

## Christie Administration Announces First Ramp Repair Awardee

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### Social Services Block Grant Funds Will Be Used to Complete Project

**Trenton, NJ** – The Christie Administration today announced the first recipient of the state's Ramp Rebuild, Replacement and Installation Program, made possible through a \$2.89 million federal Social Services Block Grant (SSBG), administered through the New Jersey Department of Human Services' (DHS) Division of Disability Services. The awardees are an elderly couple in Point Pleasant Beach, whose homemade 'make-shift' ramp was washed away by Superstorm Sandy.

The Tomlinsons - Joseph and Aldea - bought their home 45 years ago. It was damaged by Sandy but has been repaired, except for the ramp. Aldea has survived multiple strokes, is a wheelchair user and can no longer speak. Joseph and a paid caregiver must carry Aldea up and down the front steps whenever she needs to leave the home for doctor's appointments.

"This is exactly the type of situation this grant is designed to address," said DHS Commissioner Jennifer Velez during a visit to the Tomlinsons' home. "This couple has endured many hardships, but with this funding, financing the rebuilding of a ramp won't be one of them. I'm thrilled to be here today and to surprise them with the good news that we are building them a new ramp."

In the three weeks since DHS began accepting applications for the program, more than a hundred inquiries have been received from individuals with disabilities and families living with a person with disabilities who need a ramp repaired, replaced or installed because of Sandy's destruction. Many must raise their flood-prone homes and will need a ramp in order to access the door.

To be eligible, applicants must provide proof of loss or need, and present a medical certification confirming the presence of a disability that requires a ramp. The Division of Disability Services (DDS) will then dispatch an evaluator to determine whether a ramp can safely be built. Ramp design details will then be drafted and a drawing of possible designs will be offered to the recipient for consideration. The DDS would then send the schematic out to a list of qualified vendors - selected through RFP - to bid on the construction of the project.

"The ability to enter and egress a residence safely is critical for people with disabilities," said Joseph Amoroso, Director of DDS. "This ramp gives the Tomlinsons back their independence, safety and self-sufficiency."

The Ramp Rebuild, Replacement and Installation Program provides modular ramps - which are portable and can cost several thousands of dollars depending on the configuration - made from metal, wood or fiberglass to eligible applicants. They are custom built to the client's needs. Installation can take a few days or a week depending on the project specifications.

"This would be such a blessing," said Joseph Tomlinson, when interviewed after submitting an application. "Since the storm, our caregiver and I have had to carry my wife in and out. Somehow we've managed, but this ramp would certainly make things a lot easier."

SSBG funding is crucial to preserving the social services safety net in the areas most impacted by Superstorm Sandy. In the months and years to come, these services will be essential to rebuilding and restoring residents' very basic needs in storm recovery.

Individuals interested in applying for the Ramp Rebuild, Replacement and Installation Program can call DDS at 1-888-285-3036. Ramps will be built for eligible applicants until the funding is exhausted.

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## Insurance Fraud Types

Individuals within the insurance industry sometimes deceive consumers for personal gain. For example, an unscrupulous insurance agent might collect premiums from a customer without passing them along to the company. The consumer believes that their premiums are being properly handled while the insurance company thinks the policyholder is not paying their premiums. A resulting cancellation or nonrenewal follows. Consumers should receive an insurance ID card or a copy of their policy in a timely manner. If not, this could be an indication that premiums have not been paid to the carrier.

Other examples would be public adjusters soliciting consumers who have already settled their claims to reopen their cases and seek higher settlements or attempt to recover their deductible, or home repair contractors soliciting consumers whose properties were not damaged by Sandy to make home repairs and claim the repairs were necessary because of damage caused by the storm.

Fake insurance companies defraud consumers by collecting premiums for bogus policies with no intention of paying claims. Such a "company" may offer policies at costs significantly lower than competitors' prices. They may also be difficult to contact. Before signing anything or providing payment, consumers should make sure they are dealing with a legitimate, licensed insurer or agent.

To verify that a carrier is licensed in New Jersey go to: <http://www.state.nj.us/dobi/data/inscomp.htm>

To confirm that an agent is licensed by New Jersey go to: [https://www16.state.nj.us/DOBI\\_LicSearch/insSearch.jsp](https://www16.state.nj.us/DOBI_LicSearch/insSearch.jsp)

Consumers can also be guilty of insurance fraud. Deliberate attempts to attribute non-covered losses to those that a policy covers, staging an accident, injury, theft, arson or other type of loss that would be covered under an insurance policy; inflating a valid claim; misrepresentation to avoid paying a deductible and/or knowingly omitting or giving false information on any claim or on an application for a policy are all examples of consumer insurance fraud.

## Report Fraud

Consumers who suspect that they have been a victim of insurance fraud, or are aware of an insurance fraud occurrence, should:

Contact the Bureau of Fraud Deterrence at 609-292-7272 x 50453, or

Visit [www.dobi.nj.gov](http://www.dobi.nj.gov); and complete a complaint form online at: <http://www.state.nj.us/dobi/consumer.htm#insurance>

(Under reason for complaint, write "Fraud" in "Other Description" box.)

## For More Information

Consumers with questions or concerns about insurance fraud should contact the Department of Banking and Insurance at 1-800-446-7467, or 609-292-7272 or online at [www.dobi.nj.gov](http://www.dobi.nj.gov).

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