

*Morris County Long Term Recovery
Committee
A Committee of the Morris County
Community Organizations Active in Disaster*

ASSISTANCE PROTOCOLS

Updated: October 8, 2013

MCLTR STRUCTURE

The Morris County Long Term Recovery Committee came into existence in 2011 in response to the effects of Hurricane Irene. In order to facilitate the response to Hurricane Irene and to future disasters that may affect Morris County, the Committee has established these protocols to guide our work. It is a committee of the Morris County COAD (Communities Active in Disaster).

The MCLTRC is a voluntary association of entities involved in relief, recovery, rebuilding and community development associated with disasters affecting Morris County. The MCLTRC appoints two Co- Chairs, Secretary and Treasurer from its membership to facilitate the work of the group. Participants in the MCLTRC include:

- ◆ Disaster relief organizations
- ◆ Faith-based organizations
- ◆ Fund raising organizations
- ◆ Governmental entities
- ◆ Service agencies

The current participants in the MCLTRC are listed in the Appendix. Additional participants may join and some of the listed participants may not continue to participate.

The MCLTRC is not an incorporated non-profit organization itself; rather, the MCLTRC is a mechanism through which individual entities involved in disaster recovery present requests for assistance.

The United Way of Northern New Jersey is the fiscal agent for the MCLTRC. The UWNNJ manages the funds of the MCLTRC.

It is anticipated that some entities participating in the MCLTRC may file grant applications, submit funding requests and conduct fund raising to obtain funding for the work of the MCLTRC. The participants in MCLTRC agree to disburse the funds and grants obtained on behalf of the MCLTRC through the MCLTRC process or will report to and submit to an audit by the appropriate officers of MCLTRC for MCLTRC projects only.

ASSISTANCE DEFINITIONS

Damage: Loss to essential personal or real property that results in need for repair, rebuilding or replacement.

Essential: Deemed necessary by the MCLTRC for the individual's or family's recovery from a disaster affecting Morris County.

Disaster affecting Morris County: A disaster that the Executive Committee of the MCLTRC has determined to be one for which the MCLTRC will provide assistance.

Morris County:

- ◆ All of Morris County;
- ◆ Such areas that are included in grants or funding for disaster recovery awarded to a participant of the MCLTRC and that are presented to the MCLTRC by a case presenter who is working with the individual or family.

Loss: Result of a disaster affecting Morris County that leaves an individual, family or owner in a less favorable position than before the disaster affecting Morris County.

“As a result of a disaster affecting Morris County”: Includes:

- ◆ damage or loss that was directly caused by a disaster affecting Morris County
- ◆ damage or loss that was aggravated by a disaster affecting Morris County
- ◆ debts incurred as a result of the applicant using his or her resources for recovery from a disaster affecting Morris County.

MCLTRC DECLARATION OF DISASTER

At the request of any member of the MCLTRC, the Executive Committee will make a determination of whether a disaster is one for which the MCLTRC will provide assistance. The decision of the MCLTRC Executive Committee whether to declare an MCLTRC disaster is final. The Executive Committee will consider the following in making its decision:

- Whether or not FEMA has made a declaration of disaster;
- Whether or not the State has made a declaration of disaster;
- Whether or not County resources have been mobilized by OEM.

WHO IS ELIGIBLE

1. Owners of residential property in Morris County used as their primary residence who suffered damage or loss to that residential property as a result of a disaster affecting Morris County.

2. Individuals who reside in Morris County who suffered loss or damage to the personal contents of their primary residence as a result of a disaster affecting Morris County.
3. Individuals who reside in Morris County who suffered other loss or damage as a result of a disaster affecting Morris County when such loss or damage is not covered by other existing aid programs.
4. Owners of residential real estate that is owner-occupied with four legal units or less, or non-owner occupied with no more than three legal rental units located in Morris County who suffered damage or loss as a result of a disaster affecting Morris County.
5. Small businesses and non-profit organizations, including faith-based organizations that employ less than 25 people.

