



**FEMA-4086-DR-NJ**  
**Hurricane Sandy**  
**Disaster Housing**  
**Strategic Plan**

**Incident Period:** 10/26/2012 – 11/8/2012

**Plan Date:** 11/26/2012



**FEMA**

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## Executive Summary

### **Purpose**

This Disaster Housing Strategic Plan presents all reasonable housing options and makes recommendations for providing displaced New Jersey residents with temporary and permanent housing following Hurricane Sandy (Sandy). This document is the first product of the New Jersey State Led Disaster Housing Task Force (NJ SLDHTF), formed on November 4, 2012. The NJ SLDHTF is made up of federal, state and non-profit organizations and the private sector with the goal of developing a more long-term and comprehensive disaster housing strategy to address the continuum from temporary to permanent housing solutions, including wrap-around services for those impacted by Sandy.

### **Incident Summary**

Hurricane Sandy made landfall as a Post Tropical Cyclone in Atlantic City on October 29, 2012. The most severely affected regions of the state include the Jersey Shore from Cape May to the Raritan Bay and the Barrier Islands, as well as areas along the Hudson River. Counties most affected include: Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean and Union. Sandy caused extensive storm surge flooding, wind damage, power outages and major fuel disruptions. On October 30<sup>th</sup>, a Federal Major Disaster Declaration was approved for the State of New Jersey and designated all 21 counties eligible for public assistance, individual assistance and mitigation.

### **Actions Taken to Date**

Actions have been taken by federal, state and local partners to identify housing needs, identify available housing resources, and to deliver temporary and permanent housing assistance statewide. Some of these actions include:

- ***Implementation of FEMA Recovery Programs***  
FEMA's ongoing Individual Assistance (IA) Program has registered 231,020 displaced New Jersey residents and has awarded approximately \$112 million in rental assistance to 37,072 applicants (as of November 25, 2012). FEMA has also implemented the Transitional Sheltering Assistance Program (TSA) placing applicants from approximately 3,845 households in participating hotels and motels (as of November 25, 2012).
- ***Identification of Rental Resources***  
SocialServe.com, in coordination with the Housing and Mortgage Finance Agency (HMFA) and FEMA's Rental Resource Database, have collaborated to create a comprehensive list of available temporary housing options identifying approximately 6,000 rental resources.

- ***Categorization of available state and federal properties to house displaced residents***

Fort Monmouth has been identified as a location to potentially house up to 400 households. Upon completion of repairs, portions of the Fort's housing stock should be ready as needed.

- ***Assessment and identification of housing need***

Teams comprised of federal and state partners continue to assess property damage and identify housing needs. Also, in tandem with FEMA's IA program, Disaster Recovery Centers (DRCs) have been established to provide locations where displaced residents can seek information from federal and state government representatives. Additional wrap-around services are provided at these locations. As of November 25, 2012, 33 DRCs have been established throughout the state.

## **Recommendations**

The NJ SLDHTF has compiled recommendations to address temporary and permanent housing needs in the state. Recommendations include developing succinct public messaging for the housing recovery strategy, identifying and facilitating various temporary housing options, expanding upon existing federal and state housing assistance programs, providing wrap-around services for displaced residents, and requesting additional federal funding from existing programs including Community Development Block Grant Disaster Relief (CDBG-DR), existing low-income housing tax credits and Housing & Urban Development (HUD) HOME Grants.

## **Challenges**

The NJ SLDHTF has identified a number of challenges that must be considered as part of the housing recovery strategy. The scope of the housing need is vast and dynamic and therefore recommendations must be flexible to meet continuing needs. Ongoing mitigation efforts should be coordinated with housing recovery to assure efficiency. FEMA's Increased Cost of Compliance coverage has the potential to delay the rebuilding process as assessments are made. Concern for displaced K-12 students, people with disabilities, and families with children will be a priority throughout the recovery process. Finally, the state of the current housing market must be taken into consideration in all recovery planning.

## I. Incident Summary

Hurricane Sandy (Sandy), the largest Atlantic hurricane on record, made landfall as a Post Tropical Cyclone in Atlantic City, New Jersey on October 29, 2012. This severe weather system affected twenty-four states and caused approximately one hundred eighty five (185) fatalities in the United States, 35 of which were in New Jersey. The State of New Jersey's preliminary analysis estimates \$29.4 billion in damage to personal property, businesses, transportation and utilities infrastructure, as well as to New Jersey's tourism industry.

The most severely affected regions of the state include the Jersey Shore, from Cape May to the Raritan Bay and the Barrier Islands in between, as well as areas along the Hudson River and certain portions of Bergen County. Sandy caused extensive flooding, wind damage, power outages and major fuel disruptions. Governor Christie ordered the evacuation of the Barrier Islands on October 26, 2012. On October 27<sup>th</sup>, Governor Christie signed Executive Order No. 104 declaring a State of Emergency in order to protect the health, safety, and welfare of the people of the State of New Jersey. The following day, October, 28<sup>th</sup>, President Obama signed an Emergency Declaration to allow for evacuations and life saving measures.

After the storm, the Federal Emergency Management Agency (FEMA) conducted aerial damage assessments to determine the number of residences which were destroyed or suffered major damage. On October 30<sup>th</sup>, a Federal Major Disaster Declaration (DR-4086-NJ) was approved for the State of New Jersey and designated all 21 counties eligible for public assistance, individual assistance and mitigation.

Immediately after the storm, an estimated 2.6 million New Jersey residents were without power and 362,334 were under a boil water advisory. At least one-third of those residents lacked power for six days. As of November 25, approximately 18,800 households were still without power, and 8 drinking water systems in Ocean County, serving approximately 10,000 households, were still subject to a boil water advisory.

In order to assist the State in developing its housing response plan, FEMA commenced a damage assessment to determine which displaced residents in New Jersey would need assistance to locate a temporary (1 to 18 months) housing solution. Assessments are based on the number of dwellings which are destroyed or suffered major or minor damage, or are inaccessible. The process for projecting temporary housing needs includes these original assessments and the number of New Jersey households that registered for FEMA assistance immediately after Sandy. (See Attachment A for a more detailed explanation of FEMA predictive models). Individual interviews with Sandy-affected applicants, number of applicants

insured, secondary homes, and applicants living with family and friends are all examples of factors influencing FEMA's analysis. Once the need has been quantified, the number of available rental resources identified is applied to that need, reducing the number of applicants requiring direct housing assistance from FEMA.

As of November 25, 2012, the total number of FEMA registrations from New Jersey residents requesting Individual Assistance (IA) in relation to Hurricane Sandy is 231,020 and still climbing. While the percentage of those registrations that will be deemed eligible under FEMA requirements is unknown, the eligibility rate for Housing Assistance as of November 25th is 50%.

Applying historical data from prior disasters and current data from Sandy, FEMA estimates that 100,000 households will resolve their housing situation through self-help (such as obtaining suitable housing with their own funds, insurance proceeds and/or FEMA financial assistance; moving in with family or friends, etc.). That leaves approximately 25,000 registrations who may need assistance locating a temporary housing solution. Of that number, FEMA estimates that 10,000-15,000 households will not follow up on their registration, will not be able to be contacted or otherwise found, or will refuse the options presented to them by FEMA. Assuming that 12,500 households fall into one of those categories, that leaves approximately 12,500 households needing disaster-related housing assistance.

As described below, New Jersey has, to date, identified an available rental stock of approximately 6,000 units. Assuming that all of these units can be utilized as housing solutions, that leaves 6,500 remaining households unable to locate a place to live. If a Direct Housing program is deemed necessary and temporary housing units (manufactured housing) are brought into the State, FEMA estimates that approximately 1,000 households would avail themselves of this option, leaving an unmet housing need of approximately 5,500 households for which the state, in coordination with its federal partners and volunteer agencies, may need to assist with an alternate housing solution.



