

## FEMA extensions means hope for some Sandy victims

**DONNA WEAVER Staff Writer | Posted: Thursday, September 17, 2015 6:15 am**

LITTLE EGG HARBOR TOWNSHIP — With the news of a deadline extension to for property owners to submit their Hurricane Sandy claims for review, some are hopeful they will receive more than was initially awarded from the National Flood Insurance Plan.

The Federal Emergency Management Agency announced Wednesday that the extension of the the deadline to submit claims is now Oct. 15.

As of Sept. 14, nearly 14,000 policyholders have requested reviews of their Sandy flood insurance claims, the latest data from FEMA shows. The latest data from FEMA shows 459 claims have been approved, with a total of \$7.3 million.

Sandy was the deadliest and most destructive hurricane of the 2012 Atlantic hurricane season.

On Wednesday, Roy Wright, FEMA's deputy associate administrator for Insurance and Mitigation, urged policyholders to contact FEMA and request a review if they believe their claims were underpaid for any reason.

Ginger Fairhurst said she hopes to get more funding and is going to submit to FEMA for a review of her claim.

Fairhurst said after her initial NFIP claim, she received \$10,000, and it was not enough to cover renovations to her home that took on 52 inches of water during Sandy. For 44 years, she has lived in her home Burgee Drive — one of the hardest hit in the township during the storm.

Fairhurst was one of 142,000 policyholders in New Jersey and New York who received letters after complaints of being shortchanged by NFIP for claims submitted.

“When we went to apply for the RREM program they said I couldn't have received just \$10,000 from flood insurance. She went on another computer and looked it up and said, ‘Wow, that's all they got,’” said Fairhurst.



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Ginger Fairhurst of Mystic Island talked about the storm damage she suffered from Hurricane Sandy three years ago Wednesday, Sept 16, 2015. People who may refile Hurricane Sandy insurance claims.

She returned to her home in the Mystic Island section of Little Egg Harbor after the storm and completed some renovations, but the lower portion of her home remains unfinished.

Fairhurst said she also is preparing to raise her home 9 feet after she was approved for funding through the state's Reconstruction, Rehabilitation, Elevation and Mitigation program.

"In my mind I was thinking, 'Why?' I don't know if we will get any more because our policy was for \$10,000, but after getting this email from FEMA I am going to try. It's been horrible living like this," she said.

The U.S. Department of Housing and Urban Development announced this week that the agency will not recoup duplicate benefits that homeowners have already received, up to \$20,000.

To date, three of four NFIP claimants have received less than \$20,000 in additional compensation from FEMA and will not face any possible repayment, according to a news release.

Wright said FEMA remains committed to making sure that all policyholders get every dollar they are owed under their flood insurance policies.

"Already, thousands of policyholders have contacted us to have their claims reviewed, and we have begun providing funds to those who were due additional payments on their claim," Wright said.

Jonathan Price, owner of Price Home Group in Stafford Township, said the insurance claims extension comes as a new wave of customers look to rebuild or rehabilitate their homes. Price Home Group has a total of 184 active rebuilds and finished homes restored after Sandy, Price said.

Price said many homeowners the company encounters daily did not receive anywhere near the amount of funding needed from their flood insurance policies.

"Now there is an opportunity for homeowners to financially accept the cost of the work that needs to be done by possibly receiving more funding after a review of their claims. This is a positive step. New Jersey residents have been waiting to close this chapter in their lives," Price said.

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