



**FEMA**

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# News Release

## **TAKE CHARGE OF YOUR RECOVERY: TIPS TO SPEED DISASTER ASSISTANCE**

SOMERSET, NJ-- While there was nothing New Jersey residents and business owners could do to stop the rain that started March 12 and triggered devastating floods across 12 counties, there is plenty those with losses can do - with the help of state and federal disaster assistance - to speed recovery.

State and federal officials urge affected residents and businesses in Atlantic, Bergen, Cape May, Essex, Gloucester, Mercer, Middlesex, Monmouth, Morris, Passaic, Somerset and Union counties to adopt a take-charge action plan and recommend the following tips to help speed the possibility of obtaining state and federal disaster aid:

### **Don't Wait: Register and File!**

- **File your insurance claim and register for state and federal disaster aid.** Homeowners, renters, and business owners who had damages and losses as a result of the severe storms and flooding of mid-March should call the Federal Emergency Management Agency (FEMA) registration line at **800-621-FEMA (3362)** or **TTY/TDD 1-800-462-7585** for the speech and hearing impaired (for relay service, call 711 or 1-800-852-7897) between 7 a.m. and 1 a.m., seven days a week. Multi-lingual operators are available to answer calls during this time. Residents may also register online anytime at [www.disasterassistance.gov](http://www.disasterassistance.gov).
- **What to have ready when you apply by telephone or online:** Your current address; the address of the damaged property; current phone information; insurance information, if any; and your Social Security number.
- **Register, even if you are insured.** Your insurance coverage may not be adequate to cover all of your losses. Disaster assistance covers a wide range of losses, including rental assistance and assistance for home repairs, disaster-related losses include damaged or lost personal property. However, FEMA disaster assistance, by law, cannot duplicate insurance coverage.

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### After Registering

- **Visit a Disaster Recovery Center (DRC) to meet face-to-face with recovery specialists.** DRCs are now operating in all 12 federally declared counties. Each DRC is staffed with FEMA, U.S. Small Business Administration and state agency disaster recovery specialists who are ready to help survivors through the recovery process. Find the nearest DRC by calling FEMA's Helpline at **800-621-FEMA (3362)**.
- **Complete and return the SBA loan application even if you do not own a business.** If you received a U.S. Small Business Administration (SBA) loan application when you registered for disaster assistance, you should fill it out and return it. The loan application is a necessary step for homeowners and renters to getting some federal disaster assistance. Homeowners and renters who don't qualify for an SBA loan may be eligible for a FEMA grant. **But the SBA loan application must be submitted first.** SBA representatives at disaster recovery centers will help complete your loan application as well as answer any of your questions.
- **Keep critical appointments.** A FEMA-contracted inspector will make an appointment to visit your home, usually within a week. Make every effort to be at home or you can authorize an agent to be present. Use the Helpline option at the FEMA registration toll-free numbers for contact updates, including your agent's name, a new phone number, or to change appointment times.
- **Return all forms promptly.** After registering, you may receive a U.S. Small Business Administration (SBA) disaster loan application package in the mail. Fill out and return these forms promptly since they are an essential part of the disaster-assistance process.
- **Stay in touch.** Use the Helpline for answers to your questions about federal assistance, the same number you called to register for aid.
- **Read all FEMA letters and documents.** After registering with FEMA, you will get a letter telling you the outcome of your application. Federal assistance may have to be repaid if it is duplicated by insurance or other assistance received.
- **Keep your information up to date.** Use the Helpline option at the FEMA registration toll-free number to update your contact information, including a new address or phone number.

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### Be Smart In Your Recovery

- **Invest "sweat equity" in rebuilding your life.** Dry out and disinfect your residence to prevent long-term problems with mold and mildew.
- **Choose a licensed contractor.** Take time to carefully choose a contractor for repairs by demanding written estimates, following up with references, checking with the local Better Business Bureau ([www.bbb.org](http://www.bbb.org)) for complaints and checking with local licensing authorities to see if the contractor is licensed in your community.
- **Ask for a written estimate** Make sure the written estimate includes everything you expect the contractor to do. Also, find out up-front if the contractor will charge a fee for that estimate.
- **Get a written contract.** The contract should clearly state all work, costs and the payment schedule. Never sign a blank contract or one with blank spaces. It may also be worthwhile to have an attorney look at the contract before signing it.
- **Rebuild with disaster prevention in mind.** Before starting any repairs or reconstruction, check with local building officials on required permits and inspections. If you were displaced from your home and incurred hotel or motel expenses, save your receipts and check with FEMA on possible reimbursement.

Receive up to the minute New Jersey disaster recovery information by following us on Twitter at [www.twitter.com/femaregion2](http://www.twitter.com/femaregion2).

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*FEMA's mission is to support our citizens and first responders and 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.*