

Federal disaster assistance available for residents

By John Zucal
Managing Editor

State and local officials are urging New Jersey residents to apply for federal assistance to cover damages from Hurricane Irene.

The recommendation comes in the wake of Sunday's expansion of the federal disaster declaration from five counties, including Essex County, to all 21 counties in New Jersey. The declaration allows residents to receive monetary assistance for a variety of disaster-related expenses.

State officials have recommended that survivors of Hurricane Irene who suffered damage should immediately apply for assistance with the Federal Emergency Management Agency. Such application can be made, officials suggested, even if the property holder has insurance

or is not they are eligible.

FEMA officials said assistance may provide for uncovered losses. Among the items which may be covered are emergency home repairs or rental assistance, and health or death expenses.

The U.S. Small Business Administration also may be able to help homeowners, renters, business owners and nonprofit organizations, said FEMA officials. Low-interest disaster loans may be provided for losses not covered by insurance, grants or other sources.

Federal and state officials provided a "checklist" residents should follow in the application process.

- Register with FEMA at 800-621-3362 or TTY 800-462-7585 for those with hearing or speech impairments. Specialists are available daily

from 7 a.m. to 10 p.m. local time, until further notice.

- Online registration is available at www.DisasterAssistance.gov. If insured, contact your agent before registration. Needed will be the applicant's Social Security number, mailing address, address of the damaged property, brief description of the damages, insurance information, and a contact telephone number where you can be reached.

- Fill out and return an SBA low-interest disaster loan application if you receive one. Applying is not an obligation to accept a loan if one is offered, but it must be submitted for the applicant to be considered for other disaster help.

- A FEMA-contracted housing inspector will call to arrange a property inspection. There is no charge

for this service, but this is necessary to determine damages.

- Make sure the home or mailbox number is easily visible from the road. As part of the inspection process, proof of ownership or occupancy is required: proof can include a tax bill, deed, mortgage payment receipt or an insurance policy with the property's address.

Renters may show a lease, rent payment receipt, utility bill or other document confirming the home was their primary residence at the time of the disaster. Both must present a valid driver's license or other photo identification.

- Remain in touch. Federal officials said that among the top five reasons applicants fail to receive federal assistance grants is FEMA's inability to contact them after they

apply, especially for persons in shelters or temporary housing.

FEMA officials said they attempt to contact applicants many times before a decision is made. They suggest residents notify one of their offices, the FEMA Helpline at 800-621-3362 or TTY 800-462-7585, and provide changes in a telephone number or address.

- If a disaster grant is approved, awards will be made under the Individuals and Households Program. Residents who provided banking information to FEMA staff will have the funds directly deposited into their accounts.

Residents who receive payment by check are urged to deposit it as soon as possible. In either case, residents will receive a letter outlining how the funds are to be spent.

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