

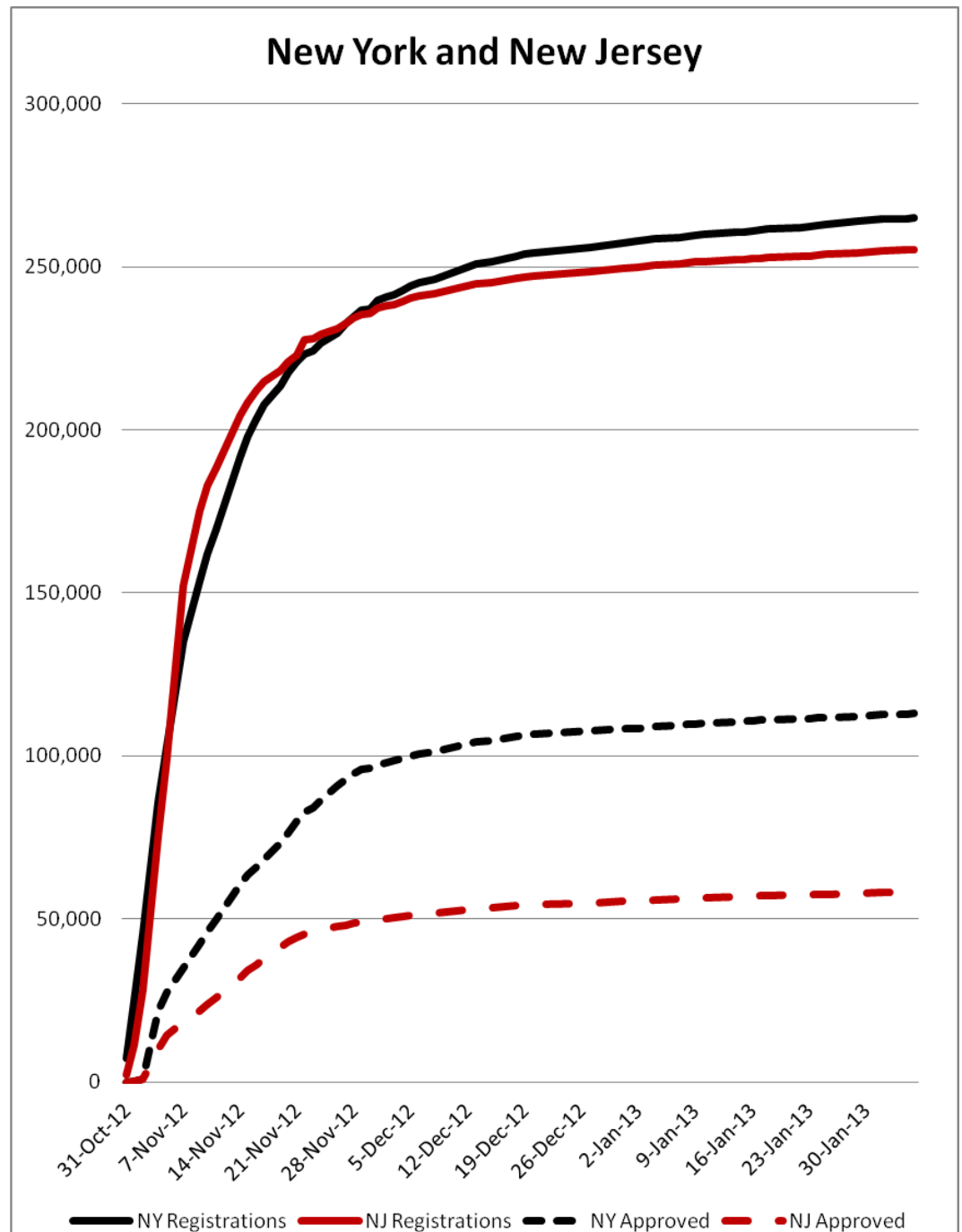
NJ DataBank

This user friendly website offers data in 20 policy areas from a wide array of sources. NJ DataBank features state rankings, county comparisons, municipal profiles as well as links to experts and current reports and data sources. Our goal is to promote data based policy making. We invite all citizens, the media and politicians to visit the site.