**FEMA-4086-DR-NJ**  
Hurricane Sandy  
Declared Counties and  
9 Most Impacted Counties

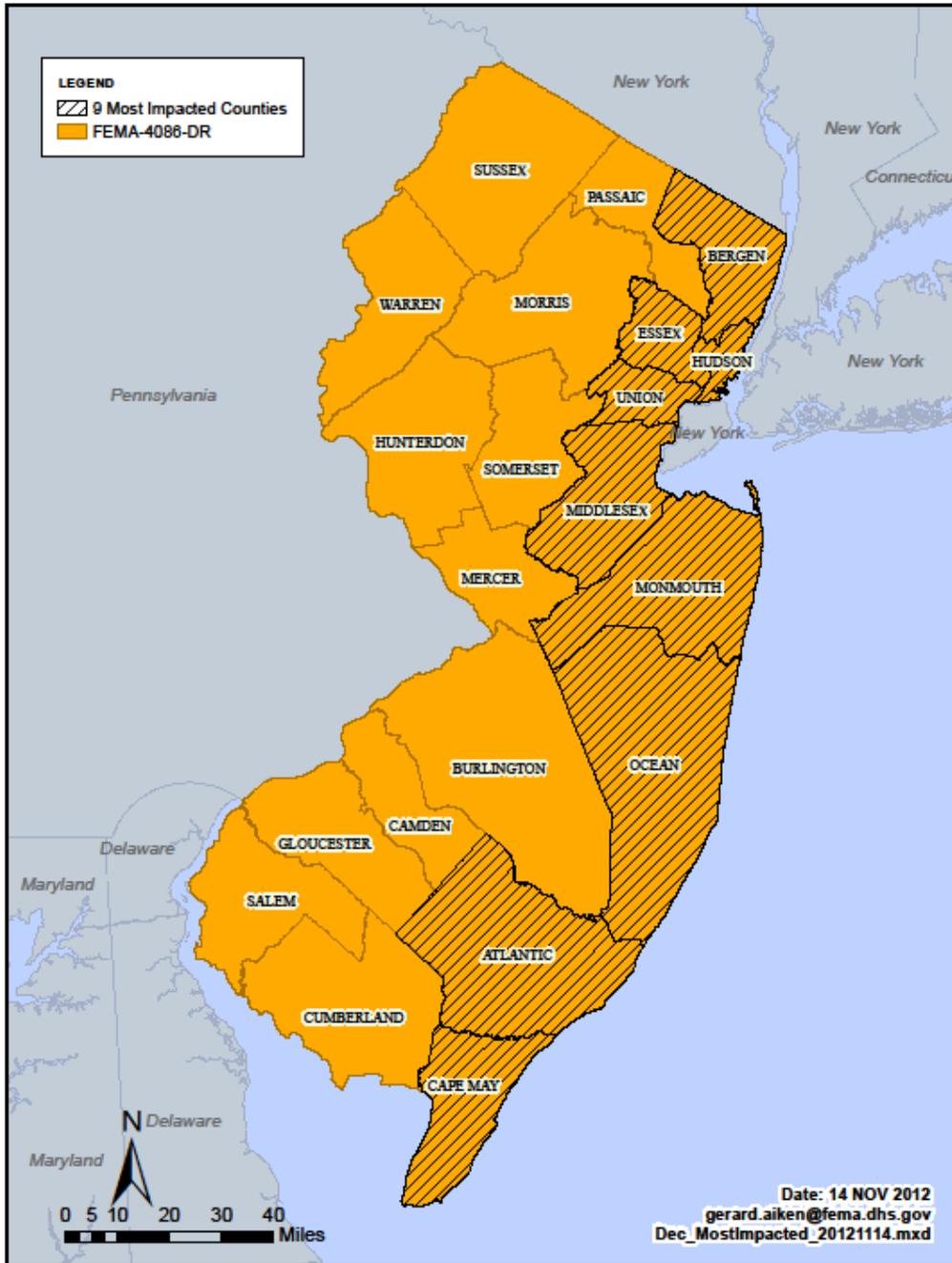


Figure 1.

**II. Purpose Of Strategic Plan**

In response to the housing needs created by Hurricane Sandy, New Jersey formed the State-Led Disaster Housing Task Force (NJ SLDHTF) with the help of federal and state partners and volunteer agencies. One of the primary tasks of the NJ SLDHTF was to create this Disaster Housing Strategic Plan (the Plan) as its recommendation to Federal and State authorities for an effective early-stage response to the housing crisis created by Sandy. The purpose of this Plan is to present all reasonable options and make recommendations for providing eligible applicants with temporary and permanent housing solutions. The Plan includes identification of current housing resources and capabilities, a needs analysis including the current and projected housing need, and an analysis of housing options and alternatives. The Plan also describes the actions taken to date to address the disaster housing needs resulting from Sandy. The NJ SLDHTF will continue to monitor the identification of housing needs and the performance of the measures used to address those needs and may adjust this Plan accordingly.

**III. Demographic Information**

**a. Population**

According to the 2010 US Census, approximately 60 percent of New Jersey’s population live within the nine most severely impacted counties. The nine counties which were most affected by Hurricane Sandy have the highest number of registrants with FEMA for disaster assistance (190,531 as of November 16<sup>th</sup>, or 89% of all registrations to date).

The 2010 Census accounted for the populations of these counties as follows:

| <b>Counties Most Affected by Hurricane Sandy</b> |                   |                           |
|--|-------------------|---------------------------|
| <b>County</b>                                    | <b>Population</b> | <b>% of NJ Population</b> |
| <b>Atlantic County</b>                           | 274,549           | 3.14%                     |
| <b>Bergen County</b>                             | 905,116           | 10.34%                    |
| <b>Cape May County</b>                           | 96,091            | 1.10%                     |
| <b>Essex County</b>                              | 783,969           | 8.95%                     |
| <b>Hudson County</b>                             | 634,266           | 7.24%                     |
| <b>Middlesex County</b>                          | 790,738           | 9.03%                     |
| <b>Monmouth County</b>                           | 630,380           | 7.20%                     |

|  |           |        |
|--|-----------|--------|
| <b>Ocean County</b>                          | 576,567   | 6.58%  |
| <b>Union County</b>                          | 526,429   | 6.01%  |
| <b>Total Population of Affected Counties</b> | 5,218,105 | 59.59% |
| <b>Total Population of New Jersey</b>        | 8,756,104 | 100%   |

*Source: 2010 US Census*

**b. Vulnerable Populations**

The most vulnerable populations after a natural disaster are the young, seniors, people with disabilities, recent immigrants and those living below the poverty line.

13.1 percent of Ocean County’s population consists of residents with a disability, which is the highest percentage among the nine targeted counties, whereas Middlesex County has the lowest percentage of residents with a disability (8.3%). The percentages for the remaining counties are included in the table below. (See Attachment B for additional demographic data.)

Essex County has the highest number, as well as the highest percentage, of residents living in poverty (134,875 residents), whereas Cape May County has the lowest number (10,760). Essex also has the largest number and highest percentage of children under 18 years of age living in poverty (46,293 residents), whereas Cape May has the smallest number (3,469 residents).

In regard to the elderly (over 65 years of age), again Essex has the largest number living in poverty (11,179 residents), whereas Hudson has the largest percentage (9,629, 14.8%), Cape May has the smallest number (1,339, 6.4%) and Monmouth has the smallest percentage (4,280, 4.9%).

| Counties         | Population* | Persons Living in Poverty** | Children in Poverty (Under 18)** | Households w/Elderly in Poverty (65+)** | Disabled*** (Ages 16-64) | Unemployment Rate **** |
|------------------|-------------|-----------------------------|----------------------------------|---|--------------------------|------------------------|
| <b>Atlantic</b>  | 274,549     | 35,697                      | 10,927                           | 4,046                                   | 12.6                     | 12.4                   |
| <b>Bergen</b>    | 905,116     | 57,482                      | 13,543                           | 9,498                                   | 8.3                      | 8.1                    |
| <b>Cape May</b>  | 96,091      | 10,760                      | 3,469                            | 1,339                                   | 12.7                     | 9.2                    |
| <b>Essex</b>     | 783,969     | 134,875                     | 46,293                           | 11,179                                  | 9.7                      | 11                     |
| <b>Hudson</b>    | 634,266     | 102,496                     | 31,159                           | 9,629                                   | 9.1                      | 10.8                   |
| <b>Middlesex</b> | 790,738     | 67,428                      | 19,708                           | 5,678                                   | 8.3                      | 8.7                    |

|                 |           |         |         |        |      |      |
|-----------------|-----------|---------|---------|--------|------|------|
| <b>Monmouth</b> | 630,380   | 41,292  | 13,440  | 4,280  | 9.0  | 8.6  |
| <b>Ocean</b>    | 576,567   | 65,811  | 27,751  | 7,243  | 13.1 | 10.1 |
| <b>Union</b>    | 526,429   | 57,261  | 18,026  | 7,219  | 8.9  | 9.5  |
| <b>NJ Total</b> | 5,218,105 | 573,102 | 184,316 | 60,111 |      |      |

Sources: \*2010 US Census; \*\*2011 American Community Survey; \*\*\* [www.disabilityplanningdata.com](http://www.disabilityplanningdata.com); \*\*\*\* NJ Department of Labor and Workforce Development

**IV. Summary of Actions Taken**

**a. Activation of New Jersey State Led Disaster Housing Task Force**

On November 4, 2012, the New Jersey Department of Community Affairs (DCA) convened the State-Led Disaster Housing Task Force to address the temporary and permanent housing needs of all New Jersey residents displaced from their homes by Sandy. This includes the provision of support services for all impacted communities.

