APPENDIX
February 14, 2014

Richard E. Constable, III, Esq.
Commissioner
New Jersey Department of Community Affairs
101 South Broad Street
PO Box 800
Trenton, New Jersey 08625

Dear Commissioner Constable:

I am writing to you on behalf of the Senate Legislative Oversight Committee with the hope that you can address a number of our concerns about the operation of Sandy recovery programs.

As you know, recent news reports have indicated that certain Sandy relief programs for homeowners administered by the Department of Community Affairs (DCA), such as the Resettlement Program and the Rehabilitation, Reconstruction, Elevation and Mitigation (RREM) Program, have seen successful appeal rates of roughly 75 percent, indicating a serious problem with the initial application process. It has also been brought to our attention that the application and rejection rates for minority residents vary significantly from those of Caucasian residents. Finally, the testimony of stakeholders and our own experience indicate that information about program performance is not readily available.

In the interest of promoting transparency, accountability, and accessibility to the public, the Committee requests that the Department of Community Affairs, or other appropriate State entities, take the following action. (Please note that the Committee calls for and expects that any material posted for public consumption be made immediately available on the DCA’s Spanish-language website as well.)

1. Please post prominently on the DCA website the full set of program rules and requirements for any and all Sandy homeowner relief programs, pending the finalization of the new plan. Once the new plan is finalized, post that in its entirety as well.
2. For those aid applicants who were rejected, or granted an amount below their requested amounts, provide a letter detailing the deficiencies in their application, information regarding relevant deadlines
and opportunities to appeal, and the contact number for a bilingual help line at the relevant contractor or State entity tasked with processing claims.

3. Provide the Committee with a detailed plan outlining what the State’s transparency measures regarding Sandy-related programs will be going forward, extending to any contractors retained by the State to administer Sandy relief programs.

4. Provide the Committee with a full list of any current or past contractors retained for the purpose of working in any capacity on Sandy relief programs. This list should contain information about the maximum value of the contract; the status of the contract (active, terminated, or otherwise); a brief description of the work the contractor has been retained to perform; the amount the contractor has billed or been paid; and, where applicable, an estimate on when the contractor is expected to complete the task for which it has been retained.

We urge you to take action on the action items described above as soon as possible. Furthermore, we request that you provide the Committee with answers to the questions below prior to your appearance before the Senate Legislative Oversight Committee on February 24th, as per discussions between the Administration and the Senate Majority Office.

1. Please explain why the State has never posted the full rules and eligibility criteria for recovery funds, and information on how applications are to be completed on the State’s website.

2. Why has it taken litigation by stakeholder groups to get access to basic information regarding how the relief programs work?

3. Please detail the precise role of Hammerman and Gainer (HGI) and any other contractors retained for the purposes of the administration of the Superstorm Sandy Housing Incentive Program (SSHIP), Resettlement program, and the RREM program, up to the time of the termination of HGI.

4. Why were thousands of people rejected from the RREM and Resettlement programs when their successful appeals reveal that they should have been accepted?

5. Detail precisely the reasons for the termination of HGI, including the timeline of the decision-making by the State in making the determination to do so.

6. Please provide a breakdown of the payment made by the State to HGI. Was all the money they received paid for work performed, or was there a termination fee? What were the terms of the termination settlement?

7. What contractors will be working on relief programs under the newly-proposed plan?

8. What is being done to address the needs of those inappropriately denied or who did not appeal their rejections from the programs?

9. Has the State identified any storm-impacted areas in which application rates have been inordinately low? If so, what plans does the State have to undertake outreach to those communities to ensure that they are aware of the resources available to them?

10. Please provide a percentage breakdown of the workforce that will be administering Sandy relief programs going forward, including, but not limited to private contractors, State employees and non-profit employees.
11. Recent reports indicate that in the case of the RREM Program, only $25 million of the $600 million authorized have been distributed. How do you explain that relatively low disbursement rate?

12. Information on program operations has not been readily available to the public. How do you explain the apparent lack of transparency?

13. Data for the RREM Program reveal that it received 12,091 applications from Caucasian residents, compared with only 533 from Latinos and 527 from African-Americans. For the Resettlement Program, 17,749 Caucasian residents applied, compared with only 849 Latinos and 878 African-Americans. Do the numbers of applications from Latinos and African-Americans reflect the relative number of Latinos and African-Americans impacted by the storm?

14. Why have there been substantial racial disparities in the RREM Program denial rates (Caucasians – 13.6%, Latinos – 18.1%, and African-Americans – 35.1%) and in the Resettlement Program denial rates (Caucasians – 14.5%, Latinos – 20.4%, and African-Americans – 38.1%)?

15. We have been advised that 40% of the people impacted by the storm were renters. Why is the State providing renters with only 30% of the funding? Is there a plan to change that proportion going forward?

16. Why is the State proposing to remove a requirement in the action plan that targets funds to the areas most impacted by the storm?

17. Please detail how the State plans to undertake outreach to those communities that have been underrepresented in the applicant pool for relief programs thus far, namely Latinos and African-Americans.

18. Can you explain the disparities that exist between the disbursement of aid to minority and lower-income applicants compared with Caucasian applicants? Were the disparities statistically significant? Can you provide any valid reason why these disparities exist?

Your response to these issues will greatly assist the Committee in assessing the performance of the various Sandy relief programs and will facilitate the Legislature’s efforts to improve the efficiency and effectiveness of the ongoing recovery effort. We look forward to your response to this letter and to your testimony before the Committee on the 24th. Please do not hesitate to contact me personally if I can clarify any points.

Cordially,

Senator Bob Gordon,
Chairman, Senate Legislative Oversight Committee
Good morning Chairman Gordon and members of the committee. My name is Eric Williams. I am the Sandy Recovery Program Coordinator working jointly with two organizations: the Association for Neighborhood and Housing Development, with a membership of 95 community groups focused on community development and affordable housing and the New York Mortgage Coalition, a collaborative network of 10 nonprofit housing agencies working with 13 lenders to create and expand first-time homeownership opportunities for low and moderate income families in the New York City region. ANHD plays a similar role in New York City as the Housing and Community Development Network of New Jersey (HCDNNJ) does here. Thank you for the opportunity to testify today regarding how New York City’s Build it Back program has engaged the nonprofit community groups that are working on Sandy housing recovery.

We, along with several other groups, are funded through private donors to provide technical assistance and support to help facilitate the flow of information, update groups on new program requirements, and serve as a communication liaison between the city’s Housing Recovery Office and community groups working on the front line with residents in impacted zones. We are not speaking on behalf of the New York City Administration or the Build it Back program, but our experience working with community groups over the last year on these programs.

While Build it Back continues to grow and develop to overcome current challenges, our priority has been to work with the administration to build transparency and help them engage community members and community groups. The NYC Housing Recovery Office uses several methods to incorporate ongoing positive changes to the Build it Back program in order to provide support for our impacted populations.

- Community groups have been an essential component of recovery and communications in New York City
  - Organizations worked with residents on an ongoing basis prior to Sandy
    - Case management and legal service work in these communities
    - After Sandy, many groups added recovery work on top because of a demonstrated need with residents in their area
      - Disaster case management, housing recovery, counseling services, foreclosure prevention
- Community groups are a trusted source of information and a known entity with communities
  - Many residents seek to verify information through multiple sources before trusting that information
  - The importance of community networks to disseminate information to impacted residents who may not get information through traditional avenues (ex: immigrant populations, Limited-English proficient groups, displaced residents without access to phone/internet)
- These groups are hearing from impacted residents on a day-to-day basis and have a unique understanding about the ongoing struggles people are facing with government programs like Build it Back.
- Community groups already tend to work with low to moderate income (LMI) residents
  - Five years after Katrina, the Kaiser Family Foundation found that low-income victims were twice as likely not to have recovered from the storm. Low-income residents also tended to be both uninsured and received lower levels of government assistance.
- Five key ways NYC Build it Back is engaging nonprofit community groups
  - Transparency and communications
    - Monthly Progress Reports
      - Includes updates on: Application processing, preconstruction and rehab, multifamily buildings, reconstruction, acquisition, and outreach activities
      - Maps and breakdown by priority
      - Includes plans for the following month
    - Sandy Funding Tracker including allocation breakdowns for CDBG-DR funding
      - Additional detail levels added to the tracker frequently
    - During registration process Build it Back sent out weekly updates on overall registration rates as well as registration rates for likely priority 1 applicants in impacted zones
    - Publicly available community presentation
    - Build it Back sends out regular newsletters to all subscribers (Bi-weekly/monthly)
    - Online outlines of:
• Appeals process (See: Issue Resolution Process)
• Documentation checklist (See: Document Checklist for Homeowners of 1-4 Unit Homes)
• How applicants are prioritized (See: Priorities for NYC Build it Back)
• How to get hard to replace documents needed for applications (See: Build it Back FAQ)

○ Build it Back Community Meetings done by External Affairs team
  ▪ Now held 1-2 times per week in impacted neighborhoods
  ▪ Hosted by community centers or community groups who work with impacted residents
    ○ Community groups know their community best
  ▪ Former head of Build it Back, Katherine Mallon, would frequently present and answer questions
  ▪ Key message: “We plan to stay as long as you have questions”
  ▪ 10+ HRO staff would attend public meetings with laptops to look up specific cases
  ▪ All staff would stay to talk one on one with impacted residents
  ▪ See: Community Presentation at NYC.gov/recovery

○ Monthly non-profit call
  ▪ Requests from community groups early on to establish regular communications with “front-line” organizations
  ▪ HRO actively solicits questions from community groups in advance of the monthly call
    • Seeks to have well thought out and vetted answers from the appropriate personnel and departments
      ○ Avoids many of the “We don’t know the answer to that question, we’ll have to get back to you”
      ○ They are not averse to saying “we’re aware of the issue, but we don’t have an answer for that yet”
    • Will include relevant HRO staff on the call if necessary
  ▪ Frequently includes 2-4 HRO staff from different departments
  ▪ There is typically time at the end to ask any additional clarification or questions that are not covered
- Incorporates many questions and feedback into the actively updated FAQ section of the Build it Back website and the program approach
  - Housing Counseling
    - Internal referral process for applicants who may need additional assistance moving their application along in the Build it Back Program.
    - Referred to other City and nonprofit support services
    - Trained housing, financial, and legal counselors based in specific communities
    - Staff with a variety of cultural backgrounds and linguistic skills
    - Applicants may need assistance with issues outside the scope of Build it Back, but critical to their successful application
      - Mortgage delinquency or foreclosure, title issues, replacing lost or difficult to obtain documentation, documentation of income, insurance issues, landlord issues, SBA loan issues, denial of FEMA benefits based on a significant misunderstanding, victim of illegal practices, program options selection
  - See: Counseling for Homeowners (1-4 Family) in NYC.gov/recovery FAQ Section
  - Engaging community groups to help with outreach
    - During registration period:
      - Information sharing from administration about registration rates in different neighborhoods
      - Engaging with community groups to do more outreach activities
      - Providing a calling platform and door to door outreach capacity to enable community groups to do targeted outreach to residents who have not registered
      - Providing information and focusing on neighborhoods that have lower number of LMI applicants
  - Current unresponsive applicants
    - Build it Back has called, texted, emailed applicants several times to get a hold of them about their application
    - Plans to organizing an outreach push through community organizations, governmental offices to attempt to contact unresponsive applicants through a different method
• Successful policy changes voiced by community groups
  o Many organizations have voiced concerns about different issues with Build it Back policies
  o The City has listened to community concerns and in some cases has successfully lobbied federal agencies to make changes to those policies
    ▪ Taking an SBA loan changes from required to option based on individual need/hardship
      • See: SBA Loan FAQ
    ▪ More recent changes to the disqualification for certain flood insurance issues
    ▪ Changes to the duplication of benefits policies
      • What counts as duplication
        ▪ How Condos and Co-ops count in recovery process
• Key accomplishments and expectations from January 2014 Progress Report
  o 13,826 application intake meetings complete
  o 1,825 Options Review meeting scheduled out of an estimated 11,000 Priority 1 applicants
  o Increasing rate of damage assessments done per day to 150, projected complete damage assessments for Priority 1 and 2 within about two months.
  o Construction and repair expected to start mid-February
Monthly Progress Report
January 2014
<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
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</thead>
<tbody>
<tr>
<td>Executive Summary</td>
<td>3</td>
</tr>
<tr>
<td>January Snapshot</td>
<td>4</td>
</tr>
<tr>
<td>Single Family Program</td>
<td>5</td>
</tr>
<tr>
<td>Multifamily, Acquisition, and Renters</td>
<td>6</td>
</tr>
<tr>
<td>Program Support</td>
<td>7</td>
</tr>
<tr>
<td>Workstream</td>
<td>Key Achievements</td>
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<tr>
<td>--------------------------</td>
<td>----------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Application Processing</td>
<td>• 13,826 Application intake meetings completed to date</td>
</tr>
<tr>
<td></td>
<td>• 1,575 Option Review Meetings Completed</td>
</tr>
<tr>
<td>Preconstruction and</td>
<td>• Design Consultations occurring regularly</td>
</tr>
<tr>
<td>Rehab</td>
<td>• Increased rate of Damage Assessments to 150/day</td>
</tr>
<tr>
<td>Multifamily</td>
<td>• Completed 405 applications to date (66% of active registrations)</td>
</tr>
<tr>
<td></td>
<td>• Completed 279 damage inspections to date (68% of projects with completed</td>
</tr>
<tr>
<td></td>
<td>applications)</td>
</tr>
<tr>
<td>Reconstruction</td>
<td>• 201 homeowners determined eligible for the Rebuild Pathway to date</td>
</tr>
<tr>
<td>Acquisition</td>
<td>• First applicant completed the City portion of the process, ready for State to</td>
</tr>
<tr>
<td></td>
<td>review</td>
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<tr>
<td>External Affairs</td>
<td>• Briefed Mayor de Blasio’s administration; Borough Presidents Katz and Oddo; and</td>
</tr>
<tr>
<td></td>
<td>CM Treyger, CM Menchaca, and CM Deutsch</td>
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</table>
Registered Buildings by Projected Priority and Program Options
As of January 31, 2014

<table>
<thead>
<tr>
<th></th>
<th>Priority 1</th>
<th>Priority 2</th>
<th>Priority 3</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rehabilitation</td>
<td>6,400</td>
<td>4,000</td>
<td>1,200</td>
<td>11,600</td>
</tr>
<tr>
<td>Repair &amp; Elevate</td>
<td>2,800</td>
<td>1,500</td>
<td>400</td>
<td>4,700</td>
</tr>
<tr>
<td>Reconstruction</td>
<td>370</td>
<td>-</td>
<td>50</td>
<td>420</td>
</tr>
<tr>
<td>Multifamily</td>
<td>-</td>
<td>200</td>
<td>300</td>
<td>500</td>
</tr>
<tr>
<td>Reimbursement Only</td>
<td>1,500</td>
<td>1,200</td>
<td>500</td>
<td>3,200</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>11,000</strong></td>
<td><strong>6,900</strong></td>
<td><strong>2,500</strong></td>
<td><strong>20,500</strong></td>
</tr>
</tbody>
</table>

1 Counts omit renters and secondary residences. Priority based on self-reported income and damage indicators from FEMA, DOB and OEM.

