



Private Sector E-News Update



FEMA

This E-News Update provides information on federal and state resources available to help New Jersey businesses and employees recover from Hurricane Sandy. Please print out or forward the E-News to anyone who might benefit from the information. We welcome your comments, questions, good stories and topic ideas at FEMA-ExternalAffairs-DR-4086-NJ@fema.dhs.gov or by calling 732-345-3683.

Top Ten Things You Need to Know About SBA

1. In times of disaster, the [U.S. Small Business Administration \(SBA\)](#) offers [low-interest disaster loans for homeowners, renters and businesses of all sizes](#).
2. SBA's disaster loans are direct from the federal government; no bank is involved.
3. Applications are submitted directly to SBA. There is no application fee or any obligation to accept the loan if offered.
4. Businesses of any size can apply for loan funds to repair/replace disaster damaged real estate, inventory, machinery and equipment and other business contents.
5. Small businesses and most non-profit organizations can apply for working capital loans to cover operating expenses regardless of whether they sustained physical damage.
6. The maximum SBA disaster business loan amount is \$2 million.
7. SBA also offers disaster loans to a business' most valuable asset: their employees. Most homeowners and renters are eligible to apply for an SBA disaster home loan.
8. Electronic applications can be submitted from SBA's secured website at DisasterLoan.SBA.gov/ela.
9. Don't wait on insurance; apply as soon as possible. SBA uses any insurance recovery to reduce the loan amount.
10. Don't count yourself out. SBA's disaster loans provide an opportunity for disaster recovery.



To date, more than \$50 million in SBA low-interest disaster loans have been approved for individuals and businesses in New Jersey. More information is available by calling the SBA's Customer Service Center toll-free at **800-659-2955**, TTY **800-877-8339** or by email at DisasterCustomerService@SBA.gov.

Resources for Families to Help With the Disaster's After Effects

The effects of Hurricane Sandy are still being felt by thousands. As one of the worst storms to hit New Jersey, it has created a great deal of stress, frustration, and anxiety for adults and children.

The good news is that there are many resources available. FEMA, the state department of Children and Families, Education, Health and Human Services and a number of other partners are committed to helping. Following are contacts to get more information about various programs available to help families with children.

**Information or Referral for Services
Stress or Anxiety
Public Health Experts**

211 (24 hours a day, 7 days a week)
877-294-HELP, TTY **877-294-4356**
211 or **866-234-0964** (8-8 weekdays, 10 a.m.-5 p.m. weekends)

Family Health Resource and Referral Helpline

800-328-3838

Child Care Services (locating/paying for childcare)

800-322-9227 (press the number for the county where you live)

School Enrollment

609-292-2070 (If you have not been able to return to your home school district, or enroll your child where you are currently living).

Head Start Program

866-763-6481 (Monday-Friday 8 a.m.-7 p.m.) or email HeadStart@eclkc.info.

Sandy Survivors: Ask Questions About Letters From FEMA

After an individual registers for federal disaster assistance, they receive a letter from FEMA explaining the status of their application. Survivors who receive a letter about disaster assistance should ask for help if they have questions.

Sometimes a letter from FEMA indicates a status of ineligibility. This may simply mean that more information or documents are needed to better help FEMA process an application. Eligibility status can change when new information is provided. And, FEMA cannot duplicate any aid that may have come from other government sources or insurance. Survivors may need to:



- Provide records that showed the damaged property was their primary residence at the time of the disaster.
- Give their insurance or other documentation to FEMA.
- Provide proof of ownership or residence.
- Return the U.S. Small Business Administration low-interest disaster loan application.
- Sign all essential documents.

Don't be discouraged: read the letter, ask questions, and ask for help. Answers to questions about the letter can be found by:

- Visiting one of FEMA's Disaster Recovery Centers (listed on page 4 of this E-News Update).
- Calling the FEMA Helpline by phone or 711/VRS at **800-621-FEMA (3362)**, **TTY 800-7585**.
- Reviewing the "Help After Disaster" guide mailed to each applicant. The information also is available online in many languages at FEMA.gov/Help-After-Disaster.

Sandy Survivors Should Submit Insurance Settlement Information

Hurricane Sandy survivors who registered with FEMA and indicated they had insurance coverage should send in their insurance settlement information as soon as they receive it. The insurance settlement documents allow FEMA to determine if survivors have uninsured or underinsured losses eligible for federal assistance. By law FEMA cannot provide financial assistance for losses covered by insurance or deductibles. Decisions about FEMA disaster assistance are evaluated on a case-by-case basis.

To submit insurance documentation, here's what applicants should do:

- Gather insurance documents and any settlement information.
- Write the applicant's name, FEMA registration number and 4086-DR-NJ on each page.
- Send a copy of these documents to FEMA by:
 - Fax: **800-827-8112**

- Mail: National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-8055
- Or by visiting a Disaster Recovery Center.

Survivors can call FEMA with questions at **800-621-FEMA (3362)**, TTY **800-462-7585** from 7 a.m. to 10 p.m. Assistance is available in many languages.

Scam Artists Attempt To Prey On Disaster Survivors

Fraud and scams are age-old issues that surface in the aftermath of any disaster. Using old and new methods, scam artists seek to obtain vital information or take advantage of survivors focused on recovery. New Jersey residents need to be on alert. Some of the most common scams after a disaster include:

Home Repair Scams

Unregistered home improvement contractors may take the disaster survivor's money and disappear, leaving unfinished work and unsafe homes. Before hiring a contractor, the survivor should check with the New Jersey Division of Consumer Affairs at **800-242-5846** to make sure the contractor is registered, as well as ask for a copy of the contractor's liability insurance and verify the policy is valid. All contracts should be in writing, and reviewed before being signed. Full payment should not be made until the work is completed.

