark, NJ Hours: M-F Noon-6:00pm
Hudson County	438 Summit Avenue, 6th Floor

	Jersey City, NJ Hours: M-F Noon-6:00pm
Middlesex County	1 Metroplex Drive Edison, NJ Hours: M-F Noon-6:00pm
Monmouth County	3 Paragon Way, Suite 150 Freehold, NJ Hours: M-F 10:00am-7:00pm; SA Noon-5:00pm
Ocean County	750 Vassar Avenue, Suite 1 Lakewood, NJ Hours: M-F 10:00am-7:00pm; SA Noon-5:00pm
Union County	150 Morris Avenue, Suite 101 Springfield, NJ Hours: M-F Noon-6:00pm
Source: http://www.renewjerseystronger.org/contact/ Last update: 10.22.13	

Coastal Habitat for Humanity’s Neighborhood Revitalization Program

Coastal Habitat for Humanity serves the coastal communities of southern Monmouth County, reaching from Deal Road in Ocean, NJ on the north to the Monmouth/Ocean County line on the south and everything east of the Garden State Parkway. Homeowners located in this area whose home was damaged or destroyed by Hurricane Sandy and who cannot afford the costs of repair or reconstruction may be able to get assistance with repairs through the Coastal Habitat for Humanity’s Neighborhood Revitalization Program. [Download an application \[http://www.coastalhabitat.org/docs/chfh_application.pdf\]](http://www.coastalhabitat.org/docs/chfh_application.pdf)

Financial Incentives through NJ’s Clean Energy Program

Temporary financial incentives are being offered through New Jersey’s Clean Energy Program to New Jersey residents, business owners and local government officials recovering from the damage of Hurricane Sandy.

If your home is located in a zip-code designated as a "major" or "minor" damaged area impacted by Hurricane Sandy, you may be eligible for these enhanced incentives on high efficiency equipment including furnaces, boilers, heat pumps, gas water heaters and mini-split units.

If you are located outside the eligible zip code list, you may also qualify for increased incentives by demonstrating that you have experienced damage caused by Hurricane Sandy. Applications for Hurricane Sandy relief incentives outside the eligible zip code list will be reviewed on a case-by-case basis. Qualifying equipment purchased on or after October 29, 2012 through June 30, 2014 is eligible.

Find application procedures, a list of qualifying locations, answers to frequently asked questions and more by going to [NJ's Clean Energy Program website](#). Call 866-NJSMART, extension 4, to speak with someone about this incentive program.

New Jersey Homekeeper Program

The New Jersey HomeKeeper Program offers up to \$48,000 in forgivable mortgage assistance to New Jersey homeowners who are at risk of losing their homes to foreclosure as direct result of unemployment or underemployment. To learn more about this program and apply online go to <https://www.njhomekeeper.com/>.

Homeless Prevention Program (HPP)

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 more about HPP](#).

[<http://www.state.nj.us/dca/divisions/dhcr/offices/hpp.html>]

Building to a Higher Standard – ICC Coverage

New advisory base flood elevation maps published in December 2012 by the Federal Emergency Management Agency show how high buildings should be elevated to minimize damage from future flooding. Building higher means higher costs, but rebuilding to old standards may prove even more costly because insurance premiums will be raised if new standards are not met and when the next super storm comes along you will still be in harm's way.

Flood insurance policyholders in high-risk areas, also known as special flood hazard areas, may get additional relief from their insurance carrier through a FEMA program known as Increased Cost of Compliance coverage. If policyholders meet eligibility requirements of the program they may get up to \$30,000 to help pay the costs of satisfying their community's floodplain ordinance.

The money can be used to raise your home or business to, or above, the flood elevation level adopted by your local government; to move your building out of harm's way; demolish it; or modifying it to make it flood-proof.

Increased Cost of Compliance claims are paid only on flood-damaged homes in a high-risk area that don't already comply with the local flood plain ordinances. The amount of flood damage has to be declared by local authorities as substantial. The coverage can only be used to pay for costs of meeting the floodplain management ordinance in your community.

For more information on ICC coverage, call your insurance company or agent, or learn more online at <http://www.fema.gov/national-flood-insurance-program-2/increased-cost-compliance-coverage>.

Willing Seller Program

The federal government has devoted \$300 million to fund the Willing Seller Program which will give homeowners the option of selling their properties damaged by Hurricane Sandy in tidal areas of New Jersey. The buyout plan involves approximately 1,000 homes impacted by Sandy, in addition to another 300 repetitively flood-damaged homes located in the Passaic River Basin. The program is designed to give homeowners the ability to choose the best option for their individual situation.