In order to address the complexities and potential challenges of this housing effort, the Task Force is made up of a broad cross-section of stakeholders, including federal and state agencies, non-profits, volunteer organizations and private-sector entities that can contribute to the overall success of the recovery. DCA is the lead agency for the NJ SLDHTF, supported primarily by FEMA, the NJ Office of Homeland Security and Preparedness (OHSP) and the NJ Department of Human Services (DHS). The NJ SLDHTF facilitates state level decision-making and setting of priorities related to disaster related housing. Its ultimate goal is to facilitate a rebuilding of the affected communities so that they emerge more resilient than they were before the storm. The NJ SLDHTF currently meets several times weekly and the membership continues to expand.

The current membership of the NJ SLDHTF is as follows:

**State Partners**

**Lead Agency**

NJ Department of Community Affairs

**Support Agencies**

NJ Office of Homeland Security and Preparedness

NJ Department of Human Services

NJ Office of Emergency Management

**State Agencies**

Office of the Governor of New Jersey

NJ Department of Banking and Insurance

NJ Department of Children and Families

NJ Department of Education

NJ Department of Environmental Protection

NJ Department of Health

NJ Department of Treasury

NJ Housing and Mortgage Finance Agency

NJ Secretary of State

**Federal Partners**

**Support Agency**

Federal Emergency Management Agency

Fannie Mae

US Army Corps of Engineers

US Department of Agriculture

US Department of Health and Human Services

US Department of Housing and Urban Development

US Small Business Administration

**Non-Profit Partners**

NJ 211/United Way

Socialserve.com

Voluntary Organizations Active in Disaster

**i. NJ SLDHTF Objective**

- The central objective of the NJ SLDHTF is to provide advice and guidance to State leadership regarding all options available to resolve the housing problems faced by state residents affected by Sandy. As part of that mission, the Task Force provides subject matter expertise about programs, resources, technologies, legal authorities, and innovative housing solutions and needs; it also ensures that both community officials and the general public understand capabilities, eligibility requirements, and timelines. The Task Force is also responsible for collecting, synthesizing, and analyzing the relevant data that will inform the State's housing response.

## ii. NJ SLDHTF Assumptions

- The Plan is subject to continual revision as new data is obtained.
- Registrations for disaster assistance will continue through the entire 60-day application period (ending on December 29, 2012).
- Exact damage estimates and the number of families who need assistance are still not known, but FEMA currently estimates that 5,500 households will need assistance finding a temporary (1 to 18 months) housing solution.
- A package of various federal, state, local, non-profit and private sector assistance programs will be necessary to meet the needs.
- Recovery will be incremental based upon infrastructure damages, permitting and mitigation requirements and specific needs of individuals and families.
- Some of the population may not want to pursue assistance, may not want to move and/or may not want to rebuild in the same location.

## iii. NJ SLDHTF Goals

- Provide accurate and timely information to key stakeholders including the general public.
- Facilitate the provision of temporary housing for displaced disaster residents.
- Coordinate efficient collection and distribution of housing stock assessment data, addressing physical damages and associated occupancy data from time of event through long-term recovery.
- Coordinate efficient distribution and use of disaster assistance funding for housing from governmental, private, and non-profit sources. Identify need for disaster-specific funding mechanisms and organizational structures.
- Expedite the repair and construction of residential units until sufficient permanent housing has been restored. Mitigate impacts from future disasters, and incentivize practices that lead to more sustainable and resilient housing.
- Coordinate the work of agencies and organizations involved in the identification of sites for temporary housing to support the creation of long-term plans for post-disaster land use. Coordinate participatory planning efforts on post-disaster land use issues and policies to support community-based reconstruction.
- Coordinate public information on housing recovery services. Support service providers and case managers in assessing the needs of

displaced persons, identifying available resources, analyzing and providing information, identifying gaps in services, and advocating for timely resolutions to evolving issues during the housing recovery process.

#### **iv. NJ SLDHTF Initial Strategy**

- Establish Interagency Task Forces (ITFs) to specifically address: Construction, Information Management, Interim Housing, Housing Finance, Housing Recovery Services, Housing Stock assessment, and Land Use Planning.
- Build the membership of the ITFs with representatives of federal and state agencies, as well as non-profits and private sector organizations involved in housing, finance and construction.
- Continue to coordinate with and solicit representatives of federal, state, local, non-profits and private sector entities for participation in the Task Force.

#### **b. Actions Taken to Identify Temporary Housing Needs Post-Sandy**

##### *1. Preliminary Damage Assessments*

FEMA's initial damage assessments were conducted by utilizing aerial views, satellite imagery and geospatial analysis. Nine counties (Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean and Union) were identified as having an extraordinary amount of damage. Preliminary damage assessments on the ground were conducted by FEMA between October 31 and November 5, 2012 to further validate housing needs.

The NJ Department of Banking and Insurance (DOBI) has begun an analysis of insurance claims related to Hurricane Sandy. Extrapolation of the initial claims data indicates more than 22,000 housing units were rendered uninhabitable by storm damage and more than 324,000 housing units sustained a significant level of damage.

Preliminary insurer data shows that the areas of greatest damage are residential neighborhoods near the coast consisting of families' primary residences, not vacation homes. One major insurer reports that approximately 80% of its flood claims are for primary residences.

DOBI has embarked on a formal data collection effort to capture claims volume by zip code for both individual insurers and in the aggregate. The data will include breakdowns of wind, flood and other coverage (such as auto) for both personal and commercial lines.

2. *Registration for Individual Assistance (IA)*

FEMA’s registration period began on October 30, 2012 and will be open until December 31, 2012. Eligibility determinations are made during the registration process. If a registrant received damage from the disaster and it was their primary residence, a home damage inspection will be conducted. Based on the information collected at the time of registration and during the damage inspection, housing needs are identified by FEMA staff. In addition, FEMA has begun conducting Pre-Placement Interviews (PPI) to determine the number of households who do not have a temporary housing solution available. As of November 25, 2012, 1,850 interviews have been conducted.

| <b>Current Status of Applicants as of November 25, 2012</b> |               |
|---|---------------|
| Total Registrations   | 231,020       |
| Referred to Individuals and Households Program to Date      | 140,439       |
| Eligible* for Housing Assistance to Date                    | 44,779        |
| Total Housing Assistance                                    | \$234,898,047 |
| Total Housing Referrals                                     | 118,590       |
| Average Housing Award                                       | \$5,246       |
| Rental Assistance Received                                  | \$111,547,968 |

\* Of those *ineligible*, the primary reason is insufficient damage. Those with inspections returned are either waiting for an eligibility decision or rectifying their “identity verification failed” and/or “inaccessible” status.

As of November 25, of the 44,779 who have received assistance, 884 have received the maximum grant award of \$31,900 (this award is not means-tested).

3. *Pre-Placement Interviews (“PPI”)*

Once applicants are determined eligible for FEMA temporary housing assistance, those identified as needing assistance locating a housing solution will be contacted by FEMA. Through an interview process known as pre-placement interviews, FEMA will identify the housing need and provide the applicant with options.

4. *Federal Partners*

The US Department of Housing and Urban Development (HUD) continues to monitor displacement across Housing Choice Voucher (HCV) tenant-based assistance clients. The extent to which there may be available HCV subsidies in impacted areas or adjacent counties largely depends on the re-housing needs of current program participants. HUD is monitoring this issue and will provide better information on the availability of HCV assistance after the extent of HCV tenant displacement is better known.

**c. *Actions Taken to Identify Available Resources***

1. *Rental Resources*

The NJ SLDHTF created a team to conduct rental resource identification, primarily through internet and local advertisements. A contract was negotiated and signed with SocialServe to compile and maintain a rental resource database. This database was merged with the FEMA rental resource database for a consolidated, vetted list of available resources throughout the state. In addition, teams have been touring the most severely impacted counties identifying rental resources. The majority of these counties have a low vacancy rate in rental properties due to the nature of the New Jersey housing market.

