



16TH LEGISLATIVE DISTRICT

RESOURCE GUIDE

DEAR RESIDENT,

Thank you for reaching out to the 16th Legislative District. This resource guide is intended to help the residents of New Jersey's 16th district who have reached out for help after the harrowing destruction caused by Hurricane Ida. We saw firsthand the devastation that our community is facing and have heard from many residents about their concerns and needs.

Our offices have reached out to disaster experts who have answered some of the questions that have already been frequently asked to our offices. We hope this is helpful in these overwhelming times.

Additionally, we have been in regular communication with Mayors, county officials, OEM personnel, federal representatives, and the Governor's office to understand their immediate needs. We are committed to ensuring that our communities receive all the resources they need to recover and rebuild. Should you need additional beyond the information covered in this document please do not hesitate to reach out.

Sincerely,

Andrew Zwicker

Member, General Assembly

Sincerely,

Roy Freiman

Member, General Assembly

LD16 RESOURCE GUIDE: REBUILD & RECOVER

*FEMA has currently elevated the declaration for Middlesex and Somerset counties – opening up individual assistance (please see the attached fact sheet, this information will be important for you as you navigate the process with FEMA). This is NOT the final list of designated counties. FEMA and the NJ Office of Emergency Management (OEM) are currently on the ground in additional counties working around the clock to finish preliminary damage assessments, including Essex, Hudson, Union, and Mercer counties. According to FEMA, additional NJ counties may be declared early this week.

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LOST YOUR PERSONAL VEHICLE?

Over the next two weeks, New Jersey residents who lost a vehicle and need help accessing essential services can text NJIDARIDE to 898-211 to request a Lyft or Uber ride. Those without access to a smartphone can dial 2-1-1 from any phone line.

NEED HELP CLEANING UP?

Residents in need of assistance with damage from Tropical Storm Ida may call a Home Cleanup Hotline at 844-965-1386 to be connected with volunteers from local relief organizations and

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community groups that can assist with cutting fallen trees, removing drywall, flooring and appliances, tarping roofs and mitigating mold. The hotline will remain open through Sept. 17

IS YOUR HOUSE FLOODED OR EXPERIENCED DAMAGE?:

Process for residents: If you are able to safely return to your home, before you discard anything take as many photos and videos as possible of your flood-damaged home and personal property as possible including flood water lines on the outside of the structure. For appliances and electronics, take a photograph of the make, model and serial number.

- o Additional information can be found with the National Flood Insurance Program at FEMA.gov

If you have insurance, start documenting your damage and reporting your loss immediately to your agent. Additionally, file a claim with your insurance company before applying to FEMA. FEMA cannot duplicate insurance payments but may be able to help where homeowners or flood insurance did not.

If you have flood insurance, report your loss immediately to your insurance agent or carrier. Be sure to ask them about advance payments. If you need help finding your insurance agent or carrier, call the National Flood Insurance Program at 877-336-2627.

- o If your flood insurance policy just expired, call your agent. You may still be able to renew in full and then file a claim for losses.

For those without adequate insurance or who need resources beyond what your insurance will cover:

Individuals in Bergen, Gloucester, Hunterdon, Middlesex, Passaic, and Somerset Counties can apply with FEMA the following ways:

- Apply online at www.DisasterAssistance.gov.
- You may call the application phone number at 1-800-621-3362 (TTY: 800-462-7585).

You should also report damages to your local emergency coordinator. To find them, reach out to your NJ OEM County Coordinator which you can find at <http://ready.nj.gov/about-us/county-coordinators.shtml>

If you live in Mercer, a disaster declaration has not been announced by FEMA. We will keep you updated on the status of this declaration.

The Offices of Assemblyman Roy Freiman and Andrew Zwicker are not the correct channel to report damages or file claims. Please call you insurance company or FEMA if you live in the above 6 counties.