The offers to willing seller homeowners are expected to begin starting in July through New Jersey's existing Blue Acres Program, with the first closings expected by Labor Day and all of the closings done within one year. The initial targets will include about 350 homes in Sayreville and South River in Middlesex County that were impacted by flooding from the Raritan and South Rivers, and Delaware Bay homes in Lawrence Township in Cumberland County.

The state is targeting clusters of homes or entire neighborhoods that were ravaged by the storm for buyouts. Those homes eventually will be razed and the areas maintained as open space that can handle future flood waters, while keeping people and property out of harm's way.

A specially created buyout team at the Department of Environmental Protection (DEP) is working to process sellers' applications and get the paperwork portion of this effort done quickly. The DEP has transferred personnel temporarily to handle the expected influx of willing sellers and to process the applications efficiently and help families get through the process as painlessly as possible.

Case managers are reaching out personally to individual homeowners to help guide them through the buyout process. Property appraisals and title work will begin in June.

Homeowners interested in selling their homes through this process also may contact the DEP's Blue Acres Program at 609-984-0500. [Learn more](http://www.nj.gov/governor/news/news/552013/approved/20130516a.html) [<http://www.nj.gov/governor/news/news/552013/approved/20130516a.html>]

Project Restore HOPE Provides Financial Guidance

Project Restore HOPE: Hurricane Sandy provides long-term financial recovery information, guidance and empowerment services to small businesses, families and individuals devastated by the storm. Included are the following financial guidance and assistance services:

- Disaster Recovery Budget Guidance

- Financial Case Management and Counseling
- Insurance Claim Assistance
- Government and Private Agency Referrals
- Lost Document Recovery Assistance
- Grant and Loan Application Assistance
- Assistance Working with Creditors

Anyone affected by the devastating effects of Sandy should call the HCA toll-free hotline at 888-388-HOPE (4673) to receive the free disaster financial recovery information. [Learn more.](http://www.operationhope.org/prh-sandy#sthash.qsQ3DUT9.dpuf) [http://www.operationhope.org/prh-sandy#sthash.qsQ3DUT9.dpuf]

SCORE

[SCORE](http://www.sandy.score.org/) [http://www.sandy.score.org/] is a nonprofit association dedicated to helping small businesses. The organization offers a variety of free written resources to help businesses prepare for and recover from a natural disaster. Volunteer mentors are available to help businesses affected by the storm to get back on track for the future.

SBA Loans

SBA provides low interest disaster loans to homeowners, renters, businesses of all sizes and private, non-profit organizations to repair or replace real estate, personal property, machinery & equipment, inventory and business assets that have been damaged or destroyed in a declared disaster. Even if you don't get approved for this loan or don't want to accept the loan, you should apply because it will open the doorway for other potential opportunities for financial assistance. **The filing deadline to return applications for physical property damage was extended to April 1, 2013. The deadline to return economic injury applications is July 31, 2013.**

Additional information on the disaster loan program can be obtained by calling SBA's Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or by sending an email to disastercustomerservice@sba.gov . The office is open Monday through Friday from 8:00 a.m. through 6:00 p.m.

Stronger NJ Business Grant Program

Under the Stronger NJ Business Grant program, small businesses and non-profits may apply for grants and forgivable loans of up to \$50,000 per impacted location. If an entity has multiple locations in New Jersey incorporated under a single federal tax identification or employer identification (EIN) number, it may use one application to seek funds for all incorporated, impacted locations, and may receive up to \$50,000 per impacted location, but no more than \$250,000 in the aggregate.

Applicants to the Stronger NJ Business Grant program must show that each damaged location for which funding is sought sustained at least \$5,000 in Sandy-

related physical damage, which may include damage to real property and non-perishable/non-consumable inventory.

Eligible costs under the Stronger NJ Business Grant program include working capital (operating expenses), inventory, equipment, machinery, fixtures, furnishings, and prospective construction. If an applicant seeks multiple types of funding, according to program policy, working capital and inventory expenses will be prioritized.

Learn more about this program and the application process by going to the [NJ Economic Development Authority website](#) [<http://application.njeda.com/strongernjbusinessgrant/>], by contacting the NJEDA Office of Recovery at 855.SANDY.BZ or by emailing StrongerNJBusiness@njeda.com. Call center hours are: Monday - Friday: 8 a.m. - 6 p.m.

