



OCEAN COUNTY LONG TERM RECOVERY GROUP

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Dear Mr. Brody,

The Ocean County Long Term Recovery Group (OCLTRG) is pleased to present this request for your review. As you may know, our non-profit organization is a trusted, nonpartisan, community partner that continues to provide coordinated recovery efforts to the victims of disasters affecting Ocean County and its surrounding areas.

Over the past two years, we have cultivated and built a strong network of non-profit, faith-based, business and government partners sharing in the mission of recovery and rebuilding. Our momentum and efficiency continue to increase, but our work is far from complete.

OCLTRG has been very successful in leveraging this network to help households overcome barriers that might otherwise delay, or even prohibit, their return to normalcy. We provide support and education, which enables homeowners to adhere to the complex regulations governing grants awarded for recovery and rebuilding.

Through dedicated teams of volunteers and staff, to date, we have raised more than \$7.1 million from the philanthropic community to support the work of OCLTRG and assist the State's recovery and rebuilding efforts.

Based on our successes in Ocean County, OCLTRG firmly believes that it can be a valuable partner with the State to help accelerate the pace of recovery and rebuilding in the 9 most impacted NJ counties, getting families back in their homes faster and with a full recovery that includes compliance with grant funding regulations.

Without continued funding support from our government partners, the fragile recovery and rebuilding framework that is finally gaining momentum and beginning to see progress will be compromised. If the recovery fails to progress, it will be to the detriment of all New Jersey residents who will ultimately have to pay the price with a negative long-term economic impact.

The OCLTRG respectfully requests inclusion in the State's CDBG-DR Action Plan (Tranche 3) with an appropriation of \$20 million over 2016 and 2017 to fund the continuation and extension of long term recovery services for RREM qualified households that have not yet completed their RREM project.

Thank you very much for your consideration.

For further information, contact me at smarticek@oceancountyltrg.org or by phone at (732) 569-3484.

Warmest regards,

Sue Marticek
Director
Ocean County Long Term Recovery Group



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Request for Funding
Community Development Block Grant-Disaster Recovery Action Plan (Tranche 3)
Submitted to the Governor's Office of Recovery and Rebuilding (1/28/15)
Terrence S. Brody, Executive Director

REQUESTED APPROPRIATION:
\$14.6 MILLION 2016/\$5.3 MILLION 2017

BACKGROUND

Ocean County Long Term Recovery Group (OCLTRG) shares a strong resolve with the State and Governor Christie to ensure that every possible avenue of relief is pursued to assist in the recovery and rebuilding of our State and our residents' homes – and to return lives back to normal as quickly and efficiently as possible.

OCLTRG was established in November 2012 in the aftermath of Superstorm Sandy with support and guidance from the Federal Emergency Management Agency, New Jersey Joint Field Office. The organization is structured in accordance with the Long Term Recovery model adopted and approved by the National Voluntary Organizations Active in Disaster (VOAD). This model was developed and fine-tuned after years of analyzing a multitude of challenges faced by communities responding to disasters. The model's core principle is that communities recover more quickly and completely if they partner together to leverage limited resources, share their expertise, avoid duplication of efforts, and own their recovery from start to finish. OCLTRG received tax-exempt (501c3) status from the Internal Revenue Service in April 2014. Previously, United Way of Ocean County, Toms River, acted as fiscal agent.

Ocean County is home to over 570,000 residents with thousands of homes located within low-lying communities along the Barnegat Bay and Atlantic Ocean. It is also one of the areas most severely damaged by Superstorm Sandy.

Ocean County's pre-storm demographics included:

- A shortage of affordable housing for low to moderate-income households.
- One of the highest concentrations senior citizen resident rates in the nation.
- A significant number of vulnerable populations utilizing short-term winter rental properties and temporary hotel/motel rentals to meet their housing needs.
- A significant number of residents relying on public assistance to meet daily living costs.

Superstorm Sandy has now illuminated our considerable vulnerabilities and has underscored the need to build back more resilient communities.

Although we are so thankful for the RREM grant, we still face unmet needs and will be paying rent while still paying a very large mortgage on a fixed income. Without OCLTRG's assistance, we have no idea how or where we will live for the estimated 6 months our project will take. We are counting on their help!!

