

RESOURCES

To Apply for FEMA Assistance:

1-800-621-3362 or
fema.gov/apply-assistance

FEMA Disaster Recovery Center Locator:

asd.fema.gov/inter/locator/home.htm

FEMA Frequently Asked Questions:

disasterassistance.gov/help/faqs

National Disaster Legal Aid Interactive

FEMA Appeals Tool:

disasterlegalaid.org/femaappeals

Volunteer Lawyers for Justice Disaster Legal Response Program

If you have a legal issue(s) arising out of Superstorm Sandy, you are eligible to receive FREE legal counsel/advice and brief services from volunteer attorneys of Volunteer Lawyers for Justice. Persons needing more involved assistance may, if financially eligible, be referred back to VLJ for placement with an attorney.

Clients in northern/central NJ may call the Disaster Legal Response Program toll-free main line at **855-301-2525**.

Clients in southern NJ may attend office hours (held weekly in Little Egg Harbor, Atlantic City, and Toms River – visit vljnj.org/get-help for times and locations) or call **862-229-4550**.

What is VLJ?

Volunteer Lawyers for Justice (VLJ) is a non-profit law office that provides **FREE** legal services to low-income people in New Jersey. VLJ partners with volunteer lawyers from law firms and corporations who provide legal services ranging from brief advice to full representation. Since VLJ works with volunteers, VLJ cannot guarantee that a lawyer will be found to assist every person who applies for help.

How to Get Help

Call VLJ at:

(973) 645-1955

Mon-Thurs 9am-4:30pm

A VLJ staff person will ask you questions about your legal issue, where your legal issue is taking place and your finances. All of VLJ's programs are open to people with legal issues in Essex County, and some programs help people throughout the state. Many of the projects have financial eligibility guidelines, but some services are open to all New Jersey residents.

Volunteer Lawyers
for **Jus-ice**[®]

Taking cases. Changing lives.

KNOW YOUR RIGHTS:
FEMA

P.O. Box 32040
Newark, NJ 07102
P: (973) 645-1955
F: (973) 645-1954
<http://vljnj.org>

TYPES OF ASSISTANCE

1. **Housing Needs Assistance (HNA):**

- Temporary housing
- Lodging expenses reimbursement
- Repair/replacement of home
- Permanent or semi-permanent housing construction

2. **Other Than Housing Needs Assistance (OTHNA):**

- Disaster-related expenses (child care, medical/dental, moving/storage, etc.)
- Disaster-related damages to essential household items (room furnishings, appliances); clothing; tools for work; necessary educational materials
- Fuels for primary heat source (heating oil, gas)
- Clean-up items (vacuum, dehumidifier)
- Disaster-related damage to an essential vehicle

Eligibility requirements:

1. You have losses in an area that has been declared a disaster by the President
2. You have filed for insurance benefits and damage to your property is not covered by insurance or the settlement is insufficient
3. You are/someone you live with is a U.S. citizen, non-citizen national or qualified alien
4. You have a valid Social Security Number*
5. The home in the disaster area is where you usually live and where you were living at the time of the disaster*
6. You are not able to live in your home now, you cannot get to your home due to the disaster or your home requires repairs because of damage from the disaster*
7. You have necessary expenses or serious needs because of the disaster**
8. You have accepted assistance from all other sources for which you are eligible**

*HNA only

**OTHNA only

HOW TO APPEAL A DENIAL

- Denial letters will include a coded reason for the denial. For more information on the code used in your letter, visit www.fema.gov/why-am-i-not-eligible-assistance
- You may appeal a denial or partial denial of benefits. To do so, submit an appeal as soon as possible; the appeal must be postmarked no later than 60 days from the date of the denial letter.
- All appeals must be submitted in writing by the applicant or an authorized representative.
- Appeals should include a statement explaining why the decision is not correct, providing as much documentation as possible to support your claim (i.e. contractor's estimate for repairs, pictures, receipts for expenditures, insurance correspondence, etc.).
- Label all pages with your name, the disaster number, your registration number, your pre- and post-disaster address, your telephone number, and your date of birth.
- Appeals can be:
 - Faxed to: FEMA – Appeals Officer at 1-800-827-8112
 - Mailed to: FEMA – Appeals Officer, National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-8055
- FEMA will respond within 60 days; if you do not hear back by then, you should follow up with them.

THE RECOUPMENT PROCESS

In some situations, disaster assistance may have been given to applicants who were not eligible for that assistance. According to federal law, FEMA is required to collect these overpayments in a process called “recoupment.”

If you receive a Notice of Debt (NOD) letter, you can:

A. Pay the full amount due (within 30 days to avoid extra charges); *or*

B. Request a payment plan or compromise of debt (within 90 days) by calling FEMA (1-800-816-1122), if you cannot afford to pay back the debt in one lump sum (or at all). FEMA will send you a Request for Information (RFI) packet to get more information about your financial situation. You have 30 days to complete the RFI; *and*

C. Submit an appeal, if you think that you were actually eligible to receive the assistance. You will need to determine the reason for the recoupment and explain why FEMA's decision is incorrect, attaching documents as proof. You have 60 days to submit an appeal from the date of the NOD.

NOTE: you can still appeal even if you have paid or requested a payment plan or compromise (if you win the appeal, you will receive any money back that you've paid).

Ignoring FEMA's letter is not recommended – after 120 days, FEMA may refer your recoupment to the U.S. Department of the Treasury for collections.