

**FEMA**

FEMA E-News Update

This E-News Update provides information on federal and state resources available to help New Jersey businesses and employees recover from Hurricane Sandy. We welcome your comments, questions, good stories and suggested topics FEMA-ExternalAffairs-DR-4086-NJ@fema.dhs.gov Call 1-732-345-3683.

NEW JERSEY METRICS AT CLOSE OF BUSINESS, NOVEMBER 14, 2012

- Registrations for Individual Assistance.....More than 211,000 households
- Approved Housing and Other Needs Assistance.....More than \$173 million
- Current deadlines for FEMA registration and SBA loan applicationDecember 31, 2012

ALL 21 NEW JERSEY COUNTIES NOW APPROVED FOR FEDERAL ASSISTANCE

On October 30, President Obama signed a major disaster declaration for the state of New Jersey due to damage caused by Hurricane Sandy. Families and individuals in all 21 counties are eligible for Individual Assistance for residents who sustained damage from Sandy and Public Assistance (7 categories) that helps repair or replace public infrastructure and facilities.

Support includes grants to cover temporary housing and serious disaster-related needs and reimbursement for expenses not covered by insurance or other assistance programs.

REGISTER FOR FEMA DISASTER ASSISTANCE

Residents who suffered disaster-related damage or loss should register for federal and state disaster aid. Registration may be completed online at www.DisasterAssistance.gov, by smartphone through m.fema.gov, or by calling FEMA's toll-free registration line at **1-800-621-FEMA (3362)**. Residents with a speech disability or hearing impairment who use a TTY may call 1-800-462-7585 directly; users of 711 or video Relay Service (VRS) may call 1-800-621-3362. Multi-lingual operators are available. Telephone registration is available daily from 7 a.m. to 10 p.m., until further notice.

When registering for assistance, it is helpful to have the following information available:

- Current telephone number
- Address at the time of the disaster and current address
- Social Security number
- A general list of damages and losses
- If insured, the name of the insurance company, agent and policy number
- Bank routing number and account number for direct deposit of assistance grants

BEWARE OF RUMORS AND SCAMS AFTER HURRICANE SANDY

Rumors are circulating that those impacted by Sandy can obtain \$300 vouchers. They are **NOT** true!

Disaster recovery officials caution residents to be alert for scam artists using old and new tricks to obtain vital information or take advantage of storm-weary survivors, including **identity theft, false payment claims, bribes, home repair scams, price gouging and false charities.**

For questions, New Jersey residents may contact the New Jersey Consumer Affairs office at www.NJConsumerAffairs.gov or call 1-800-242-5846.

Suspicious of fraud should be reported to the DHS Office of Inspector General Hotline online at www.oig.dhs.gov/hotline/hotline.php, by phone at 1-800-323-8603 or by fax at 1-202-254-4297.

SMALL BUSINESS ADMINISTRATION NEWS

SIX BUSINESS RECOVERY CENTERS OPEN

Small Business Administration representatives are on duty at all Disaster Recovery Centers to assist business owners who incurred losses from Hurricane Sandy. In addition SBA has opened six Business Recovery Centers (listed below) to provide personal assistance to individuals and operators of small businesses with their SBA applications. All but two centers are open weekdays from 9 a.m. to 5 p.m.; some will operate additional hours.

Atlantic County

Richard Stockton College
Small Business Development Center
35 S. Martin Luther King Blvd.
Atlantic City, N.J. 08401
(Monday-Friday, 8:30 a.m.-4:30 p.m.)

Bergen County

Bergen Community College
Small Business Development Center, Room 121
355 Main Street
Hackensack, N.J. 07601

Cape May County

Cape May County Chamber of Commerce
13 Crest Haven Road
Cape May, N.J. 08210
(Monday-Friday, 8:30 a.m.-4:30 p.m.)

Essex County

Rutgers University
Small Business Development Center
25 James Street
Newark, N.J. 07102

Hudson County

New Jersey City University
Small Business Development Center, Suites 189-191
285 West Side Avenue
Jersey City, N.J. 07305

Middlesex County

John F. Kennedy Library
500 Hoes Lanes
Piscataway, N.J. 08854
(Monday-Saturday, 10 a.m.-5 p.m.,
Sunday, 1 p.m.-5 p.m.)