To date, the NJ SLDHTF has identified 6,095 rental resources throughout the state of New Jersey (see Attachment C). The use of rental resources continues to be the best temporary housing solution and can potentially become a Sandy survivor's permanent solution.

In an effort to increase the rental resource inventory, FEMA approved an increase of the Fair Market Rent allotment (FMR) to 125% at the Governor's request.

2. *State Properties*

The New Jersey Department of Treasury has begun to identify vacant state-owned properties that could serve as dwelling units through rehabilitation or repurposing of the facilities. The New Jersey Department of Human Services has begun a survey of available DHS facilities that would also be able to house displaced residents. The Department of Treasury will be responsible for aggregating and maintaining a master list of state-owned properties and will communicate this information to the Task Force.

3. *Federal Properties*

Federal agencies such as HUD, VA, USDA, and Fannie Mae have provided lists of federally-owned properties which are ready for occupancy. These properties

have been added to the rental resource database and will be continuously updated.

Although a number of public housing developments in the state were badly damaged, displacement across HUD's public housing inventory was minor. HUD is in the process of identifying Public Housing Authorities (PHA) with vacant units that are also ready to lease. HUD staff at FEMA Disaster Recovery Centers (DRC) will be able to assist displaced families and FEMA caseworkers connect to PHAs in NJ.

Fannie Mae, in coordination with the Federal Housing Finance Agency (FHFA), is developing a list of properties from its REO (Real-Estate Owned) inventory that may be used to provide housing for displaced persons.

#### 4. *Mobile Home Commercial Parks*

In the event a direct housing mission is needed, FEMA has identified commercial mobile home parks with vacant pads in coordination with state and local officials. FEMA has identified 865 vacant pads and 49 mobile home parks. The largest concentrations of vacant pads are in: Atlantic County (462), Ocean County (129), Monmouth County (122), Burlington County (88), Cumberland County (67) and Camden County (46).

#### 5. *Age-Restricted Communities*

The U.S. Department of Housing and Urban Development and the New Jersey Division on Civil Rights have determined that persons displaced by Sandy may temporarily rent vacant units in 55+ communities. These rentals do not affect the limitation on the number of individuals below the age of 55 who may reside at the development.

#### **d. *Actions Taken to Facilitate Delivery of Temporary and Permanent Housing Assistance***

Assistance to those affected by the disaster will focus on the overarching priorities of providing temporary and permanent housing solutions.

- Temporary housing covers the gap between emergency sheltering and the return of displaced residents to permanent housing solutions.
- Permanent housing provides a long-term, cost-effective solution that is developed through assistance provided by a consortium of public, private and non-profit sources.

#### 1. *Sheltering*

At peak, 7005 Sandy-displaced individuals were sheltered in the days following Sandy. As of November 25, 2012, all shelters that had been opened for Sandy

victims were closed. FEMA assisted the local, county, and voluntary organizations conducting the sheltering operation with food, water, blankets, infant and toddler supplies, and other resources as requested by the State. FEMA is currently collaborating with the State and voluntary agency partners to develop a more comprehensive shelter transition plan to move the remaining shelter residents into more sustainable housing options.

2. *Transitional Sheltering Assistance Program (TSA)*

On November 1, 2012 FEMA implemented its Transitional Sheltering Assistance Program (TSA) at the request of the State. As of November 25, 2012, there were 38,551 FEMA applicants eligible for the TSA Program and 2752 applicants are currently housed in participating hotels state-wide. Currently, there are 282 hotels housing TSA program participants; these hotels have contracted with Corporate Lodging Consultants to participate in the TSA program. The TSA Program is presently scheduled to run through November 28, 2012.

3. *Implement Sheltering and Temporary Essential Power (STEP) Program*

The goal of the STEP program is to complete minor temporary repairs in order to enable residents who suffered property damage to remain in their home while permanent repairs are being completed. The program consists of three distinct elements – applicants may use one or more elements of the program as needed in order to remain in their home:

- *Residential Electrical Meter Repairs* - are intended to accelerate power restoration to residences with storm-damaged electrical meters when such repairs are necessary and essential condition precedent to a utility company re-energizing a qualified residence.
- *Shelter Essential Measures* – are intended to provide electricity, heat, and hot water to disaster-impacted residences to meet basic life-sustaining needs so that occupants may shelter-in-place until more permanent repairs can be made.
- *Rapid Temporary Exterior Repairs* – are intended as necessary and essential assistance to protect storm-damaged residences from further damage that may present an immediate threat to life and property, and where appropriate, facilitate sheltering-in-place pending repairs that are more permanent. The work that may be eligible is: securing broken windows; covering damaged exterior walls and roofs; and patching or otherwise securing damaged exterior doors. STEP involves the use of raw, unfinished materials to provide only emergency protective measures.

At the request of the State, FEMA may deliver the STEP program through Direct Federal Assistance, reimbursement of applicants (State, local and Tribal

Governments) who perform or contract for the performance of, authorized emergency protective measures, or a combination of the two. Individual residential property owners are NOT eligible for reimbursement under STEP. Eligible costs must be reasonable and are limited to \$10,000 per residential unit.

4. Individual and Households Program (IHP)

Once an eligibility determination is made, FEMA provides financial assistance (up to \$31,900) through the Individual and Households Program (IHP) in the form of grants for renters and owners to locate temporary housing via rental resources. In addition, FEMA can provide repair assistance (as a part of the \$31,900) for homeowners to repair or replace their damaged dwelling.

5. Fair Market Rent (FMR)

Rental assistance provided by FEMA is the Fair Market Rent (FMR) established annually by HUD. Due to the high demand on rental resources within the state following the disaster, FEMA approved an increase of the FMR to 125% in order to increase the inventory of affordable rental resources.

6. Small Business Administration (SBA)

SBA disaster assistance, in the form of low-interest loans, is available to homeowners, renters, businesses of all sizes, as well as private nonprofit organizations with property damaged by the disaster.

Renters may be eligible for loans up to \$40,000 to repair or replace disaster damaged personal property such as clothing, furniture, appliances, cars, etc.

Homeowners may be eligible for loans up to \$200,000 to repair or replace disaster damaged real estate, plus up to \$40,000 of loans to repair or replace their disaster damaged personal property.

Interest rates on these loans are 1.68%, and the application deadline is December 31, 2012.

7. Housing and Urban Development

HUD's Federal Housing Administration (FHA) issued immediate foreclosure relief by granting 90-day moratoriums on foreclosures and forbearances on foreclosures on FHA insured loans. FHA also offers two post-disaster mortgage programs: (1) Section 203 (k) loans enable homebuyers and homeowners to finance both the purchase and/or refinancing of a house and the cost of its rehabilitation through a single mortgage. It also allows homeowners who have damaged houses to finance the rehabilitation of their existing single family home. This program encourages lenders to make mortgages available to borrowers who would not otherwise qualify for conventional loans on affordable

terms and to residents of disadvantaged neighborhoods. Rates will vary by lender, but are currently around 4%. (2) HUD also has a special mortgage insurance program under Section 203 (h) of the National Housing Act to assist displaced residents. Under this program, individuals or families whose residences were destroyed or damaged to such an extent that reconstruction or replacement is necessary are eligible for 100% financing. At this time, the program offers homeowners rates of approximately 4%.

FHA Real Estate Owned (REO) properties are available and for sale in New Jersey. HUD will provide a list of these properties to the state. In 2011, HUD implemented a pilot program in Alabama where HUD REO properties could be sold to PHAs for use as rental properties to house displaced families (no PHAs chose to participate). HUD is exploring this same model in NJ and NY.

8. *Fannie Mae*

Fannie Mae has announced relief measures for homeowners affected by Hurricane Sandy. Information for homeowners is available at [knowyouroptions.com/relief](http://knowyouroptions.com/relief). The details are contained in Lender Letter LL-2012-09. Fannie Mae is also developing collateral materials that can be distributed to homeowners both electronically and physically at FEMA Disaster Recovery Centers and through government, non-profit and industry partners.

9. *New Jersey Department of Community Affairs (DCA)*

The Department of Community Affairs' code staff have been utilized to augment local construction code officials in performing building and electrical inspections throughout the most impacted counties. To date, DCA inspectors have assisted 18 municipalities and conducted more than 27,000 inspections. DCA has directed Local Construction Code officials to eliminate the need for permits when undertaking nonstructural repair to homes damaged by Hurricane Sandy (see Attachment E which outlines the Emergency Construction Permit Procedures in greater detail).

