

FEMA Assistance Analysis

New Jersey, New York City and Other Areas of New York



518,823

Households across N.Y. and N.J. registered with FEMA for assistance as of 2/14/2013



219,216

Households determined by FEMA to have sustained damage not covered by insurance



224,514

Registrants with incomes less than \$30,000 per year

Measuring the Response to Hurricane Sandy

In January 2013, Congress approved a \$50.5 billion aid package to help areas ravaged by Hurricane Sandy to rebuild. The devastation unleashed by Hurricane Sandy is a stark reminder of the importance of having a safe place to call home. In this data snapshot, we look more carefully at the areas that have experienced the most severe damage, as well as the extent to which households in those areas have requested and received assistance from the Federal Emergency Management Agency (FEMA) through the National Flood Insurance Program.

Key findings include:

- More than 500,000 households have registered with FEMA for assistance, as of February 20, 2013.
- Of all registrants, 43% reported household incomes less than \$30,000 per year, indicating a significant need among lower income households.
- Of all renter registrants, 68% were low income (with annual incomes less than \$30k). Of all homeowner registrants, 24% were low-income.
- Of renter registrants, 55% with damage evaluations sustained either “major” or “substantial” damage to their property.
- The number of homeowners assessed with uninsured damage is 60% higher in New York State than in New Jersey.
- In the areas where New York City FEMA registrants are located, 46% of renters are white, 37% are black or Asian, and 29% are Hispanic.
- Because the most severe damage was concentrated in New York and New Jersey, this analysis focuses on these two areas. Even so, Sandy actually caused power outages and property damage in 17 states, so it is important to remember that recovery efforts continue across the affected region.

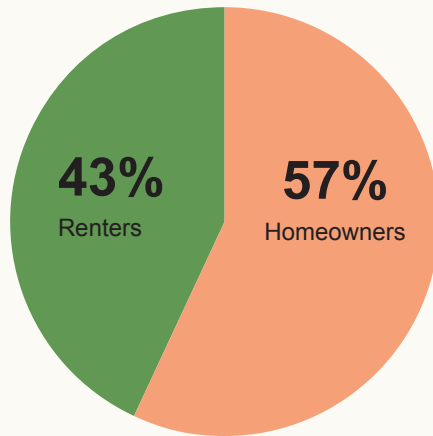
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Who has Registered for FEMA Relief?



- **Renters / Homeowners**

Sandy had significant impacts on both renter and homeowner households. A total of 296,876 homeowner households (57%) and 221,947 (43%) renter households across New York and New Jersey registered with FEMA for assistance as of February 14, 2013.

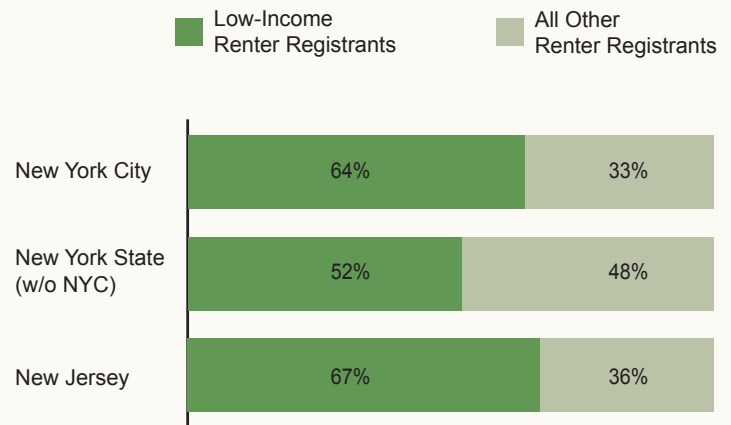
- **Places Hit Hardest**

Overall, Nassau County, N.Y., had the highest number of registrants (74,337) of any county examined. Ocean County had the highest number (52,878) in New Jersey. Queens County had the highest number (53,535) among the five New York City boroughs.

- **New York / New Jersey**

While the number of registrants between states is similar – 254,496 for New Jersey and 264,327 for New York, the number of homeowners with uninsured damage assessed is 60% higher in New York. Similarly, 2.5 times the number of registrant homeowners in New York received the maximum grant award (\$31,400 under FEMA guidelines) compared to New Jersey.

Are Low-Income Renters Applying?



- **Low-Income Registrants**

Of all renter registrants, 64% in New York City and 67% in New Jersey are low-income. Low-income renters are less likely to have insurance that covers their property damages.

- **Annual Income Distribution**

Of all FEMA registrants, 43% have self-reported incomes less than \$30,000 per year, while 21% have incomes greater than \$90,000 per year. Of all registrants 49% in New York City and 45% in New Jersey have incomes less than \$30,000 per year.

- **Household Income Distribution**

Overall, the household income of renter registrants is much lower than that of owner registrants. The average income of owner registrants across all jurisdictions is \$151,528 compared to \$59,631 for renters.

