



Long Road Home Sandy Survey Summary Tables

Background (County Level Data and Demographics)

Counties	%	Respondents
Atlantic	17%	84
Monmouth	20%	96
Ocean	56%	276
Other	7%	36
Total	100%	492

How many adults (including you) were in your household at the time of Sandy?	%	Respondents
1	24%	104
2	54%	238
3	14%	60
4	5%	24
5 or more	3%	12
Total	100%	438

If you have one or more children, how many children were in your household at the time of Sandy?	%	Respondents
1	44%	75
2	40%	68
3	9%	16
4	5%	9
5 or more	1%	1
Total	100%	169

How would you describe yourself?	%	Respondents
American Indian/Native American	0%	2
Asian	1%	6
Black/African American	2%	7
Hispanic/Latino	3%	15
Other	2%	9
Pacific Islander	0%	1
White/Caucasian	91%	399
Total	100%	439

What is your age?	%	Respondents
18-29	1%	3
30-49	24%	105
50-64	49%	215
65+	27%	118
Total	100%	411

What is your gender?	%	Respondents
Female	60%	263
Male	40%	175
Prefer not to answer	-	0
Other	-	0
Total	100%	438

Were you employed at the time of Sandy?	%	Respondents
Yes	68%	302
No, I'm retired or on disability	24%	107
No	8%	34
Total	100%	443

If employed, were you?	%	Respondents
Shared provider of household income	42%	126
Primary provider of household income	58%	174
Total	100%	300

What was your household adjusted gross annual income (i.e. how much did your household make per year before taxes) at the time of Sandy?	%	Respondents
Below \$30,000	17%	66
\$30,000-\$60,000	30%	113
\$60,000-\$90,000	21%	81
\$90,000-\$120,000	19%	74
Greater than \$120,000	13%	48
Total	100%	382

What is your household adjusted gross annual income now?	%	Respondents
Below \$30,000	17%	65
\$30,000-\$60,000	29%	107
\$60,000-\$90,000	22%	81
\$90,000-\$120,000	19%	72
Greater than \$120,000	13%	47
Total	100%	373

Households with income currently below federal poverty guideline*	%	Respondents
No	89%	297
Yes	11%	38
Total	100%	335

* Based on a comparison of current income (reported by survey respondents in increments of \$5,000) to the 2017 federal poverty guidelines adjusted by family size

Homeowner Questions

What caused damage to your home?	%	Respondents
Flood Waters	98%	423
Other(Falling trees, Power Outrages, Wind)	2%	9
Total	100%	432

How many inches of water of water did you have in your home?	%	Respondents
One to six inches	10%	42
Six to 12 inches	12%	49
12 – 24 inches	18%	73
24-36 inches	18%	77
36-48 inches	21%	86
48 – 60 inches	12%	51
60 – 72 inches	4%	15
More than 72 inches	5%	20
Total	100%	413

Was it necessary to move out of your house after the storm?	%	Respondents
Yes, permanently - I no longer own the home	5%	21
Yes, I moved out temporarily, but have since moved back in	54%	236
Yes, I am still out but planning to move back eventually	22%	95
Yes, but I did not, and instead lived in a construction zone	11%	48
No, I had minimal damage so it was safe and livable	8%	36
Total	100%	436

If yes, how long were you/have you been out of your home?	%	Respondents
1 week - 1 month	7%	21
1 - 3 months	5%	15
3 - 6 months	9%	28
6 - 12 months	21%	66
1 - 2 years	20%	63
2 - 3 years	11%	36
3 - 4 years	10%	31
I'm still out	19%	59
Total	100%	319

Are you planning to or are you currently repairing your home?	%	Respondents
No, my home was foreclosed upon	2%	8
Yes, I am already finished rehabilitating/rebuilding my home	48%	203
Yes, I am rebuilding my home	17%	71
Yes, I am rehabilitating my home	20%	86
Other	14%	59
Total	100%	427

What is the status of your home?	%	Respondents
I haven't started construction yet	6%	26
I'm living at home and construction is complete	43%	186
I'm living at home and the majority of construction is complete	19%	82
I'm living at home, but it's currently under construction	4%	19
I'm living somewhere else while my home is under construction	17%	73
Other	11%	49
Total	100%	435

Has the value of your home changed since Sandy?	%	Respondents
Yes, it has decreased	43%	190
I'm not sure	27%	117
Yes, it has increased	23%	100
No, it has remained the same	7%	32
Total	100%	439

Did you receive a substantial damage letter?	%	Respondents
Yes	69%	302
No	31%	137
Total	100%	439

At the time you received the letter, did you know you would be required to elevate or mitigate?	%	Respondents
Yes	53%	159
No	33%	98
I'm not sure	14%	43
Total	100%	300