Microloan Program for Small Businesses

UCEDC, a Community Development Financial Institution and US Small Business Administration (SBA) microlender, provides access to capital to underserved populations and communities. While available to all small business owners in New Jersey, their microloan program especially supports borrowers with little to no credit history, low-income borrowers, and women and minority entrepreneurs. Loan officers are prepared to give hurricane-affected businesses top priority in the application process. Business owners can call UCEDC at 908-527-1166 to see if they qualify or they can go [online](#). [<http://ucedc.com/content/storm-recovery-loan-program>]

IV. INSURANCE AND LEGAL RESOURCES

Legal Services of NJ

Call 1-888-222-5765 to be connected to the Legal Services of New Jersey Hurricane Sandy Legal Assistance Hotline. The hotline was created to assist lower income New Jersey residents with civil legal problems caused by Hurricane Sandy or the aftermath of t/e storm. To those who qualify, all services are free.

The Hotline is scheduled to remain open through November, 2013 and can be reached from Monday through Friday, 8:00 a.m. to 5:30 p.m. You may also apply for Legal Services [online](https://lsnjlawhotline.org/) [https://lsnjlawhotline.org/]. You will receive a response within 2 business days. Find out more [here](http://www.nj211.org/images/HurricaneSandy/LSNJHurricaneSandyLegalAssistanceHotlineFlyer.pdf) [http://www.nj211.org/images/HurricaneSandy/LSNJHurricaneSandyLegalAssistanceHotlineFlyer.pdf].

Volunteer Lawyers for Justice

Volunteer Lawyers for Justice staffs a Hurricane Sandy Legal Hotline through which it offers statewide legal assistance. Their number is 855.301.2525. The organization has developed a variety of free clinics that focus on Hurricane related topics. Offered in varying locations in Ocean, Monmouth and Hudson counties, the clinics are open to all. No appointment is necessary. Other legal services are available providing you meet certain eligibility requirements. All are encouraged to apply as personal circumstances influence one's eligibility.

Bring the following documents: FEMA correspondence; insurance policies and correspondence with insurers; leases and correspondence with landlords; mortgages and recent mortgage statements. All issues must relate to Superstorm Sandy, in NJ only. If you are unable to attend in person, call VLJ's toll free disaster hotline noted above.

Learn more about the programs and services provided by [Volunteer Lawyers for Justice](http://www.vljnj.org/index.php?page=disaster-legal-response). [http://www.vljnj.org/index.php?page=disaster-legal-response]

Community Health Law Project (CHLP) Assists People with Disabilities

The Community Health Law Project (CHLP) is a nonprofit advocacy and legal services organization dedicated to serving the needs of low-income people with disabilities in New Jersey. Founded in 1976, CHLP has regional offices in Bloomfield, Elizabeth, Trenton, Eatontown, and Collingswood; satellite offices in Jersey City, Toms River, Mt. Holly, and Absecon; and an administration office in South Orange. Through negotiation, litigation, and advocacy, CHLP removes discrimination, protects rights, and preserves independence and quality of life. Call (973) 275-1175 or visit their [website](http://www.chlp.org/) [http://www.chlp.org/] to learn more.

Pro Bono Partnership

Free legal services for nonprofit organizations are also available. The Pro Bono Partnership provides business and transactional legal services without charge to nonprofit organizations serving the disadvantaged or enhancing the quality of life in New York, New Jersey and Connecticut. Contact them for legal assistance on issues that your organization may be facing as a result of Hurricane Sandy, such as questions concerning employee compensation, real estate issues, or insurance coverage. Learn more at www.probonopartner.org.

Email: information@probonopartner.org

Phone: 973.240.6955

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.

Appealing FEMA Decisions

New Jersey survivors of Hurricane Sandy who have been turned down for disaster assistance by the Federal Emergency Management Agency have the right to appeal that decision.

Before appealing, be sure to read your determination letter carefully. FEMA may only be asking that you provide additional information. If this is the case, include as much documentation as possible to support your losses and document their value.

If you have been turned down or received less than the amount of assistance you feel is needed to meet your immediate needs, this does not necessarily mean that your case is closed.

Remember that FEMA is a program of last resort – not an insurance policy. Disaster assistance may be provided to meet basic needs for you and members of your household due to a disaster. It is not a program to make you whole or to improve conditions that existed before the disaster.

Here are some common reasons why an application is denied:

Shared Household Rule – FEMA does not determine a 'Head of Household' when multiple people at the same address apply. If you were denied and you feel you are not part of a shared household, you can appeal and submit supporting documentation.