- **Damage Severity for Renter Households**

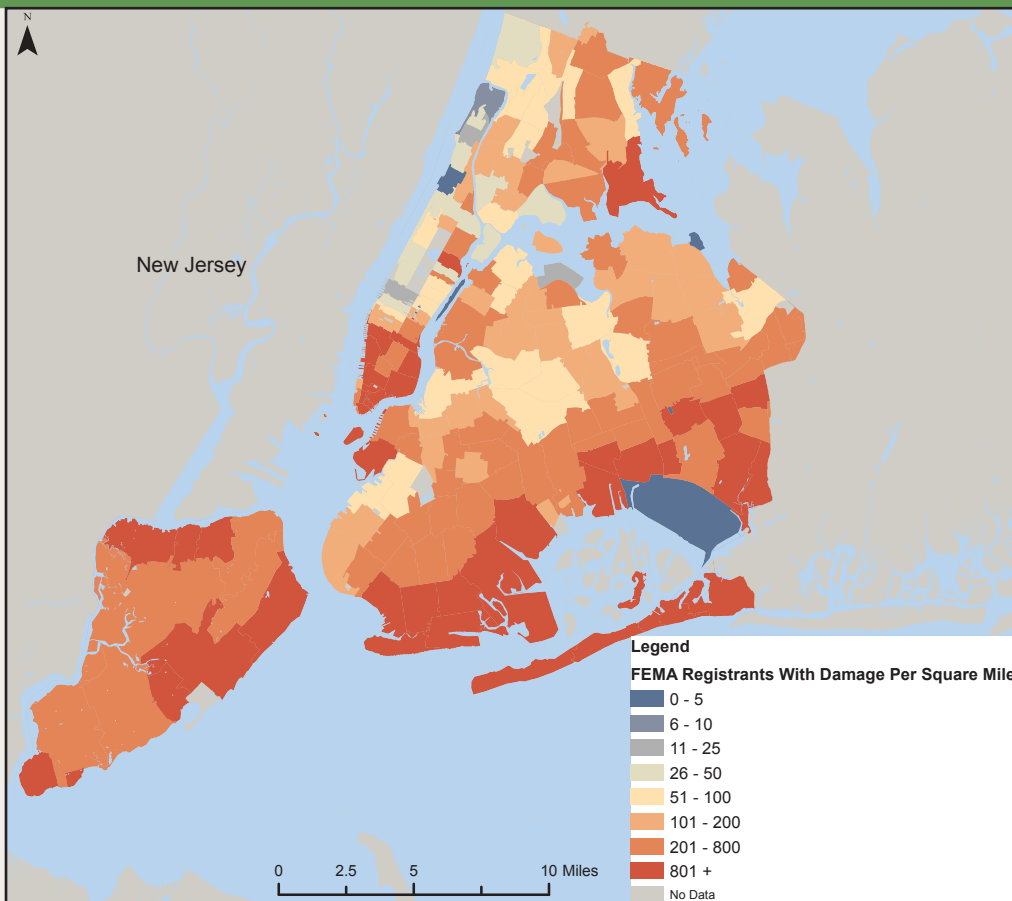
Of the renter registrants for which FEMA had recorded a damage assessment, 55% were classified by FEMA as sustaining either “major” or “substantial” damage to their property.

Methodology and Data

This brief is based on data provided by FEMA on February 20, 2013. The FEMA dataset contains information about the distribution of self-reported household income among registrants, their tenure type and the distribution of damage assessments. All data were aggregated at the ZIP code level. The analysis presented in this brief reflects analysis of the FEMA data by Enterprise; neither FEMA nor the Federal Government is responsible for this analysis. Raw data from FEMA is available online at the following address: <http://www.fema.gov/library/viewRecord.do?fromSearch=fromsearch&id=6963>

For this brief, the FEMA ZIP codes were matched with US Census ZIP Code Tabulation Areas (ZCTA's) in order to estimate racial and income categories across the ZIP codes as a whole. Reported racial variables are based on the 2010 Census estimates (SF1), while reported income variables other than those reported directly by FEMA are based on 2011 American Community Survey 5 year estimates. All income data reported about the registrants directly is based on the self-reported income information collected by FEMA. “Most Impacted ZIP Codes” rankings are based on the total number of registrants for assistance in the ZIP code, rather than the total number determined by FEMA to be eligible for assistance. This measure was used because FEMA's data do not distinguish between those registrants who are not eligible for assistance and those registrants whose property has not yet been inspected by FEMA.

New York City



Total FEMA Registrants

150,648

Owners
44%

Renters
56%

Registrants Awarded the Maximum Grant Amount*

2,495

Registrants with Annual Income <\$30,000

74,562

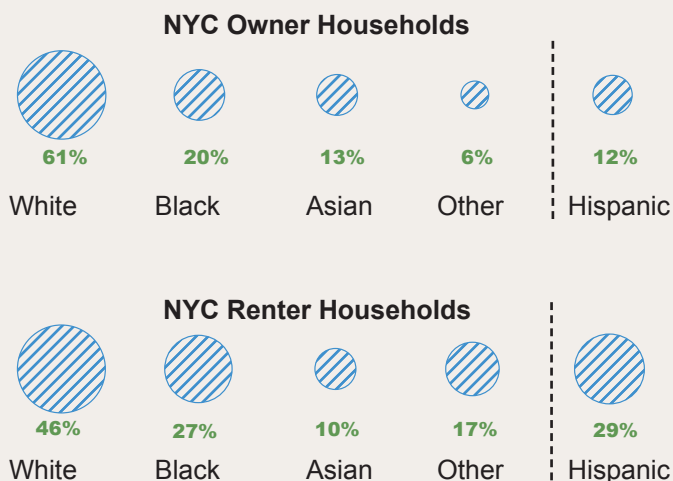
Registrants w/ FEMA Verified Damage as of 2/14/2013