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Hurricane Sandy - FEMA IHP

Individual and Household Program



Source: FEMA Daily Briefing Reports, October 31, 2012 - February 4, 2013.

Summary

With a disaster declaration in New York and New Jersey following Hurricane Sandy on October 28, 2013, residents of both states became eligible for the Individuals and Households Program (IHP) and FEMA began taking registrations on October 31, 2013. An analysis of the number of registrations, approvals and amounts of assistance for Hurricane Sandy (Disaster 4086) between New York and New Jersey reveal several discrepancies. While New York and New Jersey have similar numbers of registrations for IHP, the number of approvals is twice as high in New York as New Jersey. In addition, the total awarded in New York is 2.5 times that in New Jersey, and the size of the average award was 23 percent higher in New York than New Jersey.

Background

The Individuals and Households Program (IHP) provides assistance to individuals and households affected by a disaster. The program covers necessary expenses and serious needs which cannot be met through other forms of disaster

assistance or insurance, including a disaster assistance loan from the U.S. Small Business Administration. The primary types of assistance are Housing Assistance (HA) which provides financial assistance for temporary housing and for homeowners to repair damage to their primary residence, and Other Needs Assistance (ONA) which covers costs for personal property, medical, dental and funeral.

Registrations

Registration for IHP assistance in NJ and NY has surpassed 250,000 in each state. In the week following Hurricane Sandy, the number of registrations collected by FEMA for IHP was greater in New Jersey than New York, reaching a peak gap of 17,318 on November 2, 2012. Starting on November 7, 2012, the number of registrations in New Jersey surpassed those in New York, with a peak gap of 21,478 on November 7, 2012. New York registrations again surpassed those in New Jersey on November 28, 2013 reaching 264,915 on February 4, 2013. But the number of registrations in New Jersey has remained within 4 percent and

FEMA - Total Individuals and Households Program (\$ million)	
New York	\$ 862,442,503
New Jersey	\$ 341,858,700
Connecticut	\$ 11,541,783
Rhode Island	\$ 393,195
Maryland	\$ 2,005,716
Total	\$ 1,218,241,896

Average Amount of FEMA IHP Assistance

	Housing Assistance	Other Needs Assistance	Total Individuals and Households Program
New York	\$ 6,836	\$ 989	\$ 7,825
New Jersey	\$ 5,266	\$ 748	\$ 6,014

currently total 255,220. New York and New Jersey had significantly more applications than other states impacted by Hurricane Sandy; Connecticut had 11,946 applications, Rhode Island had 579 and Maryland had 1,297 as of February 4, 2013.

Approvals

At the same time that the number of registrations has been very similar between New York and New Jersey, the number of approved applications is very different. As of February 4, 2013, New York had 112,835 registrations approved while New Jersey had 58,177. Thus, New York had 43 percent of applications approved while New Jersey has 23 percent approved. For comparison, Connecticut also has 23 percent approved, Rhode Island has 17 percent approved rate and Maryland has 49 percent approved.

Award Amounts

The total amount awarded by FEMA through the Individuals and Households Program (IHP) was \$862 million in New York, 2.5 times larger than the total awarded in New Jersey, \$342 million as of February 4, 2013.

The average IHP award also differs between New

York and New Jersey. The average amount for Housing Assistance (HA) was \$6,836 in New York while it was \$5,266 in New Jersey. The average award for Other Needs Assistance (ONA) was \$989 in New York and \$748 in New Jersey. In total, the average IHP award was \$7,825 in New York, 23 percent higher than the amount in New Jersey, \$6,014.

Average award amounts were lower in Connecticut, Rhode Island and Maryland. The average amount of Individuals and Households Program (IHP) awards was \$4,096 in Connecticut, \$4,096 in Rhode Island and \$3,232 in Maryland.

Housing Inspections

There were also differences in the number of FEMA housing inspections. There were 176,349 inspections completed in New York as of February 4, 2013 compared to New Jersey with 121,745. Except for October 31, 2013, there were hundreds more inspectors in New York than New Jersey, with the greatest difference occurring on November 22, 2013 when there were 1,105 inspectors in New York and 430 in New Jersey. FEMA reports that both states currently have completed 99 percent of assigned inspections.