Registrants by Program Phase
As of January 31, 2014

- Under Construction
- Option Selected
- Option Review Meeting Completed
- Damage Assessment Completed
- Intake Meeting Conducted
- Withdrawn/Unresponsive
## Single Family Program
### January 2014

<table>
<thead>
<tr>
<th>Application Processing</th>
<th>Key Achievements</th>
<th>Upcoming Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• 13,826 Application intake meetings completed to date</td>
<td>• Offer reimbursements as option to applicants</td>
</tr>
<tr>
<td></td>
<td>• 1,575 Option Review Meetings Completed</td>
<td>• Complete intake for all registrants</td>
</tr>
<tr>
<td></td>
<td>• 2,906 Option Review Meetings Scheduled</td>
<td>• Implement withdrawal and ineligible status</td>
</tr>
<tr>
<td></td>
<td>• Contacted 165 applicants needing SBA resolution</td>
<td>• Conduct first grant agreement meetings</td>
</tr>
<tr>
<td></td>
<td>• Referred first customer to State Acquisition pathway</td>
<td></td>
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<tr>
<td></td>
<td>• Opened new location in Far Rockaway, replacing Arverne location</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Preconstruction &amp; Rehabilitation</th>
<th>Key Achievements</th>
<th>Upcoming Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Design Consultations occurring regularly</td>
<td>• Construction anticipated to begin in mid-February</td>
</tr>
<tr>
<td></td>
<td>• Increased rate of Damage Assessments to 150/day</td>
<td>• Finalize Construction inspection SOP's and conduct training of construction inspectors</td>
</tr>
<tr>
<td></td>
<td>• Launched lead notification to inform owners of positive lead results in their home</td>
<td>• Start design for the first home elevation</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Reconstruction</th>
<th>Key Achievements</th>
<th>Upcoming Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• 201 homeowners determined eligible for the Rebuild Pathway to date</td>
<td>• Rebuild staff to continue participating in Option Review Meetings, trainings for HRS, and engaging homeowners</td>
</tr>
<tr>
<td></td>
<td>• 154 Options Review Meetings completed in the Rebuild Pathway</td>
<td>• Development teams are meeting with homeowners, presenting prototype homes.</td>
</tr>
<tr>
<td></td>
<td>• 12 Homeowners signed Selection Agreements</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Streamlined Rebuild funding process</td>
<td></td>
</tr>
</tbody>
</table>
## Multifamily, Acquisition, and Renters Program
### January 2014

<table>
<thead>
<tr>
<th>Multi-Family Program</th>
<th>Highlights</th>
<th>Upcoming Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Completed 405 applications to date (66% of active registrations)</td>
<td>• Implementing resiliency scoping pilot (26 projects)</td>
</tr>
<tr>
<td></td>
<td>• Completed 279 damage inspections to date (68% of projects with completed applications)</td>
<td>• Operationalizing reimbursements to Priority 1 projects with demonstrated financial hardship</td>
</tr>
<tr>
<td></td>
<td>• Completed 13 environmental reports to date</td>
<td>• Handicap accessibility (Section 504) policy implementation</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>Acquisition for Redevelopment</th>
<th>Highlights</th>
<th>Upcoming Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• First applicant completed the City portion of the process and is ready to be sent to the State to complete the review</td>
<td>• State/City Standard Operating Procedure going through final review before formal adoption</td>
</tr>
<tr>
<td></td>
<td>• 20 additional applicants are ready for appraisal scheduling</td>
<td>• Enhancements to CMS</td>
</tr>
<tr>
<td></td>
<td>• Finalized documents describing the program</td>
<td>• Finalize a subrecipient agreement with Project Rebuild</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Renter Program</th>
<th>Highlights</th>
<th>Upcoming Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Issued 178 TDAP coupons and completed 57 lease ups</td>
<td>• Once Action Plan has been approved, TDAP priority 2 will commence</td>
</tr>
<tr>
<td></td>
<td>• Committed over $1.5 million in rental subsidies for 143 Sandy victims</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Made presentations to case managers from Red Cross, Catholic Charities, Lutheran Social Services, CID NY, and JCC</td>
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</tr>
<tr>
<td></td>
<td>• Worked with NYDIS to get 14 of its remaining hotel clients into apartments</td>
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</tbody>
</table>
## Program Support
### January 2014

<table>
<thead>
<tr>
<th>Key Achievements</th>
<th>Upcoming Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Policy, Legal &amp; Compliance</strong></td>
<td></td>
</tr>
<tr>
<td>• Finalized and distributed Language Access Plan</td>
<td>• Addition of HRO activities to City’s Affirmatively Furthering Fair Housing Activities</td>
</tr>
<tr>
<td>• Finalized and distributed unoccupied Unit Policy</td>
<td>• Finalize Reimbursement Policy</td>
</tr>
<tr>
<td>• Finalized and distributed policy on Repairs less than $5,000</td>
<td>• Finalize responses to Action Plan Amendment #5 Public Comments</td>
</tr>
<tr>
<td>• Finalized grant agreements for Rehab and Reimbursement</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Key Achievements</th>
<th>Upcoming Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>External Affairs</strong></td>
<td></td>
</tr>
<tr>
<td>• Continued community meeting series with events in Far Rockaway, Canarsie, New Dorp, Staten Island South Shore, and Howard Beach</td>
<td>• Community meetings in Arverne, Belle Harbor, and Sea Gate</td>
</tr>
<tr>
<td>• Redesigned Build it Back website with updated information, new pages, and an easier to use interface</td>
<td>• Action Plan meetings in Brooklyn, Queens, and Staten Island</td>
</tr>
<tr>
<td>• Briefed Mayor de Blasio’s administration; Borough Presidents Katz and Oddo; and CM Treyger, CM Menchaca, and CM Deutsch</td>
<td>• Civic Association meetings in Ocean Breeze, Midland Beach, and Canarsie</td>
</tr>
<tr>
<td>• Launched first program updates conference call with elected officials</td>
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<tr>
<td>• Produced 2 newsletters on program updates for nearly 5,700 readers</td>
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</table>

<table>
<thead>
<tr>
<th>Highlights</th>
<th>Upcoming Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Environmental Health &amp; Safety</strong></td>
<td></td>
</tr>
<tr>
<td>• Began issuing notifications to customers whose homes tested positive for lead-based paint</td>
<td>• Increase capacity of lead-based paint risk assessors</td>
</tr>
<tr>
<td>• Provided environmental training to Design Services and Contractors</td>
<td>• Start scheduling new asbestos vendors for appointments to perform asbestos surveys</td>
</tr>
<tr>
<td>• Trained more than 20 individuals to be certified as lead-based paint risk assessors</td>
<td>• Create Environmental Dashboard in CMS as a repository holding all project-related environmental documentation</td>
</tr>
<tr>
<td>• Completed lead-based paint risk assessments for Reimbursement pilot homes</td>
<td></td>
</tr>
<tr>
<td>• Zero OSHA recordable incidents during January</td>
<td></td>
</tr>
</tbody>
</table>
Priorities at NYC Build It Back

NYC Build It Back priorities help us meet the National Objectives determined by the US Department of Housing and Urban Development (HUD) Community Development Block Grant-Disaster Recovery rules. Applicant prioritization ensures that BIB:

- Benefits low and moderate-income ("LMI") persons
- Meets urgent needs
- Prevents or eliminates slums or blight

Prioritization takes into account the income of your household, using 2013 Area Median Income ("AMI") levels and the unrepaid storm damage to your home. AMI levels are established by HUD.

For Rental Units: For properties containing rental units, Build it Back makes a final priority determination based on the number of units and the reported household income of the tenants residing in the property.

Level of Damage:
- Destroyed = Property is no longer standing.
- Severe Damage = Property is structurally unsound after the storm and damage is not practical to repair.
- Major Damage = Property is more than 50% damaged, typically corresponding to flooding of basements and ground floor living spaces.
- Moderate Damage = Property damage that typically corresponds to basement flooding with little or no impact to ground floor living spaces.
- No Damage
Estimate Your NYC Build It Back Priority

Note: The following guidelines are only an estimate. The actual level of property damage is determined by Build it Back’s Damage Assessors after inspection.

Step 1 – Find your AMI:

<table>
<thead>
<tr>
<th>Number of members in household</th>
<th>&lt; 80% AMI - Low and Moderate Income (LMI)</th>
<th>80-165%</th>
<th>&gt; 165%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$0 - $48,100</td>
<td>$48,101 - $99,330</td>
<td>$99,331 +</td>
</tr>
<tr>
<td>2</td>
<td>$0 - $55,000</td>
<td>$55,001 - $113,520</td>
<td>$113,521 +</td>
</tr>
<tr>
<td>3</td>
<td>$0 - $61,850</td>
<td>$61,851 - $127,710</td>
<td>$127,711 +</td>
</tr>
<tr>
<td>4</td>
<td>$0 - $68,700</td>
<td>$68,701 - $141,735</td>
<td>$141,736 +</td>
</tr>
<tr>
<td>5</td>
<td>$0 - $74,200</td>
<td>$74,201 - $153,120</td>
<td>$153,121 +</td>
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<tr>
<td>6</td>
<td>$0 - $79,700</td>
<td>$79,701 - $164,505</td>
<td>$164,506 +</td>
</tr>
<tr>
<td>7</td>
<td>$0 - $85,200</td>
<td>$85,201 - $175,890</td>
<td>$175,891 +</td>
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<tr>
<td>8</td>
<td>$0 - $90,700</td>
<td>$90,701 - $187,110</td>
<td>$187,111 +</td>
</tr>
</tbody>
</table>

Step 2 – Estimate priority with your AMI and your approximate Level of Damage:

<table>
<thead>
<tr>
<th>Income band (by HH size)</th>
<th>Level of Damage</th>
<th>Estimated Priority</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-80% AMI</td>
<td>Currently living in building with minor damage</td>
<td>1</td>
</tr>
<tr>
<td>0-80% AMI</td>
<td>Destroyed/severe damage, needs to rebuild</td>
<td>2</td>
</tr>
<tr>
<td>0-80% AMI</td>
<td>Major/moderate damage</td>
<td>3</td>
</tr>
<tr>
<td>80-165% AMI</td>
<td>Destroyed/severe damage, needs to rebuild</td>
<td>1</td>
</tr>
<tr>
<td>80-165% AMI</td>
<td>Major/moderate damage</td>
<td>2</td>
</tr>
<tr>
<td>165% AMI and above</td>
<td>Destroyed/severe damage</td>
<td>3</td>
</tr>
<tr>
<td>165% AMI and above</td>
<td>Major/moderate damage</td>
<td>4</td>
</tr>
</tbody>
</table>

Reimbursement Priority

BIB will distribute Reimbursements as funding permits based on expenditure on LMI applicants and total available funding.

<table>
<thead>
<tr>
<th>AMI band</th>
<th>Reimbursement Priority</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-80% AMI</td>
<td>Storm repairs completed (Reimbursement only)</td>
</tr>
<tr>
<td>80-165% AMI</td>
<td>Storm repairs completed (Reimbursement only)</td>
</tr>
<tr>
<td>165% AMI and above</td>
<td>Storm repairs completed (Reimbursement only)</td>
</tr>
</tbody>
</table>
Document Checklist for Homeowners of 1–4 Unit Homes

Welcome to the NYC Build It Back program. For your first appointment with a Housing Recovery Specialist, you'll need to present certain documents that show identification and property ownership. We've compiled this checklist in order to help you gather these important documents.

Each property owner listed on the deed or other document demonstrating property ownership (such as a proprietary lease for a cooperative apartment) should bring these documents to the meeting. If you can't attend the meeting, please send a representative with a valid, fully executed power of attorney instead. If applicable, you'll need proof that you're representing a trust, partnership, co-op, or condo. The Housing Recovery Specialist will tell you if any additional documents are required.

Proof of Identity
If there are multiple property owners, each owner must provide proof. Expired documents will be accepted. ONE of these is required:

- Driver's License
- State Issued Identification Card
- Passport
- Passport Card
- Permanent Resident Card
- Military ID
- Other Official State or Federal Photo ID

Proof of Citizenship or Qualified Alien Status
If there are multiple property owners, only the primary applicant must provide proof. Expired documents will be accepted.

This is preferred:
- FEMA Award for Individual Housing Assistance

If you do not have a FEMA Award, ONE of these is required:

- US Passport
- US Passport Card
- US Birth Certificate
- Certificate of Naturalization
- Certificate of Citizenship
- NY State Enhanced Driver’s License (EDL)
- NY State Enhanced Non-Driver Photo ID Card (ENDID)

If you are NOT a US citizen, ONE of these is required:

- Alien Number
- I-94 Admission Number

Proof of Ownership
ONE of these is required:

- Property Deed
- Other proof of property ownership with Build it Back applicant name(s) verifying ownership
Proof of Household Income

If you own and live in your residence, BOTH of these documents are required:

☐ Signed Certification of Income for the entire household
☐ 2012 IRS 1040 or 1040A or 1040EZ Tax Return Long Form for each member of the household

If you do not have a 1040 form, please provide information about the following sources of income:

☐ Wages, salaries, tips, etc. (documented with the 6 most recent consecutive paystubs)
☐ Taxable interest
☐ Dividends
☐ Taxable refunds, credits or offsets of state and local income taxes; for exceptions, refer to Form 1040 instructions
☐ Alimony (or separate maintenance payments) received
☐ Business income (or loss)
☐ Capital gain (or loss)
☐ Other gains (or losses) (i.e., assets used in a trade or business that were exchanged or sold)
☐ Taxable amount of individual retirement account (IRA) distributions (includes simplified employee pension [SEP] and savings incentive match plan for employees [SIMPLE] IRA)
☐ Taxable amount of pension and annuity payments
☐ Rental real estate, royalties, partnerships, S corporations, trusts, etc.
☐ Farm income (or loss)
☐ Unemployment compensation payments
☐ Social Security Income
☐ Taxable amount of social security benefits
☐ Other income (includes: prizes and awards; gambling, lottery or raffle winnings; jury duty fees; Alaska permanent fund dividends; reimbursements for amounts deducted in previous years; income from the rental of property if not in the business of renting such property; and income from an activity not engaged in for profit)

If you are a landlord of a residence(s) occupied by tenants, this is required:

Note: If you are an owner living in your home and you have a tenant(s) you must also bring the documents listed above as Proof of Household Income for your own household.