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A. If you need immediate housing, please call 1-877-428-8844 or visit njhrc.gov/

If you are concerned about your ability to pay your mortgage, please

- o 1-800-NJ-HOUSE or go to njhousing.gov, and consumers and find a counselor.

If you have other questions related to housing, please do not hesitate to reach out to AskStaff@njhmfa.gov

B. If you are displaced from your home- please read the following:

https://www.nj.gov/dca/announcements/pdf/Housing_Options_Renters_Home_Owners_121312.pdf

Will Insurance Cover Temporary Housing?

So where do you turn for longer-term temporary housing after a disaster? If you are a homeowner or a renter with adequate insurance, chances are that temporary housing is covered by your insurance policy. Exceptions may be in cases of flooding and earthquakes.

Such temporary housing can be reimbursed under “loss of use” coverage or “additional living expenses.” This coverage should be available if damage covered under your insurance policy has made your home uninhabitable, or if a law enforcement or government agency has ordered your home evacuated due to a covered event. You may even be able to get an advance payment to get you started.

Just note three important aspects of loss of use coverage:

– Loss of use reimburses you only for living expenses above what you would normally have living in your own home. So you might not be reimbursed for the full rent if expenses such as home maintenance are deducted. However, loss of use can include expenses such as laundry, storage and even some meals.

– Loss of use coverage might limit how long and how much your insurance company will reimburse your additional living expenses.

– Loss of use coverage provides a rental similar to the house you were living in.

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- C. If you are reaching out for funds on fixing damages to your houses or any repairs:
- File a claim with your insurance
 - File a claim with FEMA

FEMA PROCESS:

FEMA is on the ground in New Jersey

- FEMA deployed Mobile Emergency Response Support, including Emergency Operations Vehicles, to support communication needs in Louisiana and New Jersey.
- There are eight FEMA Incident Management Assistance Teams deployed to support states affected by Hurricane Ida. They are currently located in Louisiana, New Jersey, New York and Pennsylvania each have one team in the state.
- The American Red Cross, in partnership with FEMA, has 13 shelters open in New Jersey and three in New York.

You can find an open shelter here:<https://www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter.html>

EMOTIONAL NEED: The U.S. Department of Health and Human Services Substance Abuse and Mental Health Services Administration activated its Disaster Distress helpline. This toll-free, multilingual, crisis support service is available 24/7 via telephone or text at 1-800-985-5990 for disaster survivors in Mississippi, Louisiana, New Jersey and New York experiencing emotional distress.

IRS/TAXES: The Internal Revenue Service is providing tax relief for individuals, businesses and tax-exempt organizations the federally declared disaster areas by extending the filing and payment deadline to Jan. 3, 2022.

Additionally, individuals and businesses who suffered uninsured or unreimbursed disaster-related losses can choose to claim them on either the return for the year the loss occurred. Check the IRS website for more information (IRS Publication 547 has details)

STEPS FOR DEALING WITH INSURANCE COMPANY

How to File Homeowners Insurance Claim, Commercial Property Insurance Claim

Call your agent or insurance company. Call your agent or insurer as soon as possible to report your loss. Have your policy number ready along with any information that may be relevant, and have paper and pen to record the claim number, contact information for the assigned claim representative and any important information about your claim. Ask your

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agent or insurance company what documentation you will be need to provide to them. If you have any questions, your agent or insurance company will assist you.

Make necessary repairs. If your property has been damaged, it is important to make any necessary temporary repairs to protect the property from further loss or damage. For example, if windows are broken, have them boarded up to protect against vandalism or weather. Be sure to save all receipts or bills to submit for your claim.

Work with claim adjuster. Your insurance company will assign a claim adjuster to inspect the damages and determine coverage. You should cooperate with the adjuster and keep written notes about conversations regarding your claim. The company should provide you with a copy of the damage estimate and if you request it, give you the name of a contractor who will do the work at the price estimated. You are not required to use the company's recommended contractor. If all or part of the loss is not covered, the company must explain how coverage is excluded under your policy.