PRIORITIES

The MCLTRC may provide assistance only for damage or loss that is a result a disaster affecting Morris County. The MCLTRC may provide assistance that is less than the total loss or damage.

1. Individuals and families who are experiencing economic hardship in pursuing a plan for recovery.
2. Individuals and families who are not served or who are underserved by other existing aid programs.
3. Individuals and families who are isolated or have difficulty accessing services.
4. Individuals and families who have begun the recovery process but have encountered a setback that interferes with or prevents continued recovery.
5. Individuals and families who need assistance in order to prevent deterioration in continued recovery.
6. Individuals and families who need assistance in order to stimulate or start a plan for recovery.
7. Individuals and families who need assistance to maintain or obtain safe, sanitary and secure housing.
8. Landlords of legal owner-occupied residential rental property of four units or less when such assistance will provide safe, sanitary and secure housing that will be affordable and permanent for the owner-occupant and his or her residential tenants.
9. Landlords of legal non-owner occupied residential rental property of three units or less when such assistance will provide safe, sanitary and secure housing that will be affordable and permanent for residential tenants.
10. Small businesses that need assistance in order to continue providing goods or services to Morris County residents.

11. Non-profit organizations, including faith-based organizations that need assistance in order to continue providing services to Morris County residents.

FACTORS TO BE CONSIDERED

1. Economic hardship to and financial need of the individual, family or entity.
2. Extent of the damage or loss.
3. For individuals, families and entities that have experienced flood damage in the past, preventative measures taken in the past to mitigate damages.

TYPES OF ASSISTANCE TO BE PROVIDED

The MCLTRC may provide assistance only for damage or loss that is a result of a disaster affecting Morris County. The MCLTRC may provide assistance that is less than the total loss or damage.

1. Case management services.
2. Mental health services.
3. Outreach services, particularly to isolated individuals or families and those who have difficulty accessing service.
4. Community Education, including information on preparation for future disasters mitigation, and flood insurance requirements.
5. Referral to other private and governmental resources.
6. Temporary rental assistance.
7. Temporary mortgage assistance.
8. Temporary utility assistance.
9. Purchase or provision of essential appliances, including refrigerators, freezers, stoves, air conditioner units, washers, dryers, microwaves, small appliances.
10. Provision of essential used furniture, televisions and other household goods.
11. Provision or purchase of essential computer equipment necessary for children's school or operation of home-based income-producing activity.
12. Purchase or provision of clothes and shoes.
13. Purchase or provision of essential items for children, such as school supplies, bicycles and sports equipment.
14. Purchase of, repair to , or provision of essential used automobile necessary for medical transportation, work, school transportation or home-based income-producing activity.

15. Purchase or provision of essential equipment for home-based income-producing activity.
16. Repair to household systems, such as electric, plumbing, heating and cooling.
17. Structural repairs.
18. Reconstruction.
19. Cleaning.
20. Moisture control services and removal of mold and mildew.
21. Purchase or provision of goods and services necessary for mitigation and prevention of future loss.
22. Assistance with medical needs not covered by insurance or other sources of reimbursement.
23. Provision of other essential goods and services necessary for an individual family or entity's recovery.

REQUIREMENTS OF PERSONS REQUESTING ASSISTANCE

1. Agree to work with a case manager. Applicants who are not linked with an agency providing case management will be provided with a case manager to assist them through the process.
2. Provide all information necessary for completion of the case presentation form.
3. Provide available documentation of assistance received, assistance for which application was made, income and personal resources.
4. Sign the MCLTRC authorization to release information and any other releases necessary in order for the MCLTRC to assist the recovery.
5. Participate in own recovery, to the extent able, including:
 - a) engaging in planning with the case manager;
 - b) identifying income and personal resources;
 - c) accepting appropriate public and private resources and insurance reimbursement;
 - d) making decisions about recovery; and
 - e) following through with referrals.
6. If provided financial assistance, sign the MCLTRC Repayment Agreement. (The Repayment Agreement provides for repayment of duplicate assistance, in appropriate circumstances.)
7. For landlords receiving assistance for residential rental units, sign a written agreement to set the rent for the units at no more than pre-flood rent, plus an annual increase not more than the increase in the Consumer Price Index for the NJ-PA-NY MSA, and obtain a valid Certificate of Occupancy from the municipality.