☐ Signed Certification of Income Form for Tenants filled out by tenants for each unit in the building

Proof of Primary Residency or Year Round Tenancy

Note: Vacation homes and seasonal rental properties are not eligible for Build it Back.

This is preferred:

☐ Proof of receipt of FEMA housing REPAIR or REPLACEMENT benefits for the damaged property address

OR

ONE of the following:

Note: Document must show the applicant name(s), date issued, and the damaged property address.

☐ Proof of 2012 School Tax Relief (STAR) / 2012 Homestead Exemption
☐ 2012 Federal Tax Return
☐ 2012 Tax Return Transcript
☐ Vehicle Registration or Renewal for 2012
☐ Certificate of Title for Vehicle Issued in 2012
Receipt of government benefits received for at least one month between September 2012 and May 2013, including, but not limited to:

- Social Security (All types including, but not limited to, Retirement, SSDI, SSI and Survivors)
- Temporary Assistance for Needy Families (TANF)
- Medicare
- New York Child Health Plus (CHIP)
- New York Head Start
- New York Low Income Home Energy Assistance Program (LIHEAP)
- New York Medicaid
- New York Special Supplemental Nutrition Program for Women, Infants and Children (WIC)
- New York State Supplemental Nutrition Assistance Program (SNAP)
- New York Temporary Assistance (TA)
- New York Unemployment Insurance

Copy of water, electric or gas bill(s) showing service for the six (6) months prior to October 28, 2012 showing usage consistent with primary residency as judged by the Program's eligibility review team

Letter from a water, electric or gas service provider stating that service was provided in the name of the applicant(s) for the six (6) months prior to October 28, 2012, and that the level of service was consistent with a primary residence

Other documentation from a government or commercial source which would tend to evidence that the applicant resided at the address listed on the application on October 28, 2012, as their primary residence. Non-standard documentation is subject to review and approval by the Program

Documentation of Other Assistance Received (if applicable)

If applicable, these are required:

- FEMA (registration number, structural damage award and amounts)
- Small Business Administration (SBA loan approved/received, amount, and application number)
- Flood Insurance NFIP
  - Flood insurance at time of storm and now
  - Flood insurance coverage—contents and/or structure
  - Claim amounts received, deductibles, and lawsuits
- Homeowners Insurance
  - Homeowners policy in place at time of storm and now
  - Homeowners coverage—hazard, contents, flood
  - Filed insurance claim, amount received, deductible amount, lawsuits
  - Insurance Company Information
- Other Assistance Received
  - NYC Rapid Repair assistance received
  - Type of assistance received
  - Other financial assistance (ICC Elevation Grant, etc.)
ISSUE RESOLUTION PROCESS

If you do not understand or disagree with a program determination, you may take advantage of NYC Build it Back’s Issue Resolution Process to obtain more information and request review of a written program determination.

The Program has established a formal two-tier process to resolve issues with applicants. Prior to the formal review process, the "Request for Explanation" will provide applicants the ability to understand program decisions through informal communications with Customer Service Representatives.

If you continue to disagree with a program determination after receiving an explanation from a customer service representative you may submit a Request for Review of a written program determination using the form enclosed or provided by the Program.

If you continue to disagree with a written program determination, and the determination relates to your eligibility to participate in the program, you may submit a formal Appeal of the determination using the form provided with the review response sent to you by the Program (for eligibility determinations only). Appeals must be submitted within 30 days of your receipt of the review response from the Program.

If the form available for such a request is not included with this mailing, you may obtain one at your Build it Back center, or request one by phone at (212) 615-8017, by fax at (212) 312-0857, or by email at legal@recovery.nyc.gov, and following the instructions for submitting the request. For more information about this process, please contact Build it Back’s issue resolution staff at (212) 615-8017.

If any of the forms mentioned above have not been provided to you, you may obtain one at your Build it Back center, or request one by phone at (212) 615-8017, by fax at (212) 312-0857, or by email at legal@recovery.nyc.gov.

FAIR HOUSING LAW

Under the New York City Human Rights Law, you cannot be denied housing because of your actual or perceived race, creed, color national origin, age, disability, gender (including gender identity and sexual harassment), sexual orientation, marital status, partnership status, alienage
or citizenship status, lawful occupation, lawful source of income, or because children may be residing with you.

If you believe that you are a victim of housing discrimination, you should dial 311 to reach the NYC Commission on Human Rights, or visit www.nyc.gov/cchr.

In addition, under Federal law, it is illegal to discriminate against any person because of race, color, religion, sex, handicap, familial status, or national origin.

If you feel that you have been discriminated against under Federal law, you may file a complaint of housing discrimination:

U.S. Department of Housing and Urban Development
Assistant Secretary for Fair Housing and Equal Opportunity
Washington, D.C. 20410

I-800-669-9777 (Toll Free)
I-800-927-9275 (TTY)
Frequently Asked Questions

GENERAL INFORMATION
What is New York City doing to help people whose homes were damaged by Sandy?
How do I register?
What happens after I register?
I registered for the New York State Rising Recover Program for help, do I have to apply again for the NYC Build It Back program?
If I own multiple tenant-occupied homes, should I have registered with Build It Back multiple times?
Who is required to be listed as a co-applicant?
If I am not an owner of the property, but I am married to an owner of the property, and have lived at the property for many years, can I be a co-applicant?
Is every co-applicant required to provide income information?
How are applications prioritized?
How do I reschedule, cancel or confirm my appointment with a Housing Recovery Specialist?
I have forgotten the location of the Build It Back Center where I am supposed to meet with a Housing Recovery Specialist. Where are the centers located?
Who should I contact for business assistance?
I have a general NYC Build It Back program question, what should I do?

HOMEOWNER FAQS
What are the criteria for eligibility?
What if I've already received other funds for repair?
My income has changed since 2012. Should I still provide my 2012 1040 form?
How do FEMA grants, SBA loans and insurance payouts affect my Build It Back grant?
I qualified for an SBA loan but didn't take one. Will that affect the amount of assistance I can get under NYC Build It Back?
Can I be reimbursed for work I've already done?
I'm an owner in a co-op or condominium, how should I have applied?
Are there restrictions if I get assistance from NYC Build It Back?

CONSTRUCTION
I have all of my paperwork in order, plus I already have a contractor, an architect, approved Department of Buildings plans and permits, a substantial damage determination letter and an elevation certificate. I am currently rebuilding and elevating. Is there anything the program can do to expedite someone like me, so I can get funds to cover my remaining need?
Can I build beyond the scope of my grant agreement?
If NYC Department of Buildings (DOB) demolished my home because of damage caused by Sandy, am I still eligible for Build It Back?
What do "substantial damage" and "minor damage" mean?
What is the timeline for construction projects?
What are the rules regarding ongoing construction?
How does ongoing construction affect projects that are potentially eligible for Repair?
How does ongoing construction affect projects that are potentially eligible for Rebuild?
How does ongoing construction affect projects that are potentially eligible for Reimbursement?

COUNSELING FOR HOMEOWNERS (1-4 FAMILY)
What is the NYC Build It Back Counseling Program? What types of issues are eligible for counseling?
When can I be referred to the BIB Counseling Program?
What should I expect when I am referred to Counseling?
What will happen to my application if I am behind on my mortgage?
If I am in foreclosure, can I still continue in the NYC Build It Back Program?
What if I am already working with a non-profit agency on a mortgage issue?
Who are the Build It Back Counseling Partners?

ELEVATION AND FLOOD INSURANCE
Will NYC Build It Back require me to elevate my house?
Will NYC Build It Back pay for elevation?
What is the denominator for substantial damage calculation?
Will there be a process for appealing program determinations, such as eligibility?
If I've already received an elevation assistance/leave on the elevation letter,

http://www.nyc.gov/cgi-bin/misc/npfprinter.cgi?action=print&sitename=Recovery
How do I know if I qualify for ICC (Increased Cost of Compliance)?
Concern about flood insurance rates: How high will my flood insurance be? Is there a way to lower it?
How do we deal with elevating a home attached to other homes?
What are the flood insurance requirements if I participate in this Program?
What is a Special Flood Hazard Area?
If I only choose reimbursement, am I still required to carry flood insurance?
How do I know if my home is in a SFHA?
How much flood insurance do I have to carry for the Program?
Who do I contact if I want to find out how much flood insurance will cost or if I want to purchase a flood insurance policy?

ACQUISITIONS / BUYOUTS
What is the difference between acquisition and buyout?
What are criteria for eligibility for a buyout?
What are the criteria for eligibility for acquisition?
What price will the City offer to acquire my property?
Are empty lots that were empty at the time of Sandy eligible for acquisition?
How do mortgages impact acquisitions?

LANDLORDS AND COOP/CONDO REPRESENTATIVE FAQS:
I own a rental apartment building, or I represent a coop or condo, and it’s damaged and/or uninhabitable. What assistance can I apply for?
How can I prove that I have year-round tenants (including those who do not pay rent)?

GENERAL INFORMATION
What is New York City doing to help people whose homes were damaged by Sandy?
The NYC Build It Back program will assist homeowners, landlords, renters and tenants affected by Sandy within all five boroughs of New York City. The program consists of multiple pathways, including: rehabilitation or reconstruction of homes; reimbursement for repair work already carried out; and acquisition of homes.

How do I register?
Build It Back Registration closed on October 31, 2013.

What happens after I register?
After registration, you should begin to gather documents that you will need for your application. A list of suggested documents can be found here. You will be called to schedule an in-person appointment at a Build It Back Center with a Housing Recovery Specialist.

I registered for the New York State Rising Recover Program for help, do I have to apply again for the NYC Build It Back program?
The NY Rising Recovery Program is the assistance program for residents of New York State who reside outside of the five boroughs of New York City and whose affected homes are outside of the five boroughs of New York City. Because the registration for NY Rising is only intended for residents outside of NYC, you must apply to NYC Build It back separately.
The only New York State program which New York City residents may be eligible for is the New York State Buyout program.

If I own multiple tenant-occupied homes, should I have registered with Build It Back multiple times?
Yes, you should have registered separately for each different address. When you schedule your initial meeting, notify your scheduler or Housing Recovery Specialist that you own these properties because you may be able to complete applications for all of them at the same time rather than go through multiple appointments.

Who is required to be listed as a co-applicant?
All owners of a property must be present for the initial intake meeting at a Build It Back Center with a Housing Recovery Specialist unless Power of Attorney is entered in
http://www.nyc.gov/cgi-bin/misc/pfprinter.cgi?action=print&sitename=Recovery
If I am not an owner of the property, but I am married to an owner of the property, and have lived at the property for many years, can I be a co-applicant? Only an owner of a property or a co-owner of a property may be an applicant. In cases where an owner wishes to have another individual represent him in the application process, the owner must grant that individual power of attorney. Necessary forms are online or a Housing Recovery Specialist can provide you with a Power of Attorney form.

Is every co-applicant required to provide income information? Income information is only required from individuals who are members of the household. For example, consider a mother and daughter who own a home together, but only the mother lives in the home. While the program requires both mother and daughter to be co-applicants, the program requires income information only from the mother (and anyone else who lives in the home), but not the daughter.

How are applications prioritized? We will prioritize registrants based on level of damage and financial need, as based on Area Median Income (AMI). Those with the most damage and highest financial need will receive a higher priority. Click here for a graph showing prioritization levels.

How do I reschedule, cancel or confirm my appointment with a Housing Recovery Specialist? If you need to make a change to your appointment, please call Build It Back scheduling at 1-888-273-1112. If you need to leave a message, you will receive a call back within two business days.

I have forgotten the location of the Build It Back Center where I am supposed to meet with a Housing Recovery Specialist. Where are the Centers located? The Build It Back locations are listed below. If you’re not sure where your meeting is, we recommend you call 1(888) 273-1112 to confirm your meeting location and time. Please note that walk-in appointments are not taken, you must have a scheduled appointment in order to be seen by a Housing Recovery Specialist.

- Far Rockaway
  - 10-01 Beach 20th Street
    Note: the entrance is next to the Queens Library for Teens on the corner of Beach 20th and Conama Avenue

- Breezy Point
  - Breezy Point/Tilden: 415 State Rd Breezy Point (entrance across the street from Beach 178th Street)

- Coney Island
  - NYC Human Resources Administration Center, 3050 West 21st Street (between Surf Avenue and the Boardwalk)

- Mill Basin
  - 1097 Bergen Avenue, (enter at the NYC Department of Environmental Protection Paerdegat Facility at Bergen and Avenue K)

- Staten Island East Shore
  - 1976 Hylan Blvd. (at the Kia Dealership between Jefferson and Stobe Avenues.)

Who should I contact for business assistance? NYC Economic Development Corporation and NYC Small Business Services handle business disaster relief. You may find more information here.

I have a general NYC Build It Back program question, what should I do? For general NYC Build It Back program information please call Customer Service at 212-615-8329.
What are the criteria for eligibility?
Personal eligibility requirements include:

- Homeowners and landlords must have owned the damaged property at the time of the storm and maintained ownership in order to be eligible for assistance.
- All residential buildings which act as a primary residence (whether owner-occupied, or renter-occupied year-round) may be eligible. Per federal regulations, second homes are not eligible for assistance.
- US citizenship or documented qualified alien status.

Property eligibility requirements include:

- Homes must be located within NYC.
- Homes must have suffered damage as a result of Sandy.

What if I've already received other funds for repair?
The Disaster Recovery funds which are being used to assist eligible applicants are subject to Federal requirements which require that the program confirm that applicants have not already received financial assistance from other sources for the same activities for which the program is providing assistance. If applicants have already received assistance from other sources, it may impact the amount of assistance which they may receive from the program. Examples of other sources which applicants may be required to disclose in order to receive repair or reconstruction assistance include, but are not limited to:

- FEMA Individual Assistance for Structure (IA);
- FEMA National Flood Insurance Program (NFIP), for structure, not contents;
- Private insurance, for structure, not contents;
- Increased Cost of Compliance (ICC);
- Small Business Administration (SBA);
- New York State assistance;
- Philanthropic funds granted to provide specific damage relief.

