

Deadline to apply for FEMA aid nears: Here's what you need to know

Hurricane Sandy victims hoping for help in rebuilding their storm-damaged homes now only **have until Monday, April 1, to apply for federal aid.**

What should you know if you aren't among the nearly 257,000 New Jersey residents who have already registered? Here are the answers to some common questions about assistance from the Federal Emergency Management Agency:

Q. How can I register?

A. You can do through the internet at disasterassistance.gov or from a mobile device at m.fema.gov, or by calling (800) 621-FEMA (3362). You will need your Social Security number, current and pre-disaster addresses, a telephone number where you can be contacted, insurance information, total household annual income and a description of your losses from Sandy.

Q. Who can qualify for FEMA aid?

A. FEMA helps residents whose primary home was in a declared disaster area and needs major repairs to be habitable, but the agency will only pay for repairs and bills that aren't covered by insurance.

Q. What FEMA benefits are available for me?

A. Anyone who cannot return to their home because of the storm can receive help in paying for hotel stays or rent. The agency also helps pay for repairs that aren't covered by insurance. In addition, FEMA offers crisis counseling, legal help with insurance and landlord issues and some guidance on tax returns.

Q. What happens after I register?

A. You will receive a FEMA application number, and after several days — usually no more than 10 — an inspector will call to arrange a property visit if you are eligible. The inspection will not cost anything. The inspector will assess the damage, but he/she does not determine how much or what type of assistance you might receive.

Once that is done, FEMA will send you a letter telling you if you qualify for aid. Also, you will receive an application for a low-interest disaster recovery loan from the U.S. Small Business Administration (SBA). The deadline for to apply for an SBA loan is also March 1.

Whether or not you are interested in a loan, submitting the SBA application can open doors for additional grants or aid programs. An applicant who is denied a SBA disaster loan may be referred to FEMA for grant consideration.

Q. What happens if I don't register by March 1?

A. You won't be eligible for FEMA assistance or SBA loans.

Q. What can I do if I'm denied FEMA assistance?

A. You will receive a letter from the agency explaining how you can appeal the decision and what information you need to provide. An appeal must be submitted within 60 days of the letter.

You can also apply for a low-interest loan from the SBA, which can only be done after you register with FEMA. Renters and homeowners may borrow up to \$40,000 to repair or replace property damaged by Sandy, and homeowners can apply for up to \$200,000 to repair or rebuild their primary residence. Businesses can borrow up to \$2 million. Interest rates for homeowners and renters can be around 1.67 percent and 4 percent for businesses.

SBA spokeswoman Cynthia Cowell said \$479 million in Sandy-related loans have been approved so far, with about \$434.6 million going to homeowners and renters. Of the 171,749 loan applications distributed by the SBA since Sandy, only 20,644 applications from homeowners and renters and 4,569 forms from business owners have been returned so far, Cowell said.

New Jersey is also receiving nearly \$1.8 billion in Community Development Block Grants from the federal Department of Housing and Urban Development. Earlier this month, Gov. Chris Christie said the money can be used by homeowners and small business owners for reconstruction, repair and flood mitigation, but HUD must first approve the state's plan. State officials have not yet finished that plan, and are still deciding who would be eligible, according to the state Department of Community Affairs.

Q. How long will rental assistance last?

A. It can continue for up to 18 months, though the initial payment is only for two months. The amount each household receives is based on the Fair Market Rate determined by the federal Department of Housing and Urban Development.

Anyone having trouble paying the security deposit for a rental can also use one month's payment of rental assistance toward that deposit. However, rental assistance cannot be used as reimbursement for a security deposit that's already been paid.