69,073

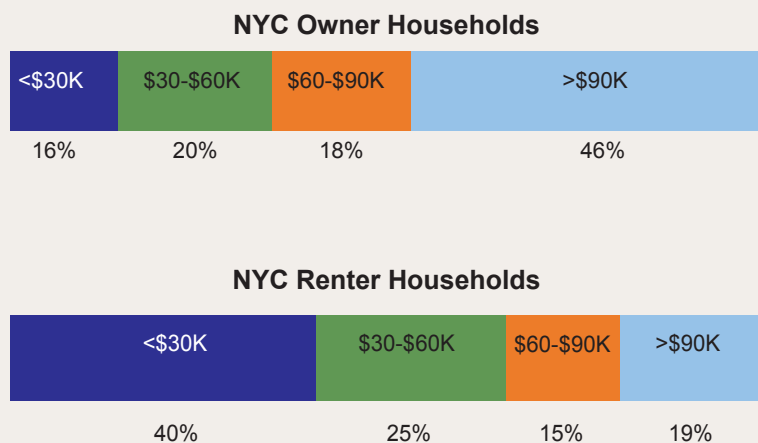
	Total Number of Registrants	Income between \$0 and \$15,000	Income between \$15,001 and \$30,000	Income between \$30,001 and \$60,000	Income between \$60,001 and \$90,000	Income > \$90,000
All Registrants	150,648	31%	18%	22%	13%	16%
Renter Registrants	84,229	42%	22%	20%	8%	7%
Owner Registrants	66,419	17%	13%	25%	19%	27%

Selected Population Characteristics of New York City Zip Codes Where FEMA Registrants are Located**

Racial / Ethnic Composition



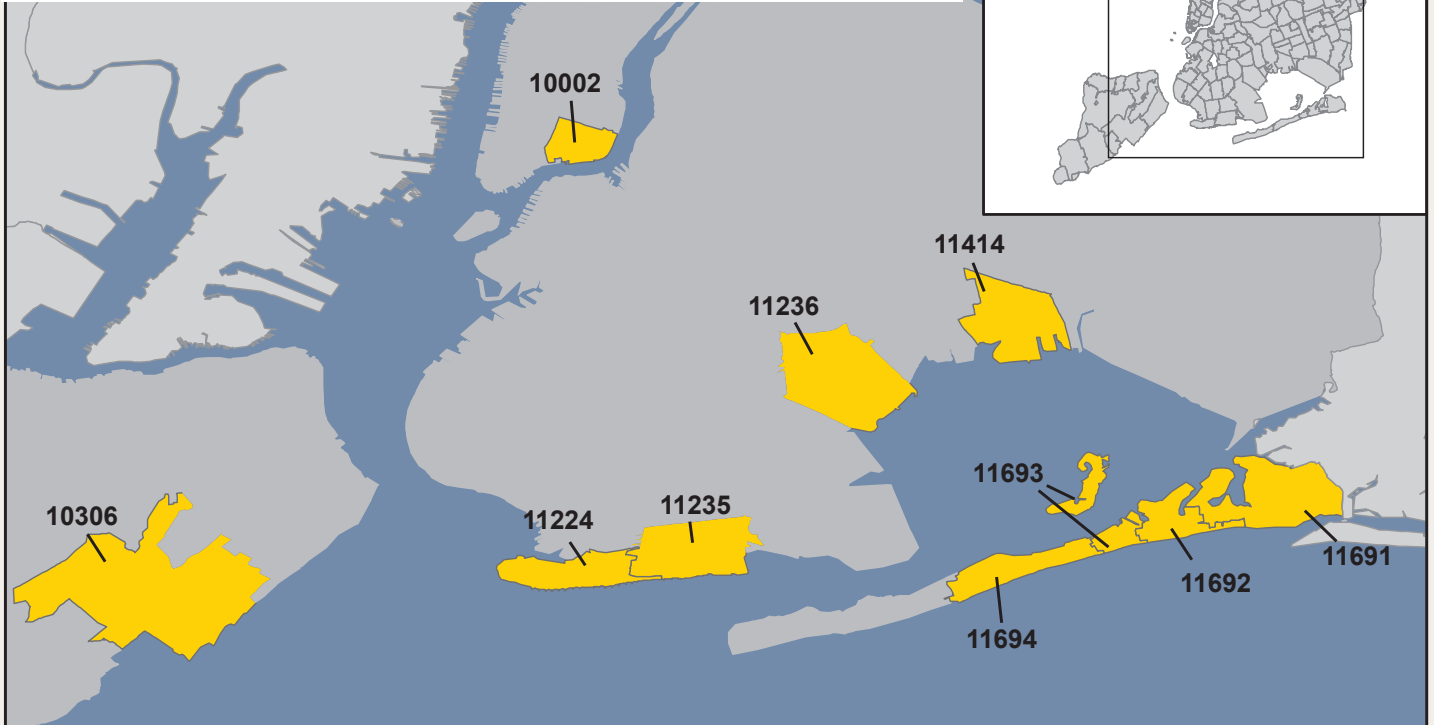
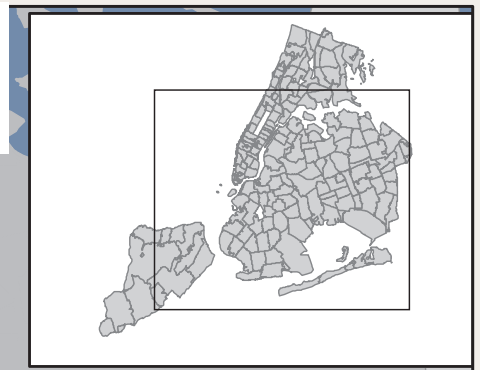
Income Distribution



*The maximum grant award under FEMA guidelines is \$31,400.