REQUIREMENTS OF CASE MANAGER

1. Assist applicants in understanding the process and in complying with requirements for assistance.
2. Prepare completely the case presentation form.
3. Obtain all necessary authorizations.
4. Obtain verification of assistance received, assistance for which application was made, income and personal resources.
5. Present the case to the MCLTRC.
6. Record the results of the MCLTRC in the client's case record.
7. If service or assistance is approved, provide follow through to verify that approved service or assistance was provided.
8. If MCLTRC decision is deferred, provide necessary follow-up so that the case will be presented again.
9. Assist the person requesting assistance in developing a plan for mitigation and prevention of future loss, if appropriate.

REQUIREMENTS OF THE MCLTRC

1. Review each case that is presented by a case manager or other in a thorough and timely manner.
2. Provide a fair decision making process for each person requesting assistance.
3. Use the most cost effective means of providing service or assistance:
 - a) Using all available in-kind and volunteer resources.
 - b) Assisting the person requesting assistance in obtaining all available and appropriate governmental and private assistance and insurance reimbursement.
 - c) Confirming that all privately provided services are within fair market price for the service, and, if not, assist the person requesting assistance in negotiating a fair market price or obtaining a vendor who will provide the service at a fair market price.
 - d) Protecting against any duplication of service or assistance.
4. Provide clear reasons for decisions to provide or deny service or assistance.
5. Provide the person requesting assistance with the means to request reconsideration of a denial of service or assistance.

REQUIREMENTS OF MCLTRC MEMBER ORGANIZATIONS THAT PARTICIPATE IN THE UNMET NEEDS TABLE

Participants in the Unmet Needs Table understand that a coordinated response to disaster is necessary to provide an effective and efficient response. Participants in the Unmet Needs Table will work toward consensus in making decisions on cases brought before it. It is understood and agreed that each member organization has its own mission and organizational requirements. Each member organization retains the autonomy and authority to participate or not participate in a particular case, based on its mission and organizational requirements.

1. Member organizations agree that all funds and grants obtained on behalf of the MCLTRC will be disbursed through the MCLTRC process or as stipulated in MCLTRC structure.
3. Member organizations agree to consider the MCLTRC criteria in the distribution of assistance to individuals and families for disaster recovery. ,
4. Member organizations will sign the agreement regarding the authorization to release information and confidentiality.

RECONSIDERATION AND GRIEVANCE PROCEDURES

1. Any person requesting assistance from the MCLTRC or recipient of services or assistance through the MCLTRC who is not satisfied with a decision of the MCLTRC may request reconsideration upon the following grounds:
 - a) There were procedural deficiencies in the MCLTRC decision making process in his or her case;
 - b) There has been a change of circumstances since the MCLTRC decision that could alter the decision of the MCLTRC; or
 - c) The MCLTRC misunderstood the nature of the request, the nature or extent of the loss or damage or other pertinent information and consideration of the correct information could alter the decision of the MCLTRC.
2. Any person requesting assistance from the MCLTRC or recipient of services or assistance through the MCLTRC who is not satisfied with a decision of the MCLTRC on one of more of the grounds set forth in Section 1 of the Reconsideration and Grievance Procedures, should follow the following steps:
 - a) Request that the case presenter request reconsideration of the MCLTRC.
 - b) If a person requesting assistance or a recipient is not satisfied with the decision of MCLTRC on reconsideration, the person requesting assistance or recipient may request a hearing before the MCLTRC Reconsideration and Grievance Committee by filing a written complaint with the Chair of the Reconsideration and Grievance Committee. The Reconsideration and

Grievance Committee will schedule a hearing within seven days of the request. The person requesting assistance or recipient, the case presenter and one of the Co-Chairs should attend the hearing. The Reconsideration and Grievance Committee may affirm the decision of the MCLTRC or may request that the MCLTRC reconsider the request. If the Reconsideration and Grievance Committee requests that the MCLTRC reconsider its decision, the Committee shall give guidance to the MCLTRC on the factors that it should consider on reconsideration and/or the process it should use on reconsideration.