Monmouth County

Brookdale Community College
Bankier Library, Room 246
Lincroft, N.J. 07738

Ocean County

Southern Ocean County Chamber of Commerce
West Bay Avenue
Manahawkin, N.J. 08050
(Seven days a week, 10 a.m. to 6 p.m.)

Passaic County

William Paterson College
131 Ellison St.
Paterson, N.J. 07505

Union County

Kean University – SBDC
Business One-Stop Service – The Incubator
320 Park Ave.
Plainfield, N.J. 07060

SBA ASSISTANCE FOR RENTERS AND HOMEOWNERS

SBA offers long-term, low-interest loans directly from the U.S. Treasury to repair or replace real estate or personal property damaged or destroyed in a disaster. These loans are available to **homeowners, renters, businesses of all sizes and private, non-profit organizations.**

Renters and homeowners must first register with FEMA; if they are referred to SBA, they then must complete an SBA application that will permit SBA to determine if an applicant **qualifies for an SBA loan or possible further FEMA grants.**

For information, call SBA's Disaster Assistance Customer Service Center at **1-800-659-2955, (TTY) 1-800-877-8339** or email to disastercustomerservice@sba.gov. Eligible applicants also may apply for disaster loans electronically at SBA websites <https://disasterloan.sba.gov/ela> or www.sba.gov/sandy.

LOANS FOR PROPERTY DAMAGE

Businesses of any size and private, non-profit organizations may borrow up to \$2 million to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets.

ECONOMIC INJURY DISASTER LOANS (EIDLs)

Small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of any size may borrow to help meet working capital needs caused by the disaster (regardless of whether the business suffered any property damage). The maximum business disaster assistance loan from SBA is \$2 million for any combination of property damage and economic injury.

LOANS FOR RESIDENTS (*your employees impacted by the disaster*)

Homeowners may borrow up to \$200,000 to repair or replace their disaster-damaged primary residence. Homeowners and renters may borrow up to \$40,000 to replace disaster-damaged personal property, including vehicles. Interest rates can be as low as 1.688 percent for homeowners and renters, 4 percent for businesses and 3 percent for private non-profit organizations. Terms may be up to 30 years, SBA determines loan amounts and terms based on each applicant's financial condition.

FEMA'S PRIVATE SECTOR DIVISION

GETTING ACQUAINTED

FEMA established the Private Sector Division (PSD) within the Office of External Affairs in October 2007. The division's overarching goals include improving information sharing and coordination between FEMA and the private sector during disaster planning, response and recovery efforts. The FEMA PSD cultivates public-private collaboration and networking in support of the various roles played by the private sector in emergency management. The division also fosters internal collaboration and communication among FEMA programs that have an interest in private sector engagement.

PSD PURPOSE STATEMENT

"Communicate, cultivate and advocate for collaboration between the U.S. private sector and FEMA, to support FEMA's capabilities and to enhance national preparedness, protection, response, recovery, and mitigation of all hazards."

PSD SERVICES:

- Help integrate the private sector into the response by providing an entry point for private sector inquiries and offers of assistance.
- Collaborate with federal partners, such as the Small Business Administration and others to bring timely, relevant disaster information on services, resources and opportunities to private sector entities in the impacted area.
- Work with state and local organizations on roundtables, meetings and other informational events to help speed private sector recovery.
- Publish E-news Updates and Business Advisories to communicate disaster recovery information and relevant federal assistance programs to private sector organizations.
- Elevate major or emerging private sector recovery issues to FEMA and other government officials for resolution.

FEMA's Private Sector Division is deployed to support the response and recovery efforts after Hurricane Sandy. If your organization would like to partner with us in disseminating pertinent situational awareness or schedule a meeting, email FEMA-ExternalAffairs-DR-4086-NJ@fema.dhs.gov or call 1-732-345-3683.

