

ICYMI: "Sandy Aid Helping Neediest N.J. Homeowners The Most"

Monday, July 29, 2013 Tags: [Hurricane Sandy](#)

In Case You Missed It:
"Sandy Aid Helping Neediest N.J. Homeowners The Most"
"Christie Administration Has Tilted The Scales Even More In Favor Of Lower-Income Residents"

By Shawn Boburg And Dave Sheingold
July 29, 2013
The Bergen Record

Images of majestic seaside homes ripped from their foundations in the coastal town of Mantoloking were among the most enduring to emerge from Superstorm Sandy. But homeowners in wealthy Shore communities are significantly less likely to get a share of New Jersey's federal recovery aid compared with residents in less affluent towns like Moonachie and Little Ferry, an analysis of state data shows.

The reason lies, in part, in federal rules that require half of the federal storm aid sent to New Jersey to go to people at or below moderate income levels. And the first comprehensive look at where an initial installment of \$642 million for storm-affected homeowners is headed shows that the Christie administration has tilted the scales even more in favor of lower-income residents.

The money, some of which will be sent out starting this week, is part of the administration's two signature homeowner-assistance programs — one providing grants to rebuild damaged homes and another to award residents who agree not to move out of their home county.

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The analysis of state data by The Record found that low- and moderate-income residents had a big advantage when it came to the more generous of the two programs, which provides grants of up to \$150,000 to rebuild and elevate heavily damaged homes.

For example, applicants from Little Ferry and Moonachie — the hardest-hit communities in Bergen County with among the county's lowest median incomes — were more than twice as likely to get money than residents from communities such as Little Silver or Mantoloking.

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The analysis of the \$642 million in grants that have already been approved — part of a \$60 billion federal aid package that will replenish beaches, rebuild roads, pay for the cleanup — revealed that:

Some 62 percent of the applications for the \$150,000 rebuilding grants came from middle- and upper-middle-income households. But 69 percent of those awards went to homeowners who qualify as low- and moderate-income under the federal guidelines.

More-affluent homeowners appeared to be on equal footing when it came to the \$10,000 grants.

Overall, 64 cents of every dollar in grants is going to lower-income residents.

Efforts to get aid to areas where many residents speak a foreign language appeared successful. About one-fifth of the applications came from communities where at least 10 percent of the population does not speak English fluently. Those areas also had about one-fifth of the heavily damaged homes.

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The documents show the process the state used to decide who gets the grants.

For the larger, home-rebuilding program, a computer put every application received during the first five weeks — from May 24 to June 30 — in random order. They were then divided into two categories: low- and moderate-income and wealthier applicants. Homes that suffered damage equal to at least 50 percent of their value went to the front of each

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income grouping, keeping their relative order. Then the applications were processed from each income group at a rate that would ensure 70 percent of the overall awards would go to lower-income applicants.

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