Understanding public adjusters. Public adjusters, licensed by the Department of Banking and Insurance, are professionals that may be hired by insurance policyholders to appraise damages to their property and negotiate their insurance claims. They are paid from the proceeds of a policyholder's claims settlement, typically a percentage of the total amount received. State regulation requires that public adjuster contracts specify a list of services to be rendered and the maximum fee to be charged, "which fees shall be reasonably related to services rendered" and should not be excessive. They are not required for an individual to file or resolve claims with an insurance company. Consumers with questions about the process can contact the Department of Banking & Insurance.

Documenting Damage. It is recommended that consumers/business owners take pictures of all damaged property before disposing of it and, if possible, retain the damaged property until the insurance company either inspects it or advises that the property can be disposed of. Consumers/business owners should ask the insurance company how to proceed, as in most cases the company will require the damaged property to be physically available for inspection and will require that it is not be removed or destroyed.

Resolving disputes. If you and the insurance company do not agree, first try to resolve your issues with the company. Sometimes it helps to have your contractor speak directly with the claim adjuster. If you cannot resolve the dispute with your insurance company, you can:

- Contact the Department's Consumer Hotline at 1-800-446-7467 (8:30 am to 5:00 pm EST Monday-Friday), or go to the Department website and click on Consumer Assistance - Inquiries/Complaints, at www.dobi.nj.gov

IF YOU NEED ASSISTANCE DEALING WITH YOUR INSURANCE COMPANY

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The ICNJ web site www.icnj.org has a red banner across the top for disaster relief/preparedness information as it relates to home and auto insurance. Here's the FEMA link for the IHP program and where you can see info about citizenship/immigration status requirements: <https://www.fema.gov/assistance/individual/program>

Here's a resource for finding a public adjuster to assist an insured with navigating the claims process, especially if it's a difficult claim or large loss: <http://www.njpaa.net/find-2/>

For the future, people should research purchasing flood insurance. They can call their insurance company or agent to find out how to buy it or find a provider by going to FloodSmart.gov/flood-insurance-provider or call the NFIP at 877-336-2627. **Since flood insurance is a federally-subsidized product, homeowner insurers sell flood insurance, but they are only the administrators; FEMA through the NFIP actually underwrites the policy and pays the claims.

BULK DROP OFF: For bulk drop off or pick up—please contact your local municipality. Your township coordinates pickups. Your email will also be automatically forwarded to your township

New Jersey Resources:

- To learn more about Tropical Storm Ida Resources (nj.gov)
- To learn more about New Jersey Office of Emergency Management | ReadyNJ
- To learn more about NJDOH Hurricane Ida Assistance
- To learn more about DOT's Road Closures
- To learn more about NJDHS Mental Health Hotline and Resources

Department of Banking and Insurance Information:

- To learn more about Homeowner's Insurance Coverage
- To learn more about Renter's Insurance Coverage
- To learn more about the National Flood Insurance Program
- To learn more about emergency preparedness in New Jersey

Information from the Insurance Council of NJ:

- <https://icnj.org/consumers-policy-makers/>
- Homeowners: <https://icnj.org/wp-content/uploads/2020/04/Homeowners-Post-Disaster-Insurance-Manual.pdf>
- Businesses: <https://www.iii.org/article/filing-business-insurance-claim-after-disaster>
- Auto Resources: <https://www.insure.com/car-insurance/flood-damaged-cars-tips.html>

As always, our office stands ready to assist in any way possible. Please email asmzwicker@njleg.or for asmfreiman@njleg.org if there is anything that we can do to help. Residents of LD16 can contact asmzwicker@njleg.org or asmfreiman@njleg.org where a staff member will be able to further assist you during these overwhelming times. You can also call (732) 823-1684 or (908) 829-4191 where someone will be able to assist you.

Warmly,

Andrew Zwicker and Roy Freiman
NJ General Assembly

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