



The HFA Role in Disaster Response and Recovery

**Laura Shea, Chief of Programs
New Jersey Housing & Mortgage Finance Agency**

October 21, 2019

**NCSHA
2019
Annual
Conference**

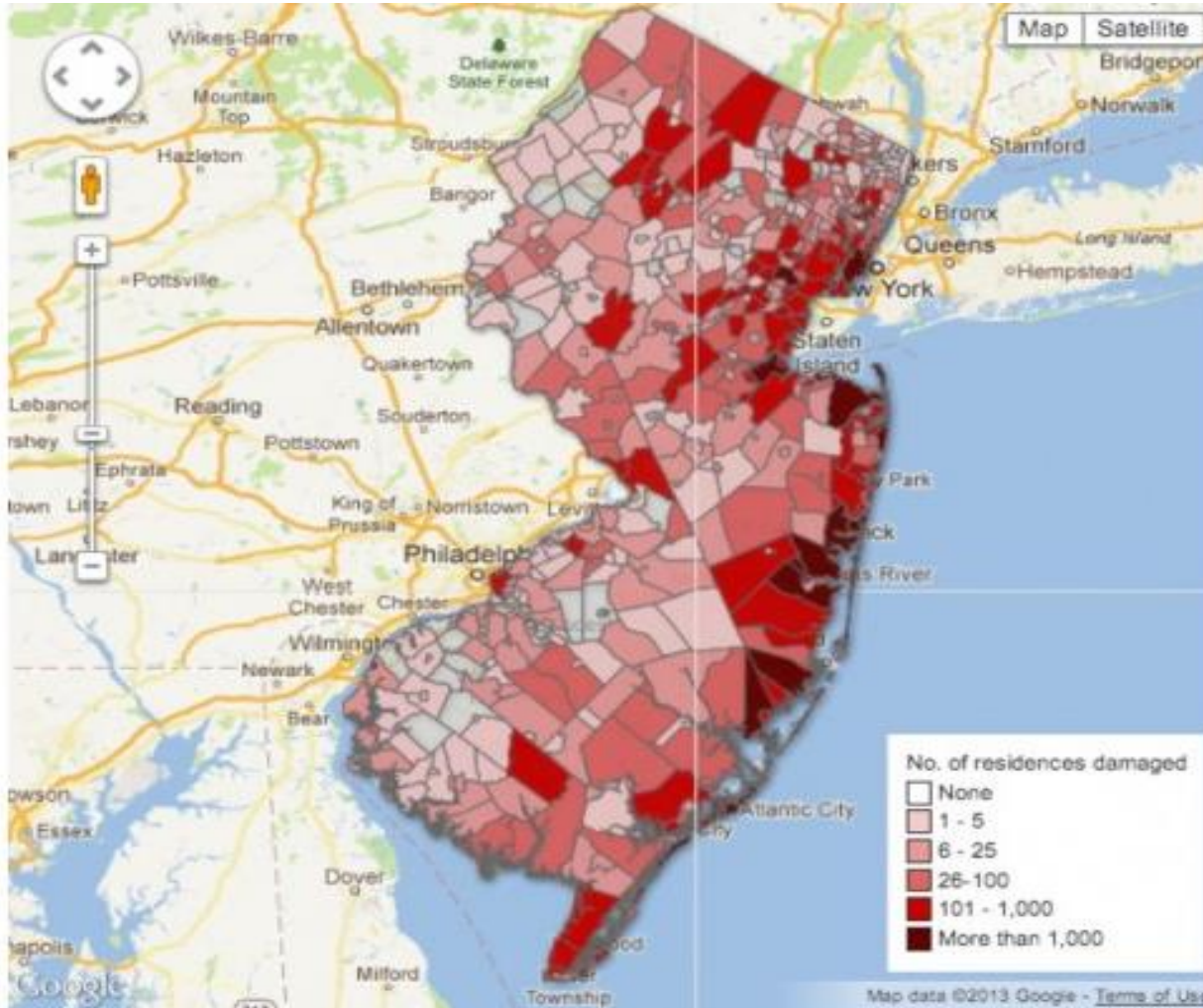


SuperStorm Sandy hits New Jersey October 29, 2012



SuperStorm Sandy hits NJ

October 29, 2012



- New Jersey coastline takes major hit, from the northern to the southern most points of the state
- State of Emergency declared
- HUD identifies 9 Counties as “Hardest Hit” by the Storm
- NJ receives federal disaster relief funding



Implementation of Recovery Plans



- HUD/ FEMA/ OEM as First Responders
- State opens Housing Recovery Centers in each of the 9 counties
- Need for assistance with dissemination of information and application intake



Spreading the Word

STATE OF NEW JERSEY
DEPARTMENT OF COMMUNITY AFFAIRS
Governor Chris Christie • Lt. Governor Kim Guadagno

What are you looking for?