DCA staff is present at the Joint Field Office (JFO), a central office in Monmouth County for coordinating the federal, state, local, non-governmental and private sector response and recovery operations. DCA staff has also been assigned to Disaster Recovery Centers (DRC) throughout the state where displaced residents may go to seek information about FEMA disaster assistance programs. Additionally, DCA staff is embedded with FEMA Preliminary Damage Assessment Teams, which tours and collects damage information from affected areas for later analysis.

10. New Jersey Housing Mortgage and Finance Agency (HMFA)

A mass email was sent to HMFA Tax Credit Property Owners and Managers encouraging them to identify vacant housing units for displaced families. This was first sent on November 5, 2012 and again on November 7, 2012. A temporary housing period was established and extends through November 30, 2013 on tax credit projects. Waivers on income limitations in tax credit properties have been established and waivers of minimum lease term requirements (usually a minimum of 6 months) have also been implemented. The HMFA has developed a Displaced Resident Certification to be used at Tax Credit Properties. All other Agency Property Owners are being contacted and encouraged to list vacant units on the Housing Resource Center website as well.

The federal government typically provides each State with \$2.25 per person in annual 9% low income housing tax credits. For New Jersey, this means approximately \$19 million in credits that generate roughly \$170 million in equity available annually for the production of affordable housing in the State. This also includes Homeless Housing, Special Needs Housing and Veterans Housing. The HMFA is exploring the possibility of seeking an award increase from HUD to meet New Jersey's affordable housing need post-Sandy.

11. Fort Monmouth

To address housing needs of those displaced due to Sandy, the State of New Jersey, in collaboration with FEMA, has identified the Fort Monmouth military facility as a location which could house up to 400 households displaced by Sandy. FEMA assigned the US Army Corps of Engineers (USACE) to complete an evaluation of the facility, which is currently inactive and vacant, to determine feasibility of pursuing this as a temporary housing solution. Upon completion of repairs, portions of the Fort's housing stock should be ready as needed.

12. Wrap-Around Services

The term "wrap-around services" includes the delivery of infrastructure or social services to residents living on temporary housing sites that go beyond the physical need for housing.

Returning displaced residents to their pre-disaster communities is preferred; however, when community sites are placed outside or in a different part of the affected community, additional infrastructure and other services are often requested. These services may include access to public transportation (including para-transit services), education, emergency services, and healthcare facilities.

The availability of food and shopping services, laundry facilities, childcare, and common areas such as playgrounds and pet areas can also be considered. The

needs of elderly populations, individuals with disabilities, and families requiring childcare should also be considered.

The NJ SLDHTF is focusing on the needs of the communities as well as the need for housing.

## V. Projected Unmet Needs

Housing needs are determined through both aerial and ground damage assessments and the FEMA registration process. Once the needs are determined, multiple state and federal programs are utilized to meet the housing needs of displaced residents. When all housing assistance programs have been exhausted there could potentially be individuals and families with unmet needs. Unmet needs are defined as those needs which a disaster survivor requires in order to complete the recovery process. They may be financial, physical or emotional. The NJ SLDHTF partners are in the process of identifying types of unmet needs and any programs that are available to assist.

## VI. Recommendations

- a. *Enact the following courses of action to address temporary housing needs post-Sandy:*
  - i. **Maximize the use of rental resources.** Use of available housing stock within the affected communities is always the preferred means of meeting disaster-related temporary housing needs. For those communities with available rental resources, a commuting distance of 50 miles is considered reasonable. Where appropriate, for those that want to remain on their property while repairs are being made, homeowners should be encouraged to use travel trailers on site during the rebuilding process. The Department of Community Affairs will work with local building and zoning code officials to streamline the approval process for these units.
  - ii. **Implement Sheltering and Temporary Essential Power (STEP) Program.** The FEMA STEP program consists of three distinct elements. Applicants may use one or more elements of the program as appropriate to meet the needs of their community: Residential Electrical Meter Repairs, Shelter Essential Measures and Rapid Temporary Exterior Repairs.
  - iii. **Utilize state and federally-owned real property.** Unoccupied federal, state, or local government buildings, including closed military facilities, hospitals, schools and warehouses, in addition to unused properties

financed by Federal partners such as USDA, VA, HUD, Fannie Mae or Freddie Mac, may be utilized as temporary housing. HUD, USDA and VA have provided FEMA with their inventory of vacant properties for rent and these have been included in the rental resource database. Some of these properties may also be available for purchase.

As was discussed, the State has identified Fort Monmouth as a facility which can potentially house up to 400 families.

- iv. **Utilize FEMA Direct Housing Assistance in the form of HUD certified manufactured housing.** Based on projections of temporary housing needs the previous courses of action may not meet the demand. In anticipation for the need of temporary housing units, FEMA has pre-staged 40 units in Jackson, New Jersey. It is anticipated that most applicants that receive a temporary housing unit (THU) will occupy that unit on privately-owned property. Residents who require a housing unit and do not have a private site location may be considered for placement at a commercial site. FEMA in coordination with the State has identified mobile home parks and available pads.
  - v. **Rehabilitate existing structures.** Identify and evaluate unoccupied residential, and non-residential structures to determine necessary repairs to make ready for occupancy or convert into family dwellings. Initiate new construction and stalled construction projects in order to increase housing stock.
- b. Continue and expand FEMA's Immediate Disaster Case Management (DCM) Services Program, as needed.
  - c. Continue and expand FEMA's Temporary Shelter Assistance (TSA) Program, as needed.
  - d. Consider requesting a 30 day extension to the registration period (should new applications remain at high levels), as well as a 14 day extension to the Temporary Shelter Program.
  - e. Request Community Development Block Grant Disaster Relief funds to help New Jersey cities and counties recover from presidentially-declared disasters through supplemental appropriations. CDBG-DR funds are available to be used for housing, economic development, and infrastructure recovery activities not covered by funding sources available from the Federal Emergency Management Agency, the Small Business Administration, the US Army Corps of Engineers and private party insurance proceeds.

- f. Consider reprogramming previously awarded CDBG and HOME grant funds for disaster recovery activities. HUD has already assisted in this effort by: waiving regulatory and statutory program requirements to increase grantee ability to use available funds for disaster recovery and providing technical assistance on potential uses of funding.
- g. Request an allocation of Low Income Housing Tax Credits. The immediate construction of low and moderate income housing is required if new permanent housing is to be available within 18 to 24 months.
- h. Continue engaging access and functional needs advocates and service providers throughout the recovery to ensure that all housing recovery needs for persons with disabilities are being met.
- i. Leverage all state agencies, non-profit organizations and the private sector through the use of Disaster Recovery Centers (DRCs) and a state-led web portal for disaster recovery.
- j. Link the state's housing recovery efforts with the State and federal ongoing hazard mitigation programs to ensure that rebuilt homes are less prone to inundation and other destructive threats.
- k. Collaborate with professional organizations to capitalize on subject matter expertise and experience to support recovery efforts, including for example the American Institute of Architects (AIA) and American Society of Civil Engineers (ASCE).
- l. Intensify housing resource identification efforts. Additional assets should be applied towards rental resource identification until sufficient verified resources have been identified to provide referrals to the projected total need. Current and future resource identification activities should be targeted towards all 21 New Jersey counties, including the nine priority counties.
- m. Develop public messaging campaign to keep New Jersey residents up-to-date and informed in the housing recovery effort statewide. This communication will be provided in all affected communities and efforts will be taken to do specific outreach to more vulnerable populations.
- n. Continue to engage non-profits in the planning process and ensure that these agencies be included as part of the overall planning effort.

## VII. Challenges

- a. *State of NJ Housing Market.* The New Jersey economy as a whole has struggled for the last five years in part due to the national economic collapse and the resulting increase in unemployment. The for-sale housing market in New Jersey was similarly adversely impacted by the decline in the national economy and the dramatic increase in unemployment, as well as the increased difficulty in obtaining credit.

The demand for new rental product began outpacing supply due to the difficulty of gaining land use approvals, increased construction costs and difficulty in financing. The market was seeing continued and dramatic demand which was reflected in increasing rents. The impacts of Sandy will not be fully known for months, but its impact on those who were displaced is critical and immediate. The availability of rental housing is even more limited.