**Percentages may not add to 100% due to rounding.

Top 10 Most Impacted Zip Codes: New York City



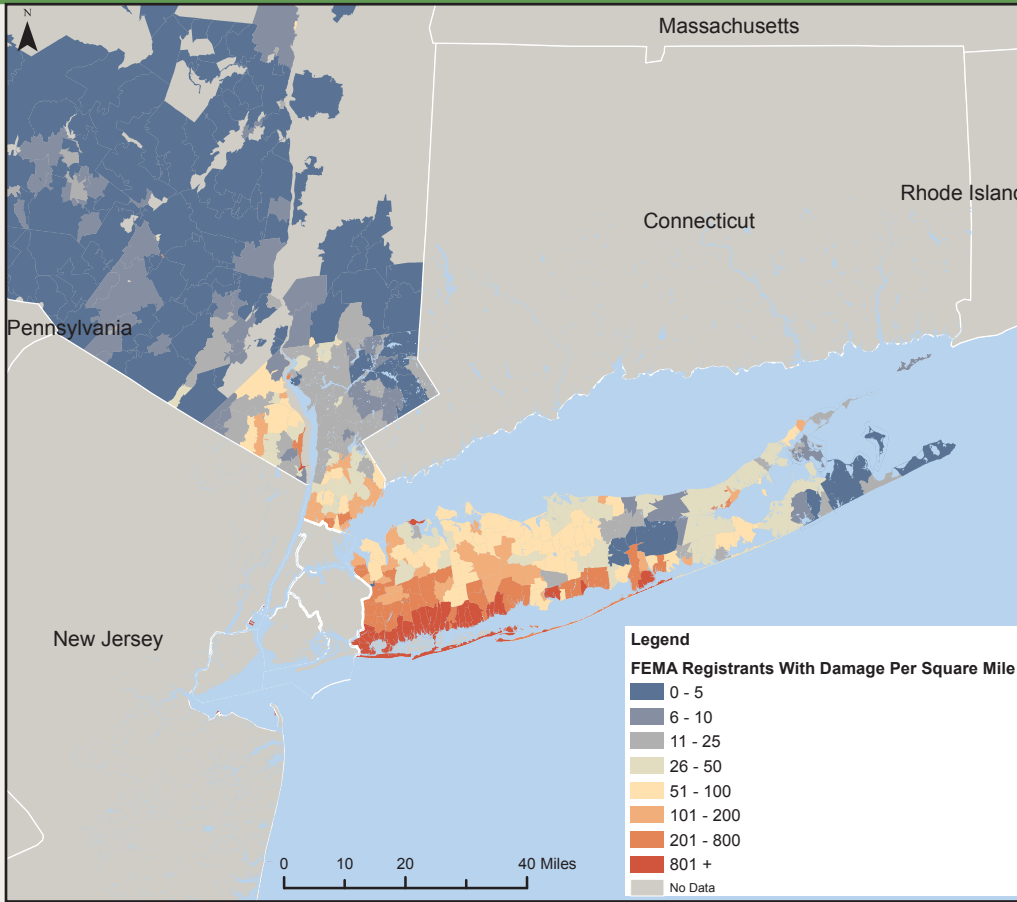
Renters

Zip Codes	Total Registrants	Renter Registrants	Renter Income Distribution					FEMA Renter Damage Assessment		
			<\$15K	\$15K-\$30K	\$30K-\$60K	\$60K-90K	>\$90K	Moderate	Major	Substantial
11235	14,649	8,248	47%	21%	19%	7%	6%	12%	11%	9%
11224	12,764	9,385	51%	23%	17%	5%	3%	12%	5%	7%
11691	12,756	9,596	45%	27%	21%	5%	2%	15%	5%	8%
11694	8,722	4,765	33%	22%	23%	12%	10%	21%	12%	14%
10306	8,006	2,416	33%	25%	23%	11%	8%	15%	27%	20%
11236	7,718	2,876	28%	28%	31%	9%	3%	17%	13%	19%
11692	6,640	4,843	42%	28%	22%	5%	3%	18%	9%	12%
11414	6,154	2,039	24%	22%	29%	16%	10%	18%	22%	15%
11693	5,300	3,019	39%	23%	24%	9%	5%	18%	9%	13%
10002	4,587	4,313	52%	23%	16%	5%	4%	2%	0%	1%

Homeowners

Zip Codes	Total Registrants	Owner Registrants	Owner Income Distribution					FEMA Owner Damage Assessment				Max Grants
			<\$15K	\$15K-\$30K	\$30K-\$60K	\$60K-90K	>\$90K	FEMA Inspected Damage between \$0 and \$10,000	FEMA Inspected Damage between \$10,001 and \$20,000	FEMA Inspected Damage between \$20,001 and \$30,000	FEMA Inspected Damage > \$30,000	
11235	14,649	6,401	23%	14%	21%	16%	27%	45%	17%	8%	6%	255
11224	12,764	3,379	24%	17%	26%	16%	18%	27%	20%	13%	6%	99
11691	12,756	3,160	17%	14%	29%	20%	20%	39%	19%	8%	5%	37
11694	8,722	3,957	13%	9%	18%	18%	42%	24%	32%	15%	18%	364
10306	8,006	5,590	12%	12%	25%	21%	30%	22%	30%	16%	16%	329
11236	7,718	4,842	12%	13%	29%	24%	23%	55%	25%	7%	2%	71
11692	6,640	1,797	14%	16%	31%	20%	19%	33%	21%	15%	10%	50
11414	6,154	4,115	12%	16%	25%	19%	28%	23%	31%	20%	16%	460
11693	5,300	2,281	13%	15%	28%	22%	22%	36%	13%	14%	18%	125
10002	4,587	274	27%	19%	22%	18%	15%	15%	0%	0%	0%	0