In the event that funds have been made available through other entities, an applicant may have other appeal rights to that entity.

ANTI-DISCRIMINATION AND ANTI-HARASSMENT

The policies and practices of the MCLTRC is to accept requests, provide service and assistance and make decisions without discrimination because of gender, gender identity, transgender status, sexual orientation, perceived sexual orientation, race, ancestry, religion, national origin, age, medical condition, disability, marital or civil union status, veteran status, citizenship status, source of income or other protected group status and to treat all persons requesting assistance equally and fairly. MCLTRC is committed to maintaining an environment that is free of discrimination. In keeping with this commitment, MCLTRC will not tolerate harassment of applicants by anyone, including any case manager, MCLTRC participant, consultant, applicants or recipient of the MCLTRC.

Harassment consists of unwelcome conduct, whether verbal, physical, or visual, that is based upon a person's protected status, such as gender, gender identity, transgender status, sexual orientation, perceived sexual orientation, race, ancestry, religion, national origin, age, medical condition, disability, marital or civil union status, veteran status, citizenship status, source of income or other protected group status.

APPENDIX

Morris County Disaster Recovery

Confidentiality Agreement

I agree that I will keep all information exchanged at the MCLTRC UNMET NEEDS TABLE, including information about donor individuals, donor organizations and client cases, in confidence and will not disseminate this information except as authorized by the applicant and as is necessary to develop and implement a recovery plan for applicants.

Print Name

Print Name of Organization

Signature

Date

***Morris County Disaster Recovery
WRITTEN CONSENT***

I, _____, hereby consent to disclosure of the information collected by FEMA under my FEMA application to the organizations and/or individuals listed below.

My FEMA Application Number is: _____

My date of birth is: _____

My pre-disaster address is: _____

My current address is: _____

My current phone number is: _____

I specifically consent to have the following information disclosed to them: **My entire case file, including inspection report, amount of assistance, etc.**

The above information may be disclosed to any other organization that is participating in **Morris County Disaster Recovery for FEMA DR-4021-NJ**.

Additionally, I consent to disclosure of my information to the following individual(s) and organization(s):

This consent is made pursuant to and consistent with 28 U.S.C. §1746. I declare, under penalty of perjury, that the foregoing is true and correct.

Signature of Applicant

Date

MORRIS COUNTY DISASTER RECOVERY
Case Presentation

Date: _____

Presenting Agency: _____

By: _____

Agency Phone: _____ Fax: _____ E-mail: _____

Case Name: _____ Date of Birth: _____

Other household members:

_____	DOB: _____

Pre-disaster address: _____

Home Owner Renter Landlord Business Owner:

Current address: _____

MONETARY ASSISTANCE PROVIDED:

\$ _____ FEMA Minor Repairs (Control # _____, if applicable)
\$ _____ FEMA Rental Assistance (Control # _____, if applicable)
\$ _____ Small Business Administration Loan
\$ _____ Individual Family Grant Program
\$ _____ American Red Cross Assistance
\$ _____ Other By whom? _____
\$ _____ Other By whom? _____
\$ _____ Other By whom? _____

NON-MONETARY ASSISTANCE PROVIDED:

Type of Assistance	By whom
_____	_____
_____	_____
_____	_____
_____	_____

FAMILY RESOURCES:

\$ _____ per _____ Income Source: _____
\$ _____ Savings
\$ _____ Long term savings (not currently accessible)
\$ _____ Other financial resources Type: _____
_____ Type of transportation resource
_____ Type of other resources
_____ Type of other resources

Special circumstances. Describe:

Case Name: _____

Date: _____

DESCRIBE UNMET NEEDS:

FAMILY RECOVERY PLAN:

PROPOSED ASSISTANCE:

Morris County Disaster Recovery

Need Mailing Address-Trink?