---Walter and Lisa from Manahawkin

MISSION

The mission of OCLTRG is to strengthen and streamline disaster coordination by sharing information, facilitating resident access to dispersal of funds, resources and other services, coordinating recovery efforts with Federal, State and local authorities and agencies, coordinating volunteer activities and resources, and jointly resolving cases with disaster recovery needs in partnership with a network of nonprofits, the faith-based community, business, government and other community organizations. This mission is carried out by a dedicated team of volunteers and staff who have, to date, raised more than \$7.1 million from the philanthropic community to support the work of OCLTRG and assist the State's rebuilding efforts.

OCLTRG is client-focused. Our dedicated team of Disaster Case Managers (DCMs), construction and support staff work with households to set realistic and attainable recovery and rebuilding goals. More recently, DCMs have been provided greater opportunities to work more closely with RREM Housing Advisors, Project Managers and contractors to ensure that residents design and implement individualized recovery plans compliant with recovery protocols. One of the goals of every OCLTRG DCM is to ensure that households can fully fund their project – there is little if no value in crafting a plan that leaves a household with an insurmountable funding gap and therefore, little chance to recover and be in compliance with grant requirements. In addition, when requested, OCLTRG has worked with the Governor's Office of Constituent Services to assist households requiring recovery services.

Disaster Case Managers coordinate resources to address unmet needs, assist households in navigating and determining eligibility for the myriad of programs that will aid in recovery and rebuilding (including the OCLTRG's Unmet Needs Table) while encouraging clients to consider long-term resiliency options to prevent property losses.

Most importantly, OCLTRG helps households overcome barriers that might otherwise delay, or even prohibit, their return to normalcy and provides support and education so they are better able to adhere to the complex regulations governing grants awarded for recovery.

We have learned valuable lessons from the recovery process after Hurricane Katrina and know that every effort must be made so households are not faced with recoupment due to non-compliance of grant requirements. The OCLTRG's primary focus is to serve the Ocean County community. However, OCLTRG has been a valuable resource to other LTRGs and DCM organizations throughout NJ providing non-financial support and sharing best practice solutions resulting in quality case management and improved service outcomes.

More recently, the Department of Community Affairs (DCA) invited OCLTRG to participate in a RREM Housing Assistance Seminar. OCLTRG sees this is a positive step forward as it further complements OCLTRG's RREM/Resource Workshops providing households with a better understanding of how to navigate the complexities and requirements of the RREM program while facilitating connections and access to community resources. To date, a total of 15 sessions have been held in Ocean (14) and Monmouth (1) counties over 4 months and have been attended by 485 individuals. Participating in the workshops are community partners; A Future With Hope, Legal Services of NJ, the Mental Health Association, and the Affordable Housing Alliance providing on-the-spot connections to legal, financial, mental health and counseling and services.

MAJOR ACCOMPLISHMENTS

OPERATIONS & FUND DEVELOPMENT

- Received tax-exempt status from the IRS in April 2014.
- Oversight is provided by a 13 person Board of Directors comprised of community leaders who meet monthly to discuss key operations, service activities and coordination, fiscal activities, and system-wide disaster response and recovery.
- Recruited and hired an experienced, dedicated, and qualified staff of professionals (14 FT, 3PT).
- Key staff is trained in relief and recovery activities, including compliance with CAN and UMCOR DCM services/procedures.
- Operations are fully funded through June 30, 2015 and 60% of staff is currently funded through December 31, 2015.
- Raised \$7.1 million from the philanthropic community. The majority of these funds are targeted to address Unmet Needs and to provide DCM services. Major funders include American Red Cross, Robin Hood Foundation, Hurricane Sandy New Jersey Relief Fund, The Community Foundation of New Jersey, OceanFirst Foundation, United Way of Ocean County and Lutheran Social Ministries.

COMMUNITY MOBILIZATION

- OCLTRG hosts monthly public meetings with community stakeholders, nonprofit, faith-based and government leaders, and affected residents. These meetings provide updates on OCLTRG service activities and coordination, fiscal activities, and system-wide disaster response and recovery and provide an opportunity for community feedback.
- OCLTRG counts among its partners 80 diverse community organizations.
- OCLTRG hosts monthly DCM Supervisor meetings to ensure consistency in service delivery and protocols across county-wide agencies providing DCM services. Additionally, key committees including Disaster Case Management and Volunteer Coordination meet routinely to review services, activities and performance.
- OCLTRG leadership, staff and volunteers continue to participate in a variety of networking meetings and conference calls designed to receive and share best practices and discuss the unique circumstances/issues in NJ's recovery and rebuilding.
- OCLTRG has partnered with the faith-based community to create a network of volunteer labor hosting/housing sites; this work was funded by a generous grant from the Robin Hood Foundation. Total bed capacity is 313. Since inception, 1,891 volunteers have been hosted, working on 530 homes. These volunteers have provided a total of 89,967 service hours in support of recovery and rebuilding with a value of \$2,519,076. These are beds available to support any future disasters.

