

The past few days have been challenging for all of us as Central New Jersey has endured Hurricane Sandy and taken the first steps toward recovery. Although we still have hard work ahead, our country stands ready to help: the Federal Emergency Management Agency (FEMA) has declared [eight counties in New Jersey](#), including Middlesex and Monmouth counties, to be major natural disaster areas. If you live in these counties, you are now eligible to apply for federal disaster assistance.

I know that many residents of other New Jersey counties have also suffered great losses. Yesterday, I spoke to the Secretary of Homeland Security, Janet Napolitano, and to the FEMA director, Craig Fugate, to ask that they move as quickly as possible to add further counties to the disaster declaration. I also have written the president to make the same request, and I will let you know as soon as any expanded disaster declaration is made. (**UPDATE:** *Residents of all New Jersey counties are now eligible to apply for disaster relief.*)

In the meantime, no matter where you live, **it is critical that you document your losses and any expenses incurred in your recovery** – including, for instance, the costs to pump water out of your basement, to replace your water heater, or to stay in temporary housing. Take pictures of any damaged belongings, and keep all of your receipts. Although documenting your losses does not guarantee your eligibility for disaster relief, the documentation may be required by FEMA or your homeowner's insurance company.

If you live in a county covered by the initial disaster declaration and have suffered uninsured losses, I encourage you to apply for disaster assistance as soon as possible – even if you are not sure you are eligible.

The first step in the disaster relief process is to register with FEMA. You may register online at www.disasterassistance.gov or by calling 1-800-621-FEMA (3362) or TTY/TDD 1-800-462-7585.

Federal disaster assistance is most commonly provided through low-interest loans. Limited grants may be available; these will not pay for all of your storm-related losses but can help you to cover critical expenses that cannot be covered in other ways. Disaster assistance may include:

- **Rental payments for temporary housing** for those whose homes are unlivable. Initial assistance may be provided for two months for homeowners and renters. Assistance may be extended if requested after the initial period based on a review of individual applicant requirements.

- **Grants for home repairs and replacement of essential household items** not covered by insurance to make damaged dwellings safe, sanitary and functional.

- **Grants to replace personal property and help meet medical, dental, funeral, transportation and other serious disaster-related needs** not covered by insurance or other federal, state, and charitable aid programs.

- **Unemployment payments up to 26 weeks** from the date of the disaster declaration for workers who temporarily lost jobs because of the disaster and who do not qualify for state benefits, such as self-employed individuals.

- **Low-interest loans to cover residential losses** not fully compensated by insurance. Loans are available up to \$200,000 for primary residence and up to \$40,000 for personal property, including renter losses. Loans are available up to \$2 million for business property losses not fully compensated by insurance.

- **Loans up to \$2 million for small businesses**, small agricultural cooperatives, and most private, non-profit organizations of all sizes that have suffered disaster-related cash flow problems and need funds for working capital to recover. This loan in combination with a property loss loan cannot exceed a total of \$2 million.

Other relief programs include counseling for those traumatized by the disaster; income tax assistance for filing casualty losses; and advisory assistance for legal matters, veterans benefits, and Social Security.

By way of reminder, the first step in applying for *any* of these programs is registering with FEMA at www.disasterassistance.gov. Once you have registered, you will have access to further information and applications for the programs listed above.

Please do not hesitate to call me at 1-87-RUSH-HOLT (1-877-874-4658) if you have questions. I hope that you and your family are safe and are making steady progress down the road to recovery.

Sincerely,

Rush Holt
Member of Congress