

To whom it may concern,

As the 501(c)4 arm of New Jersey's only organization founded and led by and for disaster survivors, the New Jersey Organizing Project (NJOP) knows firsthand what it takes to achieve a full and fair recovery. Our members and leadership have lived through at least ten years of New Jersey disasters, including Superstorm Sandy and Hurricane Ida. We have come out on the other side as grassroots experts in state and federal disaster policy, navigating aid programs with multiple funding sources, and the "storm after the storm" of ensuring communities survive the financial and emotional challenges of what are often long and complicated recovery processes.

FEMA is a key part of that process. Survivors have been calling for an overhaul of the disaster recovery system for years – one in which we and our elected officials are in the driver's seat on reforms, as our expertise is enhanced by our direct experience. Please see the stories provided below by our members that illustrate our common shared experiences as disaster survivors, which are the basis of our subsequent recommendations to the council.

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**John Goodyear:** Reduce the red tape. Make it easier for people to navigate the system and get help.

**Michelle Garramone:** Still haven't recovered. No furnace and no heat during the winter. Electricity is high due to electric heaters. Electricity is off. Lost most of my tools for landscaping. Barely have work or money, struggling. Please help.

**Cassandra Dock:** Disasters are something we have no control over and because we have no control over them our government should not penalize us by not helping us when they occur.

**Lou ann Mastromarino:** These floods seem to be getting worse and worse and now that I'm a widow, there's nobody here to help me. My flood insurance is almost \$3000. I'm looking for a surveyor which is not easy to find because every time I look, it comes up as a house inspector. So yeah, we need FEMA. We need FEMA to help us out more than what they do.

**Christine Marks:** FEMA helps those rebuild when they suffered at the hands of a natural disaster.

**Katherine Dupont:** FEMA showed up right away after Sandy Superstorm but with underestimated disaster relief offers that included so many stipulations that it was confusing for us to know what to sign up for. We had to cash in our investment funds plus any savings to get started for fear of what to accept from FEMA. Finally we signed up for funding, starting construction & had many delays which caused workers to leave for not getting payment in a timely manner. Final push to finish was completed by my husband & myself to get code

approvals. Afterwards the final review by FEMA of paperwork resulted in clawbacks from work completed by approved & signed contracts from the DCA. This is so unacceptable & bad business practice! So many construction companies have indicated refusal to sign up for any future projects should my area be hit with another hurricane that requires FEMA input. Something better has to be done with this outdated system of recovery. I can't even get better homeowners insurance either because of the "age" of my house even though all utilities are new & has had recent upgrades, ie, the plumbing, but none of the companies will offer any new policies. I tried through my mortgage company 3 weeks ago! I am underinsured right not for any future big storms and as a recent widow with one low income I'm afraid I'll be forced to pay out of pocket for the foreseeable future!!!

**Anita Mente:** It's a shame that our politicians don't care about their constituents. As Ida survivors, we have been struggling for almost 4 years without much help from our government. Please, listen to your people, care for us and you will restore our belief in you.

**Robert Field Stockton:** FEMA needs to do more than have a bunch of "experts" sitting at tables telling people their damages don't qualify without having actual quotes from reliable sources to evaluate the claims. Because once you get turned down, it is very difficult to change FEMA's decision.

**Kara Hill:** Lots of eligible applicants were underinformed and misinformed by FEMA reps and systematically abandoned.

**Alyssa Geibel:** Fema needs to help people rebuild, get people home and safe. Key word safe!

**Eric W. Owes:** FEMA needs to help Americans dealing with tragedy verses skirt their responsibility to its people they serve.

**Cassandra Dock:** Contractors are frustrating.

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Here are the key recommendations we have provided over the past decade of living through multiple declared disasters in New Jersey, across the east coast, and nationwide:

- FEMA must get more money to more people, and do it much faster in the aftermath of a disaster. Hurricane Ida showed us in New Jersey that we desperately need FEMA's temporary rental assistance after a storm to keep families from going into debt and potentially losing homes to foreclosure just to keep a roof over their families' heads.
- We need an overhaul of our broken private insurance system that too often works against survivors, not for them. This often stalls – or halts entirely – the disbursement of much-needed FEMA aid to families who have insurance, but whose insurance does not

provide adequate coverage for them to recover. FEMA must ensure these families have access to sufficient immediate recovery funding.

- FEMA must focus on mitigation as well as immediate recovery. We don't just want to recover from one storm, we want to be better prepared for the next one – which will ultimately reduce costs for families, state governments, and communities.
- FEMA must reduce denial rates and help survivors get into their programs, instead of issuing denials to qualified families. On a similar note, FEMA must prioritize better communication with survivors, ensuring timely access to representatives and understandable communications in a variety of languages.

You may note that *none of our recommendations included dismantling FEMA*. Rather, we have specific suggestions on how FEMA can be improved and provide continued benefit to impacted communities. Further, these suggestions take into account the broad range of stakeholders necessary for a functional disaster recovery system: federal aid such as FEMA, state and federal recovery grants, flood insurance such as the National Flood Insurance Program (NFIP), and more. Each of these play a role in a comprehensive recovery system.

Disaster survivors need and deserve more, not less, if we are able to create and maintain resilient homes, families, communities, and our nation as a whole – as storms, flooding, and disasters continue to affect ever-broader regions of the United States. We need a responsive, functional, and caring federal system that prioritizes those of us who have lost so much. In many cases it takes all of these sources of aid working together to get families home.

Thank you for your consideration.

Signed,

**Shannon Duffy  
Cameron Foster  
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**NEW JERSEY ORGANIZING PROJECT**

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