New York State (w/o NYC)*



Total FEMA Registrants

113,192

Owners
74%

Renters
26%

Registrants Awarded the Maximum Grant Amount**

1,493

Registrants with Annual Income <\$30,000

35,509

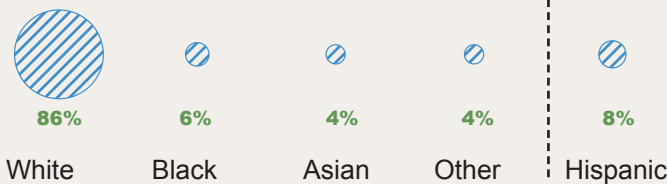
Registrants w/ FEMA Verified Damage as of 2/14/2013

65,986

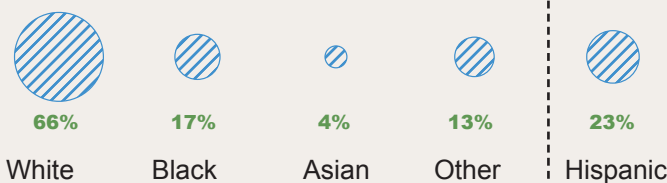
	Total Number of Registrants	Income between \$0 and \$15,000	Income between \$15,001 and \$30,000	Income between \$30,001 and \$60,000	Income between \$60,001 and \$90,000	Income > \$90,000
All Registrants	113,679	19%	12%	21%	16%	32%
Renter Registrants	29,518	30%	22%	26%	12%	10%
Owner Registrants	84,161	15%	9%	19%	18%	39%

Selected Population Characteristics for New York State Zip Codes Where FEMA Registrants are Located***

NYS Owner Households



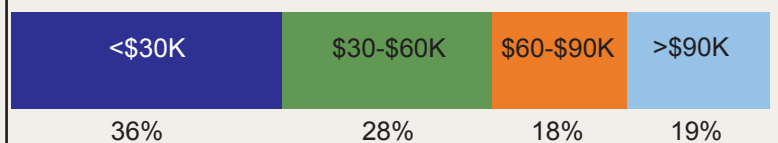
NYS Renter Households



NYS Owner Households



NYS Renter Households

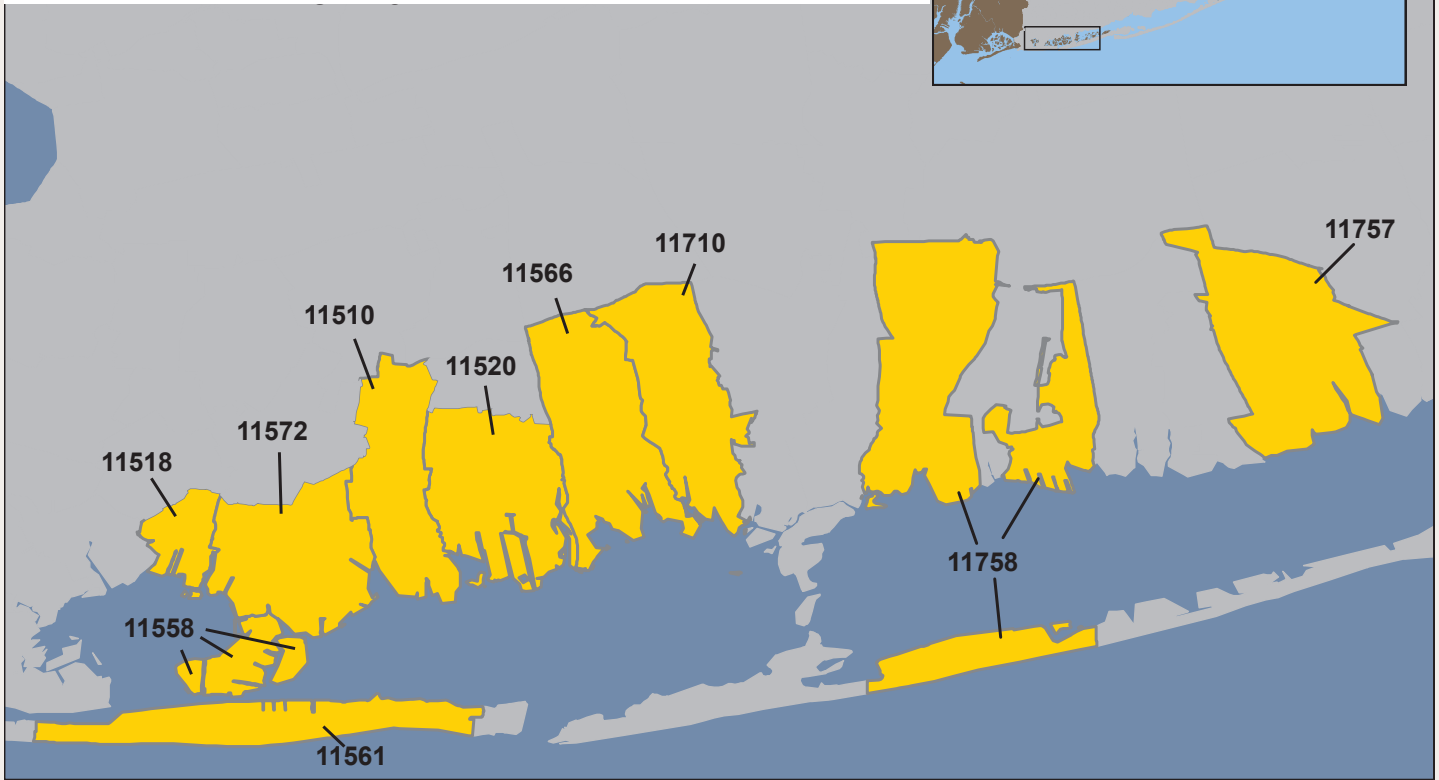
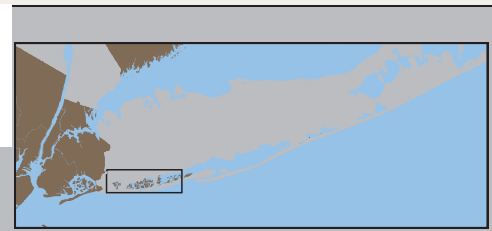


