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Another punch from Sandy: Many in flood towns may need to raise homes


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BY ZACH PATBERG

STAFF WRITER

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From left, Nelson Troche of the state Department of Community Affairs, talks with Little Ferry residents Rose Affuso and Conrad DeLeeuw.

Since Superstorm Sandy decimated much of his Little Ferry home, Anthony Garcia has spent the last eight months and nearly all of the \$88,700 he received in flood insurance payouts putting it back together.

Then came government orders a couple weeks



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ago that he must now elevate his brick home off its cement foundation or face skyrocketing insurance premiums — a project that will likely force Garcia to start over, rebuilding what he's already restored with money he no longer has.

"I'm almost finished; my house is back," said the 56-year-old, who has lived with his family for 13 years in the house that is to be raised — which would require razing it first. "Then all of a sudden I get this letter. Why did I do all this work if I have to demolish and build back up? Who's going to pay for this?"

Garcia's panic is being felt by homeowners across New Jersey's Sandy-hit regions: Having finally gained some stability and calm a year after the storm, they were told just recently that the extent of the damage to their property was severe enough that their homes would have to be put on raised foundations in order to keep future insurance costs down. By then it was too late. Their insurance money was already dried up from other repairs, homeowners said, and deadlines for two crucial grants that would have helped pay for the elevation had passed.

"Whoever came up with this crazy scheme should have their head examined," said Bernie Sobolewski, a prominent longtime resident of [Little Ferry](#). About 60 homeowners in that community are affected.

Blame for the delay, officials and experts say, lies with the agonizingly slow and muddled government process of assessing damage to the impacted homes. Local leaders claimed they only received a list from the state of homes that suffered more than 50 percent in damage less than six weeks ago, leaving them little time to issue letters to the owners about the elevation requirement — a necessity in order to stay joined with the National Flood Insurance Program, which subsidizes flood insurance costs.

State officials and flood advocates, however, contend that it was the local governments' responsibility to have their appointed flood plain administrator report which homes are "substantial damaged" as soon after the storm as possible. Those reports did come in, but showed such artificially low numbers that the state hired its own contractor to spend some three months doing a separate assessment, further prolonging the issue, according to Lisa Ryan, spokeswoman for the state Department of community Affairs.



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A sign informs participants that due to the government shutdown, representatives from federal agencies such as FEMA were unable to attend.

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The letters relating the bad news to homeowners were sent out by local administrators just weeks ago, after the Aug. 1 and Sept. 15 deadlines for two grants — worth up to \$150,000 and \$300,000 per home — that went toward funding the elevations.

“This should’ve been done days or weeks after the disaster,” said John Miller of the New Jersey Association for Floodplain Management, an organization of flood experts. “The towns missed doing that function.”

Yet local officials stressed that they acted on information as they received it. The problem, they said, was the difficulty is drawing damage assessments out of residents, many of whom failed to apply for construction permits that would show how much was spent on repairs.

“A lot of times, it’s [the label “substantially damaged’] not a welcomed declaration, because then they’d have to raise their homes and whatever money they’d get they know will not cover the elevation,” said Richard Bolan, Little Fairy’s flood plain administrator.

Instead, the borough’s officials had to rely on what each homeowner’s insurance company paid out — information that only federal and state authorities had access to.

Whatever the cause of the delay, the effect has been painful. In [Little Ferry](#), where a berm failed and Sandy’s floodwaters forced wrecked hundreds of homes, crowds of residents lined up at a forum of state officials Tuesday perplexed and scared by the letter they received.

“I can’t believe this is happening,” said homeowner Sabino Giannote. “Why now?”

As for any other options, officials said there may still be grants available to help homeowners raise their dwellings.

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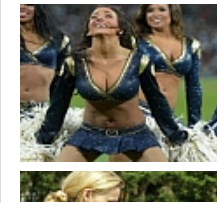
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