The local police department should be notified of suspected fraud.

Price Gouging

Excessive price increases are illegal. Check with the New Jersey Consumer Affairs office at NJConsumerAffairs.gov or call **800-242-5846** if you suspect the prices are too high.

Identity Theft

People may pretend to be employed by the Federal Emergency Management Agency (FEMA) or other government agencies, such as the U.S. Small Business Administration (SBA) or public utilities. By going door-to-door to storm-damaged homes, or by phone or on the internet, con artists may try to obtain personal information such as Social Security and bank account numbers.

Remember

A FEMA or SBA shirt or jacket is not absolute proof of someone's affiliation with these agencies. All authorized FEMA or SBA personnel display a laminated photo identification card, which they are required to wear at all times.

Individuals can register for assistance and follow up on previous applications online at DisasterAssistance.gov, or by web-enabled mobile device at mFEMA.gov. By phone or 711/VRS, call **800-621-FEMA (3362)**, TTY **800-462-7585**. On any follow-up calls, a FEMA representative only asks for the last four digits of the applicant's social security number.

False Payment or Bribe

Imposters may ask for some form of service payment, or bribe – something no FEMA, SBA or federal agency employee should ever do. FEMA-contracted housing inspectors assess damage but do not determine cost estimates. FEMA does not hire or endorse specific contractors to fix homes or recommend repairs.

Con artists may pose as insurance specialists or expeditors, claiming they can convince FEMA to increase home repair damage aid or the insurer to pay a larger settlement. The scammers ask the applicant or policyholder to sign a contract giving them a percentage of the "increased" payment.

The essence of the con is to take a percentage of the damage grant or policy settlement that would be given anyway. FEMA always deals directly with each applicant and is always willing to consider an appeal by sending a new inspector to review damaged property or claimed losses.

Charity Scams

Before donating, people should investigate to be sure the organization asking for donations is registered to solicit in New Jersey and ask how the money will be used.

For other questions, New Jersey residents can contact the New Jersey Consumer Affairs office at NJConsumerAffairs.gov or by calling **800-242-5846**.

Recovery Centers Now Closed On Sunday

Survivors of Hurricane Sandy in New Jersey can visit a Disaster Recovery Center (DRC) from 9 a.m. to 7 p.m., Monday-Friday unless otherwise noted. If possible, register with FEMA before visiting a DRC. All centers have representatives to answer questions about assistance and recovery programs. To find the nearest DRC to you go online to FEMA.gov/DRC or text **DRC** and your area **ZIP code** to **43362** (4FEMA).



Renters, homeowners and businesses that do not need one-on-one assistance do not need to visit a center. They can apply for an SBA disaster loan online using the Electronic Loan Application (ELA) via SBA's secure website at DisasterLoan.SBA.gov/ELA.

In addition to the SBA being at the DRCs, there are also SBA Business Recovery Centers (BRCs) that specifically serve business customers. SBA Customer Service Representatives provide one-on-one help to business owners seeking disaster assistance for losses. They are at the following locations and times daily, unless otherwise noted.

Atlantic County

Richard Stockton College
35 South Martin Luther King Blvd.
Atlantic City, NJ 08401
Hours: 8:30 a.m. – 4:30 p.m. Mon. – Fri.

Middlesex County

John F. Kennedy Library
500 Hoes Lane
Piscataway, NJ 08854
Hours: 10 a.m. to 5 p.m. Mon. – Sat., 1 p.m.- 5 p.m. Sun.

Bergen County

Bergen Community College
355 Main Street, Room 121
Hackensack, NJ 07601
Hours: 9 a.m. – 5 p.m. Mon. – Fri.

Monmouth County

Brookdale Community College
765 Newman Springs Road
Lincroft, NJ 07738
Hours: 9 a.m. – 5 p.m. Mon. – Fri.

Cape May County

Cape May County Chamber of Commerce
13 Crest Haven Road
Cape May, NJ 08210
Hours: 8:30 a.m. – 4:30 p.m. Mon. – Fri.

Ocean County

Southern Ocean County Chamber of Commerce
West Bay Avenue
Manahawkin, NJ 08050
Hours: 10 a.m. – 6 p.m. 7 days a week

Essex County

Rutgers University
25 James Street
Newark, NJ 07102
Hours: 9 a.m. – 5 p.m. Mon. – Fri.

Passaic County

William Paterson University
131 Ellison Street
Paterson, NJ 07505
Hours: 9 a.m. – 5 p.m. Mon. – Fri.

Hudson County

New Jersey City University
285 West Side Avenue
Suites 189-191
Jersey City, NJ 07305
Hours: 9 a.m. – 5 p.m. Monday – Friday

Union County

Kean University
Business One-Stop Service – The Incubator
320 Park Avenue
Plainfield, NJ 07060
Hours: 9 a.m. – 5 p.m. Monday – Friday

FEMA's Private Sector Division is currently deployed to New Jersey in support of the response and recovery efforts from Hurricane Sandy. To partner with us in disseminating situational awareness and helpful information or to schedule a meeting, contact us at FEMA-ExternalAffairs-DR-4086-NJ@FEMA.DHS.gov or 732-345-3683. To subscribe to future editions of E-News Update, send us an email with "SUBSCRIBE" in the subject line. If you no longer wish to subscribe, reply to the FEMA email with the word "REMOVE" in the subject line.

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