*This includes all of the New York State zip codes reporting FEMA registrants outside of New York City.

**The maximum grant award under FEMA guidelines is \$31,400.

***Percentages may not add to 100% due to rounding.

Top 10 Most Impacted Zip Codes: New York State (w/o NYC)



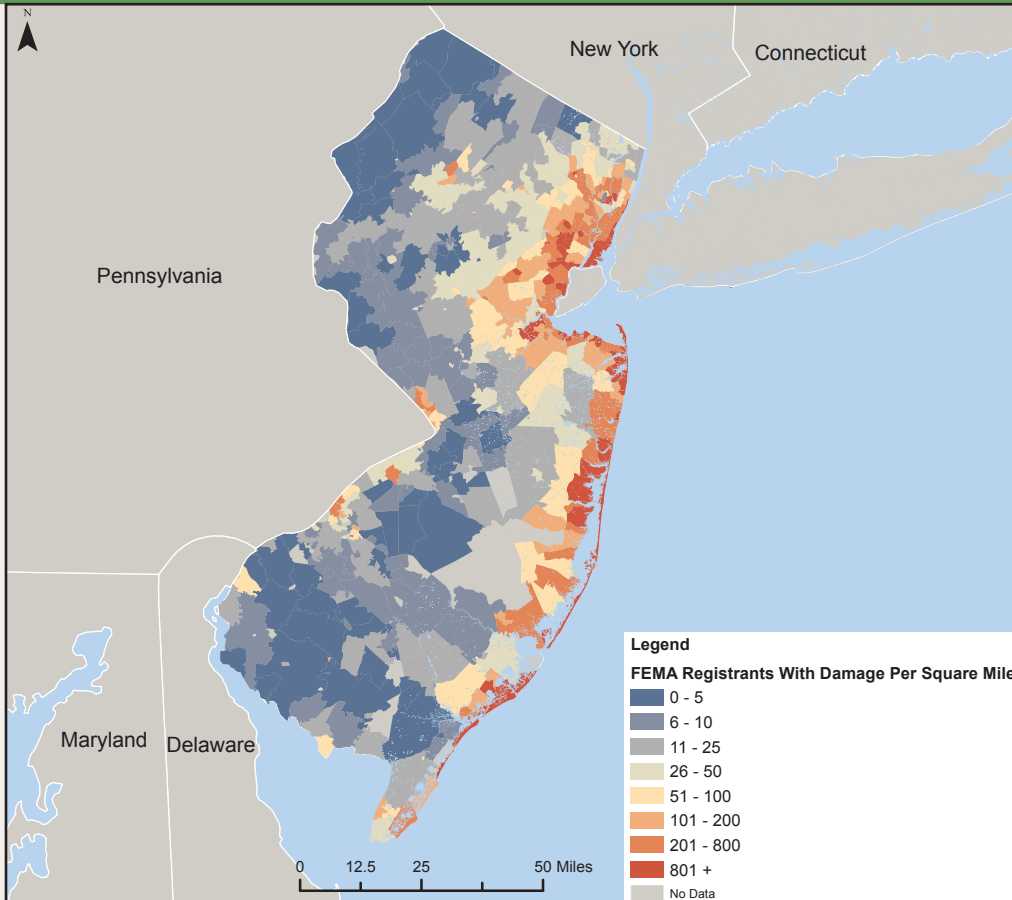
Renters

Zip Codes	Total Registrants	Renter Registrants	Renter Income Distribution					FEMA Renter Damage Assessment		
			<\$15K	\$15K-\$30K	\$30K-\$60K	\$60K-90K	>\$90K	Moderate	Major	Substantial
11561	17,424	8,363	25%	19%	26%	16%	14%	27%	11%	18%
11572	6,608	1,111	27%	22%	27%	13%	12%	19%	9%	22%
11520	5,193	1,322	32%	26%	26%	8%	7%	19%	14%	20%
11758	5,191	649	24%	17%	32%	16%	11%	21%	10%	22%
11757	4,085	977	23%	25%	31%	14%	8%	26%	12%	24%
11558	3,609	1,377	28%	24%	28%	13%	7%	27%	16%	26%
11510	2,982	523	28%	24%	28%	11%	9%	15%	13%	20%
11566	2,533	193	28%	15%	31%	13%	13%	20%	7%	12%
11710	2,276	273	26%	19%	27%	15%	14%	18%	12%	24%
11518	2,221	656	23%	18%	30%	17%	12%	20%	17%	22%

