Christie Administration Announces Housing Recovery Information Session in

Bergen County to Assist Homeowners Hard Hit by Superstorm Sandy

Information Session Returns to Moonachie on June 9th to

Answer RREM and LMI Program Applicants' Questions about Rebuilding Their Homes

Trenton, NJ – In its continued effort to meet and assist Sandy-impacted families right in their home communities, the Christie Administration today announced that the 17th Information Session will be held Tuesday, June 9th, in Moonachie, Bergen County, to provide personal assistance for storm-affected homeowners participating in the Reconstruction, Rehabilitation, Elevation and Mitigation (RREM) Program and LMI Homeowners Rebuilding Program.

The Information Session will be held from 4 p.m. to 7 p.m. at the Moonachie Civic Center, 125 Moonachie Road in Moonachie to provide individualized, hands-on assistance to help eligible RREM Program and LMI Program participants with any housing recovery questions or issues they might have.

The Information Session is open to eligible RREM Program and LMI Program participants from any of the nine counties the federal government determined were most impacted by Superstorm Sandy (Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean, and Union). More than 1,000 applicants have attended the previous Information Sessions held since October in other communities hard hit by Superstorm Sandy, including in Moonachie this past March. Information Sessions are designed to provide one-on-one attention to address homeowners' questions that arise during all stages in their RREM or LMI Program process.

"Whether participants are nearing completion on the rebuilding or elevating of their storm-damaged home or are just recently funded under the RREM or LMI programs, we will have knowledgeable staff available to field their questions," said New Jersey Department of Community Affairs (DCA) Acting Commissioner Charles Richman, whose Department administers many of the State's Sandy housing recovery initiatives. "Homeowners in either housing recovery program can use the Information Session to check the status of their application, address challenges they may be facing in their individual rebuilding process, determine new action items, and educate themselves about best practices and key information as they move through the process."

At all Information Sessions, eligible RREM Program or LMI Program participants who have not signed and returned their Right of Entry forms are urged to complete and submit them to the DCA. Applicants must complete and return the Right of Entry form to allow the State to conduct a federally mandated environmental and historical review of their home to ensure there are no negative impacts to the environment and any historical or archaeological artifacts. Also, participants are encouraged, if they have not done so already, to return their completed Duplication of Benefits questionnaire, which is needed to calculate their grant awards.

Representatives from the DCA's Sandy Recovery Division and Housing Recovery Centers, as well as RREM Program Managers, will be present to answer specific questions about the RREM Program and LMI Program. Additionally, representatives of the New Jersey Department of Environmental Protection and New Jersey Division of Consumer Affairs will be available to discuss respectively the federally mandated environmental and historical review and best practices in selecting a reliable contractor to undertake home rebuilding work.

Housing Counselors from the Sandy Recovery Housing Counseling Program will also be in attendance to offer RREM Program and LMI Program participants free HUD-certified housing counseling services for a wide array of housing-related issues, including foreclosure prevention, homelessness prevention, rental counseling, and advice on reverse mortgages and home equity conversion.

Furthermore, information will be available about the Rental Assistance Program (RAP), which was launched in March to help Sandy-impacted families pay for temporary housing while their primary homes are being repaired, rebuilt or elevated. Through the RAP initiative, homeowners in the RREM Program and LMI Program who have signed a grant agreement and meet other eligibility criteria are eligible for up to \$1,300 per month for up to nine months of rental assistance.

The RREM Program is the largest of the housing recovery programs launched by the State following Superstorm Sandy. The program provides grants to Sandy-impacted homeowners to cover rebuilding costs up to \$150,000 that are not funded by insurance, FEMA assistance, U.S. Small Business Administration loans, or other sources.

The LMI Homeowners Rebuilding Program provides reconstruction, rehabilitation and elevation assistance to Sandy-impacted homeowners of limited financial means whose storm-damaged primary residence is located in one of the nine most impacted counties as determined by the federal government. The program aims to provide assistance to those LMI homeowners who did not apply to the RREM Program, and includes a portion of funding specifically set aside for owners of manufactured housing units/mobile homes.

For more information on the Information Session, applicants may contact the DCA's Sandy Constituent Services Office by calling 609-292-3750 or by emailing <u>sandy.recovery@dca.nj.gov</u>.

For more information on the Sandy Recovery Housing Counseling Program and the Rental Assistance Program, people can visit the following websites: www.renewjerseystronger.org/homeowners/sandy-recovery-housing-counseling-program/ and www.renewjerseystronger.org/homeowners/sandy-recovery-housing-counseling-program/ and www.nj.gov/dca/hmfa/homeowners/ssbg/index.shtml.

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