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from Sandy

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Heights, N.J., boardwalk

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## Some N.J. Sandy victims feel snubbed by 'restoration'

Many in Southern Ocean County, N.J., still struggle one year after Superstorm Sandy and many feel the area has been neglected in comparison to other areas of the Jersey Shore. Peter Ackerman, Asbury Park (N.J.) Press

**Kirk Moore, Asbury Park (N.J.) Press**

10:28 p.m. EDT October 27, 2013

*Residents of Barnegat Bay neighborhoods say hundreds of homes are still empty as owners struggle with insurance companies and don't know when and how they can rebuild.*



(Photo: Peter Ackerman, Asbury Park (N.J.) Press)

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BARNEGAT BAY, N.J. -- While New Jersey Gov. Chris Christie's administration used a \$25 million advertising campaign to tell summer tourists the Shore was back in business, [residents of Barnegat Bay neighborhoods](#) watched the TV spots with disappointment.

Residents and local officials say hundreds of homes in lagoon neighborhoods are still empty as owners struggle with insurance companies. They don't know when and how they can rebuild.

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#### STORY HIGHLIGHTS

- Some residents are just returning to their homes a year after the storm
- Retirees who don't have a lot of money in bank are struggling, some say

#### JERSEY SHORE RECOVERY

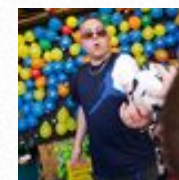


**Jersey Shore towns rebound from Sandy**

Rick Hampson



**Before and After: Seaside Heights, N.J., boardwalk**



**Just in time for summer: Restored Seaside Heights boardwalk reopens**

■ One expert says delays in financial aid for rebuilding homes are no surprise

## Legislature

"They call it 'Restore the Shore,' " said Cathy Kooyenga of Chadwick Beach in Toms River, N.J., a day after Christie visited Seaside Park a few miles to

the south. The boardwalk, burned to the ground by a recent fire, would be rebuilt with \$15 million in storm rescue money, the governor told the media.

" 'Restore the Store,' that's what it is," Kooyenga said bitterly.

"All the people on the island are just starting to get back into their homes," said neighbor John Cozzi.

"They're building the beaches and boardwalks because they want to make money. I understand that. But there are still people out of their houses," said Theresa Morrison, who with her teenage children lost their new home in Little Egg Harbor just five months after moving in.

The delays in financial aid for rebuilding homes are no surprise, said Roland Anglin, director of the Cornwall Center for Metropolitan Studies at Rutgers University. Anglin works on issues of economic development in lower-income communities and followed the aftermath of the 2005 hurricanes Katrina and Rita in south Louisiana neighborhoods.

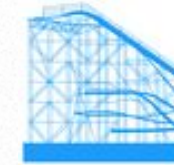
"When a national disaster happens and FEMA steps in ... there's always the issue of bureaucracy. We can't have that in this country; we want fast action," said Anglin. "But we don't want to see headlines like '\$200,000 stolen.' "

That conflict between political demands for relief and demands for accountability with public money is a big part of the paperwork and delays after weather disasters, time and again, Anglin said. On top of that, private-sector "insurance companies have a vested interest in going slow" to pay out settlements, he said. Unfortunately, the protracted misery of Sandy victims "is not that startling," he said.



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They're building the beaches and boardwalks because they want to make money. I understand that. But there are still people out of their houses.

— Theresa Morrison, Little Egg Harbor, N.J., resident who lost her home

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Damage to 13,000 houses just in Ocean County, N.J., sent the local property tax base plummeting \$4.6 billion, according to a recent report by U.S. Strong, a Bradley Beach, N.J.-based nonprofit formed after the storm to press for better federal disaster preparedness. Toms River took \$2 billion of that loss, and Township Administrator Paul Shives says the slow pace of rebuilding means it will take, at best, three to five years to restore the tax structure.

At the southern reaches of Barnegat Bay, it's even more a world removed from the summer's television campaign that showed a Shore finding its way back.

In Tuckerton, N.J., a 300-year-old bayside community where life has always revolved around the water, 112 houses out of 1,661 have disappeared

since the storm, and 125 more are still substantially damaged, borough construction official Phil Reed said. That's 14% of the housing stock, and borough officials estimate 10 percent of the population do not live in town anymore.

"Hundreds of seasonal residents have not started the reconstruction process, and many do not propose to rebuild," Reed wrote in a summary of the current situation.

There has been progress, even in Tuckerton Beach, where surge waters pouring in from Little Egg Inlet destroyed 32 houses outright. New homes built to government-recommended flood elevations 8 to 9 feet above sea level — and in some cases, above that — have been rising along the lagoons.

But there's another segment of the population that's not making much progress: blue collar families and retirees. Rev. Merideth Mueller and her congregation at the First Presbyterian Church of Tuckerton have worked to help them since November, with

meals and organizing volunteer repair crews.

"These are retired working people without a lot of money in the bank," said Mueller, who has been vocal about what she sees as a vastly misunderstood problem. After seeing seniors suffer through the first winter in damaged homes, Mueller in June wrote to Christie, asking him to come to the Tuckerton area and visit with storm survivors.

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— Roland Anglin, director  
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Rutgers University

When those people retired, they bought modest cottages on lagoons — many still on simple ground-level concrete slab foundations, original when they were built simply and cheaply in the 1950s and '60s, and a working man could get his family a summer getaway for \$3,000 to \$6,000.

"When they were no longer able to work, they moved here to take advantage of a lower cost of living. Because they had paid off their mortgages, they had no flood insurance," Mueller told the governor in her letter. "After the storm hit, many have continued to live in their houses amid the mold and with diminished protection against the elements."

In Mystic Island, church volunteers met one couple in their 80s living in their damaged house, using a propane camping heater to survive the winter. They

took in a boarder, a disabled woman who had lost her home, Mueller said.

"Each time we visited, the woman cried and cried," Mueller recalled. "Finally, she died from a stroke in April." Similar stories make her believe there are uncounted casualties from Sandy.

And as in New Orleans, Mueller foresees sharp changes to the character of the community if longtime residents can't get more help.

"It will be rebuilt, but it won't be the people who lost to the storm. It's going to be people with money who recognize the value of the waterfront," Mueller said.

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