Homeowners

Zip Codes	Total Registrants	Owner Registrants	Owner Income Distribution					FEMA Owner Damage Assessment				Max Grants
			<\$15K	\$15K-\$30K	\$30K-\$60K	\$60K-90K	>\$90K	FEMA Inspected Damage between \$0 and \$10,000	FEMA Inspected Damage between \$10,001 and \$20,000	FEMA Inspected Damage between \$20,001 and \$30,000	FEMA Inspected Damage > \$30,000	
11561	17,424	9,061	13%	9%	18%	19%	41%	41%	19%	12%	11%	166
11572	6,608	5,497	13%	7%	17%	17%	45%	29%	26%	18%	15%	211
11520	5,193	3,871	13%	11%	25%	22%	30%	24%	27%	23%	15%	72
11758	5,191	4,542	12%	8%	16%	16%	48%	24%	21%	17%	25%	240
11757	4,085	3,108	11%	12%	22%	22%	32%	33%	22%	19%	13%	75
11558	3,609	2,232	11%	11%	21%	20%	37%	18%	26%	22%	26%	97
11510	2,982	2,459	12%	8%	19%	20%	41%	32%	23%	14%	12%	88
11566	2,533	2,340	16%	6%	12%	14%	52%	40%	22%	11%	8%	41
11710	2,276	2,003	14%	7%	16%	15%	48%	37%	22%	10%	8%	21
11518	2,221	1,565	11%	9%	22%	20%	38%	25%	27%	19%	15%	44

New Jersey



Total FEMA Registrants

254,496

Owners
57%

Renters
43%

Registrants Awarded the Maximum Grant Amount*

1,422

Registrants with Annual Income <\$30,000

114,443

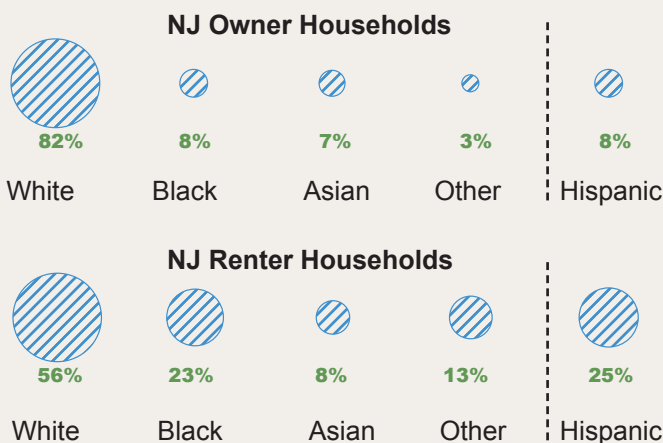
Registrants w/ FEMA Verified Damage as of 2/14/2013

84,157

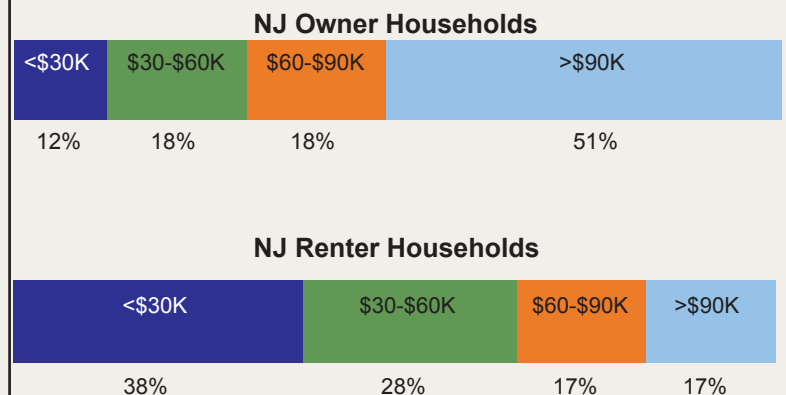
	Total Number of Registrants	Income between \$0 and \$15,000	Income between \$15,001 and \$30,000	Income between \$30,001 and \$60,000	Income between \$60,001 and \$90,000	Income > \$90,000
All Registrants	254,496	27%	18%	22%	13%	20%
Renter Registrants	108,200	41%	26%	22%	6%	5%
Owner Registrants	146,296	16%	12%	23%	18%	31%

Selected Population Characteristics for New Jersey Zip Codes Where FEMA Registrants are Located**