My income has changed since 2012. Should I still provide my 2012 1040 form?
The intent of the program is to record your current income. If your income has changed since 2012, you do not need to submit your 2012 1040 as a supporting document as proof of income (your 2012 1040 may still be useful for other requirements). Instead, you can submit any other forms of documentation that reflect your current income, as defined here. In addition to the required income certification form, this may include, but is not limited to, paystubs, unemployment checks, disability checks or direct deposit receipts. You must still account for all of the household income.

How do FEMA grants, SBA loans and Insurance payouts affect my Build It Back grant?
Insurance proceeds, FEMA assistance, SBA loan amounts and other forms of disaster assistance are considered assistance available to address unmet needs as a result of the disaster. If your housing needs have not been fully met through these other forms of assistance, you may still be eligible for a grant to cover the difference.

I qualified for an SBA loan but didn’t take one. Will that affect the amount of assistance I can get under NYC Build it Back?
The program will consider the reason that you declined the SBA loan in determining whether you have an unmet need that can be addressed through a grant of assistance under NYC Build it Back. You may find more information on this subject here.

Can I be reimbursed for work I've already done?
The NYC Build It Back program may include reimbursements for owners of some 1-4 unit buildings who have already paid out-of-pocket for repairs. Reimbursements will be subject to the program's eligibility requirements and restrictions on assistance according to federal regulations. For example, repairs must have been code-compliant.
Please note that the Program is prioritizing rehabilitating and reconstructing repairing and rebuilding homes buildings to safe and sanitary conditions, and reimbursement may not be available at least until all such needs are met. In order for repairs to be considered for reimbursement, they must be completed by the time of your Damage Assessment. After October 29, 2013, if you hire a contractor and/or spend money on materials for repairs, those amounts will not be eligible for reimbursement.

http://www.nyc.gov/cgi-bin/misc/pfprinter.cgi?action=print&sitename=Recovery
I'm an owner in a co-op or condominium, how should I have applied?
If your individual unit in a multi-unit coop or condo was damaged, but the common areas or mechanicals were not damaged or have been repaired, then you as the individual co-op or condo owner should have registered for NYC Build it Back. If, on the other hand, your coop/condo has remaining damage to common and mechanical areas as well as to individual units, a representative of the co-op board or condo association should have registered for NYC Build it Back.

Are there restrictions if I get assistance from NYC Build it Back?
If you accept assistance from the program, you must maintain ownership of the assisted property for one (1) year after the date of construction completion. Properties in the floodplain may also be subject to a federal requirement to maintain flood insurance in perpetuity. Failure to maintain flood insurance when required may result in ineligibility for future federal assistance, should a future disaster event occur.

CONSTRUCTION
I have all of my paperwork in order, plus I already have a contractor, an architect, approved Department of Buildings plans and permits, a substantial damage determination letter and an elevation certificate. I am currently rebuilding and elevating. Is there anything the program can do to expedite someone like me, so I can get funds to cover my remaining need?
An applicant who has retained a contractor and obtained permits and plans will not have their priority adjusted to be prioritized above other applicants.

Can I build beyond the scope of my grant agreement?
You may be eligible for a certain grant amount based on Build it Back guidelines. Depending on which Build it Back program(s) you establish eligibility for, you may be able to add your own personal funds to make changes or additions, with certain restrictions. This is only permitted if you choose your own contractor within the Repair option, not if you use one of the City-provided contractors. You also may not add to the scope of work if you have a "misspent funds gap" and are unable to fill the funding gap. Further information about these options will be addressed during future meetings with your Housing Recovery Specialist.

If NYC Department of Buildings (DOB) demolished my home because of damage caused by Sandy, am I still eligible for Build it Back?
The demolition of your home by DOB has no bearing on your eligibility for the Build it Back program.

What do "substantial damage" and "minor damage" mean?
If the cost to repair your building, including bringing damaged elements of the structure up to code requirements, will be 50 percent or more of the structure's pre-storm fair market value, it is considered substantially damaged. For example, if the value of your home (not land) is $70,000 and the cost of repairs is $35,000 or more, your home is considered substantially damaged. If the cost of repairs is $34,999 or less, it is considered minor damage.

Once your home reaches the substantial damage threshold, there is a requirement to repair or rebuild to the most current building codes (as determined by the NYC Department of Buildings) and to eliminate residential units below the most current flood elevation (as determined by the FEMA flood maps).

What is the timeline for construction projects?
NYC Build it Back will begin repairing and rebuilding Priority 1 homes in volume in early-to-mid 2014. The Program will begin working with Priority 2 applicants if funding permits, by the summer of 2014. These schedules are subject to change based on funding levels and other external factors. NYC Build it Back cannot guarantee funding for Priority 2 or 3 applicants or for Reimbursements, although every effort will be made to serve these applicants.

What are the rules regarding ongoing construction?
Construction must stop or be completed prior to the Damage Assessment being performed. Construction completed after the Damage Assessment may put your benefit eligibility at risk.
How does ongoing construction affect projects that are potentially eligible for Repair?
NYC Build It Back will not be able to perform a Damage Assessment or Design Consultation until all in-progress repairs are complete and all work has stopped on the home. Performing repairs after the Damage Assessment may also require a new Environmental Review, which may impact eligibility. All open permits must be closed in order for the applicant to move forward in the Repair program.

How does ongoing construction affect projects that are potentially eligible for Rebuilt?
Applicants with a structurally unsound or destroyed home that may be candidates for the Rebuild program must not start construction until NYC Build It Back is able to conduct all required reviews and Damage Assessments. Applicants that start construction prior to the determination for eligibility and final approval for Rebuild funding may negatively impact their eligibility or benefit size for any assistance depending on Program determinations.

How does ongoing construction affect projects that are potentially eligible for Reimbursement?
NYC Build It Back cannot reimburse applicants for any expenses incurred after the earlier of either October 29, 2013 or the date of the Damage Assessment. Work completed under contracts signed before October 29, 2013 may be eligible depending on the circumstances. Applicants interested in Reimbursement must make this request during the Intake Appointment. Any expenses incurred after the Intake Appointment may not be considered by NYC Build It Back for Reimbursement. The Reimbursement rules are based upon the Federal Requirements established by the US Department of Housing and Urban Development (HUD) for NYC Build It Back.

COUNSELING FOR HOMEOWNERS (1-4 FAMILY)

What is the NYC Build It Back Counseling Program? What types of issues are eligible for counseling?
BIB offers counseling referrals to eligible applicants who may need additional assistance moving their application along in the BIB Program. Applicants in need of services outside of the scope of the BIB program may be provided with a referral list of other City and nonprofit support services. The BIB Counseling Program may be able to provide support for the following issues related to a person’s application:

- Delinquent Mortgage and Foreclosure – Applicant is having trouble remaining current on a mortgage, is struggling with a mortgage forbearance plan, or has entered into foreclosure proceedings
- Title Issues – Applicant is unable to obtain proof of ownership of their property e.g. divorce-related ownership issues, obtaining title to property, estates, etc.
- Replacing lost or difficult to obtain documentation – e.g. proof of identity, proof of citizenship, proof of income, a mortgage statement or other key documents
- Documentation of income – Applicant has trouble obtaining verification of income documentation, e.g. self-employed applicants or applicants who did not file taxes in past year
- Insurance Issues – Applicant is having difficulty with their mortgage servicer who refuses to release insurance proceeds for home repairs, or experiencing a delay in receiving repair or other funds from an insurance company (Counselors will NOT provide representation in litigation)
- Landlord Issues – Applicants who are experiencing problems obtaining rental income from a rental unit in their home
- SBA Loan Issues – Applicant is having difficulty making payments on their SBA Loans
- Denial of FEMA benefits based on a significant misunderstanding, e.g. applicant owns property but FEMA believes the opposite and has denied benefits
- Victim of illegal practices – Applicant has been a victim of scam, fraud, price gouging, or unfair lending with regard to their Hurricane Sandy-impacted property
- Program Option Selection – Counseling is available to offer analysis, advice, and assistance on the financial implications of the BIB Program Options available to an applicant

When can I be referred to the BIB Counseling Program?

http://www.nyc.gov/cgi-bin/misc/pfprinter.cgi?action=print&sitename=Recovery
You can be referred to counseling during your application process for the BIB Program. You may request it or it may be offered to you when speaking with a Housing Recovery Specialist at a Build It Back Center. One of our Customer Service Representatives may suggest this to you over the phone as well.

What should I expect when I am referred to Counseling?
Legal and housing financial counselors will be able to provide advice and assistance, but will not represent applicants in litigation. When you agree to be referred to counseling, you will be asked to sign a Waiver of Liability with the City of New York. Your information will then be passed along to our NYC Build It Back Counseling Partners who will contact you to further assess your needs and may ask you additional questions related to your specific situation.

What will happen to my application if I am behind on my mortgage?
Although a delinquent mortgage will not immediately impact the ability of your application to move forward in the Build It Back process, we recommend that you seek assistance from our Counseling Partners to try to bring your mortgage current.

If your home enter into foreclosure (i.e. your lender has filed a foreclosure Summons and Complaint against you) during your time with the Build It Back program, your application will not be processed for the Repair or Rebuild Program options until you reach a sustainable solution with your servicer. See question below.

If I am in foreclosure, can I still continue in the NYC Build It Back Program?
Should your home enter into foreclosure (i.e. your lender has filed a foreclosure Summons and Complaint against you) during your time with the Build It Back program, your application will not be processed for the Repair or Rebuild Program options until you reach a sustainable solution with your servicer. The City of New York intends to invest in neighborhoods and provide housing solutions for applicants who have been impacted by Sandy. If an applicant is in foreclosure, they will be referred to counseling and will not advance through the application process for the Repair or Rebuild Program options unless the foreclosure is resolved.

The City will be verifying whether a Summons and Complaint has been filed against properties under the Build It Back Program. In order to move forward in the program, an applicant will be required to enter into the Build It Back Counseling Program and obtain a solution with the servicer. The Build It Back Counseling Partners can help you through this process by working with you and your mortgage servicer.

What if I am already working with a non-profit agency on a mortgage issue?
You may continue to work with your provider on your mortgage issue. In cases where a Build It Back Counseling Partner is needed to help move a case along in the program, e.g. your property is in foreclosure, they will be able to coordinate your case with your other assistance provider(s).

Who are the Build It Back Counseling Partners?
The Build It Back Counseling Partners are non-profit organizations with trained housing financial and legal counselors who have a range of experience working in your community.

These housing financial counselors can help customers address housing and mortgage-related issues that may impede their ability to proceed through the program (foreclosure, mortgage delinquency, mortgage forbearance, etc.). They will also help customers understand the complex financial implications of their Build It Back Program Options. Housing counselors have experience and expertise in mortgage finance and foreclosure prevention, including helping homeowners with hardships apply for lower payments with their mortgage company.

Legal counselors will advise customers on the laws governing their individual situations, and help them resolve mortgage, insurance, title and ownership issues, and other legal obstacles. Legal counselors under the program will advise and assist only, and will not represent the customer in litigation.

Lawyers providing assistance under the program have experience with foreclosure prevention, mortgage and real property issues, insurance, family law issues as they relate to the home, and addressing consumer fraud.
Will NYC Build it Back require me lift/elevate my house?
Participation in the Build it Back program is entirely voluntary. However, both FEMA and New York City's Building Code require that any substantially damaged home in the flood zone (defined on FEMA's Flood Insurance Rate Maps) must be elevated. A home is considered substantially damaged if the cost to restore the home to its condition before Sandy struck would be 50% or more of the fair market value of the structure before Sandy.

Will NYC Build it Back pay for elevation?
- Substantially-damaged homes will be eligible for elevation and rehabilitation through the Build it Back program.
- Homes that are not determined to be substantially damaged will not be eligible for elevation through the Build it Back program.

What is the denominator for substantial damage calculation?
Pre-storm Fair Market Value of the structure will be primarily determined by:
- The fair market value as determined by the NYC Department of Finance.
- The program may make alternative forms of determining fair market value available if you do not agree with your substantial damage calculation.

Will there be a process for appealing program determinations, such as eligibility?
Yes. Applicants will be able to utilize the program's Issue Resolution Process to obtain more information and/or request reconsideration of a program determination. More information can be found here (in PDF).

If I've completed repairs, will I receive elevation assistance? Where on the prioritization list would this situation fall?
Build it Back may be able to help you elevate your home if it was substantially damaged and you have already completed repairs. This would be a lower priority than homes that still need.

How do I know if I qualify for ICC (Increased Cost of Compliance)?
You qualify for ICC if you had a flood insurance policy at the time of Sandy and your home was substantially damaged. You could receive up to $30,000 to elevate your home or implement other resiliency improvements to protect your home from damage in future severe weather events. You can find more information and how to file an ICC claim with your insurance company here.

Concern about flood insurance rates: How high will my flood insurance be? Is there a way to lower it?
Rates for policies covered by the National Flood Insurance Program (NFIP) are set by FEMA and based on Flood Insurance Rate Maps, which FEMA is currently in the process of revising for New York City. In general, rates are reduced for properties that are constructed or elevated above the flood levels shown on FEMA's maps. Please refer to FEMA's website for more specifics on this topic.

How do we deal with elevating a home attached to other homes?
NYC Build it Back and FEMA will work with homeowners to design the best available resiliency strategy for buildings that are required to meet resilience standards under the Build it Back Program. Attached homes will need to be considered on a case-by-case basis and with the expertise of design and engineering professionals.

What are the flood insurance requirements if I participate in this Program?
If you live in a Special Flood Hazard Area (SFHA), there are two sets of flood insurance requirements that apply to you: the Federal Requirement and the Build it Back Requirement.

Federal Requirement: If you receive federal assistance for your flood damaged home from the Federal Emergency Management Agency (FEMA), Small Business Administration (SBA), or the City's Community Capital Block Grant-funded NYC Build it Back Program, you will be required to have flood insurance. If you qualify for the Increased Cost of Compliance Program (ICC), you may still be able to receive flood insurance assistance. If you have any questions about ICC, please contact your insurance company.
NYC Recovery - Homeowners - Frequently Ask Questions

Back Program, you are required by federal law to cover the building for flood insurance for as long as you own it. Should you sell the building, you are required to inform the new owner of the necessity to purchase and maintain flood insurance. Failure to carry flood insurance could result in the denial of future federal disaster assistance. The City does not have control over this requirement and it applies to all persons in a SFHA who have already received FEMA or SBA assistance for flood damage to their homes.