The vacancy rate in New Jersey has historically been at 5% or less and is getting lower with rising demand for rental product due to the difficulty of obtaining mortgages for prospective homebuyers. This will make it more difficult to find available rental housing. The Housing Resource Center (HRC) is fully engaged and expanding its reach to list available rental units throughout the state. This list may not have units of the housing type, rents, or location that displaced individuals will want or need. It is thus critical to utilize every tool available to increase the supply of new affordable housing stock throughout the state.

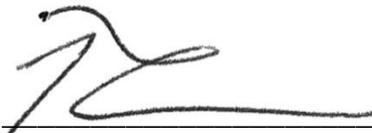
- b. *Mitigation.* As noted, Hurricane Sandy has been primarily a flood event for homeowners. Many homeowners may be required to mitigate against future damages in order to receive a building permit. Much infrastructure will require mitigation as this will directly impact the rebuilding effort.
- c. *Insurance Coverage Issues*
1. *Increased Cost of Compliance Coverage.* FEMA's National Flood Insurance Program (NFIP) Increased Cost of Compliance (ICC) coverage provides payment to help cover the cost of mitigation activities that will reduce the risk of future flood damage to a building which has been either determined to be substantially damaged or meets the criteria of a repetitive loss structure. ICC coverage only covers the cost of required compliance measures undertaken.

This requirement could be a challenge due to the timeline for making the damage determinations, determining eligibility for the coverage and incorporating the additional construction requirements into the new construction. Also, a community must have a repetitive damage clause in their floodplain management ordinance to be eligible under this condition.

2. *Underinsured and Uninsured Risk.* The fact that Sandy was primarily a flood event rather than a wind event means that many homeowners will be uninsured or underinsured. First, fewer people have flood insurance (which is provided almost exclusively by the NFIP) than have wind coverage provided by private insurers through homeowners policies. Second, unlike homeowner policies, NFIP policies do not cover alternate living expenses for those displaced from their homes. Third, actual losses will in some cases exceed the modest NFIP policy limits of \$250,000 for damage to the home and \$100,000 for damage to its contents.

- d. *Education.* For students displaced by the storm and living in temporary housing, often hours away from their district of origin, a central goal must not only be to help them return to normalcy by attending a school, but to provide educational continuity for every student.

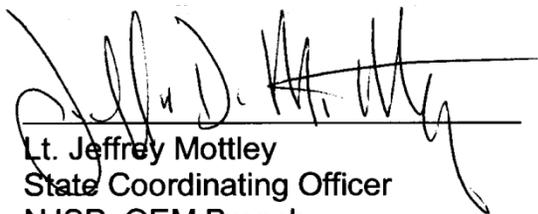
## VIII. Signatures



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Richard E. Constable, III  
Commissioner  
Department of Community Affairs

November 26, 2012



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Lt. Jeffrey Mottley  
State Coordinating Officer  
NJSP, OEM Branch



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Michael Hall  
Federal Coordinating Officer  
FEMA

**FEMA-4086-DR-NJ**  
**Hurricane Sandy Disaster Housing**  
**Strategic Plan**

**Incident Period:** 10/26/2012 – 11/8/2012

**Plan Date:** 11/26/2012

**ATTACHMENTS**



**FEMA**

## **Attachment A: SANDY PROJECTION MODELS**

Purpose: To provide State of New Jersey with a snapshot of how Pre Placement Interview projections were derived with three different methods and to provide a snapshot of the Autodialer Efforts Currently underway: Preliminary Damage Assessment (PDA), Pre-Decisional with SLOSH Modeling, and Post- Disaster Historical Trends based on Actuals Data.

### **Projection Model No. 1: Preliminary Damage Assessment (PDA) Model Summary**

FEMA historically has utilized this model to provide estimates of damages prior to a declaration.

After disasters, States make an initial assessment of the damage to determine whether Federal supplemental assistance is necessary to respond to and recover from a disaster. The State then requests Joint Preliminary Damage Assessment (PDAs) with FEMA and schedule PDAs with FEMA, local officials, SBA, and other organizations. These teams use various methods to assess damages in the hardest hit areas, including windshield surveys, door-to-door inspections, fly overs, and geo-spatial technology. Previously FEMA has used geo-spatial imagery for FEMA inspections, and for this disaster geo-spatial technology was used to assess damages.

Typically PDA teams gather damage information on affected dwellings and then group the assessment data into “Destroyed,” “Major Damage,” “Minor Damage,” “Affected,” and “Inaccessible.”

Teams also gather demographic information and insurance coverage in the disaster-impacted area. Generally, the percentages come from census data unless information can be gathered directly from applicants or officials in the field. Information gathered during PDAs is a sample set of data which is then used to make a general estimate of the damage. The State uses the estimate to determine whether they will request the President declare a major disaster.

For Sandy in New Jersey, traditional PDAs were not used to assess damages in the eight counties that the President initially included in the Disaster Declaration. Geospatial information was used to evaluate damages in the remainder of New Jersey’s 21 counties.

### **Projection Model No. 2: Sea, Lakes, Overland Surge from Hurricane Data Model**

Another model which was utilized in this disaster was created through a joint task force with Housing and GIS modeling teams which utilized the SLOSH model number (explained below) and estimated maximums to provide projected numbers.

Following landfall of Sandy, FEMA Individual Assistance performed data analyses to establish preliminary estimated numbers of potential housing needs that could result

from the Storm. These high-level estimates provide a “Direct Housing Maximum of Maximums” based GIS modeling of the impacts and historical experience of the potential worst case.

This analysis technique was used to establish storm surge depths and inundation extents as derived from the National Hurricane Center (NHC) Sea, Lakes, and Overland Surges from Hurricanes (SLOSH) model and field-verified by high water marks and storm surge sensors. This data was intersected with Landscan 2011 data. To simulate the potential worst case no reductions were made using typical planning assumptions such as application rates, eligibility rates, or insurance. In addition no reductions were made on population density, types of housing, flood plain management, speed of power restoration, or other disaster specific considerations. Based on prior experience, the estimate then calculated that a maximum of 5% of applicants would request direct housing assistance. The resulting numbers represent a planning estimate for a “Maximum of Maximums”.

This technique is intended to identify a pre-decisional potential housing need so that disaster specific solutions can be formed to address the potential need. This technique is not intended for operational use.

### Projection Model No. 3: Post- Landfall Historical Model

This model utilizes a combined approach of rate-projected registrations from actual registration intake numbers and historical data trends of all FEMA-recorded disasters which have had data available for their housing missions.

The Rate-Projected Registration portion of this model projects the number of registrations New Jersey may be receiving for the duration of this disaster. This projected number of total registrations may change as more data on registrations come in each day and decline rates change the overall projected registrations. The first step of this model utilized the average daily rate of decline from the first consistent decline after the tangent point of November 3, 2012 (peak registration intake day) to November 11, 2012 of 22.5% (date projections were requested). Registrations which dropped below 100 a day were not counted further as part of the projected registrations as error rates on this disaster would be negligible below that amount. This first step to project the registrations predicted 206,926 registrations on November 11, 2012.

The second step to this Model enlists a historical trending model which examined all historical data stored on FEMA’s servers concerning past disasters with housing missions. This second step projects the number of PPI registrations who were eligible for a temporary housing unit (which includes more than just a mobile home), and the number of Registrations which have historically accepted a temporary housing unit. Please note that because this model projects based on actual historical data, this number will fluctuate based on decline rates of Registration Intake data as well as if

current disasters with housing missions have more PPI determinations or are accepted and as more data becomes available.

### Calculations for Historical Trending Model.

| 4086 Projected Registrations | Historical % of Total registrations eligible to receive direct housing | 4086 Projected Eligible Counts | Historical % of Total Registrations that received direct housing | 4086 projected direct housing count |
|------------------------------|--|--------------------------------|--|-------------------------------------|
| 239,690                      | 0.034  | 8186                           | 0.00524  | 1,255                               |

*\*\*This percentage was calculated utilizing historical data from all Disasters in FEMA systems, including Katrina Data.*

*\*\*\*Due to the fact that prior to Disaster 1697- TX, data of Actual Units accepted by applicants was typically housed at the Regional level, so this data is currently unavailable. Percentage calculations for this purpose were done based on data housed on FEMA servers after Disaster 1697.*

### Autodialer Efforts as of 11/13/2012

Following is the data for the current Autodialer efforts for DR 4086.