ASSESSMENT

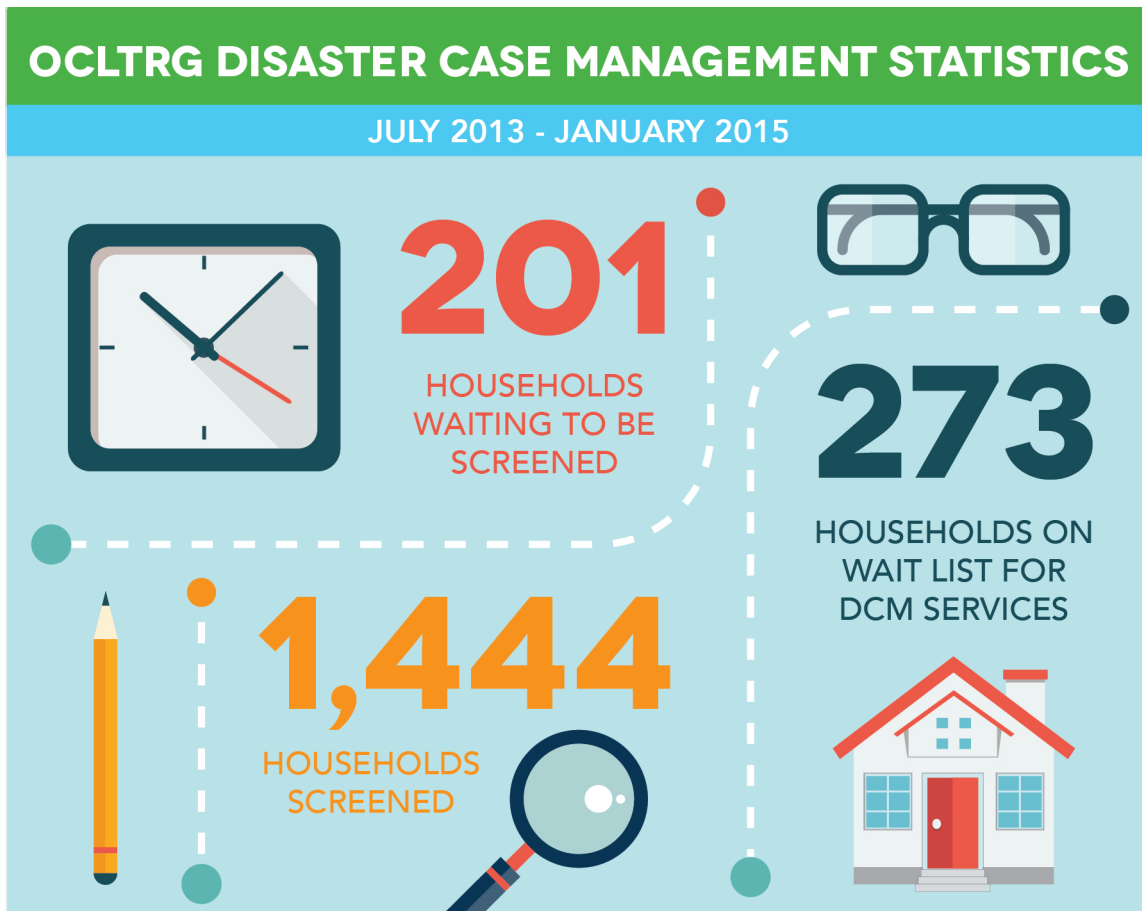
- OCLTRG continues to analyze demographic information related to cases receiving DCM services by OCLTRG and other partner organizations presenting cases at the Unmet Needs Table.
- OCLTRG key staff and volunteer leadership continue to participate in speaking engagements, media activities and opportunities to educate residents about availability and access to vital services. These meetings included

the Governor's Mobile Cabinets. Many of these meetings created opportunities to hear directly from disaster survivors about their needs and the barriers they face.