Racial / Ethnic Composition



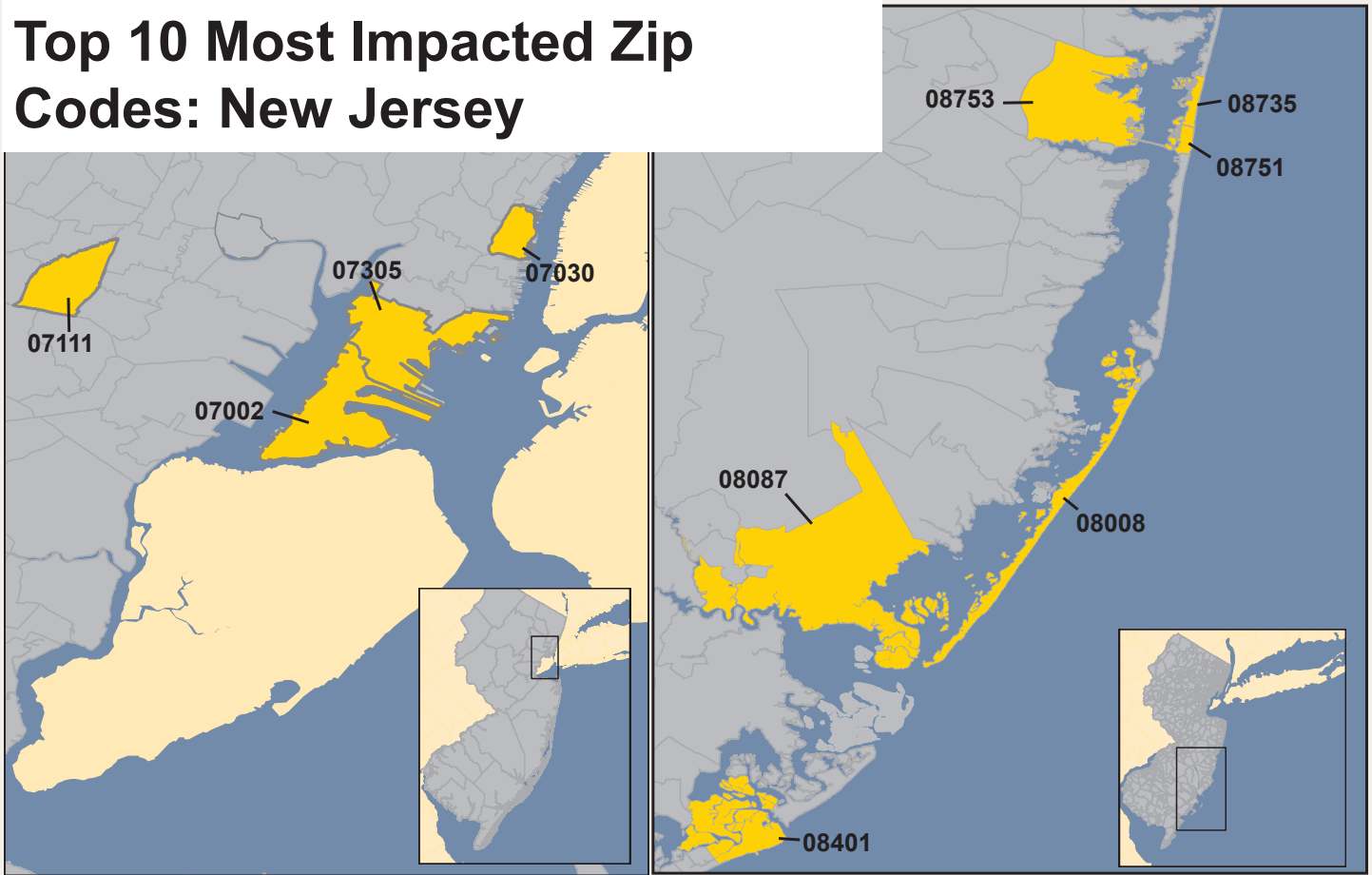
Income Distribution



*The maximum grant award under FEMA guidelines is \$31,400.

**Percentages may not add to 100% due to rounding.

Top 10 Most Impacted Zip Codes: New Jersey



Renters

Zip Code	Total Registrants	Renter Registrants	Renter Income Distribution					FEMA Renter Damage Assessment		
			<\$15K	\$15K-\$30K	\$30K-\$60K	\$60K-90K	>\$90K	Moderate	Major	Substantial
08401	9,275	5,975	52%	32%	13%	2%	1%	15%	3%	15%
08753	6,779	1,501	34%	23%	27%	11%	5%	18%	5%	22%
08008	6,641	804	32%	28%	24%	8%	7%	21%	10%	19%
07305	5,714	3,792	44%	27%	20%	5%	4%	3%	1%	1%
07030	5,156	3,196	36%	14%	20%	13%	17%	4%	2%	3%
08751	4,837	2,065	52%	25%	17%	4%	2%	23%	6%	20%
07002	4,334	2,734	37%	25%	26%	8%	5%	2%	0%	2%
07111	4,275	2,982	42%	30%	23%	3%	2%	2%	0%	0%
08735	4,179	432	25%	28%	28%	10%	9%	27%	6%	26%
08087	4,111	634	29%	30%	29%	9%	4%	26%	10%	34%

Homeowners

Zip Codes	Total Registrants	Owner Registrants	Owner Income Distribution					FEMA Owner Damage Assessment				Max Grants
			<\$15K	\$15K-\$30K	\$30K-\$60K	\$60K-90K	>\$90K	FEMA Inspected Damage between \$0 and \$10,000	FEMA Inspected Damage between \$10,001 and \$20,000	FEMA Inspected Damage between \$20,001 and \$30,000	FEMA Inspected Damage > \$30,000	
8401	9,275	3,300	23%	25%	30%	11%	10%	56%	15%	4%	1%	7
08753	6,779	5,278	13%	12%	23%	22%	30%	29%	12%	13%	14%	190
08008	6,641	5,837	16%	7%	16%	16%	44%	23%	7%	5%	2%	28
07305	5,714	1,922	17%	15%	28%	18%	22%	44%	5%	1%	0%	5
07030	5,156	1,960	15%	4%	8%	12%	60%	56%	6%	1%	0%	1
08751	4,837	2,772	14%	11%	19%	17%	38%	13%	6%	9%	10%	110
07002	4,334	1,600	16%	14%	25%	19%	26%	36%	6%	2%	1%	4
07111	4,275	1,293	17%	21%	39%	14%	10%	34%	0%	0%	0%	0
08735	4,179	3,747	13%	8%	19%	17%	44%	15%	6%	8%	8%	100
08087	4,111	3,477	11%	14%	29%	20%	26%	18%	12%	18%	13%	93