Select a Language
English

reNEW JERSEY stronger rebuilding a lasting foundation

Home Homeowners Renters Landlords & Developers Businesses Communities Plans & Reports Environmental Review Transparency

Contact Sandy Constituent Services at (609) 292-3750. Additional Contact Information Here.

Priority Housing for Sandy-Impacted Residents Available. Sign Up to Receive Updates.

Spotlight on Recovery Read Stories about Sandy Survivors Who Have Recovered from the Storm



Governor Chris Christie • Lt. Governor Kim Guadagno
NJ Home Services A to Z Departments/Agencies FAQs

Search All of NJ Submit

Select Language | Translator Disclaimer

HOME HOMEOWNERSHIP RENTALS DEVELOPERS FORECLOSURE MEDIA ROOM ABOUT HMFA

PRIORITY HOUSING FOR SANDY-IMPACTED RESIDENTS

During the first three months of lease-up, priority for residency will be given to Sandy-impacted residents who were displaced by and/or experienced major or severe damage from Superstorm Sandy.

View Available Priority Housing for Sandy-impacted Residents

CONSUMER HOTLINE: 1-800-NJHOUSE MORTGAGE CALCULATOR PARTICIPATING LENDERS HMFA INTEREST RATES

- Web pages established
- Detailed information and resources provided



HURRICANE SANDY ASSISTANCE on HMFA Website www.njhousing.gov

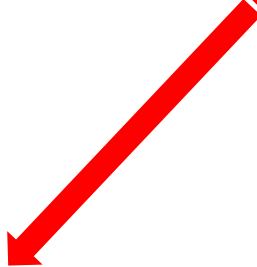
QUICKLINKS

Show me more info on...

Hurricane Sandy Housing



Go



The screenshot shows the homepage of the New Jersey Housing and Mortgage Finance Agency (NJHMFA). At the top, it features the state seal and the text 'STATE OF NEW JERSEY NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY'. Navigation tabs include HOME, HOMEOWNERSHIP, RENTALS, FORECLOSURE, LENDERS, DEVELOPERS, MEDIA ROOM, and ABOUT. A large banner for the 'NJHMFA Down Payment Assistance (DPA) Program' is prominent, with a sub-headline 'Find Out How You Can Get \$10,000 Toward Your Home Purchase!'. Below the banner is a 'CONSUMER HOTLINE: 1-800-NJHOUSE' and links to 'MORTGAGE CALCULATOR', 'PARTICIPATING LENDERS', and 'HMFA INTEREST RATES'. The main content area is divided into three columns: 'WHAT WOULD YOU LIKE TO DO' with a dropdown menu set to 'Hurricane Sandy Housing' and a 'Go' button circled in red; 'NEWS & ANNOUNCEMENTS' with recent news items; and 'FEATURED TOPIC' with a link to 'View Our Recent Completed Properties'. A footer contains logos for 'FORECLOSURE GUIDANCE', 'RAP RENTAL ASSISTANCE PROGRAM', 'NEW JERSEY HOUSING RESOURCE CENTER', and 'Governor's Confidence'.



WERE YOU AFFECTED BY HURRICANE SANDY?

SEE BELOW FOR HOUSING
RESOURCES TO ASSIST YOU
DURING THIS DIFFICULT TIME



CONSUMER HOTLINE: 1-800-NJHOUSE



MORTGAGE CALCULATOR



PARTICIPATING LENDERS



HMFA INTEREST RATES

[Homebuyers](#)

[Homeowners](#)

[Hurricane Sandy Housing
Resources](#)

[Contact Information for Existing
Borrowers](#)

[Home](#) > [Homeownership](#) > [Hurricane Sandy Housing Resources](#)

Hurricane Sandy Housing Resources

The New Jersey Housing and Mortgage Finance Agency has assembled a list of housing resources for those New Jersey residents who have been affected by Hurricane Sandy.



1. [ReNew Jersey Stronger](#)
2. [Priority Housing for Sandy-Impacted Residents Now Available](#)
3. [Find Housing via the New Jersey Housing Resource Center \(NJHRC\)](#)
4. [Looking for the Sandy Homebuyer Assistance Program?](#)

1. ReNew Jersey Stronger



ReNew Jersey Stronger provides a wealth of resources and recovery programs for homeowners, renters, landlords, developers, businesses and communities affected by Superstorm Sandy.