SERVICE

Disaster Case Management (DCM)

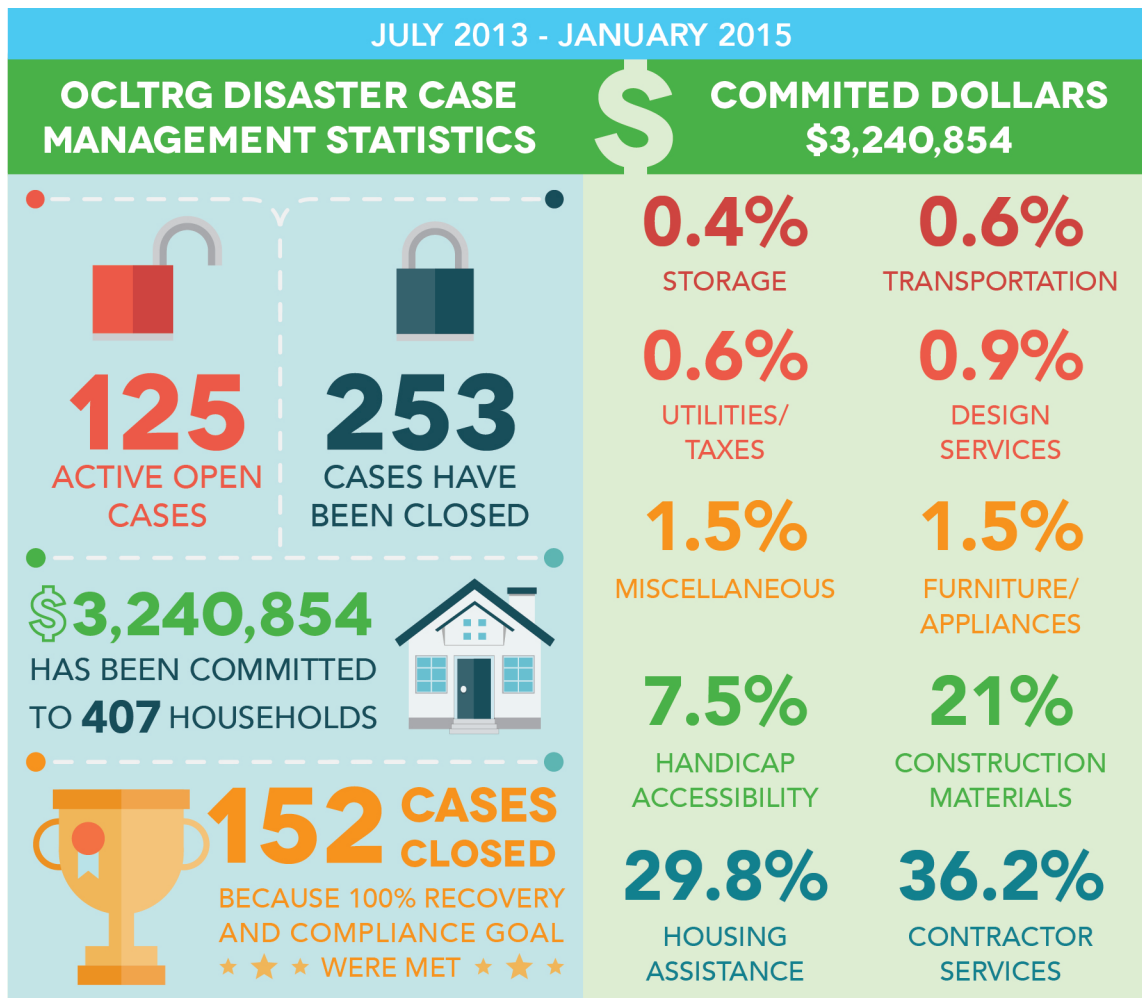
- Since inception, our Disaster Case Management staff has screened 1,444 households to determine eligibility for DCM support. There are currently 201 households waiting to be screened and 273 on the wait list for DCM services.



- As of 12/31/14 there were 50 DCMs serving Ocean County (this includes DCMs at OCLTRG), Caregiver Volunteers of New Jersey, Preferred Behavioral Health, Salvation Army, Catholic Charities and A Future with Hope.
- As of January 2015, American Red Cross ceased DCM services. It is expected that most DCM service providers will phase out services in 2015.
- DCMs perform needs assessments, identify existing community resources available to meet household needs, perform financial vetting (ensuring no duplication of benefits) and, when necessary, present cases to the

Unmet Needs Table for consideration of funding and/or volunteer labor support. Cases remain with a single DCM until disaster related needs have been addressed and the household is considered recovered.

- Current per DCM caseload is the industry recommended maximum of 35 cases.
- As of December 31, 2014 a cumulative total of \$3,240,854 has been committed for 407 cases that were presented to the OCLTRG Unmet Needs Table to address disaster recovery needs (this includes both 2013 and 2014 approvals).