Duplication of Benefits – If you have insurance, FEMA will suspend payment of assistance which may be covered by your insurance. If you find your insurance is insufficient to cover your essential losses, you can notify FEMA and send in your final insurance settlement or claim denial information.

How to Appeal a FEMA Determination:

Understand why you were denied – Completely review your FEMA determination letter. All determinations are explained in the body of the letter. If you would like someone to go over the letter with you or if you need additional information, you can call the FEMA helpline at 800-621-FEMA (3362).

Appeal quickly – You have 60 days from the date on the determination letter you get from FEMA to respond to a FEMA denial or a payment you feel is not adequate. If you are filing an appeal more than 60 days after the date noted on your FEMA determination letter, you will need to include an explanation of why your response is over the 60-day deadline.

Request your FEMA file – If you need information about your case, you or the co-applicant on your application may request a copy of the information in your file by writing to:

FEMA – Records Management
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055

To help protect the privacy of your personal information, whenever you write an appeal or request letter to FEMA you should include your full name, date and place of birth, damaged dwelling address, FEMA application number, and disaster number. Have your letter notarized or include a copy of a state-issued identification card or include the following statement: "I hereby declare under penalty of perjury that the foregoing is true and correct." You must sign the letter.

Follow the guidelines for appealing your denial. You must include your FEMA registration number and disaster number on every page of your appeal and every

page of your supporting information. You can find both numbers on your determination letter.

Gather information – Provide FEMA with any verifiable documentation that may support your appeal. If you are not sure if you should include a particular document, you can call the FEMA helpline for assistance at 800-621-FEMA (3362) or submit your appeal to the address below.

Remember the bar code – Include a copy of the page of the eligibility notification that you received from FEMA with the bar code on it.

Make sure you sign the appeal letter – Your appeal letter must be signed by you or an authorized representative. If you want someone else to sign the appeal for you, make sure to submit an authorization former with the appeal.

Keep records – Make sure to keep a copy of everything you send and keep a phone log of any calls or meetings with FEMA.

FEMA response to your appeal: FEMA has 90 days to issue a written decision to an appeal but often responds more quickly. FEMA’s decision on your appeal should be considered final. However if you have new information you may provide this to FEMA.

Send your appeal letter to:

By Mail:

FEMA Appeals Officer
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-8055

Via Fax:

Attention: FEMA
(800) 827-8112

If you would like to speak with a specialist who can help you with the appeal process, call the FEMA helpline at 800-621-FEMA (3362) or TTY 800-462-7585.

Pro Bono Net for FEMA Appeal

[FEMAAppeals.org](http://femaappeals.org/) [http://femaappeals.org/] is a free, online site that helps you to appeal a FEMA decision. This is a project of Pro Bono Net, which is assisted by legal service organizations and law firms working pro bono in New York City.

This interactive program does two things:

1. Creates a FEMA Appeal letter that applicants can use to dispute a FEMA decision

2. Creates a File Request letter that applicants can use to request their FEMA file

Non-Profit United Policyholders Group Offers Help

[United Policyholders](http://www.uphelp.org/blog/roadmap-recovery/hurricane-sandy-claim-help) [http://www.uphelp.org/blog/roadmap-recovery/hurricane-sandy-claim-help] is a non-profit organization that is dedicated to helping residents and businesses through the insurance claims process. They will answer your insurance questions and provide help in settling claims.

Mediation for Unresolved Non-Flood Insurance Claims

The New Jersey Department of Banking and Insurance (DOBI) Commissioner Ken Kobylowski announced that New Jersey residents with unresolved non-flood insurance claims related to Hurricane Sandy can have their cases mediated through the American Arbitration Association (AAA). Application forms are now available online at www.adr.org, by phone at 855-366-9774 or via email at njsandymediation@adr.org.

The mediation program will allow property owners to submit homeowner's, automobile and commercial property claims to a mediator who will review the case and assist in settlement discussions. Disputed non-flood Sandy-related claims greater than \$1,000 that do not include a reasonable suspicion of fraud and are based on policies in force at the time Sandy made landfall will be eligible for mediation. Insurance carriers will pay for the cost of the mediator. Policyholders who wish to bring legal representation to the mediation session may hire an attorney at their own expense.

The mediation program will not include flood insurance claims at its inception because those claims are regulated by the federal National Flood Insurance Program (NFIP). Participation by policyholders is completely voluntary.

National Flood Insurance Helpline

Preliminary work maps have been introduced for Monmouth, Hudson, Atlantic and Ocean counties. New Jersey property owners with questions about National Flood Insurance Program rates now have a helpline to call to get the most up-to-date information. Call 877.287.9804 if you need information about your flood insurance rates based on the newly released National Flood Insurance Program Preliminary Work Maps for Monmouth, Hudson, Atlantic and Ocean counties.