DATE

NAME
ADDRESS
CITY, NJ 08

Dear **NAME**:

You have requested assistance from Morris County Disaster Recovery in connection with your recovery from the disaster. The MCLTRC is a voluntary association of organizations involved in relief, recovery, rebuilding and community development associated with the disasters affecting the Morris County area. The MCLTRC does not disburse financial assistance itself, rather it is a mechanism through which each organization involved in disaster recovery present requests for assistance on behalf of individuals.

The MCLTRC is not a disaster entitlement program. The organizations that make up the MCLTRC have limited flood recovery funds with which to work. The MCLTRC must consider each case individually. The mission of the MCLTRC and its members is to empower individuals and families in their own recovery and to provide assistance as a last resort when all other appropriate assistance has been exhausted. The help is not limited to financial assistance and may include counseling, volunteer labor, donated goods, legal assistance and case management. The MCLTRC may provide assistance only for essential damage or loss that is a result of disasters affecting the Morris County area. The MCLTRC may provide assistance that is less than the total loss or damage.

CASE PRESENTER of **AGENCY** presented a request for assistance on your behalf at our meeting on **DATE**. The MCLTRC declined to provide further financial assistance at this time for the following reasons:

1. **REASON**
2. **REASON**

The MCLTRC will reconsider its decision only upon the following grounds:

- c) There were procedural deficiencies in the MCLTRC decision making process in your case;
- d) There has been a change of circumstances since the MCLTRC decision that could alter the decision of the MCLTRC; or
- e) The MCLTRC misunderstood the nature of the request, the nature or extent of the loss or damage or other pertinent information and consideration of the correct information could alter the decision of the MCLTRC.

If you believe that your case falls within grounds for reconsideration, please contact your case presenter within fourteen (14) days of the date of this letter to request reconsideration.

If you have new needs that develop in the future, please contact the MCLTRC through your case presenter and we will consider those requests for assistance at that time.

Very truly yours,

, Co-Chair

Morris County Disaster Recovery

AGREEMENT FOR INDIVIDUALS

WHEREAS _____, hereinafter known as the Requestor has applied for disaster related funding from Morris County Disaster Recovery (MCLTRC); and

WHEREAS _____ hereinafter known as the Agency, acting in cooperation with the MCLTRC agrees to provide funds to assist the Requestor in its recovery efforts from the effects of disaster;

NOW THEREFORE, it is agreed as follows:

- 1) The Agency acting in cooperation with the MCLTRC shall provide \$_____ to the Requestor for the purpose of:

_____.
- 2) The Requestor may ask in the future for more support and the MCLTRC shall make a separate decision on any subsequent request.
- 3) The parties recognize that the Requestor may get disaster money from FEMA or other parts of the Federal government including the SBA, or from the State or local governments or from other public or private sources. If the Requestor gets any relief money from any source or sources other than the MCLTRC for the same purpose as that listed in this agreement, the Requestor will pay back the Agency the same amount as the Requestor receives from the other source or sources, up to the amount the Requestor has received from the Agency.
- 4) If the Federal, State, County or local government or any governmental body of the Federal, State, County or local government offers to buy the real property of the Requestor as part of a plan of redevelopment from the disaster and the Requestor accepts the government offer, the Requestor agrees to repay the Agency for the full amount the Requestor has received from the Agency.
- 5) If the real property of the Requestor is taken by the Federal, State, County or any local government or any governmental body of the Federal, State, County or local government or if the real property of the Requestor is sold or transferred other than as part of a redevelopment plan within five (5) years of today, then the Requestor will repay the Agency according to the following schedule:
 - a) Within one year 100% of the MCLTRC grant

- b) More than one year, less than two years 80% of the MCLTRC grant
 - c) More than two years, less than three years 60% of the MCLTRC grant
 - d) More than three years, less than four years 40% of the MCLTRC grant
 - e) More than four years, less than five years 20% of the MCLTRC grant
- 6) If the Requestor owns real estate and the Agency asks for a Mortgage, the Requestor will grant the Agency a Mortgage on the real estate of the Requestor to secure the obligation to pay back the Agency. That Mortgage will be in second place to the Mortgage of any governmental or institutional lender to the Requestor.
- 7) The MCLTRC and its participants may discuss the Requestor, the request to the MCLTRC to provide money for the Requestor and the MCLTRC's response to that request with FEMA, the American Red Cross or any Federal, State, County or local government or governmental body. In addition, FEMA, the American Red Cross and any Federal, State, County or local government or governmental body have permission to share information about the Requestor with the MCLTRC and its participants.