NYC Build it Back Requirement: If you participate in the Rebuild program and your home is reconstructed, you will be required to provide evidence that you are carrying flood insurance on your new home when construction is completed.

What is a Special Flood Hazard Area?
Special Flood Hazard Areas (SFHAs) are floodplains or at high risk for flooding. These areas are indicated on Flood Insurance Rate Maps (FIRMs). In high-risk areas, there is at least a 1 in 4 chance of flooding during a 30-year mortgage.

If I only choose reimbursement, am I still required to carry flood insurance?
Yes, if flood insurance is required for your property, you must carry it if you receive any assistance from NYC Build it Back other than acquisition or buyout.

How do I know if my home is in a SFHA?
NYC Build it Back will determine if your home is in a SFHA and can provide that information to you.

How much flood insurance do I have to carry for the Program?
NYC Build it Back requires you to carry flood insurance in an amount equal to the grant or loan provided by the Program. FEMA, SBA disaster loans and other federal programs may require different amounts.

Who do I contact if I want to find out how much flood insurance will cost or if I want to purchase a flood insurance policy?
The National Flood Insurance Program (NFIP) has an arrangement with private insurance companies to sell and service flood insurance policies. You can find more information on FloodSmart.gov or by contacting your insurance agent or company to find out more about federal flood insurance. NYC Build it Back encourages you to find out what your flood insurance rates will be prior to signing the Program’s grant or loan agreement. NYC Build it Back cannot provide you a cost of flood insurance for your home.

ACQUISITIONS / BUYOUTS

What is the difference between acquisition and buyout?
A buyout is New York State’s program to purchase property that must remain undeveloped in perpetuity; an acquisition is when the government purchases a property that can then be redeveloped or sold to be redeveloped. New York State has announced it will be doing buyouts of Sandy damaged properties, but at this point only properties in Oakwood Beach on Staten Island are included in the State’s program. The City of New York will be doing acquisitions as part of NYC Build it Back, on a limited scale (based on situation, not geography).

What are criteria for eligibility for a buyout?
Buyouts are covered under the Recreate NY Home Buyout Program. Specific eligibility criteria for buyouts and enhanced buyouts are outlined in the NYS CDBG Action Plan (page 40-41, http://www.ny.gov/assets/documents/CDBGActionPlan.pdf). More information on the Recreate NY Smart Home Program is available here. The State is
moving forward with buyouts in Oakwood Beach, Staten Island and has not announced other plans at this time.

What are the criteria for eligibility for acquisition?
Beyond the buyout program administered by New York State, acquisitions will be considered on a case by case basis within New York City. If you are interested in being considered for acquisition, please inform your Housing Recovery Specialist of this during the initial intake interview. Further information on the acquisition program will provided from the City.

What price will the City offer to acquire my property?
The program's intent is to come as close to the pre-storm fair market value as possible. Based on federal rules, the City will offer post-storm fair market value of the property plus additional forms of assistance, if available.

Are empty lots that were empty at the time of Sandy eligible for acquisition?
Almost never. You can discuss your options – based on your specific circumstances – with your Housing Recovery Specialist.

How do mortgages impact acquisitions?
- This depends on the situation, but if you are not able to settle your mortgage, acquisition may not be the best plan for you. All applicants eligible for acquisition will work with a financial counselor to assess this option.
- For homeowners in foreclosure, the Build it Back program may offer some financial and legal counseling to assess and support potential sustainable housing solutions.

LANDLORDS AND COOP/CONDO REPRESENTATIVE FAQS:
I own a rental apartment building, or I represent a coop or condo, and it's damaged and/or uninhabitable. What assistance can I apply for?
Multi-family rental buildings over four units and cooperatives or condominiums in the five boroughs damaged by Sandy can qualify for forgivable loans to rebuild and repair. These low or no-interest loans will fund storm-related repairs and flood resiliency measures. Owners will work with housing experts in developing the scope of construction work.
The City is giving priority to buildings with low-income tenants and buildings with extensive damage.

How can I prove that I have year-round tenants (including those who do not pay rent)?
An owner applying for assistance for a renter-occupied home must document that the home was occupied by tenants year-round at the time of Hurricane Sandy. Information on documentation required by landlords can be found here.
Q. What does a U.S. Small Business Administration loan have to do with Build it Back?

A. The U.S. Small Business Administration (SBA) provides low-interest loans to homeowners, renters, and businesses, among others, in areas that receive a Presidential Disaster Declaration in the aftermath of hurricanes, floods, wildfires, tornadoes, and other events. The SBA began accepting applications for assistance from New Yorkers within days of Hurricane Sandy and stopped accepting applications from homeowners and renters on April 13, 2013.

If you applied for and received an SBA loan, Build it Back is required by the U.S. Department of Housing and Urban Development (HUD) to consider the amount of the loan you were awarded as a received benefit when determining the overall grant that you may be eligible for under Build it Back. This is done during the Award Calculation process.

Q. I applied and qualified for a U.S. Small Business Administration loan but didn’t take one. Will that affect the amount of assistance I can get under Build it Back?

A. If you wrote or called the U.S. Small Business Administration (SBA) to reject a loan for which you were approved, then you declined your SBA loan.

If you declined your SBA loan, you will be offered the opportunity to meet with a Build it Back counselor. The counselor will work with you to document any hardships that may have prevented you from accepting the SBA loan that was offered to you. Acceptable hardships may include, but will not be limited to, a high debt-to-income ratio, job loss, reduced income, and emergency medical expenses. You will also be asked to provide information about the value of your home and your mortgage.

After your Build it Back counselor submits your hardship information, Build it Back will evaluate whether assistance from Build it Back is permissible under federal rules set by the U.S. Department of Housing and Urban Development (HUD).

If you declined your loan and still have unmet need – which means that you still need funds to repair or rebuild your home – Build it Back is required by the U.S. Department of Housing and Urban Development (HUD) to consider the reasons that you declined the SBA loan and if it should be considered a received benefit when determining your overall grant award.

Q. What if I declined a U.S. Small Business Administration loan and don’t want to meet with a Build it Back counselor?

A. If you decide not to meet with a Build it Back counselor to document why you declined your U.S. Small Business Administration (SBA) loan, Build it Back will consider the full amount of the loan SBA offered you as a benefit you have already received when it determines your grant award. This is required by the U.S. Department of Housing and Urban Development (HUD).

Q. What happens if Build it Back accepts my reason for declining a U.S. Small Business Administration loan?

A. In this case, Build it Back will not consider the amount offered to you by the U.S. Small Business Administration (SBA) as a benefit you have already received to complete work in your home and will not count the amount towards your unmet need.
Q. What happens if Build it Back does not accept my reason for declining a U.S. Small Business Administration loan?

A. In this case, the amount offered to you by the U.S. Small Business Administration (SBA) will be considered as a benefit you have already received to complete work in your home and will be used to help calculate your grant award. This is required by the federal Department of Housing and Urban Development.

Q. If Build it Back does not accept my reasons for declining a U.S. Small Business Administration loan, can I apply to have my loan reinstated?

A. If you choose, you may contact the U.S. Small Business Administration (SBA) to request that your loan get reinstated. You may have to provide documentation to SBA explaining why you are requesting that your loan get reinstated at this point in time. For more information, contact SBA at 1-800-659-2955.

Q. I have not yet declined my U.S. Small Business Administration loan. Should I decline it and go through counseling?

A. You must decide for yourself whether or not you should decline a loan. If you choose to decline your U.S. Small Business Administration (SBA) loan and go through counseling, Build it Back cannot guarantee that it will accept your reason for declining the SBA loan. In this case, you will still be required to transfer the full amount of the loan to Build it Back before repairs or rebuilding can begin.

Q. I have only partially drawn down my U.S. Small Business Administration loan. Can I decline the remaining amount?

A. Although you may partially decline the remaining amount, Build it Back must still consider the entire amount of the loan which you were approved to receive as a benefit. The Build it Back counseling process for U.S. Small Business Administration (SBA) loans is only available if you did not draw down any part of the SBA loan. This is required by the U.S. Department of Housing and Urban Development (HUD).
Chairman Gordon, Vice-Chair Weinberg, and members of the Senate Legislative Oversight Committee, thank you for the invitation to appear before you today. Seated with me is my Deputy Commissioner Chuck Richman. I am happy to update you on the State's progress helping New Jersey families and communities rebuild after Superstorm Sandy.

As you know, the Administration recently held three public hearings throughout the state. My cabinet colleagues and I presented the State’s plan for spending the second tranche of federal Community Development Block Grant-Disaster Recovery funds. And we listened to comments from dozens and dozens of affected residents and stakeholder representatives.

The frustration during the public hearings was palpable. Residents – especially applicants for the RREM program – are tired of waiting. I hear their frustration. And I understand it.

I intend to bring you up to date on the progress of the State’s housing recovery programs. I will describe our efforts to help homeowners cut through a cumbersome federal maze. I will also address many of the questions and concerns raised in the previous committee hearing by members of advocacy groups.

But before I tell you about where these programs stand today, I’d like to tell you about how we got here.

The Christie Administration fought hard for federal aid, but unfortunately partisanship in Washington slowed the process down. After Congress enacted a $60 billion Sandy aid package in January 2013, it wasn’t until late May that the first round of the $1.8 billion in federal funds began arriving. Delays getting the resources on the front end, have inevitably led to delays getting the money to people in need.

Now, I know that various advocates have complained that not enough money has gone to certain causes: to homeowners or renters; to low-income or middle-class families; to local governments or statewide infrastructure projects. And you know what – they’re all correct. That’s because HUD has allocated for New Jersey significantly less than warranted. While we are grateful for the $1.8 billion in initial aid, the reality is there are more needs than resources to go around. Sandy caused nearly $37 billion in damage in New Jersey and $42 billion of combined damage in New York State and New York City. But by comparison, New York (State and City) has been awarded a total of $7.1 billion in CDBG Disaster
Recovery funding, while New Jersey has only been awarded $3.2 billion. That $4 billion difference would go a long way here in New Jersey.

Notwithstanding funding disparity, New Jersey is rapidly moving forward with our recovery efforts. In fact, by all objective measures, we are outpacing other Sandy-impacted governments in getting our CDBG allocations to Sandy-impacted residents. We launched 17 CDBG recovery programs within three months of HUD approval. And, nine months after HUD released funds to New Jersey, we have obligated more than $1 billion of the $1.8 billion of recovery funding, with more than 70 percent of the housing funds awarded to low-to-moderate income (LMI) households.

RESETTLEMENT PROGRAM
Chief among our early successes is the Homeowner Resettlement program. These funds provide an incentive for homeowners in the nine most impacted counties to remain in their existing home or in their home county. All of the 18,000-plus applicants who met the program’s eligibility requirements have been approved for a $10,000 grant, and the State has mailed out more than 95% of these checks.

RREM
The State has been able to rapidly distribute Resettlement checks to New Jersey families because there are fewer federal mandates requiring high levels of documentation and environmental reviews. By contrast, the RREM Program, which is a construction-based CDBG recovery program, is highly regulated by the federal government and, as a result, takes longer for grant awards to be finalized and disbursed.

I’m sure many of you heard an earful about these requirements. It was the subject of much consternation during the public hearings. Homeowners are required to: produce income verification to demonstrate they meet program income requirements; provide information on other rebuilding funds so as not to violate federal duplication of benefits laws; obtain a Substantial Damage Letter so we can ensure that our limited federal funds are targeted towards homeowners with the greatest damage; submit receipts for any rebuilding work performed after the storm, as HUD will only reimburse work they consider “reasonable and necessary”; and wait for exhaustive, federally-mandated environmental and historic inspections.

Even with all those steps, more than 5,100 families have received preliminary funding awards. We have completed RREM grant award signings with more than 1,500 homeowners, committing approximately $160 million in grant assistance, including having paid nearly $30 million in reimbursements.

We understand the RREM process is daunting. This is why DCA is constantly working to simplify its many steps, improve customer service, and minimize administrative expenses.

For example, we allowed homeowners to use their own contractors, which has expedited the rebuilding process for many families. Additionally, we were able to obtain approvals from HUD to exempt certain properties from painstakingly slow historic and architectural reviews, reduce the paperwork needed for income verification, and speed up the process of approving reimbursements.

We have also taken direct responsibility for the training and supervision of front-facing staff such as the Housing Advisors that work at the nine Housing Recovery Centers.

Recognizing that many RREM grantees are choosing their own contractors, the RREM program is transitioning from three to two project management firms, and will ultimately go down to one.
And DCA extended the time for applicants to appeal ineligibility determinations for both RREM and Resettlement.

Given pervasive misinformation, I would like to explain the appeals process in detail. Every single applicant deemed ineligible to receive a Resettlement or RREM grant received a letter outlining the reason. There were six reasons for which a homeowner could have been deemed ineligible. I'm holding up those six different letters right now.

Applicants who believed their ineligibility determination was made in error were given 30 days to submit a written appeal, inclusive of supporting documentation. DCA staff then reviewed all incoming appeals and informed applicants of their final determination.

I know that much has been made over the FEMA data that the State used to verify one of the main eligibility criteria. This was the requirement that households must have suffered at least $8,000 in structural damage or one foot of water on the first floor.

The State used this FEMA data because that is exactly what HUD instructed us to do. More to the point, I would like to read from the March 5, 2013 Federal Register, Page 14349. This notice contains instructions from HUD to Sandy-impacted states on how to award CDBG disaster recovery funds. The notice reads, and I quote, “The core data on housing damage for both the unmet housing needs calculation and the concentrated damage are based on home inspection data for FEMA’s Individual Assistance program.” It goes on to say, and again I quote, “To meet the statutory requirements of ‘most impacted’ in this legislative language, homes are determined to have a high level of damage if ... they have a real property FEMA inspected damage of $8,000 or flooding over 1 foot.”

Once our application period closed, we sent out ineligibility letters to those that, according to FEMA’s inspection data, failed to meet the damage threshold. Almost immediately, hundreds of households that received initial ineligibility letters on $8,000 of damage appealed, claiming that they had more damage than FEMA reported. Back in July, as soon as DCA saw that FEMA data was a problem, we immediately enacted a policy change within the HUD rules to broaden the definition to include SBA inspection data on every applicant before making an ineligible determination. And further, we submitted to HUD for approval an Amendment to our Action Plan to allow us to take into account other third-party validating information, such as an insurance appraisal or a flood plain manager assessment. HUD approved our request.

Once we stopped relying solely on FEMA inspection data for the damage threshold determination, we were able to make thousands more eligible for both RREM and Resettlement grants.