#### Auto-Dialer Pre-Placement Interview (PPI) Screening Response Summary

The results from this Pre-Placement Interview (PPI) screening auto-dialer campaign do not indicate a pre-placement interview or a housing need.

| Completion Status                | Answer  | 4086-NJ      |
|----------------------------------|---|--------------|
| Busy                             |   | 54           |
| Delivered                        | No Response   | 988          |
|                                  | 1 - I am not a FEMA applicant. I would like my phone number removed from your list.                   | 58           |
|                                  | 2 - I am a FEMA applicant. I have found temporary housing that I can use for more than 60 days.       | 1,560        |
|                                  | 3 - I am a FEMA applicant. Repairs are complete and I am able to live in my pre-disaster home safely. | 150          |
| Left Voice Mail                  | 4 - I am a FEMA applicant. I have not been able to find affordable temporary housing. I need help.    | 1,097        |
|                                  |   | 1,719        |
| No Answer                        |   | 409          |
| Recipient Hung-up Before Message |   | 208          |
| Recipient Hung-up During Message | No Response   | 108          |
|                                  | 1 - I am not a FEMA applicant. I would like my phone number removed from your list.                   | 1            |
|                                  | 2 - I am a FEMA applicant. I have found temporary housing that I can use for more than 60 days.       | 9            |
|                                  | 3 - I am a FEMA applicant. Repairs are complete and I am able to live in my pre-disaster home safely. | 7            |
| Rejected                         | 4 - I am a FEMA applicant. I have not been able to find affordable temporary housing. I need help.    | 6            |
|                                  |   | 31           |
| Unreachable                      |   | 3            |
| Wrong Number (Fax)               |   | 3            |
| <b>Total</b>                     |   | <b>6,411</b> |

The data above shows the outcome of the auto-dialer by applicant using the most recent call data available.

Definitions:

## **Non-Mobile Home Dwellings\***

**Destroyed:** Destroyed determinations are made when the structure is considered by the PDA Team a total loss or damaged to such an extent that repair is not feasible.

**Major:** Major damage determinations are made when the dwelling has sustained structural or significant damages, or is uninhabitable and requires extensive repairs.

**Minor:** Minor damage determinations encompass a wide range of damage and are generally the most common type of damage. Minor damages exist when the dwelling is damaged and uninhabitable, but may be made habitable in less than 30 days.

**Affected:** Affected dwellings include those with minimal damage to structure and/or contents and the dwelling is habitable without repairs.

**Inaccessible:** Inaccessible dwellings are inaccessible by reasonable means, due to disaster-related loss of access (e.g., bridge out, road flooded or blocked by landslide, mudslide, severe erosion, access washed out, etc.).

*\* PDA teams do consider the damage to basements of permanent dwellings when the basement is considered part of the dwelling area, has severe structural damage or includes damages to major mechanical or electrical utilities.*

## **Mobile Homes**

**Destroyed:** Destroyed determinations are made when the structure is a total loss to the point that repairs are not economically feasible.

**Major:** Major determinations for a mobile home structure are made if the structure sustained structural and significant damage due to the event. The dwelling is uninhabitable and requires repairs due to structural instability and cannot be made habitable in a short time.

**Minor:** Minor determinations for a mobile home structure are made if the structure is damaged and uninhabitable but may be made habitable in a short time with minimal repairs.

**Affected:** Affected dwellings include those Structures with minimal damages and are habitable without repairs.

**Attachment B: DEMOGRAPHIC DATA**

***a. Population***

According to the US Census, in 2010 New Jersey’s population was 8,756,104.

The nine counties which were most affected by Hurricane Sandy are highlighted in the demographic data in this section. These counties have the highest number of registrants with FEMA for disaster assistance.

Of the state’s 8,756,104 residents, approximately 60% (5,218,105) live within the nine severely impacted counties. The 2010 US Census accounted for the populations of these counties as follows:

| <b>Counties Most Affected by Hurricane Sandy</b> |                   |                        |
|--|-------------------|------------------------|
| <b>County</b>                                    | <b>Population</b> | <b>% of Population</b> |
| <b>Atlantic County</b>                           | 274,549           | 3.14%                  |
| <b>Bergen County</b>                             | 905,116           | 10.34%                 |
| <b>Cape May County</b>                           | 96,091            | 1.10%                  |
| <b>Essex County</b>                              | 783,969           | 8.95%                  |
| <b>Hudson County</b>                             | 634,266           | 7.24%                  |
| <b>Middlesex County</b>                          | 790,738           | 9.03%                  |
| <b>Monmouth County</b>                           | 630,380           | 7.20%                  |
| <b>Ocean County</b>                              | 576,567           | 6.58%                  |
| <b>Union County</b>                              | 526,429           | 6.01%                  |
| <b>Total Population of Affected Counties</b>     | 5,218,105         | 59.59%                 |
| <b>Total Population of New Jersey</b>            | 8,756,104         | 100%                   |

*Source: 2010 US Census*

***b. Vulnerable Populations***

The most vulnerable populations after a disaster are the young, seniors, the disabled, those living below the poverty line, and certain recent immigrants.

| Counties        | Population*      | Persons Living in Poverty** | Children in Poverty (Under 18)** | Households w/Elderly in Poverty (65+)** | Disabled*** (Ages 16-64) | Unemployment Rate **** |
|-----------------|------------------|-----------------------------|----------------------------------|---|--------------------------|------------------------|
| Atlantic        | 274,549          | 35,697                      | 10,927                           | 4,046                                   | 12.6                     | 12.4                   |
| Bergen          | 905,116          | 57,482                      | 13,543                           | 9,498                                   | 8.3                      | 8.1                    |
| Cape May        | 96,091           | 10,760                      | 3,469                            | 1,339                                   | 12.7                     | 9.2                    |
| Essex           | 783,969          | 134,875                     | 46,293                           | 11,179                                  | 9.7                      | 11                     |
| Hudson          | 634,266          | 102,496                     | 31,159                           | 9,629                                   | 9.1                      | 10.8                   |
| Middlesex       | 790,738          | 67,428                      | 19,708                           | 5,678                                   | 8.3                      | 8.7                    |
| Monmouth        | 630,380          | 41,292                      | 13,440                           | 4,280                                   | 9.0                      | 8.6                    |
| Ocean           | 576,567          | 65,811                      | 27,751                           | 7,243                                   | 13.1                     | 10.1                   |
| Union           | 526,429          | 57,261                      | 18,026                           | 7,219                                   | 8.9                      | 9.5                    |
| <b>NJ Total</b> | <b>5,218,105</b> | <b>573,102</b>              | <b>184,316</b>                   | <b>60,111</b>                           |                          |                        |

**Attachment C: RENTAL RESOURCES BY COUNTY**

As of November 16, 2012

| <b>County</b> | <b>Registered Applicants</b> | <b>Applicants Eligible for Housing Assistance</b> | <b>Available Resources</b> |
|---------------|------------------------------|---|----------------------------|
| Atlantic      | 17,428                       | 4,440   | 264                        |
| Bergen        | 11,687                       | 1,499   | 633                        |
| Burlington    | 1,415                        | 68  | 202                        |
| Camden        | 944                          | 108   | 466                        |
| Cape May      | 4,356                        | 864   | 118                        |
| Cumberland    | 379                          | 70  | 70                         |
| Essex         | 23,641                       | 586   | 879                        |
| Gloucester    | 169                          | 18  | 253                        |
| Hudson        | 24,800                       | 2,816   | 80                         |
| Hunterdon     | 968                          | 11  | 484                        |
| Mercer        | 2,207                        | 32  | 305                        |
| Middlesex     | 16,834                       | 1,546   | 429                        |
| Monmouth      | 27,468                       | 6,941   | 384                        |
| Morris        | 4,434                        | 40  | 97                         |
| Ocean         | 44,939                       | 14,058  | 232                        |
| Passaic       | 6,499                        | 58  | 187                        |
| Salem         | 192                          | 33  | 128                        |
| Somerset      | 4,612                        | 68  | 322                        |
| Sussex        | 1,805                        | 22  | 125                        |
| Union         | 19,378                       | 711   | 144                        |
| Warren        | 757                          | 20  | 293                        |
| <b>Totals</b> | <b>214,912</b>               | <b>34,009</b>                                     | <b>6095</b>                |

Source: NEMIS (National Emergency Management Information System), Recovery Information Management System

**Attachment D:**

**FEDERAL RESOURCES NEEDED TO SUPPORT RECOVERY EFFORTS**

The following are preliminary (and non-exhaustive) estimates of additional federal resources that will be required to begin New Jersey's recovery.