Did you elevate your home?	%	Respondents
Yes, I am finished	43%	184
Not yet, but I plan/hope to	4%	18
No, I don't want/have to	22%	95
I want to, but can't afford it	11%	46
I am currently in the process	20%	84
Total	100%	427

RREM/LMI Questions

Did you apply for either the RREM or LMI program?	%	Respondents
Yes I applied and was accepted	63%	269
I applied but was denied	8%	32
I applied and was accepted but was then administratively withdrawn	5%	22
Yes, I applied and was accepted but voluntarily withdrew	5%	22
No, I am not eligible because of the county I live in	1%	4
No, I did not apply	17%	72
Total	100%	421

If you did <i>not</i> apply to RREM/LMI, what additional funding sources did you need to finance your repairs or elevation	%	Respondents
Flood and/or Homeowners insurance	59%	148
Savings	47%	118
Cash in retirement investments	24%	60
I need additional funding, but I'm not sure where to get it	21%	54
SBA Loan	20%	50
Credit card debt	19%	49
Loan from friends or family	12%	31
Home Equity Loan	8%	21
Hazard Mitigation Program	8%	21
Pension Loan	8%	20
Mortgage/second mortgage	6%	16
Other	4%	9
Total*	-	252

* **Note:** Respondents indicated the need for more than one source of funds. Total adds to more than 100%

Are you currently in the RREM or LMI program?		
Yes, RREM	78%	211
Yes, LMI	2%	5
I was, but my project is now complete	20%	53
Total	100%	(269)

If you are in the RREM/LMI program, what additional funding sources did you need to finance your repairs or elevation? Check all that apply		
Flood and/or Homeowners insurance	53%	91
Savings	44%	76
I need additional funding but I'm not sure where to get it	42%	71
Cash in retirement investments	28%	48
SBA Loan	21%	36
Credit card debt	19%	49
Gap Funding Initiative	9%	15
Home equity loan	8%	14
Mortgage	7%	12
Loan from friends or family	6%	4
Pension Loan	6%	10
Other	4%	9
Total *		171

* Respondents indicated the need for more than one source of funds. Total adds to more than 100%

Additional Funding Sources – Combining RREM/LMI and non-RREM/LMI households		
SBA loan	20%	86
Pension loan	7%	30
Cash in retirement investments	26%	108
Mortgage	6%	26
Home equity loan	8%	35
Second mortgage	3%	12
Loan from friends or family	15%	62
Savings	46%	194
Flood and/or homeowners insurance	57%	239
Gap Funding Initiative (GFI) grant	4%	15
Hazard Mitigation Grant Program	5%	21
Credit card debt	23%	97
Other	4%	15
I need additional funding, but I am not sure where to get it from	30%	125
Total *		423

* Respondents indicated the need for more than one source of funds. Total adds to more than 100%

Contractor Fraud

Have you hired a contractor to repair demolish, and/or rebuild your home?		
Yes	80%	330
Not yet	5%	20
No, I did the work myself	15%	63
Total	100%	413

How did you hire your contractor?	%	Respondents
Through the RREM/LMI program, Pathway C	14%	47
Through the RREM/LMI program, Pathway B	41%	136
Hired a contractor, but not through the RREM/LMI program	45%	147
Total	100%	330

Have you run into any problems with the contractor?	%	Respondents
Yes	56%	186
No	44%	144
Total	100%	330

If yes, what kinds of problems? Check all that apply.	%	Respondents
The contract has delayed starting the working	39%	75
The contractor did not do the work properly and it may need to be corrected	57%	109
The contractor has delayed completing the work	51%	96
The contractor has failed to communicate with me regarding time frames, accounting of money, or status updates	39%	74
The contractor keeps insisting that I owe him more money and demanding payment	26%	49
The contractor and/or subcontractor are not licensed to do the work	14%	27
The contractor has added charges without a written change order	17%	33
The contractor and/or subcontractor has/have filed a lien on my home because they believe have been paid sufficiently	12%	23
The contractor has not provided invoices in a timely manner	22%	41
Total*	-	190

* Note: many respondents indicated more than one type of problem

How have you tried to address the problem(s)? Check all that apply	%	Respondents
I contacted my Project Manager	63%	120
I contacted Constituent Services	16%	60
I contacted the Department of Community Affairs	48%	91
I filed a complaint with the Division of Consumer Affairs	33%	63
I filed a complaint with the prosecutor's office	23%	43
I filed a police report	24%	45
I filed a lawsuit	24%	45
Total*	-	190

* Note: Many respondents indicated more than one action to address the problem

How effective were your efforts to address the problem(s)?	%	Respondents
Very effective	9%	18
Somewhat effective	32%	65
Not effective; I still need assistance	59%	120
Total	100%	203