Report Fraud

Natural disasters are known to attract their share of con artists and frauds, most notably:

- Home Repair Fraud
- Insurance Fraud
- Charity Fraud

New Jersey's Statewide Sandy Fraud Working Group is New Jersey's central clearinghouse for data-gathering, investigation, and prosecution of civil and criminal fraud related to Hurricane Sandy and the disaster recovery process.

If you believe you are a victim of fraud, or have information about alleged fraud committed in the wake of Hurricane Sandy, please contact the Statewide Sandy Fraud Working Group directly at SandyFraud@njdcj.org or 855-SANDY39 (855-726-3939). Learn more at the [Stop Sandy Fraud website](http://nj.gov/oag/ca/stopsandyfraud/index.htm).
[<http://nj.gov/oag/ca/stopsandyfraud/index.htm>]

V. CLEAN-UP AND RECOVERY EFFORTS CONTINUE

Document Replacement

The New Jersey Bureau of Vital Statistics can help you replace lost marriage, birth and death certificates. For more information, call 609-292-4087 or visit <http://www.state.nj.us/health/vital/> or by mail contact:

New Jersey Department of Health and Senior Services
Bureau of Vital Statistics and Registration
P.O. Box 360
Trenton, NJ 08625-0360

For Express Shipping – download application off the internet and mail to:

New Jersey Bureau of Vital Statistics and Registration
Attn: Customer Service Unit
H & A Bldg, 5th Floor
Warren and Market Streets
Trenton, NJ 08625

For applications received after 4 pm, records will be mailed the next business day. To find a local registrar in your county visit: www.state.nj.us/health/vital/regbycnty.shtml

New Jersey Drivers License or ID

Storm victims who wish to obtain a New Jersey Driver's License or ID will be required to meet the New Jersey documentation requirements. Visit <http://www.state.nj.us/mvc/> to download forms for new registration or driver's license.

New or Replacement Social Security Card

Anyone receiving Social Security payments that have been interrupted can go to any Social Security office to get an emergency payment. For information about changing mailing addresses, obtaining a new card, direct deposit, or locating the nearest Social Security office, call 1-800-772-1213 (TTY 1-800-325-0778) from 7 am – 7 pm/ Monday through Friday or go online at <http://www.socialsecurity.gov>.

Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)

Storm victims who already receive SSI and SSDI should contact the Social Security Administration directly at 1-800-772-1213 to learn how checks may be reissued, cards replaced or to report a change in address.

Preserving Wet Documents

To preserve family treasures, review this informational link at the National Archives www.archives.gov/preservation/disaster-response/guidelines.html.

Report Waterway Debris

Report debris at 1-877-WARN-DEP or at waterwaydebris@dep.state.nj.us. Additional information available at: <http://www.nj.gov/dep/special/hurricane-sandy/wwdebris.htm>

Inside the Home

- Keep children and pets out of the affected area until cleanup has been completed.
- Wear rubber boots, rubber gloves, and goggles during cleanup of affected area.
- Remove and discard items that cannot be washed and disinfected (such as, mattresses, carpeting, carpet padding, rugs, upholstered furniture, cosmetics, stuffed animals, baby toys, pillows, foam-rubber items, books, wall coverings, and most paper products).
- Remove and discard drywall and insulation that has been contaminated with sewage or flood waters.
- Thoroughly clean all hard surfaces (such as flooring, concrete, molding, wood and metal furniture, countertops, appliances, sinks, and other plumbing fixtures) with hot water and laundry or dish detergent.
- Help the drying process by using fans, air conditioning units, and dehumidifiers.
- After completing the cleanup, wash your hands with soap and water. Use water that has been boiled for 1 minute (allow the water to cool before washing your hands).
- Or you may use water that has been disinfected for personal hygiene use (solution of 1/8 teaspoon of household bleach per 1 gallon of water). Let it stand for 30 minutes. If the water is cloudy, use a solution of 1/4 teaspoon of household bleach per 1 gallon of water.
- Wash all clothes worn during the cleanup in hot water and detergent. These clothes should be washed separately from uncontaminated clothes and linens.
- Wash clothes contaminated with flood or sewage water in hot water and detergent. It is recommended that a laundromat be used for washing large quantities of clothes and linens until your onsite waste-water system has been professionally inspected and serviced.
- Seek immediate medical attention if you become injured or ill.