As for the 7,000 households currently on the RREM waitlist, DCA recently sent a second round of letters to let them know that due to limited federal funding, the State cannot guarantee that all eligible homeowners will be funded. We also informed them that all applicants who want to know where they stand on the waitlist can simply call 1-855-SANDYHM, and we would let them know.

Before I move on to summarizing some of the State’s other initiatives, I would like to address an irresponsible and offensive allegation about the State’s housing recovery programs. That is the suggestion that race somehow played a role in determining applicants’ eligibility.

Let me be 100 percent clear about this: eligibility and qualification for the housing recovery programs were approved by the Obama Administration, are objectively based, and do not take race or ethnicity into account.
RENTAL HOUSING PROGRAMS
In addition to the Resettlement and RREM Programs, New Jersey is taking bold steps to spur the
development of affordable rental housing. The Administration earmarked nearly $400 million from the
first CDBG-DR tranche for programs specifically designed for low-income renters and Affordable rental
property owners. These funds will increase the stock of affordable rental housing in Sandy-impacted
counties, repair affordable rental units left uninhabitable by the storm, and provide options for residents
with special needs.

As a result of our investments, the State anticipates that more than 7,000 new affordable housing units
statewide will be created over the next two years.

Much media attention has been focused on one of these affordable rental programs, the Fund for
Restoration of Multi-Family Housing Program (FRM).

These projects, selected through an open and transparent application process, will rapidly increase the
supply of affordable housing stock in the nine most impacted counties. The housing will benefit low-to-
moderate income renters while ensuring that funds are spent within two years, a federal reconstruction
requirement that, if not satisfied, could require the State to return unspent funds.

The New Jersey Housing and Mortgage Finance Agency (HMFA) scores and ranks applications to the
Sandy large multi-family housing program using the same system it has utilized for decades in financing
affordable housing developments. The HMFA board selects projects during open public meetings where
every project is discussed and voted on. Projects must be “shovel-ready” so construction can begin
quickly. Developers – not municipalities – need to proactively apply for these Sandy recovery funds, and
must have the support of a municipality to move forward.

TRANSPARENCY
A note about transparency: citizens who want to see how our first round allocation has been spent
should visit www.newjerseyrebuild.org. Since October, 2013, DCA has hosted this transparency website
that tracks the status of the CDBG Disaster Recovery funds and expenditures in the three sectors of
housing, economic development, and infrastructure/public services. The website is sortable by county,
municiplalty, and even legislative district.

In addition, all contracts related to Sandy procurement are posted on the Stare Comptroller’s NJ Sandy
Transparency site.

And detailed FAQ’s regarding DCA’s Sandy-related housing programs are available on the ReNewJersey
Stronger website.

CONCLUSION
So yes, there have been great challenges to executing housing recovery following the worst natural
disaster in our state’s history. New Yorkers are going through a similar challenging experience post-
Sandy. The Gulf Coast states are not where they wanted to be some eight years after Katrina. But New
Jersey is working hard to get these very limited funds to the residents and communities that need them.

Mr. Chairman, I really do appreciate the opportunity to speak before this committee today. I welcome
the committee’s questions.
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2. Exhibit B: Summary of Data Obtained by Fair Share
3. Exhibit C: FEMA Update, October 2013
4. Exhibit D: DCA RREM Website Screen Captures
5. Exhibit E: DCA RREM “Appeals Worksheet”
6. Exhibit F: Recent Administration Statements re: Recovery
7. Exhibit G: Resident Complaint Letter re: RREM
8. Exhibit H: RREM Organizational Chart
9. Exhibit I: RREM Call Center Script
10. Exhibit J: HGI Termination Notification
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12. Exhibit L: State Waiver Request to HUD; HUD Response
13. Exhibit M: Relevant Press Clips
14. Exhibit N: RREM and Resettlement Awards and Disbursed
Welcome to New Jersey Department of Community Affairs
Superstorm Sandy CDBG-DR Dashboard

New Jersey is recovering from the impact of Superstorm Sandy. Our residents are working to repair their homes, restore businesses, and ensure that communities are safe and protected. The State has several programs to aid in recovery. This website includes only programs funded with HUD CDBG-DR funds and provides a breakdown of the funding available, awarded, and disbursed. For all Superstorm Sandy program data, including FEMA and other non-HUD funded programs, please visit the NJ Sandy Transparency site.

This site will be updated as programs launch and move into award phase, so that residents can see our progress in building a more resilient New Jersey.

Site Updated: 2/13/2014

To select a county, mouse over it and click. For more mapping features, click here.

Recovery Highlights by the Numbers:

- Number of Homeowners being served: 22,862
- Number of Renters being served: 5,470
- Homeowners Awarded Resettlement Grants: 17,743
- Homeowners Preliminary-Awarded Funds from the Reconstruction, Rehabilitation, Elevation, and Mitigation (RREM) Program: 5,119

Awarded - Statewide

- Homeowner Resettlement Program (HRP) $177,430,000
- *Reconstruction, Rehabilitation, Elevation and Mitigation Program (RREM) $11,900,000
- **Small Rental Properties/Landlord Rental Repair Program (LRRP) $58,830,000
- Incentives for Landlords (INCL) $4,502,827
- Blight Reduction Pilot Program/Neighborhood Enhancement Program (NEP) $13,637,730
- Fund for Restoration of Large Multi-Family Housing (LMF) $118,144,221
- Sandy Homebuyer Assistance Program (SHBA) $1,080,000
- Sandy Special Needs Housing Fund (SNF) $19,691,289
- Tourism Marketing Program (TMKT) $22,769,047
- Small Business Grants (SBG) $8,808,859
- Continuation and Enhancement of Essential Public Services (EPS) $44,918,903
- TOTAL $981,712,876

* RREM Awarded Amount - The State sent award letters to 5,119 homeowners and has reserved $100,000 per application until final award of construction amount is known. Once final award is determined, this amount will be adjusted to the final total award.

** LRRP Awarded Amount - The State has preliminary awarded 1,961 rental units and has reserved $30,000 per unit until final award amount is known. Once final award is determined, this amount will be adjusted to the final total award.

Allocations - Statewide

https://www.newjerseyrebuild.org/
**New Jersey Recovery Dashboard**

**HOUSING**
- Housing Resettlement Program (HRP) $215,000,000
- Reconstruction Rehabilitation Elevation and Mitigation Program (RREM) $710,000,000
- Small Rental Properties/Landlord Rental Repair Program (LRRP) $70,000,000
- Incentives for Landlords (INCLL) $40,000,000
- Blight Reduction Pilot Program/Neighborhood Enhancement Program (NEP) $30,000,000
- Fund for Restoration of Large Multi-Family Housing (LMF) $179,520,000
- Sandy Homebuyer Assistance Program (SHBA) $25,000,000
- Sandy Special Needs Housing Fund (SNH) $25,000,000
- Pre-Development Fund (PREDEV) $10,000,000
- **TOTAL** $1,304,520,000
- Estimated Benefit to LMI 77%

**ECONOMIC DEVELOPMENT**
- Small Business Loans (SBL) $100,000,000
- Tourism Marketing (TMKT) $25,000,000
- Small Business Grants (SBG) $100,000,000
- Neighborhood and Community Revitalization (NCR) $75,000,000
- Unsafe Structure Demolition (USD) $15,000,000
- **TOTAL** $315,000,000
- Estimated Benefit to LMI 15%

**PLANNING AND INFRASTRUCTURE**
- Continuation and Enhancement of Essential Public Services (EPS) $60,000,000
- FEMA Match Program (FMP) $50,000,000
- Code Enforcement (CODE) $6,000,000
- Supportive Services Program (SSP) $10,000,000
- Administrative/Planning (AP) $84,000,000
- **TOTAL** $210,000,000
- Estimated Benefit to LMI 31%

Program data will be updated to the site periodically, subject to availability.


Planning and Infrastructure - Data Current as of: EPS: 11/27/2013

State of New Jersey Department of Community Affairs (DCA) | U.S. Department of Housing and Urban Development (HUD)

https://www.newjerseyrebuild.org/
Resettlement Awards Granted to Date by County and Income Level

The below data are derived from documentation obtained from the Christie Administration, which we can provide upon request. “LMI” refers to “low and moderate income” households, which typically indicates households earning between $50,000 - $70,000 per family of four (varies by county). “Non-LMI” refers to households earning above that amount; there is no upper limit on the income level that a household can earn and be eligible for the program.

Do not hesitate to call us with questions regarding the below.

### Resettlement Awards Granted as of 9/26/2013
**Total Number of Awards by LMI Status**

<table>
<thead>
<tr>
<th>County</th>
<th>LMI</th>
<th>Non-LMI</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atlantic</td>
<td>643</td>
<td>750</td>
<td>1,393</td>
</tr>
<tr>
<td>Bergen</td>
<td>241</td>
<td>334</td>
<td>575</td>
</tr>
<tr>
<td>Cape May</td>
<td>88</td>
<td>128</td>
<td>216</td>
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<tr>
<td>Essex</td>
<td>11</td>
<td>6</td>
<td>17</td>
</tr>
<tr>
<td>Hudson</td>
<td>59</td>
<td>159</td>
<td>218</td>
</tr>
<tr>
<td>Middlesex</td>
<td>118</td>
<td>134</td>
<td>252</td>
</tr>
<tr>
<td>Monmouth</td>
<td>880</td>
<td>1,803</td>
<td>2,683</td>
</tr>
<tr>
<td>Ocean</td>
<td>1,985</td>
<td>3,578</td>
<td>5,563</td>
</tr>
<tr>
<td>Union</td>
<td>26</td>
<td>22</td>
<td>48</td>
</tr>
<tr>
<td><strong>Statewide</strong></td>
<td><strong>4,051</strong></td>
<td><strong>6,914</strong></td>
<td><strong>10,965</strong></td>
</tr>
</tbody>
</table>

### Resettlement Awards as of 9/26/2013
**% of Awards Granted by LMI Status**

<table>
<thead>
<tr>
<th>County</th>
<th>LMI</th>
<th>Non-LMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atlantic</td>
<td>46.2%</td>
<td>53.8%</td>
</tr>
<tr>
<td>Bergen</td>
<td>41.9%</td>
<td>58.1%</td>
</tr>
<tr>
<td>Cape May</td>
<td>40.7%</td>
<td>59.3%</td>
</tr>
<tr>
<td>Essex</td>
<td>64.7%</td>
<td>35.3%</td>
</tr>
<tr>
<td>Hudson</td>
<td>27.1%</td>
<td>72.9%</td>
</tr>
<tr>
<td>Middlesex</td>
<td>46.8%</td>
<td>53.2%</td>
</tr>
<tr>
<td>Monmouth</td>
<td>32.8%</td>
<td>67.2%</td>
</tr>
<tr>
<td>Ocean</td>
<td>35.7%</td>
<td>64.3%</td>
</tr>
<tr>
<td>Union</td>
<td>54.2%</td>
<td>45.8%</td>
</tr>
<tr>
<td><strong>Statewide</strong></td>
<td><strong>36.9%</strong></td>
<td><strong>63.1%</strong></td>
</tr>
</tbody>
</table>

### Total Homeowners Eligible for Resettlement Program

<table>
<thead>
<tr>
<th>Country</th>
<th>LMI</th>
<th>Non-LMI</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atlantic</td>
<td>2443</td>
<td>2419</td>
<td>4862</td>
</tr>
<tr>
<td>Bergen</td>
<td>1056</td>
<td>848</td>
<td>1904</td>
</tr>
<tr>
<td>Cape May</td>
<td>706</td>
<td>862</td>
<td>1568</td>
</tr>
<tr>
<td>Essex</td>
<td>133</td>
<td>54</td>
<td>187</td>
</tr>
<tr>
<td>Hudson</td>
<td>732</td>
<td>1740</td>
<td>2472</td>
</tr>
<tr>
<td>Middlesex</td>
<td>795</td>
<td>415</td>
<td>1210</td>
</tr>
<tr>
<td>Monmouth</td>
<td>3109</td>
<td>4186</td>
<td>7295</td>
</tr>
<tr>
<td>Ocean</td>
<td>7441</td>
<td>8601</td>
<td>16042</td>
</tr>
<tr>
<td>Union</td>
<td>259</td>
<td>125</td>
<td>384</td>
</tr>
<tr>
<td><strong>Statewide</strong></td>
<td><strong>16,674</strong></td>
<td><strong>19,250</strong></td>
<td><strong>35,924</strong></td>
</tr>
</tbody>
</table>

### % of Eligible Homeowners Granted Resettlement Awards as of 9/26/2013
**Awards as % of Eligible Homeowners**

<table>
<thead>
<tr>
<th>County</th>
<th>LMI</th>
<th>LMI</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atlantic</td>
<td>26.3%</td>
<td>31.0%</td>
<td>28.7%</td>
</tr>
<tr>
<td>Bergen</td>
<td>22.8%</td>
<td>39.4%</td>
<td>30.2%</td>
</tr>
<tr>
<td>Cape May</td>
<td>12.5%</td>
<td>14.8%</td>
<td>13.8%</td>
</tr>
<tr>
<td>Essex</td>
<td>8.3%</td>
<td>11.1%</td>
<td>9.1%</td>
</tr>
<tr>
<td>Hudson</td>
<td>8.1%</td>
<td>9.1%</td>
<td>8.8%</td>
</tr>
<tr>
<td>Middlesex</td>
<td>14.8%</td>
<td>32.3%</td>
<td>20.8%</td>
</tr>
<tr>
<td>Monmouth</td>
<td>28.3%</td>
<td>43.1%</td>
<td>36.8%</td>
</tr>
<tr>
<td>Ocean</td>
<td>26.7%</td>
<td>41.6%</td>
<td>34.7%</td>
</tr>
<tr>
<td>Union</td>
<td>10.0%</td>
<td>17.6%</td>
<td>12.5%</td>
</tr>
<tr>
<td><strong>Statewide</strong></td>
<td><strong>24.3%</strong></td>
<td><strong>35.9%</strong></td>
<td><strong>30.5%</strong></td>
</tr>
<tr>
<td>Program</td>
<td>Funds from Action Plan</td>
<td>Funds Awarded</td>
<td>Percent</td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
<td>------------------------</td>
<td>---------------</td>
<td>---------</td>
</tr>
<tr>
<td>Reconstruction, Rehabilitation, Elevation and Mitigation Program</td>
<td>$600,000,000</td>
<td>$7,800,000</td>
<td>1%</td>
</tr>
<tr>
<td>Housing Resettlement Program</td>
<td>$180,000,000</td>
<td>$109,650,000</td>
<td>61%</td>
</tr>
<tr>
<td>TOTAL HOMEOWNERS</td>
<td>$780,000,000</td>
<td>$117,450,000</td>
<td>15%</td>
</tr>
<tr>
<td>Fund for Restoration of Large Multi-Family Housing</td>
<td>$179,520,000</td>
<td>$137,569,221</td>
<td>77%</td>
</tr>
<tr>
<td>Small Rental Properties</td>
<td>$70,000,000</td>
<td>$0</td>
<td>0%</td>
</tr>
<tr>
<td>Pre-development Fund</td>
<td>$10,000,000</td>
<td>$3,000,000</td>
<td>30%</td>
</tr>
<tr>
<td>Blight Reduction Pilot Program</td>
<td>$30,000,000</td>
<td>$13,000,000</td>
<td>43%</td>
</tr>
<tr>
<td>Incentives for Landlords</td>
<td>$40,000,000</td>
<td>$4,300,000</td>
<td>11%</td>
</tr>
<tr>
<td>TOTAL RENTERS</td>
<td>$329,520,000</td>
<td>$157,869,221</td>
<td>48%</td>
</tr>
<tr>
<td>Sandy Home Buyer Assistance Program</td>
<td>$25,000,000</td>
<td>$0</td>
<td>0%</td>
</tr>
<tr>
<td>Sandy Special Needs Housing Fund</td>
<td>$25,000,000</td>
<td>$7,364,219</td>
<td>29%</td>
</tr>
<tr>
<td>TOTAL ALL HOUSING PROGRAMS</td>
<td>$1,159,520,000</td>
<td>$282,683,440</td>
<td>24%</td>
</tr>
</tbody>
</table>
A Year After Hurricane Sandy: New York Recovery By The Numbers

