



To whom it may concern,

As New Jersey's only charitable non-profit organization founded and led by and for disaster survivors, the New Jersey Resource Project (NJRP) knows firsthand what it takes to achieve a full and fair recovery. Our communities have lived through at least ten years of New Jersey disasters, including Superstorm Sandy and Hurricane Ida. We have come out on the other side as grassroots experts in state and federal disaster policy, navigating aid programs with multiple funding sources, and the "storm after the storm" of ensuring communities survive the financial and emotional challenges of what are often long and complicated recovery processes.

FEMA is a key part of that process. Survivors have been calling for an overhaul of the disaster recovery system for years – one in which we and our elected officials are in the driver's seat on reforms, as our expertise is enhanced by our direct experience. Please see the stories provided below by Krista, Holly, Jason, and Russ that illustrate our common shared experiences as disaster survivors, which are the basis of our subsequent recommendations to the council.

Krista Sperber, Belmar

After Superstorm Sandy, my family needed assistance from multiple agencies and organizations in order to make it home. My FEMA experience, outside of the NFIP was excellent, I got everything I needed and we maxed out our benefits which were critically important just in keeping a roof over our heads after our home was substantially damaged after Superstorm Sandy in 2012.

We got \$3,000 from FEMA to my recollection almost immediately for our needs. Myself, husband, and two young children ages nine and twelve very much needed a place to live. We also ended up in FEMA's ongoing rental assistance program which for 18 months was an absolutely critical part of our recovery journey.

The reason though, we need assistance is that our NFIP claim was not fairly paid. We ended up having to hire a forensic engineer and lawyer to go to court only to finally settle in 2016, four years after Sandy.

FEMA's assistance was critical, and so was assistance from the state, and non-profits and individuals in my community. Without all of these pieces, we couldn't have made it home. We ended up needing a CDGB-DR grant administered through the state, and our town organized to help our family and one other and they contributed funding to help with our rebuilding - our elevation was donated. All of these are key pieces of disaster recovery.

One thing FEMA could do better is make sure the NFIP and that home insurance are fairly paying as well or that they support survivors who are fighting for a fair payout in the meantime.

Holly Ganz, Manville

I'm a Hurricane Ida survivor from the Lost Valley region of Manville. Our town was one of the hardest hit when the remnants of Hurricane Ida came through New Jersey in 2021.

After the storm, FEMA was on site in Manville for several weeks, so you could go get help in person. We applied for FEMA aid almost immediately – there was a lot of paperwork, which I largely filled out online, where I was able to check in on the progress of the case. The process didn't move until we had someone come to inspect the house a few weeks later. The inspector didn't even come inside of our house to see the damage, and we learned that a lot of the inspectors were contractors and didn't work for FEMA directly.

In a perfect world, things would have moved a lot faster to get us at least some aid within a few days of the flood. A lot of expenses that come up in the immediate aftermath you can't plan for. I also believe that the one-time payment shouldn't require an inspection – if you need more beyond that, then you can go through the inspection and application process, but as it is now, it caused delays when we really needed the money most.

I got approval from FEMA for a one-time \$2,600 payment to cover immediate need, which I received on September 28, 2021. However, this was placed under the rental assistance program, which I didn't need. I needed to go in person to the FEMA office and confirm that it could also be used for emergency repairs. One of my suggestions to improve FEMA is that these different buckets of funding are better defined and communicated to recipients, so we can make sure on our end when and how we're able to use it, and not have to jump through hoops to ensure our usage for the funding is approved. It should be clear as day what we're able to use the money for.

There are also things not covered by FEMA aid that should be – for example, meals I need to pay for while I'm displaced and don't have access to a kitchen. Also, outside damage like the fence, the driveway, and the yard weren't covered. There should be some type of program for this, since I can't afford to repair it myself. We can't afford it otherwise. This wasn't covered by insurance either. This is a big gap for all programs, not just FEMA.

While FEMA has been frustrating, the state and local response has been far worse – it has been incredibly disappointing. It's almost like I have another job just trying to apply for state sources of aid. The paperwork to apply for FEMA was a lot less, and it was at least fairly straightforward. In my neighborhood, people are still in various degrees of repair and disrepair now years after the storm. Some houses are being knocked down, and new buildings are being built even on land that had previously flooded. Nobody's talking about how we can prepare for the future of our town and future residents. It feels like a free for all. The long term aftermath has been chaotic.

Jason Minott, Cedar Grove

Our home was flooded by Hurricane Ida which completely upended life for my wife and our small children. Our house was in shambles and we had no idea where to go. We weren't in an area that required flood insurance and our home insurance did not cover much of anything because this was a flood event. Thankfully, a friend in the area gave us the number for FEMA.

It was not an easy process dealing with FEMA. It felt like every time I would call they had no record of the previous conversation, so I would have to start over again. We did get referred to SBA for a low interest loan, but it would have been better to have that \$10,000 in the form of a grant rather than a loan. We are still paying that loan back, and still waiting for more longer term funding to finish repairing our home. It would be better for survivors not to have to apply for SBA to get help from FEMA.

Russ Finnegan, Bridgewater NJ

My wife Diane and I have lived in our home in Bridgewater for over 30 years, and Ida was the first time we saw flooding anything like this. We didn't have flood insurance because we weren't in an area that required it. But when it rained 9 inches in just a few hours, water breached our first floor by 11 inches, and blew the wall through in our basement.