Visit the website at <http://www.renewjerseystronger.org/>



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Contact Sandy
Constituent Services at
(609) 292-3750.
Additional Contact
Information Here.



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Sandy-Impacted
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Home Homeowners Renters Landlords & Developers Businesses Communities Plans & Reports Environmental Review Transparency

RENTERS

> Tenant-Based Rental Assistance

Sandy Recovery Housing Counseling Program

Landlord Incentive Program

Landlord Rental Repair Program

> Fund for Restoration of Multifamily Housing (FRM)

Sandy Special Needs Housing Fund

Predevelopment Fund for Affordable Rental Housing

Neighborhood Enhancement Program

Sandy Homebuyer Assistance Program

Fraud Prevention

To prevent fraud in Sandy recovery programs, call toll free 1-855-OSC-TIPS.

[READ MORE](#)

ReNewJerseyStronger > Renters > Fund for Restoration of Multifamily Housing (FRM)

Fund for Restoration of Multifamily Housing (FRM)

Find Affordable Units



See the list of Sandy-Impacted Priority Developments.

The Fund for Restoration of Multifamily Housing (FRM) program helps finance the development of affordable housing in the nine counties most impacted by Sandy as determined by the federal government (Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean, and Union).

The FRM program requires that during the first 90 days of an affordable housing property's lease-up, priority is given to qualified Sandy-impacted residents.

During lease-up, should two qualified applicants apply, the housing unit would go to the Sandy-impacted applicant. Additionally, if the affordable housing property is fully occupied prior to the end of the 90-day period, but a qualified Sandy-impacted individual applies within the prescribed timeframe, that applicant would jump to the top of the waiting list for the next available unit.

Electronic Notifications

Residents who are interested in receiving information on affordable housing units available through the FRM program can sign up to receive electronic notifications. By registering for text messages or emails, residents will receive updates about new FRM projects throughout New Jersey and information on how to apply.

Email

1. Go to www.SandyNJ.org.
2. Complete the form to indicate the areas you are interested in receiving information about.
3. Upon completion of the form, you will receive an email notification confirming your registration.

Text Message

1. Using your mobile phone, text the word "Sandy" to 313131.*
2. You will receive a text message, confirming your registration.

*Standard text and data fees may apply.

For additional information on available FRM units, please visit the [New Jersey Housing Resource Center](#).

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CONSUMER HOTLINE: 1-800-NJHOUSE



MORTGAGE CALCULATOR



PARTICIPATING LENDERS



HMFA INTEREST RATES

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[Hurricane Sandy Housing
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[Contact Information for Existing
Borrowers](#)

[Home](#) > [Homeownership](#) > Hurricane Sandy Housing Resources

Hurricane Sandy Housing Resources

The New Jersey Housing and Mortgage Finance Agency has assembled a list of housing resources for those New Jersey residents who have been affected by Hurricane Sandy.

1. ReNew Jersey Stronger
2. Priority Housing for Sandy-Impacted Residents Now Available
3. Find Housing via the New Jersey Housing Resource Center (NJHRC)
4. Looking for the Sandy Homebuyer Assistance Program?





2. Priority Housing for Sandy-Impacted Residents Now Available



Download: [English](#) | [Español](#)

- During the first three months of lease-up, priority for residency will be given to Sandy-impacted residents who registered for Federal Emergency Management Agency (FEMA) assistance, rented an apartment or owned a primary residence that was no longer habitable because of Sandy damage.

Today, and in the months and years ahead, more available affordable housing units will be added to the page.

To get started: simply visit the website at <http://njhrc.gov> and click on "Find Housing" and "Priority Housing for Sandy-Impacted Residents."

Or, call a toll-free call center for housing information at 1-877-428-8844.

Click the image above or use the following links to download a PDF of our NJHRC flyer ([English](#) | [Español](#)) that you can print and share.

Priority Housing for Sandy-Impacted Residents is now available on the New Jersey Housing Resource Center (NJHRC) at <http://www.njhrc.gov>

Since Superstorm Sandy exacerbated the need for affordable housing in our state, the New Jersey Housing and Mortgage Finance Agency has mobilized federal Sandy recovery funds to create many affordable housing opportunities in the nine most impacted counties.