Asbestos and Lead-Based Paint

New Jersey's Department of Health continues to remind residents of the importance of being aware that buildings and homes may contain asbestos since it was a common building material. Anyone who is removing walls or other parts of homes damaged by Hurricane Sandy should be cautious and determine if asbestos is present prior to removal. Home or business owners should first determine if the house or building contains asbestos by contracting with a professional asbestos inspector certified by the U.S. Environmental Protection Agency (USEPA) to conduct an inspection and take samples of any suspected asbestos-containing material. Anyone hired to remove asbestos must be licensed by the Department of Labor. Extensive training is required, including how to use personal protection equipment. While a homeowner is not required to be licensed, it is strongly recommend that only licensed professionals remove asbestos.

Additionally, if a home or building was built prior to 1978, it is important to test the paint before doing any renovation or remodeling of painted surfaces. If lead is detected, take all necessary precautions to ensure that lead-painted building components are removed in a safe manner. Protect your family and home - set up safely, control the dust, and clean up completely. For tips on protecting yourself from lead dust while doing repairs visit this [EPA site](http://www.epa.gov/lead/rrp/do-it-yourselfers.html) [http://www.epa.gov/lead/rrp/do-it-yourselfers.html]. It is important to note that any contractors hired to conduct renovation work in homes built before 1978, must have received lead-safe training and are certified by the USEPA.

Read the NJ Department of Health's [brochure](http://www.state.nj.us/health/er/documents/prepare_before_cleanup_flyer.pdf) [http://www.state.nj.us/health/er/documents/prepare_before_cleanup_flyer.pdf] for volunteers, community organizations, and home and businesses owners. It makes recommendations on how to identify mold and asbestos and suggests steps that can be taken to protect against these health hazards.

Mold

Para informacion en Espanol, favor visitar el sitio de internet
<http://www.bt.cdc.gov/disasters/mold/es/moldprotection.asp>

Mold in a damaged home can create serious health problems for residents following severe storms and flooding FEMA officials warn.

Mold flourishes in moist environments in water-damaged homes. It often appears as a fuzzy growth or a discoloration of surfaces, and may be accompanied by a musty, earthy odor or a foul stench. Residents are advised to use care when cleaning up the mold. If there are signs of mold growth in your home before you do anything about it you must decide who is best equipped to do the clean-up. This depends on a number of factors.

One consideration is the size of the mold problem. If the moldy area is less than about 10 square feet (roughly, less than a 3 ft. by 3 ft. patch), in most cases, you can handle the job yourself, following the guidelines below. If there has been a lot of water damage, and/or mold growth covers more than 10 square feet you may want to consult with a professional cleaning service. Who should do the cleanup depends on a number of factors. One consideration is the size of the mold problem. If the moldy area is less than about 10 square feet (roughly, less than a 3 ft. by 3 ft. patch), in most cases, you can handle the job yourself, following the guidelines below. However:

- If there has been a lot of water damage, and/or mold growth covers more than 10 square feet you may want to consult with a professional cleaning service.
- If you choose to hire a contractor (or other professional service provider) to do the cleanup, make sure the contractor has experience cleaning up mold. Check references and ask the contractor to follow the recommendations in EPA's [Mold Remediation in Schools and Commercial Buildings](#), the guidelines of the American Conference of Governmental Industrial Hygienists (ACGIH), or other guidelines from professional or government organizations.
- If you suspect that the heating/ventilation/air conditioning (HVAC) system may be contaminated with mold (it is part of an identified moisture problem, for instance, or there is mold near the intake to the system), consult EPA's guide [Should You Have the Air Ducts in Your Home Cleaned?](#) before taking further action. Do not run the HVAC system if you know or suspect that it is contaminated with mold - it could spread mold throughout the building.
- If the water and/or mold damage was caused by sewage or other contaminated water, then call in a professional who has experience cleaning and fixing buildings damaged by contaminated water. To access lists of consultants, laboratories, remediation firms and trade groups who provide various environmentally-related services click [here](#).
[http://www.state.nj.us/health/iep/mold_ta.shtml]
- If you have health concerns, consult a health professional before starting cleanup.

HAZARDS OF MOLD INFESTATION

- **Do not spend time in houses with mold.** Nasal stuffiness, throat irritation, coughing or wheezing, eye irritation, or, in some cases, skin irritation may occur.
- **People with mold allergies may have more severe reactions.** Immune-compromised people and people with chronic lung illnesses, such as obstructive lung disease, may get serious infections in their lungs when they are exposed to mold. These people should stay away from areas that are likely to have mold.