TRANSITIONAL SHELTERING AVAILABLE

FEMA has activated its Transitional Sheltering Assistance (TSA) program for eligible disaster survivors who are unable to return to their homes for an extended period of time and need shelter to stay in a participating hotel or motel. **Hotel and motel owners interested in participating in TSA may register at ela.corplodging.com/.**

LOCAL DISASTER RECOVERY CENTERS (DRCs) OPEN IN NEW JERSEY

The state of New Jersey in partnership with the Federal Emergency Management Agency (FEMA) has opened Disaster Recovery Centers (DRC) and Mobile Disaster Recovery Centers (MDRC) to help people whose homes or businesses were affected by Hurricane Sandy. The centers are staffed by representatives from state, federal and voluntary agencies who can provide information on disaster assistance programs and answer questions.

DRCs are open from 8 a.m. to 8 p.m., seven days a week – unless otherwise indicated. Mobile DRCs may be set up as needed. Residents can locate the nearest DRC at: asd.fema.gov/inter/locator/home.htm. Depending on need, centers may be added or closed.

At the center, visitors:

- Receive information about state and federal disaster assistance.
- Get help with applications for U.S. Small Business Administration low-interest disaster loans for homeowners, renters, businesses of all sizes and private nonprofit organizations.
- Inquire about the status of their applications for federal assistance.
- Obtain referrals to voluntary organizations that help with immediate unmet needs.
- Learn cost-effective measures to reduce the impact of future disaster losses.

Disaster Recovery Centers

Atlantic County

Atlantic City Convention Center
1 Convention Blvd., Room 201
Atlantic City, N.J. 08401

Bergen County

Bergen County Plaza
1 Bergen Plaza, 4th Floor
Hackensack, N.J. 07652

Burlington County

Burlington Center Mall
2501 Burlington-Mount Holly Road
Suite 215
Burlington, N.J. 08016

Camden County

Public Works Building
2311 Egg Harbor Road
Lindenwald, N.J. 08201

Cape May County

Courthouse Public Library
30 Mechanics St.,
Cape May, N.J. 08210

Cumberland County

Emergency Management Office
Lower Level
637 Bridgeton Ave.
Bridgeton, N.J. 08302

Essex County

Willing Heart Community Care
Center
555 Dr. Martin Luther King Blvd.
Newark, N.J. 07103

Gloucester County

Government Services Building
1200 North Delsea Dr.
Clayton, N.J. 08312

Hudson County

Jersey City Museum
350 Montgomery St.
Jersey City, N.J. 07302

Attached to Office Depot
59 Washington St.
Hoboken, N.J. 07030

Hunterdon County

Hunterdon County Department of
Public Safety Annex
77 Park Ave.
Flemington, N.J. 08822

Mercer County

Mercer County Community College
1200 Old Trenton Road
West Windsor, N.J. 08550

Middlesex

Sayreville Senior Center
423 Main St.
Sayreville, N.J. 08872

Monmouth County

Belmar Municipal Building
601 Main St.
Belmar, N.J. 07719

Henry Hudson Trail Activity Center
945 Highway 36
Leonardo, N.J. 07737

Union Beach Municipal Building
650 Poole Ave.
Union Beach, N.J. 07735

Morris County

Morris Plains Community Center
51 Jim Fear Dr.
Morris Plains, N.J. 07950

Ocean County

Bell Crest Plaza Store Front 4C
953 Fischer Blvd.
Toms River, N.J. 08753

Brick Township Civic Center,
270 Chambers Bridge Road.
Brick, N.J. 08723

Passaic County

Passaic County Department of Health
317 Pennsylvania Ave.
Paterson, N.J. 07503

Salem County

Penns Grove EMS
25 East Griffin St.
Penns Grove, N.J. 08609

Somerset County

Somerset County Human Services
27 Warren St.
Somerville, N.J. 08876

Sussex County

Sussex County Community College
1 College Hill Road
Newton, N.J. 07860

Union County

Chisholm School Community Center
100 S. Springfield Ave.
Springfield, N.J. 07081

Warren County

Franklin Township Municipal Building
2093 Route 57
Broadway, N.J. 08808

**Additional locations will be announced
when opened.**

This e-news update is published by FEMA's Private Sector Division, which is part of the federal response to the Hurricane Sandy recovery. If you no longer wish to receive these Private Sector *E-News* updates, reply with the word "REMOVE" in the subject line. If someone forwarded you this email and you would like to be added to the distribution list, send an email with the word "SUBSCRIBE" in the subject line to FEMA-ExternalAffairs-DR-4086-NJ@fema.dhs.gov.

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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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