REQUESTOR

By: _____

Dated: _____

MORRIS COUNTY DISASTER RECOVERY

By: _____

Dated: _____

The AGENCY

AGREEMENT FOR BUSINESSES

WHEREAS _____, hereinafter known as the Business and _____, the Owner of the Business have applied for disaster related funding through the Morris County Disaster Recovery; and

WHEREAS the MCLTRC, or _____ hereinafter known as the Organization, acting in cooperation with the MCLTRC agrees to provide funds to assist the Business in its recovery efforts from the effects of the disaster;

NOW THEREFORE, it is agreed as follows:

- 8) The MCLTRC, or Organization acting with the MCLTRC, shall provide \$_____ to the Business for the purpose of:

_____.

- 9) The Business may ask in the future for more support and the MCLTRC shall make a separate decision on any subsequent request.
- 10) The parties recognize that the Business may get disaster relief money from FEMA. or other parts of the Federal government including the SBA., or from the State or local governments or from other public or private sources. If the Business gets any of disaster relief money from any source or sources other than through the MCLTRC, the Business will pay back the MCLTRC or the Organization the same amount as the Business receives from the other source or sources, up to the amount the Business has received from the MCLTRC or the Organization.
- 11) If the Federal, State, County or local government or any governmental body of the Federal, State, County or local government offers to buy the Business or the real property at which the Business is located as part of a plan of redevelopment from the flood and the Business accepts the government offer, the Business agrees to repay the MCLTRC or the Organization for the full amount the Business has received from the MCLTRC or the Organization.
- 12) If the Business is taken by the Federal, State, County or any local government or any governmental body of the Federal, State, County or local government or if the Business is sold or transferred other than as part of a redevelopment plan within five (5) years of today, then the Business will repay the MCLTRC or the Organization according to the following schedule:
- | | |
|--|--------------------------|
| a) Within one year | 100% of the MCLTRC grant |
| b) More than one year, less than two years | 80% of the MCLTRC grant |
| c) More than two years, less than three years | 60% of the MCLTRC grant |
| d) More than three years, less than four years | 40% of the MCLTRC grant |
| e) More than four years, less than five years | 20% of the MCLTRC grant |
- 13) A security interest in the assets of the Business (including accounts, inventory, equipment and machinery) is granted to the MCLTRC to secure the obligations to pay back the MCLTRC or the Organization. The MCLTRC may file financing statements under the Uniform Commercial Code to perfect those interests. Those security interests

will be in second place to the lien of any institution that lends operating money to the Business.

- 14) If the Business or the Owner owns real estate used for the Business and the MCLTRC or the Organization asks for a Mortgage, the Business and the Owner will also grant the MCLTRC or the Organization a Mortgage on the real estate of the Business to secure the obligation to pay back the Agency. That Mortgage will be in second place to the Mortgage of any governmental or institutional lender to the Business.
- 15) The MCLTRC or the Organization and its participants may discuss the Business, the request to the MCLTRC or the Organization to provide money for the Business and the MCLTRC or the Organization 's response to that request with FEMA, the American Red Cross or any Federal, State, County or local government or governmental body. In addition, FEMA, the American Red Cross and any Federal, State, County or local government or governmental body have permission to share information about the Business with the MCLTRC or the Organization and its participants.

BUSINESS

By: _____

Dated: _____

OWNER OF THE BUSINESS

By: _____

Dated: _____

Morris County Disaster Recovery

By: _____

Dated: _____

The Organization