Courses Offer Training in Mold Removal

Ocean County Mold Awareness Seminar

Mold Awareness Training for Homeowners and Volunteers

Date: November 12, 2013

Time: 4:00-7:00 PM

[Learn more](#)

[<http://www.nj211.org/images/HurricaneSandy/oceanctyfscmoldawareness.pdf>].

Rutgers School of Public Health

Many homeowners in the state are dealing with mold and its affects in the aftermath of Hurricane Sandy. Recently, Rutgers School of Public Health has offered classes that are open to professionals, volunteers and homeowners. The course provides mold awareness and recommended general safety procedures when dealing with post hurricane/flood clean-up issues. Topics discussed include: Awareness of mold; safe work practices; personal protective equipment; respiratory protection; and best practices for remediation.

To schedule a course in your area, please contact Mitchel Rosen at mrosen@sph.rutgers.edu .

New Jersey residents can also call 609-826-4950 to speak with the NJ Department of Health's Environmental and Occupation Health Assessment Program staff about mold removal questions.

Tips and Techniques to Remove Mold

The tips and techniques presented in this section will help you clean up your mold problem. Professional cleaners may use methods not covered in this publication. Please note that mold may cause staining and cosmetic damage. It may not be possible to clean an item so that its original appearance is restored.

Before you begin

Use fans at open windows or doors to dry a flooded residence, but be sure they blow outward, not inward, to avoid spreading the mold. Accelerate the drying process by using a dehumidifier to extract moisture from the air and the contents of your home. Do not use an air conditioning system until it has been checked by a professional. Using a system contaminated by mold will spread the mold throughout the house. Instead, open windows and doors to provide fresh air.

Discard porous materials such as carpet, mattresses, upholstered furniture insulation and ceiling tiles which are infected by mold. Wallboard, drywall and particle board are also porous and should be discarded. Workers should wear masks, protective eyewear and non-porous gloves while handling anything that is suspected of containing mold.

Immediate actions you can take to remove mold:

- Clean the area to remove, as much as possible, the mold and the material on which it is growing
- Clean with a non-ammonia detergent in hot water
- Scrub the entire area affected by the moisture
- Use a stiff brush or cleaning pad on block walls or uneven surfaces
- Rinse the area with clean water
- Thoroughly dry the area as quickly as possible
- Repeat cleaning as necessary to remove mold
- Disinfect with a 10% bleach solution (1 cup of bleach to 1 gallon of water), by applying a thin coat of bleach solution to the entire area, ensuring that the entire area is cleaned, not just the area where the moisture problem occurred. Use a sprayer or a sponge to apply the solution liberally, but avoid excessive amounts of runoff or standing pools
- Allow the area to dry naturally. Drying time is important for the disinfectant to be effective at killing mold and bacteria
- **Never mix bleach and ammonia. The fumes are toxic!**
- Do not paint or caulk moldy surfaces. Clean up the mold and dry the surfaces before painting. Paint applied over moldy surfaces is likely to peel.
- If you are unsure about how to clean an item, or if the item is expensive or of sentimental value, you may wish to consult a specialist. Specialists in furniture repair, restoration, painting, art restoration and conservation, carpet and rug cleaning, water damage, and fire or water restoration are commonly listed in phone books. Be sure to ask for and check references. Look for specialists who are affiliated with professional organizations.

Further Advice

Learn more about mold clean-up, and prevention [here](http://www.bt.cdc.gov/disasters/mold/protect.asp).
[<http://www.bt.cdc.gov/disasters/mold/protect.asp>]

[*Creating a Healthy Home – A Field Guide for Cleanup of Flooded Homes*](#) is a comprehensive do-it-yourself booklet that provides easy, step-by-step instructions on how to handle mold removal in flooded homes before starting to rebuild or renovate. Agencies working directly with individuals impacted by the floods can also order a shipment of printed booklets to distribute to those needing assistance. Please call the National Center for Healthy Housing (NCHH) at 877.312.3046 for more information.

The [North Dakota State University website](http://www.ag.ndsu.edu/flood) [<http://www.ag.ndsu.edu/flood>] offers access to many helpful and informative booklets and videos pertaining to flood recovery. Their publication, [Flood Recovery Checklists](http://www.nj211.org/images/Hurricane/FloodRecoveryandCleanUp.pdf) [<http://www.nj211.org/images/Hurricane/FloodRecoveryandCleanUp.pdf>] includes details on how to properly clean your home and the items within it as well as how to recover your garden and landscapes, recommendations regarding financial recovery and much more. This booklet was published by the North Dakota State University Extension Service and as such includes local resource information that

does not apply to residents of New Jersey but all other information in the booklet will prove quite useful.