- In 2013, \$157,638 was committed and a total of \$3,083,215 was committed in 2014 (Exhibit 1 - 2014 Cases Approved by OCLTRG by Month). Of these, OCLTRG provided \$2,430,725 in funding. A fully vetted Case Allocation Form that was presented at the Unmet Needs Table is attached to provide a better understanding of the process and partnerships that lead to recovery (Exhibit 2 - Case Study).
- OCLTRG’s case management group continues to meet weekly to provide support to DCM’s working throughout the county, aiding in coordinated referrals, identifying barriers and existing services, conducting peer review and referring cases to the Unmet Needs Table where financial support, construction support and/or volunteer labor is necessary for recovery.

Volunteer Services

- OCLTRG's Volunteer Coordination Team served 64 households. Each was provided with volunteer labor related to their home repairs. A total of 1,190 volunteers provided 22,628 service hours in support of these projects including but not limited to gut outs, furniture moving, yard work, insulation and dry wall installation, carpentry, flooring, roofs and doors. The total value of the service hours was \$633,584.
- OCLTRG established a formal agreement with A Future with Hope whereby, OCLTRG performs eligibility and financial vetting for households requiring construction and upon OCLTRG's recommendation; A Future with Hope completes the construction utilizing volunteer labor.

Reconstruction, Rehabilitation, Elevation and Mitigation (RREM) Program

- 15 RREM/Resource Workshops designed to help homeowners better understand and navigate the RREM program were held with a total attendance of 485 and an average session attendance of 30-35.

SOLUTIONS TO STREAMLINING RECOVERY AND ENSURING GRANT COMPLIANCE FOR NJ HOUSEHOLDS

In an [October 2014 article](#), the *Shreveport Times* highlighted Louisiana's Road Home program for Hurricane Katrina impacted households. Nine years after Katrina, 18,000 homeowners who received home elevation grants are deemed not in compliance with U.S. Housing and Urban Development regulations that governed the expenditure of grants. These households now owe the Federal government \$522 million. Top reasons cited for non-compliance to grant awards - some grants didn't cover all repairs, other recipients used part of the money received to cover delinquent mortgages and keep their heads above water, others were misled or cheated by unscrupulous contractors and thousands finished their repairs with money meant to help elevate the houses out of danger from future floods.

The issues that many homeowners faced after Hurricane Katrina are familiar circumstances to many New Jersey homeowners currently engaged in the struggle to recover. Each day, DCMs encounter frustrated homeowners who are qualified for RREM, the Gap Funding Initiative (GFI) or other private grants, but are still without the full funding needed to complete their project, in part, because:

1. Many are paralyzed with the fear of making the wrong decisions so they simply make no decisions to move forward.
2. Others lack the knowledge and a support system to turn their initial RREM payment into a completed construction project in compliance with their RREM award.

OCLTRG is the trusted haven for these homeowners and the catalyst to help them on the road to recovery.

Two years later, as progress has moved slower than expected, a significant number of families are facing financial and other barriers that could jeopardize their recovery. Additionally, the temptation, fueled by necessity, to use all or part of grants awarded for rebuilding and elevation to meet household expenses can be too strong for families on the brink to resist. OCLTRG's guidance and presence helps them make the appropriate decisions.

The need for households to find and fund temporary shelter in the competitive and expensive NJ market while maintaining a primary residence is one of the greatest challenges OCLTRG has seen in the past six months. On the flip

side, households in Pathway B can do everything right to receive their first RREM check, but at the end of the line if they lacked the knowledge and/or skills needed to find, vet and secure contractors capable of completing their RREM project in accordance with the scope of work, they may still be at risk of having to pay back funds as seen in the post-Katrina reports.

OCLTRG's Disaster Case Management team is instrumental in orchestrating successful solutions to New Jersey's recovery. Nearly all of the organizations providing DCM services will exhaust funding to provide services by the end of 2015, yet so many homeowners are still working to recover from this disaster. Further, many of the non-DCM helping organizations (including other LTRGs) that were initially funded by the philanthropic dollars raised specifically for Sandy relief and recovery have spent all or most of their resources. These funds, in many instances, have provided the critical flexible funding needed to supplement insurance and government grants and fully fund rebuild projects.