To help Sandy-impacted residents find permanent affordable housing as soon as possible, NJHMFA encourages the use of their FREE, award-winning, online housing database, <http://www.njhrc.gov>

Sandy-impacted residents are encouraged to use the [NJHRC website](#) to access a *list of housing opportunities where their rental applications will receive priority.*

During the first three months of lease-up, priority for residency will be given to Sandy-impacted residents who registered for Federal Emergency Management Agency (FEMA) assistance, rented an apartment or owned a primary residence that was no longer habitable because of Sandy damage.



PRIORITY HOUSING FOR SANDY-IMPACTED RESIDENTS

is Now Available on the New Jersey Housing Resource Center
www.NJHRC.gov

Priority Housing for Sandy-Impacted Residents is now available through the New Jersey Housing Resource Center at NJHRC.gov

To help Sandy-impacted residents find permanent affordable housing as soon as possible, NJHMFA encourages the use of their award-winning, online housing database, NJHRC.gov.

The database is **FREE**, easy to use, and has played a critical role in disaster relocation efforts in the past. Affordable housing units are added as they become available, and **Sandy-impacted residents' rental applications will receive priority.**

New Jersey Housing Resource Center is accessible online at NJHRC.gov or by calling the toll-free assistance line at **1-877-428-8844**.

VISIT WWW.NJHRC.GOV TO SEARCH AVAILABLE PROPERTIES TODAY!

FIND PRIORITY HOUSING FOR SANDY-IMPACTED RESIDENTS IN THREE EASY STEPS:

1. Visit www.NJHRC.gov
2. Click on **Find Housing** from the blue tabs along the top of the home page.
3. Click on **Priority Housing for Sandy-Impacted Residents** from the menu. The page that opens will display a list of available housing opportunities throughout the state. *New properties are regularly added as they become available.*



NJHMFA funds and administers the New Jersey Housing Resource Center. NJHMFA receives no state appropriation.

VISIT WWW.NJHRC.GOV OR CALL 1-877-428-8844 FOR ASSISTANCE TODAY



WERE YOU AFFECTED BY HURRICANE SANDY?

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CONSUMER HOTLINE: 1-800-NJHOUSE



MORTGAGE CALCULATOR



PARTICIPATING LENDERS



HMFA INTEREST RATES

[Homebuyers](#)

[Homeowners](#)

[Hurricane Sandy Housing
Resources](#)

[Contact Information for Existing
Borrowers](#)

[Home](#) > [Homeownership](#) > Hurricane Sandy Housing Resources

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4. [Looking for the Sandy Homebuyer Assistance Program?](#)





3. Find Housing via the New Jersey Housing Resource Center (NJHRC)

Were you displaced due to Hurricane Sandy?

Search for available rental housing on the New Jersey Housing Resource Center (NJHRC) website, <http://www.njhrc.gov>

The site hosts information on available properties statewide, and the database is updated daily.

Landlords throughout New Jersey are opening their available properties to Hurricane Sandy victims. Many of these are now listed on the NJHRC.

Please Note:

The rental properties within the NJHRC are not specifically labeled as displaced Sandy resident housing. The rental terms will be different for each property, as they are up to the discretion of the individual landlords.

We actively encourage those residents displaced by Sandy to contact the property landlord directly to determine specific housing needs.

Simply visit the website at <http://www.njhrc.gov> and click on "Find Housing" to get started.

Or, call a toll-free call center for housing information at 1-877-428-8844.

Click the image above or use the following links to download a PDF of our NJHRC flyer ([English](#) | [Español](#)) that you can print and share.



Download: [English](#) | [Español](#)



HAVE YOU BEEN DISPLACED DUE TO HURRICANE SANDY?

THE NEW JERSEY HOUSING RESOURCE CENTER IS HERE TO HELP.

Disaster housing assistance is now available through the New Jersey Housing Resource Center at NJHRC.gov

If you have been displaced from your home, you can search for temporary or permanent housing on The New Jersey Housing Resource Center at NJHRC.gov or by calling the toll free assistance line at 1-877-428-8844.

VISIT WWW.NJHRC.GOV TO VIEW OR SEARCH AVAILABLE PROPERTIES TODAY.



FIND TEMPORARY HOUSING DUE TO HURRICANE SANDY IN THREE EASY STEPS:

- 1) Visit www.NJHRC.gov.
- 2) Click on [Find Housing](#) in the middle-right portion of the webpage.
- 3) Click [Temporary Housing Due to Hurricane Sandy](#) from the menu. The page that opens will display a list of available, temporary housing properties throughout the State of New Jersey.

You are now able to search by County and City to locate temporary housing due to Hurricane Sandy that is best suited for you and your family.