- **Community Development Block Grant- Disaster Recovery Fund**

*Request:* A substantial sum of CDBG-DR funds from the US Department of Housing and Urban Development to provide a state-wide resource to assist with the recovery in the most impacted and distressed areas in the aftermath of Hurricane Sandy. CDBG-DR funds are available to be used for housing, economic development, and infrastructure.

- **Community Development Block Grant - Small Cities**

*Request:* Funding from the US Department of Housing and Urban Development to assist with the recovery in the most impacted and distressed areas in the aftermath of Hurricane Sandy. The New Jersey Small Cities CDBG Program provides grants and loans to eligible towns and counties for community development activities including housing rehabilitation and public infrastructure improvement projects.

- **Community Services Block Grant**

*Request:* Funding from the US Department of Health and Human Services, to provide emergency facility, physical plant and operational supply restoration, rebuilding and re-outfitting for New Jersey's 26 Community Action Agencies (CAAs) that were severely impacted by Hurricane Sandy. Community Services Block Grant Program grants fund community-based organizations to empower low-income families to become self-sufficient by addressing health, education and housing needs.

- **HOME Investment Partnership Program**

*Request:* Additional HOME funds from the US Department of Housing and Urban Development in order to provide assistance to current homeowners to correct code violations and make needed repairs to damage resulting from Hurricane Sandy that is not covered by other programs or by insurance. The HOME program will provide funding directly to municipalities to assist lower-income households.

- **HOME - Tenant Based Rental Assistance**  
*Request:* HOME funds from the US Department of Housing and Urban Development to provide temporary tenant-based rental assistance to households displaced as a result of Sandy. The HOME program provides rental assistance for up to two years to income-qualified households.
- **Low Income Heating Assistance Program-Heating Improvement**  
*Request:* Funding from the US Department of Health and Human Services to provide heating improvement grants. The Heating Improvement Program issues grants to non-profit agencies to replace or repair heating systems for low-income individuals whose properties were damaged by Sandy.
- **Weatherization Assistance Program (WAP)**  
*Request:* Funding from the US Department of Energy to provide grants to non-profit agencies to repair damages to weatherization measures recently installed in homes impacted by Sandy. WAP provides grants to community-based organizations to help low-income households permanently reduce their energy bills by making their homes more energy efficient.
- **Section 8 Housing Choice Voucher Program**  
*Request:* The DCA anticipates requesting thousands of Disaster Housing Assistance Vouchers to assist victims of Sandy. These vouchers could be funded from the US Department of Housing and Urban Development at 100% of the budget authority. Section 8 Housing Choice Vouchers provide rental and homeownership assistance to income eligible households to obtain stable, safe, decent and affordable housing.
- **Low Income Housing Tax Credits**  
*Request:* Additional funding for Disaster Low Income Housing Tax Credits.

**Attachment E:**

**EMERGENCY CONSTRUCTION PERMIT PROCEDURES ASSOCIATED WITH THE REPAIR OF STORM DAMAGED SINGLE FAMILY HOMES**

In order to expedite the repair of homes that were damaged in Hurricane Sandy and help residents return to their houses quickly, the State Department of Community Affairs is relaxing its rules regarding when a *construction permit is necessary*. This is a temporary waiver of construction code requirements to speed the construction process so that people affected by Hurricane Sandy can safely return to their homes. Do not enter any building that displays an order to vacate or unsafe structure placard.

*a. When Construction Permits are not Required*

Construction permits will not be required for non-structural cosmetic repairs including repairing or replacing roof shingles, flashing, siding, gutters, windows, or the repair or replacement of plaster or gypsum board walls or ceilings, bathroom tiles, etc.

*b. When Construction Permits are Required*

Construction permits will be required for all structural work, including the repair or replacement of the following:

- Roof rafters
- Roof ridge beams
- Structural window headers
- Interior doorway headers
- Ceiling and floor beams
- Main girders
- Exterior wall framing
- Interior bearing walls
- Foundation walls
- Chimneys
- Retaining walls
- Accessory structures, such as detached garages or sheds

*c. Electrical and Plumbing Work*

Notify your town's construction code official of all electrical and plumbing work undertaken and apply for necessary construction permits as soon as it is practical to do so.

In the event that the interior was damaged by water or the basement was flooded and the wiring, receptacles, switches or panels were compromised, it is recommended that a New Jersey licensed electrical contractor be contacted to

inspect, evaluate and make necessary repairs or replacements. Similarly, in the event that the water heater or heating or cooling equipment was submerged, it is recommended that a New Jersey licensed plumber or mechanical contractor inspect, evaluate and make necessary repairs or replacements. All work should be inspected by the local code official before final payment is made to the contractor.

If you have questions, please contact the local construction official or the Department of Community Affairs, Division of Codes and Standards at (609) 292-7899.

**Attachment F: ACRONYMS**

- ACF ..... Administration of Children and Families, Department of Health and Human Services
- AIA ..... American Institute of Architects
- ASCE ..... American Society of Civil Engineers
- BFE ..... Base Flood Elevation
- DCA..... Department of Community Affairs
- DCMP..... Disaster Case Management Program
- DHM ..... Direct Housing Mission
- DRC ..... Disaster Recovery Center
- DSNAP ..... Disaster Supplemental Nutrition Assistance Program
- FEMA ..... Federal Emergency Management Agency
- FMR ..... Fair Market Rent
- GSA..... General Services Administration
- HFMA ..... New Jersey Housing and Mortgage Finance Agency
- HRC ..... Housing Resource Center
- HUD ..... Department of Housing and Urban Development
- IA..... Individual Assistance
- ICC ..... Increased Cost of Compliance
- IHP ..... Individual and Households Program
- ICDM..... Immediate Disaster Case Management

ITF..... Interagency Task Force  
NEMIS..... National Emergency Management Information System  
NFIP ..... National Flood Insurance Program  
NJ SLDHTF . New Jersey State Led Disaster Housing Task Force  
OHSP ..... Office of Homeland Security and Preparedness  
PPI ..... Pre-Placement Interviews  
SBA ..... Small Business Administration  
SIPAP..... Shelter in Place Assistance Program  
THU..... Temporary Housing Unit  
TSA ..... Transitional Sheltering Assistance  
USDA ..... United States Department of Agriculture  
VA ..... United States Department of Veterans Affairs

**Attachment G: DEFINITIONS**

*Disaster Case Management Program (DCMP)* – a federally funded program administrated by the FEMA in partnership with the U.S. Department of Health and Human Services Administration for Children and Families (ACF).

*Direct Assistance* - the provision of temporary housing units, acquired by purchase or lease, directly to individuals or households.

*Disaster Recovery Center (DRC)* – A facility where residents affected by a disaster may go for information about FEMA or other disaster assistance programs.

*Increased Cost of Compliance (ICC)* – Assistance through the National Flood Insurance Program to help homeowners meet new building requirements after a flooding event.

*Individual Assistance* – FEMA program that provides supplemental Federal disaster assistance to individuals and families affected by a major disaster.

*Individuals and Households Program (IHP)* – FEMA program that provides financial help or direct services to residents affected by a disaster who have necessary expenses and serious needs if they are unable to meet the needs through other means. Types of assistance that may be available: Housing Assistance (rental assistance, repair, replacement) and Other Needs Assistance (personal property and other items not covered by insurance). Affected residents must register through FEMA to receive IHP assistance. FEMA may provide up to \$31,900 for FY 2013 to those eligible for disaster relief.

*Public Assistance* – FEMA program that provides supplemental Federal disaster grant assistance for debris removal, emergency protective measures, and the repair, replacement, or restoration of disaster-damaged, publicly owned facilities and the facilities of certain Private Non-Profit organizations.

*Pre-Placement Interview (PPI)* – Discussion with those who have registered with FEMA to determine their post-disaster housing needs. FEMA employees typically conduct these interviews.

*Temporary Housing* - temporary accommodations provided to individuals or households whose homes are made unlivable by a major disaster. Financial assistance may be available to rent a different place to live, or a government provided housing unit when rental properties are not available.

*Temporary Sheltering Assistance (TSA)* – FEMA program to provide short-term lodging to those evacuees from identified areas who, after an evacuation, cannot return to their homes for an extended period of time, because their community is either uninhabitable or inaccessible due to disaster-related damages.