

Public forum held with local businesses

BY HALEY BEHRE
THE COAST STAR

BELMAR — On Monday night, representatives from several federal agencies met with local businesses to show them what options are available for aid.

Michael Redpath, executive director of the Belmar Business Partnership, started the public forum by talking about the concerns of the partnership, which put together the event.

“Our concern right now...is that people think the Jersey Shore is destroyed,” he said. “Certainly, for some of you, your businesses may be, but it’s not the entire Jersey Shore and we need to get people out of that mindset.”

By getting people out of that mindset, Mr. Redpath said, people will start doing business with local establishments.

“At some risk, everything we do pretty much ignores that there ever was a storm,” he said, noting that by doing this it will help change people’s mindset.

It will enable people to come to Belmar not because patrons feel “sorry” for the borough, but because “it’s a good place to come,” Mr. Redpath said.

The most important message people can know, Mr. Redpath said, is that Belmar is still here.

“It’s been a heck of a kick in the rear end, but we’re not destroyed and we’re still here and we are worthy of coming down and experiencing,” he said.

To start off the presentations was Michael Canning, attorney at Giordano, Halleran & Ciesla, based in Red Bank.

Mr. Canning explained that the most typical type of insurance policy for businesses is called the business owner’s policy.

“They’re tricky and very detailed,” he said.

The policy starts off by saying that many businesses are “covered for any direct

should also look to see if they have flood coverage, he said, and to give notice to one’s insurance agent or insurance company as soon as possible.

According to Mr. Canning, those without flood coverage will have some difficulties as insurance policies cover themselves by stating that water damage caused by storm surges, waves, tidal waves and tsunamis are not covered whether or not they are “driven” by the wind.

Kacy Champion Renna, a certified insurance counselor and president of Connelly-Campion-Wright in Belmar, said she advises business owners to start repairs.

Hurricane Sandy “was a devastating and overwhelming event for the industry and everywhere else,” he said. “...But if you haven’t heard back from your adjuster or haven’t made contact with them yet, don’t hesitate to start your repairs.”

She said to take pictures and document the damage to help get aid, but “you have to do what you have to do to protect your property.”

Gene Luke, Federal Emergency Management Agency [FEMA] Community Relations Lead, said FEMA has been in Belmar since early on in the recovery process, and has established a good relationship with the community.

Mr. Luke said in order to get the “cash flowing” one has to apply by calling 1-800-621-FEMA or online at www.disasterassistance.gov.

“But we’re probably beyond that,” he said.

Mr. Luke said while the forum was for business owners, and the “key” is the U.S. Small Business Administration [SBA], he advises residents to apply for FEMA, even if they have an insurance policy that covers flooding. This is because individual assistance can cover things flood insurance does not.

\$200,000 to repair or replace their primary residence. Home owners or renters are also eligible to borrow up to \$40,000 to replace personal property.

The Business Disaster Loan allows businesses to borrow up to \$2 million for a combination of property damage or economic injury.

The Economic Injury Disaster Loan, which is available for smaller businesses, helps pay the bills, such as mortgage on the building, salary of employees or rent, until business can return to normal, Mr. Colton said, noting this loan does not require a business to have physical damage. Business owners just has to show a reduction of revenue as a result of the storm, he said. The Economic Injury Disaster Loan is part of the Business Disaster Loan.

The business loans have a fixed 4 percent interest rate, Mr. Colton said, and can offer one thing that bank loans may not: the loan term is up to 30 years. Mr. Colton said bank loans are typically shorter and the bank’s process for SBA loans is also more lengthy.

“The expectation of this whole process is not to burden you with long-term debt. It is to help you recover and as quickly as possible get rid of [the loan],” he said.

In order to qualify for the loan, Mr. Colton said one has to show they have a reasonable amount of credit and that they have the ability to repay the loan.

Mr. Colton said the loan is “easy” and “flexible” as one can pay the loan off at any time and there is an automatic five month deferment of payment being due.

Finally, Barbara Fair, Reservist for FEMA Hazard Mitigation, spoke about cleaning up one’s flood damaged property.

“Statistically floods are almost as likely to happen as fires, and they’re likely to happen almost everywhere,”

she said, noting landscape or shore line changes, shopping centers being built or acres of asphalt being applied can cause flooding as water has to go somewhere.

Ms. Fair said Hazard Mitigation’s job is to explain to people what they need to do immediately after a flood and how to protect property in case it happens again.

“Get everything that’s wet out of [the property]” as soon as one can, she said.

Once everything is removed from the property, then comes the process of cleaning the walls and floors as the flood water contains gas, sewage, pesticides and “heaven only knows what else,” she said.

Once that is done, she said, one has to apply a disinfectant.

“One cup of bleach to one gallon of water. No more,” she said. One needs to also where protection, such as gloves and a mask, when this is being done, Ms. Fair added.

After that comes the drying stage, which needs to be done as quickly as possible.

Ms. Fair advised people not to hurry the reconstruction process, as it could take as long as one month for wood to dry completely.

To apply for FEMA, one can apply online at www.disasterassistance.gov or call 1-800-621-FEMA. If one would like to apply to SBA for a loan, visit <https://disasterloan.sba.gov/ela> or call 1-800-659-2955 for more information.

One can also go to one of the Disaster Recovery Centers [DRC], which has a location at borough hall, 601 Main St., here, to help with the application process.

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