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Boro hosts second town hall meeting

Informs residents of all available resources, encourages people to apply now

By Haley Behre

LAKE COMO – The borough held its second town hall meeting since Hurricane Sandy prior to Tuesday’s council meeting, where various local and state representatives informed residents of the resources at their disposal and encouraged them to apply for aid sooner, rather than later.

In addition to borough officials, present were Toni Angelini, Sandy regional director for the governor’s office; Falon Limberes, community recovery specialist for the Red Cross; and representatives from NJ Hope and Healing to speak to residents and answer questions.

Councilwoman Patricia Tzibrouk started the meeting.

“As we start, we wind up day 233 since Sandy hit,” she said, thanking everyone for cooperating during the recovery effort.

Even though the residents have suffered and “been through tremendous hardship,” Ms. Angelini said the borough is in good hands with Councilwoman Tzibrouk and borough administrator Louise Mekosh.



“I have not seen in any of my travels officials truly advocate for their residents the way they are,” she said.

Ms. Angelini then introduced two grants Gov. Chris Christie recently announced: the Resettlement Program and the Rehabilitation, Reconstruction, Elevation and Mitigation [RREM] Program.

The Resettlement Program started with \$180 million in funding, and is designed to encourage homeowners to remain in the nine most impacted counties, including Monmouth County.

These funds may be used for non-construction purposes that assist homeowners to remain in, or return to, one of the nine counties after Sandy. The grant amount is for \$10,000. To be eligible, applicants must be living in one of the counties.

A resident wishing to receive funds from the Resettlement Program must agree to remain in the county for at least three consecutive years following the \$10,000 award.

For more information, visit www.renewjerseystronger.org/resettlement.

The RREM Program began with \$600 million in funding for the nine most impacted counties in New Jersey.

To qualify, residents must have lived in the home as the primary resident at the time of the storm, which hit the Shore on Oct. 29, 2012, and registered with the Federal Emergency Management Agency [FEMA]. In addition, the resident must have an income of less than \$250,000 and must have sustained damage as a result of Sandy with a FEMA Full Verified Loss of at least \$8,000 or had one or more feet of water in their first floor.

Grants under the program are available up to \$150,000 and can be used to help homeowners do the necessary work so their home can be livable and so they comply with the floodplain requirements.

Homes that received substantial damage will have first priority for funding. Substantial damage means homes

whose damage equates to 50 percent or more of the building's pre-damaged market value.

The initial application process will end on June 30. Residents can apply after that date, but they will be processed after the first group of people.

For more information, visit www.renewjerseystronger.org/rrem.

Ms. Angelini encouraged residents to apply for both programs, and to apply for as much aid as one can.

"It's time to start asking for the assistance," she said.

Ms. Limberes, of the Red Cross, then spoke about the importance of having a case manager help in the recovery and rebuilding process.

If a resident already has a case manager through the Red Cross, Catholic Charities USA or A Future with Hope, then "you're good. You're in the pipeline," she said. If a resident completed the World ReNew's unmet needs assessment, then they are in line and will be assigned a case manager soon.

For residents who have not done this, Ms. Limberes said one needs to do this now, and should call 211 to get started.

Residents' information is shared and put into a database that nonprofits helping residents recover are using so they know how residents can be assisted, she said, noting this information is not shared with FEMA.

Case managers will be assigned to a resident until they are considered completely recovered, Ms. Limberes said.

NJ Hope and Healing representatives then spoke about the services they offer, which include grief counseling, education and providing information about resources and services that are available.

NJ Hope and Healing has a center in Lake Como, which is open every Wednesday from 9 a.m. to 1 p.m. and 4 to 8 p.m.

John Rowe, construction official and flood plain manager for Lake Como, spoke about the preliminary work maps FEMA released earlier this week [see related story].

The preliminary work map shows the base flood elevation for homes around Lake Como has decreased one foot, from 11 feet to 10 feet. The advisory base flood elevation [ABFE] maps, which were released late last year, had the area at 11 feet. The area around Lake Como is in an A Zone, which are areas subject to rising water.

In addition, some homes that were in the flood zone on the north side of 22nd Avenue, west of Main Street, in the ABFE maps, are no longer in the flood zone. The homes on the south side of 22nd Avenue, west of Main Street, remain in the flood zone.

These maps, he said, are not the final ones, but they should be the same, if not very similar, to the ones that will be adopted in 2014 or so.

According to Mr. Rowe, there were six homes in the borough that received substantial damage in the storm.

Homes in the flood zones that are substantially damaged must comply with these new elevations. If they do not comply, and the homeowner has flood insurance, rates could skyrocket, representatives have warned.

Homes that wish to rebuild in the future must also comply.

Ms. Angelini, from the governor's office, spoke about insurance rate increases.

She said she has heard increases could be \$30,000 "more than I really care to admit," but that is not the reality or the average increase. The \$30,000 has been a figure commonly used to describe how much insurance could

increase for residents living in flood zones who do not comply with the regulations and have flood insurance.

The increase, she said, will begin in about two years, when the maps are adopted, and will be a 25-percent increase over the next four years, although Gov. Christie wrote a letter to House Speaker John Boehner and Senate Majority Leader Harry Reid asking for the insurance rate increase to span over the next eight years, instead.

“That has not gone anywhere yet,” she said, noting she encourages residents to call representatives to support such an initiative.

Homeowners looking to find information about their possible individual insurance rate increase should call 877-287-9804.

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