

Trenton, NJ – The Christie Administration announced the launch of the LMI Homeowners Rebuilding Program and the Tenant-Based Rental Assistance Program, two affordable housing recovery efforts to assist low- to moderate-income (LMI) families impacted by Superstorm Sandy. Simultaneously, the Sandy Recovery Housing Counseling Program was initiated to assist these families in accessing the two housing programs and a wide array of available services.

"We are launching these programs to ensure that we help as many eligible Sandy-impacted homeowners and tenants in need of assistance as we possibly can," said Department of Community Affairs (DCA) Commissioner Richard E. Constable, III. "The Housing Counselors can assist homeowners and renters who encounter issues as they continue to recover from the storm. In addition, we have undertaken a robust outreach initiative with all of our partners to let as many families as possible know about these services and programs."

The Administration also launched the Low-to-Moderate Income Homeowners Rebuilding Program to provide reconstruction, rehabilitation and elevation assistance to LMI homeowners who were impacted by Superstorm Sandy and whose storm-damaged primary residence is located in one of the nine most impacted counties. This program will provide assistance to those LMI homeowners who did not apply for the Reconstruction, Rehabilitation, Elevation, and Mitigation (RREM) Program, and includes a portion of funding initially set aside for owners of manufactured housing units.

Homeowners must qualify as low- to moderate-income based on their household adjusted gross annual income at the time they submit an application. For more information, including the chart providing the income limits that apply to the program, visit http://www.renewjerseystronger.org/homeowners/lmi-homeowners-rebuilding-program/. The programs announced today are available to those who were impacted by Superstorm Sandy and lived in one of the nine counties most impacted by the storm at the time of Sandy as determined by HUD (Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean, and Union).

The Tenant-Based Rental Assistance (TBRA) Program, also announced today, provides short-term, temporary tenant-based rental assistance in the form of a voucher to assist eligible low- and moderateincome households with their rent in the nine counties most impacted by Superstorm Sandy. The tenantbased rental assistance will be for 12 months with an option to renew for up to an additional 12 months. No extensions beyond 24 months can be granted.

Tenants must qualify as low- to moderate-income, which means their household gross income must be at or below 80 percent of the Area Median Income for their county. The income limits are established by household size and are revised annually by the U.S. Department of Housing and Urban Development (HUD). For more information, including the chart providing the income limits that apply to the program, visit: http://www.renewjerseystronger.org/renters/sandy-tenant-based-rental-assistance-program/.

The Sandy Recovery Housing Counseling Program offers free housing counseling services certified by the U.S. Department of Housing and Urban Development (HUD) to renters and homeowners who were impacted by Superstorm Sandy and lived in one of the nine counties most impacted by the storm at the time of Sandy. Offices are located in each of the nine Sandy-impacted counties and provide counseling programs that address a wide range of financial and housing challenges.

Housing counselors provide helpful information about programs and resources that are available to renters and homeowners who are still recovering from Superstorm Sandy. As part of the counseling process, counselors will ask questions and collect specific information from clients to develop a customized counseling plan specific to the needs of the renter or homeowner. The counseling plan may include individualized or group counseling services in the following areas:

- Foreclosure Prevention
- Homelessness Prevention
- Fair Housing Education
- Reverse Mortgage/Home Equity Conversion Mortgage
- Rental Counseling
- Pre/Post Home Purchase Counseling

Housing counselors can also help renters and homeowners complete and submit applications to Statefunded recovery programs and services, answer questions about the application process and obligations for program participation, and refer clients to other applicable State-funded recovery resources for which they may be eligible. As part of the counseling plan, counselors will schedule regular meetings, share information about upcoming events or information sessions, and provide supportive services to eligible program applicants.

To be eligible for free counseling services, renters and homeowners must have been impacted by Sandy, lived in one of the nine counties most affected by the storm at the time of Sandy and registered with FEMA after the storm. A FEMA registration number may be required to qualify for these services.

Additional information, including the organizations providing the counseling services and locations, can be obtained at: <u>http://www.renewjerseystronger.org/homeowners/sandy-recovery-housing-counseling-program/</u>.

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