If you are in the RREM or LMI program, have you contacted the Department of Community Affairs to have your grant award adjusted because you believe you are the victim of criminal fraud?	%	Respondents
Yes	19%	39
Not yet, but I am thinking about it	10%	21
No	51%	101
I didn't even know you could do that	20%	39
Total	100%	200

If you are in the RREM or LMI program and you have contacted the Department of Community Affairs for a grant award adjustment, what has been the result?	%	Respondents
I'm still waiting to hear back	48%	23
I'm waiting for an inspection	12%	6
My award was adjusted, but I am still waiting to receive a check for additional funds	21%	10
The DCA declined to adjust my award	19%	9
Total	100%	48

Do you feel RREM/LMI provided adequate support or assistance with your contractor issues?	%	Respondents
Yes, RREM/LMI was very helpful	11%	22
Yes, RREM/LMI was somewhat helpful	20%	40
No, RREM/LMI was not helpful	70%	142
Total	100%	204

Recoupment

Have you been informed, either verbally or in writing, that you owe or may owe money back to the RREM or LMI program?	%	Respondents
Yes, verbally, but never in writing	38%	21
Yes, I received a letter or email	62%	34
Total	100%	55

If yes, how much money were you asked to repay?	Amount	Respondents
Average response	\$30,643	28

What was the reason you were asked to pay money back?	%	Respondents
I was eligible for the RREM/LMI program, but later told I did not comply with the scope of work or could not validate the proper use of grant funds	22%	12
I was eligible for the RREM/LMI program, but there was a duplication of benefits	36%	20
I was initially deemed eligible for the RREM/LMI program, but then later administratively withdrawn	9%	5
I wasn't provided an explanation	9%	5
I was deemed ineligible	4%	2
Missing responses	20%	11
Total	100%	55

Did the letter or email you received indicate how long you would have to pay the money back?	%	Respondents
Yes, it said I had 36 months	15%	5
Yes, it said I had 30 days	9%	3
No, it did not specify	59%	20
Missing responses	17%	6
Total	100%	34

Did the letter or email you received indicate whether you could appeal or dispute the determination if you did not agree with it?	%	Respondents
Yes	18%	9
No	47%	23
I'm not sure	35%	17
Total	100%	49

Did you appeal or dispute the determination?	%	Respondents
Yes, but I was unsuccessful in appealing the determination	9%	5
Yes, and I was successful in appealing the determination	7%	4
No, I did not appeal the determination	18%	10
I want to but it isn't clear how to do that	51%	28
Missing responses	13%	7
Total	100%	55

Can you afford to pay the money back?	%	Respondents
Yes	4%	2
No	89%	49
Missing responses	7%	4
Total	100%	55

Economic and Health Impacts

Is it hard for you or your family to pay bills or afford gas and food?	%	Respondents
Yes, since Sandy	35%	156
Yes, just in the last year or two since things have dragged on	21%	93
Yes, but it was like that before Sandy	7%	31
No, I'm/we're doing fine	38%	170
Total	100%	450

Do you have enough money to finish your rebuilding project?	%	Respondents
Yes, but I had to use other savings	12%	51
Yes, but I had to take out an SBA loan	6%	26
Yes, but I had to put many expenses on my credit card	4%	17
Yes, but I had to borrow from my retirement savings	7%	33
Yes, but I had to borrow from another source	5%	24
Yes, but I am waiting for additional funding	3%	13
Yes, and it is complete	23%	102
No	40%	175
Total	100%	441

Have you fallen behind on mortgage/rent payments, taxes, or other expenses related to your Sandy-damaged home?	%	Respondents
Yes	32%	144
No	68%	309
Total	100%	453

Did Sandy impact your/a family member's job and/or ability to work?	%	Respondents
No, I/we have the same job(s) now as before	59%	251
Yes, one or more of us lost a job or hours at a job because of Sandy	17%	72
Yes, one or more of us owns a business and it was affected by Sandy	6%	24
Yes, one or more of us wasn't able to work because of damage to our home and dealing with the recovery process	10%	43
Yes, one or more of us wasn't able to work because of health issues that happened or got worse after Sandy	9%	38
Total	100%	428

Changes in income	%	Respondents
Increase	25%	82
Decrease	40%	135
Same	36%	119
Total*	100%	306

* This table is based on comparing respondents' pre and post income. Since income was reported in increments of \$5,000, this estimate fails to include smaller increases or decreases.