**Release date:** OCTOBER 24, 2013

**Release Number:** FS-034

**Oct. 29, 2012,** Hurricane Sandy strikes with a storm surge weather experts in New York had never seen before.

**The first 48 hours**

- **1,200** FEMA specialists on the ground in New York
- **Five** mobile disaster recovery centers open
- **350** ambulances deployed from around the country to New York
- **11** disaster medical assistance teams and U.S. Public Health Service officers arrive
- Oct. 31, 2012, the first FEMA Individual Assistance grants approved for **$1.7 million**
- U.S. Department of Transportation authorizes **$10 million** for repairs to roads, bridges and tunnels

**Response milestones at one year (as of Oct. 15)**

- More than **$8.3 billion** in total federal assistance approved for Individual Assistance grants, SBA low-interest disaster loans, National Flood Insurance Program payments and Public Assistance grants.

**Individual Assistance**

• More than $1 billion approved for individuals and households including:
  
  • More than $857 million for housing assistance
  • More than $145 million for other needs, including clothing, household items, disaster-related damage to a vehicle, and disaster-related medical and dental expenses

• 272,045 contacted FEMA for help or information
• 185,208 housing inspections completed
• 65 disaster recovery centers opened
• 183,145 visits to disaster recovery centers
• 5,944 individuals and families housed temporarily in hotel rooms under the Transitional Sheltering Assistance program
• 5,592 survivors received disaster unemployment assistance

**U.S. Small Business Administration**

• More than $1.5 billion in SBA low-interest disaster loans approved for homeowners, renters and businesses

**National Flood Insurance Program**

• More than $3.7 billion in flood insurance payments made to policyholders

**Public Assistance**

• More than $2.1 billion approved in FEMA Public Assistance grants to communities and some nonprofit organizations that serve the public
• 2,712 projects approved so far
• More than 21,000 families were able to remain in their homes while repairs were made because of the Sheltering and Temporary Essential Power and the New York City Rapid Repairs programs

**A whole community response**

• 500 voluntary agencies involved in recovery
• More than 3.2 million meals and 2.4 million liters of water distributed
• 26 languages used to communicate assistance information to survivors
• More than 1 million multilingual fliers distributed
• Power restored for 2.1 million New Yorkers
• Nearly 6.4 million cubic yards of debris removed
• At peak, more than 4,150 deployed to New York by FEMA and other federal agencies
• 42 federal agencies assisted FEMA during Hurricane Sandy in New York
• The U.S. Army Corps of Engineers drained 149.7 million gallons of water from the New York City metro area, equivalent to 227 Olympic-sized swimming pools
The Corps supplied **211** generators that produced power equivalent to meeting the requirements for 50,000 single-family homes.

- Approximately **1.1 million** pounds of food provided by the U.S. Department of Agriculture
- The Defense Logistics Agency delivered **2.3 million** gallons of fuel to distribution points in New York and New Jersey.
- The National Oceanic and Atmospheric Administration assigned navigation response vessels to survey the Port of New York for navigation hazards.

**Last Updated:** October 24, 2013 - 10:56

**State/Tribal Government or Region:** New York

**Related Disaster:** New York Hurricane Sandy
A Year After Hurricane Sandy: New Jersey Recovery By The Numbers

Release date: OCTOBER 25, 2013

Release Number: FS-032

Sandy facts

- October 29, 2012, Hurricane Sandy strikes with a storm surge weather experts had never seen before
- 37,000 primary residences destroyed or damaged
- 8.7 million cubic yards of debris left behind
- 2.7 million New Jerseyans without power

The first 48 hours

- 548 FEMA specialists on the ground in New Jersey
- Three mobile disaster recovery centers open
- 3 States responded with Emergency Medical Services – 385 people
- 8 Disaster Medical Assistance Teams and U.S. Public Health Strike Teams arrive
- October 31, 2012, the first FEMA Individuals and Household Program disbursement of $155,027

Response milestones at one year

- More than **$5.67 billion** in total federal assistance approved for Individual Assistance grants, SBA low-interest disaster loans, National Flood Insurance Program payments and Public Assistance grants.

**Individual Assistance**

- More than **$413 million** approved for individuals and households including:
  - Nearly **$356 million** for housing assistance
  - More than **$56.6 million** for other needs, including clothing, household items, disaster-related damage to a vehicle, and disaster-related medical and dental expenses
  - More than **261,000** people contacted FEMA for help or information
  - **127,046** housing inspections completed
  - **36** disaster recovery centers opened
  - **90,000** visits to disaster recovery centers
  - **5,546** individuals and families housed temporarily in hotel rooms under the Transitional Sheltering Assistance program
  - **3,410** survivors received disaster unemployment assistance

**U.S. Small Business Administration**

- More than **$819.8 million** in SBA low-interest disaster loans approved for homeowners, renters and businesses

**National Flood Insurance Program**

- More than **$3.5 billion** paid on all claims in flood insurance payments made to policyholders

**Public Assistance**

- More than **$926 million** was approved in FEMA Public Assistance grants to communities and some nonprofit organizations that serve the public
  - **4,959** projects approved so far

**A whole community response**

- **507** voluntary agencies were involved in recovery
  - More than **1.6 million** meals and **1.4 million** liters of water were distributed
  - **21** languages were used to communicate assistance information to survivors
  - More than **1 million** multilingual fliers were distributed
  - Nearly **8.7 million** cubic yards of debris was removed
  - At peak, more than **2,429** people were deployed to New Jersey by FEMA and other federal agencies

A Year After Hurricane Sandy: New Jersey Recovery By The Numbers | FEMA.gov

- **36** federal agencies assisted FEMA during Hurricane Sandy in New York
- The U.S. Army Corps of Engineers received 335 requests for generators – 106 installed at peak
- Approximately **300,000** pounds of food was provided by the U.S. Department of Agriculture
- The Defense Logistics Agency delivered **2.3 million** gallons of fuel to distribution points in New York and New Jersey
- The Port of New Jersey was closed to incoming and outgoing vessel traffic because of Superstorm Sandy, according the U.S. Coast Guard

**Last Updated:** October 25, 2013 - 13:02

**State/Tribal Government or Region:** New Jersey

**Related Disaster:** New Jersey Hurricane Sandy

---

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- Disaster Survivor Assistance
- Response & Recovery
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- No FEAR Act
- Plain Language Act
- Privacy Policy
- Office of Inspector General
- Open Government / OpenFEMA

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- Text Messages
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Ready.gov is on Facebook! Give us a Like and join the conversation. Kids, parents and educators: check out the new look of Ready Kids | Play games.

---

Federal Emergency Management Agency
U.S. Department of Homeland Security

About the RREM Program

As of August 1, 2013, the RREM Program is no longer accepting applications.

$600 million in federal funds has been allocated to help eligible primary Homeowners repair or rebuild their Superstorm Sandy impacted homes. The Rehabilitation, Reconstruction, Elevation and Mitigation (RREM) program will assist you in Rehabilitation, Reconstruction, Elevation and Mitigation (RREM) so that you can do the necessary work on your home to make it livable and to comply with requirements for structures located in flood plains. RREM provides grants to eligible Homeowners up to $150,000. The RREM program is intended to “fill the gap” between the cost of repairs and other funds the owner has received to repair the structure.

The calculation of RREM assistance takes into consideration the cost of repairs and amounts the owner has received for home repairs from other sources such as insurance, FEMA, SBA, and non-profits.

The Department of Community Affairs (DCA) has contracted with a RREM Program Manager to assist Homeowners throughout the construction process. The RREM Program Manager will work with you to develop specifications for the work to be completed, obtain bids from a builder,
assign a builder to each Homeowner, inspect the construction while it is in progress, and approve payments to the builder.

RREM Program Step-By-Step Guide

For Homebuilders

reNEW Jersey Stronger (/)
reNEW Jersey Stronger Call Center
1-855-SANDYHM (726-3946) (tel:18557263946)

Department of Community Affairs (http://www.state.nj.us/dca/divisions/sandyassistance.html)
Para español marque
1-855-SANDYHM (726-3946) (tel:1855726-3946)

To take advantage of the programs offered by DCA, you will need to create a profile.
Appeals

If you received a letter stating that you are ineligible for RREM and you believe that the decision was made incorrectly, you have the opportunity to appeal.

How to Appeal

If you believe that your application has been made ineligible incorrectly you must submit a written appeal within 30 days of receiving your ineligible notification.

Please Note: You cannot appeal via email or phone.

Appeals Work Sheet PDF

You can appeal by writing a letter or by filling out the downloadable appeals worksheet. If you write a letter, please include all of the information requested on the Appeals Worksheet. Please fill in your information and reason for the appeal request, and print and submit a hard copy along with the supporting documentation to the address on the form. (The appeal may not be submitted by email, FAX, or over the phone – it must be submitted in hard copy.)

Send your appeal to:
reNew Jersey Stronger – Appeals Department
PO Box 32117
Newark NJ 07102.

Withdrawals

Applicants wishing to withdraw from the RREM program should complete the Voluntary Withdrawal Form. Withdrawal request can be faxed to 973-556-1857 (tel:9735561857), dropped off at a Housing Recovery Center or mailed to the address below.


Send your withdrawal to:
reNew Jersey Stronger
PO Box 32117
Newark NJ 07102.

reNEW Jersey Stronger (/)

reNEW Jersey Stronger Call Center
1-855-SANDYHM (726-3946) (tel:18557263946)

Department of Community Affairs (http://www.state.nj.us/dca/divisions/sandyassistance.html)
Para español marque
1-855-SANDYHM (726-3946) (tel:1855726-3946)

To take advantage of the programs offered by DCA, you will need to create a profile.

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Reconstruction, Rehabilitation, Elevation and Mitigation Program (RREM)

What is this program?

The Homeowner Reconstruction, Rehabilitation, Elevation and Mitigation (RREM) Program provides up to $150,000 in grant funding assistance to eligible homeowners. The RREM Program will provide funds to help homeowners repair their primary residence damaged by Superstorm Sandy.

The program is designed for the homeowner to work with a prequalified contractor selected to undertake the construction. The State will conduct federally-required reviews, including environmental clearances.

Who is eligible?

Eligible homes must have been owner-occupied primary residences at the time of the storm. Homeowners must have registered with FEMA. The RREM program will serve households with adjusted household incomes under $250,000. Applicants will be processed on a first received, first evaluated basis. Homes must be located in one of the nine most impacted and distressed counties (Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Oceans and Union), and will be prioritized based on the degree of sustained damages, per program guidelines.

What will the program fund?

Awards are limited to a per household benefit of up to $150,000 (based on the amount of damage). Funding can be used for eligible costs for rehabilitation, reconstruction, demolition (incidental to reconstruction), elevation and storm mitigation as determined by the State Department of Community Affairs and its contractors. The State must subtract from the award any duplication of benefits, which includes funds received by the homeowner for rebuilding from other sources such as insurance, FEMA and SBA.

How do I apply?

The Department of Community Affairs will be posting on its website follow-up outreach events and information coordinated through a Superstorm Sandy Housing Incentive Program (SSHIP) manager. This SSHIP manager will establish intake centers in each of the nine most impacted counties along with website intake, phone and remote assistance. The SSHIP manager will assign a case worker to direct and assist homeowners through the RREM approval, construction and funding process.
What type of documentation might I need for the application?

For homeowners seeking RREM Program funding assistance, the following documents may be required. The homeowner’s ability to prepare any of the following documentation will assist in expediting processing:

- **Proof of Storm Damage** (local NJ flood plain manager determination of damage letter, FEMA assessment data, Insurance claim and determination documentation)
- **Verification of registration with FEMA** (registration ID number, application or response letter)
- **Proof primary residence at the time of the storm as of October 29, 2012** (support documentation such as income tax returns, credit check, or utility bills specific to the property address and in the name of the applicant which were active as of the applicable above-referenced date)
- **Documentation of Ownership** (will be verified by a title report but additional information can assist with processing such as deed, tax record, homeowners insurance)
- **Pre-Storm Home Value** documentation may include one of the following:
  - Most recent property tax bill (full cash or market value)
  - Recent appraisal (within 6 months prior to storm)
  - Insurance endorsement stating property value excluding contents
- **Income certification source documentation** (including current and past year tax filings, other income and any other sources as defined by the U.S. Department of Housing and Urban Development)
- **Disability** (if one or more members of a household have a documented disability that affects the design of the assisted unit)
- **Documentation of Disaster Recovery Compensation received** (Examples of these funds may include but are not limited to:
  - FEMA payments for structural damage
  - USDA loans and/or SBA loans
  - National Flood Insurance Program (NFIP) and other Insurance Payments
Appeals Worksheet

Name ________________________________

Application ID __________________________

Reason for Appeal ____________________________________________________________

___________________________________________________________________________

___________________________________________________________________________

___________________________________________________________________________

___________________________________________________________________________

*Attach supporting documentation
In Case You Missed It

DCA Commissioner Constable: "Despite Snags, Sandy Recovery Effort On Track"

For Immediate Release
Thursday, February 20, 2014

Contact: Michael Drewniak
Colin Reed
609-777-2600

Despite snags, Sandy recovery effort on track
Richard E. Constable III, Commissioner of the New Jersey Department of Community Affairs
Asbury Park Press

As part of our commitment to transparency, the Christie administration has been holding public hearings this month on our plans to execute the next round of federal Sandy recovery funds. The last of the three hearings will be at 4 p.m. Friday at Brookdale Community College in Middletown.

