

Aid to help on the road to recovery

Individuals and certain small business owners who suffered losses because of the terrorist acts of Sept. 11 may be eligible for some of the following types of assistance. To register for FEMA assistance, call **800-462-9029 (TTY: 800-462-7585)**. To access crime victim benefits in New York and New Jersey, call the Family Assistance Center at **866-652-7474**.

DISASTER HOUSING ASSISTANCE

Help may be available from FEMA for New Jersey renters and homeowners who face eviction or foreclosure due to lost income that is a direct result of the attack.

INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants may be made to New Jersey residents who were in New York and affected by the WTC attack. These grants meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance. This program may provide funds for transportation if a personal vehicle was lost in the attacks. You must first register with FEMA, and you will automatically be referred to this program if you qualify.

BUSINESS DISASTER LOANS

Small business owners in designated New Jersey counties may be eligible for Economic Injury Disaster Loans (EIDLs) from the U.S. Small Business Administration (SBA). EIDLs are available to small business owners that are unable to pay bills or meet normal operating expenses due to the attack at the World Trade Center. These loans carry a low interest rate and may run up to 30 years. Small business owners who want to apply for EIDL assistance may call SBA directly at **800-659-2955**. New Jersey business owners with facilities in Manhattan may also be eligible for SBA loans to repair or replace disaster-damaged property, including real estate, equipment, inventory and supplies and other business assets owned by the company.

CONSUMER SERVICES

Help is available from the Consumer Protection Board to file consumer complaints about disreputable business practices and other problems. Call **800-242-5846**.

SOCIAL SECURITY BENEFITS

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits. Filing for Social Security Survivors and Disability Benefits and Supplemental Security Income is done at the Family Assistance Center. The onsite phone number is **201-938-0275**.

CRISIS COUNSELING

Through the State Office of Victim-Witness Advocacy, the American Red Cross and the county offices of Victim-Witness Advocacy, trained debriefers offer community group crisis intervention and care giving. All the staff and volunteers are trained in the model of crisis intervention and community outreach created and endorsed by the National Organization for Victim Assistance. In addition to providing onsite assistance, the counselors help victims access local services for ongoing counseling. Counselors are available at the Family Assistance Center in Liberty State Park at **866-652-7474**.

TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early refunds.

FRAUD PROTECTION

Complaints of fraud or other misrepresentations may be filed with the New Jersey Consumer Protection Board at **800-242-5846** or call the FEMA Fraud Hotline at **800-323-8603**.

LEGAL SERVICES

Legal assistance and/or referrals are available at the Family Assistance Center from volunteer attorneys from the New Jersey Attorney General's Office and the New Jersey Bar Association. These attorneys provide legal advice, assist with expedited death certificates and discuss benefits for survivors' children. There is a legal hotline at **732-249-5000**.

DEPARTMENT OF LABOR

Representatives at the Family Assistance Center help claimants file onsite New Jersey unemployment claims, assist with disaster unemployment assistance claims and provide information to claimants who file for New York disaster unemployment compensation. Disability claim forms are available, but a doctor's report is required before filing.

BANKING & INSURANCE INFORMATION

The New Jersey Department of Banking and Insurance can help with banking, mortgages and other financial transactions. Representatives can help you: determine whether there is insurance and what benefits there are; contact insurance companies and submit claims; resolve insurance issues; deal with issues about deposit accounts and loan repayment obligations. Call the Department of Banking & Insurance disaster hotline at **888-224-3710**. Representatives are at the Family Assistance Center.

VETERANS BENEFITS

The New Jersey Department of Veterans Affairs provides advice on benefits, pensions, insurance and VA mortgage loans, as well as referrals to the appropriate agency to make application. It provides advice to obtain federal and state veterans benefits – State Veterans Cemetery and Veterans Survivor Benefits. Representatives are at the Family Assistance Center, or call **201-333-5847**.

VICTIMS BENEFITS

Victims of the Sept. 11 attack can apply for the New York State Crime Victims Board benefits by coming to the New Jersey Family Assistance Center. At the same time they will become eligible to apply for help from the New Jersey Violent Crimes Compensation Board.

VOLUNTEER AGENCY SERVICES

The American Red Cross has established a gift program for families of the WTC and Pentagon attacks. Grants are available for mortgage and rental assistance, transportation, funeral costs and other uncovered expenses. The Salvation Army and other groups also are providing aid.