Have you received help paying rent from the Rental Assistance Program?	%	Respondents
Yes, formerly	29%	53
Yes, currently	28%	51
No	39%	70
I didn't know about it; please send me information	4%	7
Total	100%	181

How much longer do you think you will need rental assistance until you are back home?	%	Respondents
1 - 3 months	18%	9
3 - 6 months	18%	9
6 - 9 months	12%	6
9 - 12 months	8%	4
I'm not sure	27%	14
More than an additional year	18%	9
Total	100%	51

Do you have a high-school or college-aged student whose plan for college was negatively affected by the financial impacts of Sandy? *	%	Respondents
Yes, my child's college plans have been affected by the financial impacts of the storm	66%	68
No, my child's college plans were not affected by the financial impacts of the storm	34%	35
Total*	100%	103

* Excludes respondents without children in this age group

Has anyone in your family passed away since Sandy?	%	Respondents
Yes	16%	77
No	84%	391
Total	100%	468

Since Sandy, have you or has anyone in your family developed new physical or mental health problems or experienced a worsening of pre-existing health conditions?	%	Respondents
Yes	70%	325
No	30%	136
Total	100%	461

Please check all that apply:	%	Respondents
Depression	30%	224
Anxiety	34%	250
Post-traumatic stress disorder	20%	148
Asthma	5%	37
Heart attack	2%	13
Stroke	2%	8
New or increased dependence on tobacco, alcohol, or drugs	7%	63
Total	100%	743

Have those health issues been resolved or are you/your family member still struggling with them?	%	Respondents
All have been resolved	6%	21
I'm/we're still struggling with all	48%	162
I'm/we're still struggling with some	28%	93
Some have been resolved	18%	59
Total	100%	335

Have you or your family members received the physical or mental health care or treatment you need for any health issues?	%	Respondents
Yes, I/we have received excellent care or treatment	18%	60
Yes, I/we have received adequate care or treatment	43%	147
No, I/we have not received adequate care or treatment	39%	131
Total	100%	338

Were you or your family members able to receive the physical or mental health care or treatment in your community?	%	Respondents
Yes	56%	170
No, I/we have to travel further from my/our community to receive the health care I/we need since the storm	24%	73
No, but my/my family's health providers were located outside my/our community before the storm	20%	59
Total	100%	302

Do you have a child whose school performance has suffered because of the difficulties your family has faced since the storm?*	%	Respondents
Yes, I have a child/children whose school performance has suffered since the storm	39%	57
No, my child/children's school performance has not suffered	61%	88
Total	100%	145

* Excludes respondents without children

Flood Insurance/Next Storm

Did you have flood insurance?	%	Respondents
Yes	78%	315
No	22%	88
Total	100%	403

How much did you receive on your claim from your insurance carrier? (not including litigation or reopening claim)	%	Respondents
\$0 - \$10,000	19%	75
\$10,000 - \$25,000	10%	39
\$25,000 - \$50,000	21%	84
\$50,000 - \$75,000	17%	70
\$75,000 - \$100,000	14%	58
\$100,000 - \$125,000	8%	32
\$125,000 - \$150,000	5%	21
\$150,000 - \$175,000	2%	8
\$175,000 - \$200,000	2%	6
\$200,000 - \$225,000	1%	2
\$225,000 - \$250,000	1%	4
More than \$250,000	1%	2
Total	100%	401

What was the actual amount of damage to your home?	%	Respondents
\$0 - \$10,000	3%	14
\$10,000 - \$25,000	6%	26
\$25,000 - \$50,000	9%	39
\$50,000 - \$75,000	9%	35
\$75,000 - \$100,000	10%	41
\$100,000 - \$125,000	7%	30
\$125,000 - \$150,000	7%	27
\$150,000 - \$175,000	8%	34
\$175,000 - \$200,000	9%	38
\$200,000 - \$225,000	7%	30
\$225,000 - \$250,000	7%	27
More than \$250,000	17%	71
Total	100%	412

Did you pursue additional funds from your carrier?	%	Respondents
No, I wanted to but was too exhausted or overwhelmed to keep pursuing it	17%	60
No, I thought what I received was fair	16%	55
No, I wanted to but didn't know how	4%	15
Yes, I reopened my claim through the FEMA claims review process	39%	134
Yes, I appealed the determination	13%	46
Yes, I filed a lawsuit	10%	35
Total	100%	345

Did you receive any further settlement?	%	Respondents
Yes	51%	139
No	49%	135
Total	100%	274

Are you worried about increasing costs of flood insurance?	%	Respondents
Yes	64%	188
No	25%	74
I'm not sure	11%	33
Total	100%	295

Are you concerned about increasingly extreme weather and flooding?	%	Respondents
Yes	73%	215
No	18%	53
I'm not sure	9%	27
Total	100%	295

Are you more alert, worried, or on edge during storms since Sandy?	%	Respondents
Yes	84%	255
No	13%	39
I'm not sure	3%	8
Total	100%	302

Do you believe we are better prepared for future disasters now than we were before Sandy?	%	Respondents
Yes	25%	75
No	57%	174
I'm not sure	18%	54
Total	100%	303