For general information, see the Center for Disease Control and Prevention at <http://emergency.cdc.gov/disasters/hurricanes/>

An informational brochure is available from the New Jersey Department of Community Affairs at <http://www.state.nj.us/dca/divisions/codes/alerts/pdfs/flood.pdf> entitled *Flooding Hazards: What You Need to Know*.

The New Jersey Department of Health has released [Mold Guidelines for New Jersey Residents](http://nj.gov/health/er/hurricane_recovery_resources.shtml) [http://nj.gov/health/er/hurricane_recovery_resources.shtml], a pamphlet created to provide direction to residents on addressing mold in homes in the aftermath of the hurricane. The pamphlet addresses a number of topics including mold-related health concerns, how to inspect for mold and tools and techniques for cleanup.

New Jersey residents can also call 609-826-4950 to speak with the Department's Environmental and Occupation Health Assessment Program staff about mold removal questions.

Beware of Scams

Don't become the victim of disaster-related scams. The following tips are provided by the NJ Division of Consumer Affairs.

- Before you begin making repairs to your home make sure that the professional you are about to hire is licensed to do the repair work.
- Ask to see identification before you let anyone who claims to be from a utility company inspect your home.
- Never give your credit card number or financial information to strangers over the phone or on the Internet.
- It is customary not to pay for the entire home improvement project in advance. Pay one-third beforehand, one-third halfway through and one-third upon completion.

Read more on this topic here: [Tips for Flood Victims: Avoid Disaster-Related Scams - NJ Division of Consumer Affairs](http://www.njconsumeraffairs.com/disaster/floodtipsflyer_1.pdf)

[http://www.njconsumeraffairs.com/disaster/floodtipsflyer_1.pdf]

[Surgerencias Para las Víctimas de las Inundaciones: Cómo Evitar Estafas Relacionadas con los Desastres - NJ Division of Consumer Affairs](http://www.njconsumeraffairs.com/press/SPfloodvictims.pdf)

[http://www.njconsumeraffairs.com/press/SPfloodvictims.pdf]

Get more helpful advice from the [National Center for the Prevention of Home Improvement Fraud](http://www.ncphif.org) [http://www.ncphif.org].

Learn more at the [Division of Consumer Affairs website](http://www.njconsumeraffairs.com/disaster/).
[<http://www.njconsumeraffairs.com/disaster/>]

Monmouth County Superstorm Sandy Fraud Task Force

The mission of the Monmouth County Superstorm Sandy Fraud Task Force is to provide a consolidated and coordinated response in the aftermath of Superstorm Sandy to victims of criminal and civil frauds and improper business practices in Monmouth County. [Learn more](http://prosecutor.co.monmouth.nj.us/sandy-fraud.html) [<http://prosecutor.co.monmouth.nj.us/sandy-fraud.html>].

Disaster Case Management Fraud

It has been reported that individuals are receiving calls from a restricted/private number presenting themselves as representatives of Catholic Charities. The caller then proceeds to inform clients/individuals that they are checking in with them and asks for personal information. The callers do not share their phone number or name - even upon request, however simply state they are from Catholic Charities and need their information to confirm services/status.

If you receive any calls from restricted/private numbers claiming to be from Catholic Charities, do not answer any questions or share any private information. Instead, immediately call your Disaster Case Manager to report.

Licensed Home Improvement Contractors

Paterson Habitat for Humanity Offers [Tips to Hiring a Contractor](http://www.nj211.org/images/Flood/Tips%20to%20Hiring%20a%20Contractor.pdf)
[<http://www.nj211.org/images/Flood/Tips%20to%20Hiring%20a%20Contractor.pdf>]

Visit <http://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 <http://www.njconsumeraffairs.gov/LVinfo.htm>

Consumer Complaint forms can be found at the same site at <http://www.njconsumeraffairs.gov/ocp/ocpform.htm>

Rebuild Stronger

Read what FEMA has to say about flood insurance; how to rebuild your home so that it is stronger and more resistant to damage; and how rebuilding techniques used can affect your future insurance rates.

[Changes in the Flood Insurance Program; Preliminary Considerations for Rebuilding Build Back Safer and Stronger - What You Need to Know](#)
[Hurricane Sandy Advisory Base Flood Elevations \(ABFEs\)](#)
[Rebuilding Safer, Smarter and Stronger: Considerations for Property Owners](#)