I'm grateful that FEMA gave us \$30,000, which allowed us to fix the basement wall and paid for a hotel for us to stay in while we got the repairs done. It didn't cover everything, so I had to dip into my pension to do repairs to the first floor. I also applied to my state-run CDBG-DR-funded program for homeowner rebuilding and mitigation (called HARP) as soon as it opened in 2023. I was denied at first, then on my appeal I was finally accepted - in October 2024, over 3 years after Ida. And I'm still waiting for reviews to be completed. None of this funding is in my hands yet, so I'm still waiting to make the repairs I need on my home.

FEMA isn't perfect, and as a storm survivor who helps others in neighboring communities, I know we have lots of ideas of how it can be improved. But getting rid of it would be a mistake. It's the first money most people I know received. And most people I know are still waiting for the longer term funding to be released from the state. It's just not quick enough during the time when we need it most: right after a disaster.

Here are the key recommendations we have provided over the past decade of living through multiple declared disasters in New Jersey, across the east coast, and nationwide:

- FEMA must get more money to more people, and do it much faster in the aftermath of a disaster. Hurricane Ida showed us in New Jersey that we desperately need FEMA's

- temporary rental assistance after a storm to keep families from going into debt and potentially losing homes to foreclosure just to keep a roof over their families' heads.
- We need an overhaul of our broken private insurance system that too often works against survivors, not for them. This often stalls – or halts entirely – the disbursement of much-needed FEMA aid to families who have insurance, but whose insurance does not provide adequate coverage for them to recover. FEMA must ensure these families have access to sufficient immediate recovery funding.
 - FEMA must focus on mitigation as well as immediate recovery. We don't just want to recover from one storm, we want to be better prepared for the next one – which will ultimately reduce costs for families, state governments, and communities.
 - FEMA must reduce denial rates and help survivors get into their programs, instead of issuing denials to qualified families. On a similar note, FEMA must prioritize better communication with survivors, ensuring timely access to representatives and understandable communications in a variety of languages.

You may note that *none of our recommendations included dismantling FEMA*. Rather, we have specific suggestions on how FEMA can be improved and provide continued benefit to impacted communities. Further, these suggestions take into account the broad range of stakeholders necessary for a functional disaster recovery system: federal aid such as FEMA, state and federal recovery grants, flood insurance such as the National Flood Insurance Program (NFIP), and more. Each of these play a role in a comprehensive recovery system.

Local and state-level responses are also crucial to disaster recovery – but only if they're used as a supplement to, not a replacement for, the aid that FEMA provides in the immediate aftermath of a disaster. This could otherwise create duplicative and wasteful systems in each state when we need a responsive, functional federal system that puts families on the frontlines of disasters first. We need a federal disaster system that can assume the risks, share the costs, and share our resources, expertise, and capacity as a nation. States simply cannot handle the overwhelming logistics required when faced with a catastrophic natural disaster – because they're in the middle of a disaster themselves. After Superstorm Sandy, about 60% of New Jersey gas stations were closed for days as a result of power outages. Public and private relief workers cannot mount a comprehensive response in these circumstances.

Crucially, private groups cannot be given expanded jurisdiction over disaster recovery – especially in lieu of a comprehensive federal aid system. In the aftermath of Superstorm Sandy, New Jerseyans had to rely heavily on FEMA's continued temporary rental assistance. This aid source, providing up to 18 months of rental assistance for families whose homes were damaged or under repair, protected us from the additional debt and possible foreclosure that emerges when we have to pay rent to keep a roof over our heads *on top of* a mortgage on our temporarily unlivable homes. Unfortunately, the same was not true for Hurricane Ida. Whereas 10,000 families received FEMA continued temporary rental assistance after Sandy, under 300 received this same aid after Ida.

Here, we can see a clear example of what not to do – and how FEMA can fix it. We need aid to be consistent across storms. If not, the hard work of our administrative systems to build a better disaster recovery system is wasted – as is the time, energy, and limited financial resources of storm survivors. Our system should be improving from storm to storm.

Based on our less-than-ideal experiences with private lenders, contractors, and aid administrators, we are concerned about the diminishing of FEMA's scope in favor of local or private aid sources. For example, when Hammerman and Gainer, or HGI, the awardee of New Jersey's biggest contract for getting Sandy victims back in their homes, was fired. HGI failed to properly administer the Sandy recovery program it was responsible for, called Reconstruction, Rehabilitation, Elevation and Mitigation (RREM) – homeowners who applied to it for aid to repair their damaged homes complained of long wait-lists, lack of transparency, stonewalling, and lost paperwork.

Disaster survivors need and deserve more, not less, if we are able to create and maintain resilient homes, families, communities, and our nation as a whole – as storms, flooding, and disasters continue to affect ever-broader regions of the United States. We need a responsive, functional, and caring federal system that prioritizes those of us who have lost so much. In many cases it takes all of these sources of aid working together to get families home.

Thank you for your consideration.

Amanda Devecka-Rinear

Executive Director, New Jersey Resource Project

Krista Sperber

Board President, New Jersey Resource Project

Holly Ganz

Member Leader, New Jersey Resource Project

Jason Minott

Member Leader, New Jersey Resource Project

Russ Finnegan

Member Leader, New Jersey Resource Project