We've heard directly from many individuals who have had difficulty in their housing recovery efforts, particularly with the Reconstruction, Rehabilitation, Elevation and Mitigation (RREM) grant program. We understand their frustration in navigating the bureaucratic federal mandates, as well as the time the process takes.

At the public hearings, we continued to do what we've done since Sandy first struck New Jersey: worked to directly help people with their individual situation. We recognize that the challenge ahead is daunting. When Sandy ravaged New Jersey, it left staggering devastation (approximately 365,000 homes damaged or destroyed, according to initial insurance estimates).

The Christie administration fought hard for federal aid, but unfortunately partisanship in Washington slowed the process down. After Congress enacted a $60 billion Sandy aid package in January 2013, it wasn't until late May that the first round of $1.8 billion in federal CDBG Disaster Recovery funds began arriving. Delays getting the resources on the front end have inevitably led to delays getting the money to people in need.

While we are grateful for the $1.8 billion in initial aid, the unfortunate reality is there are far more needs than resources. Sandy caused nearly $37 billion in damage in New Jersey and $42 billion of combined damage in New York state and New York City. However, to date, New York state and New York City have been awarded a total of $7.1 billion in CDBG Disaster Recovery funding, while New Jersey has been awarded only $3.2 billion. That $4 billion difference would go a long way here in New Jersey.
Despite these challenges, we've made significant progress in helping people recover from the state's worst natural disaster. For example, we've awarded $10,000 grants through the Resettlement Program to approximately 18,000 eligible homeowners to help with non-construction needs such as mortgage payments and temporary rent.

The RREM Program, which provides grants of up to $150,000 to help homeowners rebuild their home, presents different challenges in funding and process. Although approximately 12,400 homeowners are eligible to receive a RREM grant, we only have federal resources for 5,100 applicants.

Because RREM is a construction-based program, federal mandates require us to painstakingly tally how much money a homeowner has received from private insurance, FEMA and the Small Business Administration to avoid fraud and waste. The federal rules also require lead and asbestos testing, as well as environmental and historic reviews on every property. These all take time and weigh the process down.

Nevertheless, all 5,100 homeowners preliminarily approved for a grant are moving through the process. Approximately 1,500 have signed their grant award and are meeting with building contractors. We've obligated more than $150 million in grant funding. Also, in the second Action Plan we are proposing an additional $390 million to the RREM Program so 3,000 homeowners can move off the wait list and rebuild their homes.

We made critical improvements to the RREM Program to overcome onerous federal mandates and improve delivery. We actively manage staff at the Housing Recovery Centers and greatly increased training for personnel. When homeowners told us they wanted to hire their own contractors, we changed our procedures to accommodate their request.

Improvements continue while we lessen the burden of federal requirements. Every day, we strive to get all program-eligible residents the help they need to get their lives back to normal.

###

[www.nj.gov/governor/](http://www.nj.gov/governor/)
Christie: Federal government doesn't have 'first idea of what they're doing'

By Matthew Arco | February 20th, 2014 - 12:27pm
Politickernj.com

PORT MONMOUTH – Likening the federal government to a “greedy corporation,” Gov. Chris Christie went on the offensive Thursday when it came to discussing the Superstorm Sandy recovery during his first town hall since taking office for a second term.

The governor took aim at President Barack Obama, who he acknowledged he’s largely worked well with since Sandy landed on New Jersey’s coast, and blamed the administration for not participating in state mediation programs.

“The best that we can do is advocate for you, and we will,” responded Christie to a question from a Monmouth County resident regarding the Sandy recovery, while discussing FEMA’s National Flood Insurance Program and the agency’s refusal to participate in a mediation program.

“The fact is, though, that they don’t have, in my opinion, the first idea of what they’re doing,” Christie said. “We don’t regulate the federal government so we’re at a loss – we [just] yell and scream ... to try to encourage these people to do more.”

The comments were made in front of a largely friendly audience of about 400 people inside a Port Monmouth VFW post.

“While I have certainly gotten along well with the Obama administration,” Christie said, “This is one of those areas where they should have stepped up.”

Christie’s town hall, the first since the so-called Bridgegate controversy engulfed the administration, came a day after a top Democratic lawmaker who’s thought to be scooping a path to the governor’s mansion sharply criticized the governor for his response to the storm.

“You can’t blame the federal government,” Senate President Steve Sweeney said in Perth Amboy Wednesday alongside two other Christie critics, U.S. Rep. Frank Pallone (D-6) and Assemblyman John Wisniewski (D-19).

“They delivered,” Sweeney said.

The governor received some criticism from the town hall crowd when he was pressed by one resident about why the state hired an outside company to approve federal grants to homeowners.

“Answer the question,” someone from the crowd shouted when Christie was going through a brief back and forth with the man who posed the question.
“Someone has to administer these programs, sir,” Christie said. “The fact is that we do not have the number of employees, thankfully, ... on staff in state government that can run an additional $15 billion to $20 billion state program.”

Christie was pressed to answer why a contract with a Louisiana-based contractor – Hammerman & Gainer Inc. – was recently terminated by the state, but Christie’s response didn’t include an answer to the inquiry.

Read more at Christie: Federal government doesn't have 'first idea of what they're doing' | Politicker NJ
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5 Misconceptions About Sandy Funding
Setting the Record Straight On Five Common Misconceptions About How Sandy Funding Is Distributed

**CLAIM: Low And Moderate Income Residents And Renters Have Not Been Given Enough Priority.**

**THE FACTS: Over Two-Thirds Of Housing Funding Out The Door Or In the Pipeline So Far Has Gone To Low And Moderate Income Families.**

- **71.6 percent** of housing funding out the door or in the pipeline has been awarded to low and moderate income (LMI) families. These families are defined as those with income less than 80 percent of an area's median income.
  - Every single eligible LMI applicant to the Resettlement program, which provides a $10,000 grant to help Sandy-impacted families offset costs during rebuilding, received an award.
- The Christie Administration plans to use half of the $1.463 billion in second round CDBG-DR funding — $735 million — to help homeowners and renters repair and rebuild with a continued emphasis on low and moderate income families.
  - $245 million of this funding will be made available specifically for affordable housing programs through rental assistance and special needs assistance programs.

**CLAIM: The Administration Has Not Reached Out To Low And Moderate-Income Residents To Inform Them About Available Funding.**

**THE FACTS: There Has Been Significant Outreach To Low And Moderate-Income Families Impacted By Sandy.**

- The Department of Community Affairs (DCA) walked door to door in low and moderate-income neighborhoods affected by Sandy in north, central and south Jersey.
- The agency posted flyers and left door hangers at homes and community centers in such Sandy-impacted towns as Atlantic City, Little Egg Harbor Township, Union Beach and Keansburg.
- During the program's two-month application period, DCA heavily advertised the RREM and Resettlement programs in newspapers and on radio stations, including minority and Spanish-language outlets that reach low- and moderate-income households.
- DCA also reached out to organizations that assist low and moderate-income families such as food banks, Catholic Charities, the Arc groups, United Way, Legal Services of New Jersey, and the Salvation Army among many others.
- The Christie Administration has consistently coordinated with mayors and community leaders to ensure that their constituents know about the programs available to them.

*This outreach led to more than 7,300 LMI households applying for and receiving a Resettlement grant and nearly 3,700 LMI households applying for and preliminarily approved for a RREM grant.*
CLAIM: The Christie Administration Is Using Sandy-Related Funding To Build Affordable Housing Projects In Areas Without Need.

THE FACTS: Affordable Rental Housing Projects Have Been Approved Across The Nine Most-Impacted Counties In Accordance With New Jersey's Community Development Block Grant Action Plan As Approved By The Obama Administration.

- These projects, selected through a transparent application process, will rapidly increase the supply of affordable housing stock in the nine most impacted counties. The housing will benefit low-to-moderate income renters while ensuring that funds are spent within two years, a federal reconstruction requirement.
- The New Jersey Housing and Mortgage Finance Agency scores and ranks applications to the Sandy large multi-family housing program using the same system it has utilized for decades in financing affordable housing developments. The HMFA board selects projects during open public meetings where every project is debated and voted on.
- Projects must be "shovel-ready" so construction can begin quickly and the two-year spend down requirement can be satisfied. Developers with "shovel-ready" projects need to proactively apply for these Sandy recovery funds.

The State projects that, with the first round of CDBG funds, the Sandy large multi-family housing program will create approximately 2,500 units of affordable housing. Across all Sandy-related renter and affordable housing programs, the State anticipates that approximately 7,000 new affordable housing units statewide will be created over the next two years.

CLAIM: An Individual's Race Is a Factor In the Application Process.

THE FACTS: Race And Ethnicity Are Not Considered In The Grant Awards Process. DCA Staff Members Who Evaluate Applications And Determine Eligibility Have No Visibility Into An Applicant's Race.

- Department Of Community Affairs Commissioner Richard Constable: "To be absolutely clear, eligibility and qualification for the housing recovery programs were approved by the Obama Administration, are objectively based, and do not take race or ethnicity into account in any way whatsoever."

CLAIM: The Distribution Of Recovery Funding Has Lacked Sufficient Oversight.

THE FACTS: The Christie Administration Has Taken Aggressive Action To Ensure Proper Accountability And Transparency With The Obama Administration Saying They Are "Confident" In Sandy Oversight.

- Governor Christie signed Executive Order 125 which requires that all state-level recovery and rebuilding contracts and procurements must be pre-approved by the State Comptroller. It also puts Accountability Officers in every state department dealing with Sandy aid.
  - All Sandy-related contracts are available for public review on the State Comptroller's website: www.nj.gov/comptroller/sandytransparency/
- The Obama Administration, through the Department of Housing & Urban Development, has continually monitored and reviewed Sandy-related contracts, programs and expenditures since funding was first made available to New Jersey.
  - DCA is required to submit quarterly reports to HUD to show how it is spending Sandy Recovery dollars, which are available on DCA's website: www.state.nj.us/dca/divisions/sandyrecovery/action/
  - Sandy funding has consistently been coordinated with relevant federal agencies including HUD, FEMA, the Departments of Transportation and Health & Human Services, the Army Corps of Engineers and EPA.
- The Christie Administration has worked to implement the bipartisan integrity monitor legislation passed by the legislature. The selection of monitors has been done in an open, competitively-bid, and fully transparent manner.

Obama HUD Secretary Shaun Donovan: "So, what I will tell you is, could it be going faster? Yes. Are we doing everything we can to cut red tape? Absolutely. But I am confident that we are monitoring this money closely. [MSNBC's "All In," 1/29/14]
February 12, 2014

Dear Senators,

My name is Lee Ann Newland, and I am a teacher in the Teaneck Public Schools. I am also a Sandy victim. My husband and I have spoken to two joint Senate committees on Sandy Recovery, one in August in Atlantic City, and more recently in January in Trenton about the state programs, specifically the RREM program. I listened to Commissioner Constabile relate to the committee how well the program is working for the homeowners of NJ who were impacted by the storm. I can tell you that my husband and I were waitlisted for the RREM rebuilding program, have been in a battle with our flood insurer, and sixteen months later, are no closer to beginning work on our home than we were on November 1, 2012. This home is our primary residence, and aside from our home being destroyed, all of our belongings were also ruined. This has been a living nightmare trying to rebuild our lives, and stay focused on our jobs.

As we ask more questions, we are learning that the workers in the offices of the RREM program, have no more information than we do. We have been waitlisted indefinitely, and while a new tranche of monies will be released, only about half of the families’ waitlisted are projected to receive funds to help. I did the math. Approximately $960,000,000 will be allocated for the RREM program. Seven thousand remain waitlisted. If every family waitlisted were to receive a commitment of $120,000 maximum, there should be monies left to use for infrastructure, or businesses. Where is this money going? At last report, only half of the funds from the last tranche was allocated and paid out. That is a significant shortfall for the residents of the state who are still impacted.

I write to you to ask that the Commissioner of the DCA be forced to produce some numbers and answer directly for the shortfalls that appear to be present in the monies for the rebuilding projects. As someone who has been in a continual fight with our flood insurer, and has had no luck reaching help at Citibank, who holds the mortgage on our property, I am also asking that there be some pressure put on the Department of Banking and Insurance to monitor more carefully those who are doing business in the state. Our carrier and adjuster have been adamant in the reasons they are rejecting our appeals, and have even given us misinformation in an attempt to delay us from receiving help from the coverage that we have faithfully provided. When the property was remortgaged several years ago, our lender required us to have the maximum coverage for flood due the proximity of our home to the Shark River. When we needed our lender to put pressure on our flood insurer to help rebuild what we see as a joint investment, our bank instead chose to give us a phone number that only rings, and there is no voice mailbox for us to leave a message. Repeated calls to the bank cost us hours of time on hold, with no answers as to who we can speak with to help us. Frustrated does not begin to describe our feelings.

While we have been able to navigate the system, and remain persistent, there are so many other residents, including some of our neighbors, who are unable to figure out where to go, what to do or who
to speak with, and they have given up. The general feeling in our community is the same. The banks and insurers hope people will give up. While we have not given up yet, we do expect to see a rate hike in April on our flood insurance, and we see that as retaliatory not only for filing three appeals, but because we have not elevated what is left of our home. Our home cannot be elevated, and there are difficult decisions to be made as to what to do. We remain in limbo because we do not have the funds to do the necessary work. The insurers will continue to take from those who are expecting help from policies that were misleading. All of this must stop, so the victims can heal and regroup.

In closing, I would like to thank you for taking the time to read this statement. While my personal frustrations are voiced here, please know that these are the frustrations of many. What is happening to the people of the state who patiently wait every day for help from our Governor, who pledged full support until the state is rebuilt, is a crime. Those who are in charge of the funds, whether on the state level or the Federal level should be held accountable and should make things right for those who need the help.

Please feel free to reach out by phone, email or letter. I would be happy to come in and speak with you on a more personal level about the situation we are experiencing.

Gratefully,

[Signature]

Lee Ann Newland

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