OCLTRG is a trusted, nonpartisan, community partner uniquely positioned to assist the State in helping households in the 9 most impacted counties rebuild and recover addressing these unique challenges. In the two years since Sandy, OCLTRG has cultivated and built a strong network of non-profit, faith-based, business and government partners sharing in the mission of recovery and rebuilding. Our team has maintained a strong focus on collaboration, enhancing resilience, stretching and spending limited resources wisely while incorporating lessons learned both from prior disasters and along the way, adapting as needed to improve service delivery and outcomes for households.

Based on our successes in Ocean County, OCLTRG firmly believes that it can be a valuable partner with the State and help accelerate the pace of recovery, get families back in their homes quicker, fully recovered while in compliance.

OUR SUCCESSFUL SYSTEM IS BUILT AROUND:

- Supportive **Disaster Case Management** and Construction Support that Eliminates Barriers to Recovery
 - Staff are Client Focused – Quality Service Delivery & Advocacy are Priorities
 - Households Own Their Recovery and Set Realistic and Attainable Rebuilding Goals
 - Unbiased Construction Appraisals and Contract Reviews Save Households Money
 - Quicker Recovery = Less Funding Needed for Temporary Housing = More Funding for Rebuilding
- Collaboration to Provide **Education & Resources** that Empower Households to Own Their Recovery
 - RREM/Resource Workshops
 - Maintaining a Strong Network of Partners Across Sectors
 - Rebuilding/Elevation Plans Must be Consistent with Available Resources
- Addressing **Unmet Needs** that Can Compromise Recovery
 - Construction Funding Shortfalls
 - Immediate Basic Needs
 - Mental Health/Emotional & Spiritual Care
 - Temporary Housing Support to Projects Under Contract/Actionable
 - Supporting Vulnerable Populations, Seniors and those with Special Needs
- Ensuring that Households Fully Recover in **Full Compliance** with Grant/Program Requirements
 - Consistent Monitoring
 - Contract Reviews & Suspected Fraud Reporting

OCLTRG'S REQUEST FOR CDBG-DR FUNDING IN TRANCHE 3

OLTRG recognizes that the State faced an unprecedented challenge in crafting and implementing its recovery plan across diverse communities each with unique needs. We also recognize that lessons have been learned along the way, some which required re-evaluation and changes to programs and services in full motion – we too have had to adapt. The State's willingness to adapt its CDBG-DR plan for Tranche 3 is what we are now requesting. As our clients have attested through the submission of online public comments and at the open public forums designed to receive feedback on the plan, OCLTRG has consistently demonstrated its ability to help households fully recover.

We are and have been a trusted resource and lifeline for hundreds of families that have lost faith in those they thought would assist them at their most vulnerable moment. This has required determination, flexibility, collaboration, creativity, common sense and an unrelenting commitment on the part of our staff, leadership and community partners to the people of Ocean County who just want to get back home and create a new normal. We applaud all that the philanthropic community has done and will continue to do to support our work. But it's vital that the State view funding the OCLTRG as part of the solution to helping families recover.

Therefore, in collaboration with A Future with Hope and The Affordable Housing Alliance, OCLTRG respectfully requests inclusion in the State's CDBG-DR Action Plan (Tranche 3) with an appropriation of \$20 million over 2016 (\$14,639,231) and 2017 (\$5,340,415) to fund the continuation and extension of long term recovery services for RREM qualified households that have not yet completed their RREM project in the 9 most impacted counties (*Exhibit 3 - Appropriation Request*). Without support, the fragile recovery and rebuilding framework that is finally gaining momentum and beginning to see progress will be compromised. Failure to do so will be to the detriment of not only those trying to recover and rebuild from the storm, but to all New Jersey residents who will ultimately have to pay the price for the long-term economic impact this pending disaster will cause.

- *As locally established Long Term Recovery Groups exhaust funding and wind down services or where there is no longer the necessity to maintain a full operation because of low caseload, OCLTRG will work with them to consolidate services and extend OCLTRG's DCM and provide other supportive programs to the remaining clients. The requested grant would also allow OCLTRG to enhance its capacity to provide DCM services to households who are currently served by any of the DCM provider agencies that anticipate phasing out services in 2015. In addition, OCLTRG will work with the NJVOAD to build a Long Term Recovery Group framework that will serve as a best practice model to be used for NJ's response in future disasters.*

Should you have any questions regarding OCLTRG, we would be pleased to share any additional information necessary to support our request.

I cannot imagine that there are people going through this ordeal without case management from OCLTRG. They know the entire RREM system, they educated us on what to expect, they helped us when we had no direction, they told us what we needed to do to make things work. They are just amazing and deserve the highest recognition and FUNDING!

--- Laura from Toms River