VISIT WWW.NJHRC.GOV OR CALL 1-877-428-8844 FOR ASSISTANCE TODAY



STATE OF NEW JERSEY NEW JERSEY HOUSING RESOURCE CENTER

ADMINISTERED BY THE NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

Governor Phil Murphy • Lt. Governor Sheila Oliver

NJ Home | Services A to Z | Departments/Agencies | FAQs

Search

Select Language

Translator Disclaimer



- HRC HOME
- ABOUT THE HRC
- FIND HOUSING
- LIST HOUSING
- HOW TO USE
- RESOURCES



NJHRC How-To



NEW TO THE HOUSING RESOURCE CENTER?

CLICK HERE

TO VISIT OUR HOW-TO SECTION

USE THE HRC TO RENT YOUR UNITS
OR FIND YOUR NEW HOME TODAY!

TOLL-FREE CALL CENTER: 1-877-428-8844 NJHRC... Where Everyone Can Find A Home!

WHAT WOULD YOU LIKE TO DO

I would like to...

QUICKLINKS

Show me more info on...

SIGN UP FOR OUR EMAIL LIST

Privacy by SafeSubscribe™

For Email Marketing you can trust

HOUSING RESOURCE CENTER NEWS

Welcome to the New Jersey Housing Resource Center (NJHRC) Website!

[more news](#)

NEWS & ANNOUNCEMENTS

October 1, 2019

NJHMFA Marks Groundbreaking for Next Phase of Affordable Apartments in Camden

September 17, 2019

Murphy Administration Announces 2019 Governor's Excellence in Housing and Economic Development Award Winners

September 16, 2019

Acting Governor Oliver Presents the New Jersey Housing and Economic Development Hall of Fame Award to a Leading Advocate for the Homeless

[more events](#)

FEATURED

SANDY-IMPACTED RESIDENTS:
Residentes Afectados Por Sandy:

PRIORITY HOUSING
FOR SANDY-IMPACTED RESIDENTS
VIVIENDA PRIORITARIA
PARA RESIDENTES AFECTADOS
POR SANDY

[Priority Housing for Sandy-Impacted Residents](#)
[Vivienda Prioritaria para Residentes afectados por Sandy](#)

During the first 90 days of lease-up, priority for residency will be given to qualified Sandy-impacted residents. Use the link above to see a list of available housing opportunities.

Durante los primeros noventa días del periodo de arrendamiento inicial, se dará prioridad de ocupación a los residentes calificados afectados por Sandy. Utilice el boton de arriba para ver una lista de oportunidades de vivienda disponibles.

FEATURED

SANDY-IMPACTED RESIDENTS:
Residentes Afectados Por Sandy:

PRIORITY HOUSING
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- Home
- Homeowners
- Renters
- Landlords & Developers
- Businesses
- Communities
- Plans & Reports
- Environmental Review
- Transparency

RENTERS

> **Tenant-Based Rental Assistance**

Sandy Recovery Housing Counseling Program

Landlord Incentive Program

Landlord Rental Repair Program

∨ **Fund for Restoration of Multifamily Housing (FRM)**

Sandy-Impacted Priority Developments

Electronic Notifications

New Jersey Housing Resource Center

Sandy Special Needs Housing Fund

ReNewJerseyStronger > Renters > Fund for Restoration of Multifamily Housing (FRM) > Sandy-Impacted Priority Developments

Sandy-Impacted Priority Developments

Below is a listing of affordable rental developments that are funded by the Fund for Restoration of Multi-Family Housing (FRM) program. Priority is given to qualified Sandy-impacted residents during the first three months of lease-up. To receive information on future developments, register for [text and email updates](#).

The list of developments and their counties are as follows (more postings coming soon):

Atlantic County



Tennessee Green



Visions at Absecon



Visions at Absecon Senior



Neighborhood Enhancement Program

Sandy Homebuyer Assistance Program

Fraud Prevention

To prevent fraud in Sandy recovery programs, call toll free 1-855-OSC-TIPS.

[READ MORE](#)

Bergen County

Info coming soon!

Cape May County

Info coming soon!

Essex County

Info coming soon!

Hudson County

Info coming soon!

Middlesex County

Info coming soon!

Monmouth County



Fort Monmouth



Hudson Ridge Residences

Ocean County



Heritage at Whiting



Willows at Little Egg Harbor



NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY

CDBG-DR FRM Project Developer Marketing Forms and Requirements



Marketing Plan



Marketing Plan

Governor Chris Christie • Lt. Governor Kim Guadagno

NJ Home | Services A to Z | Departments/Agencies | FAQs

Search



STATE OF NEW JERSEY

NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY



Select Language

- HOME
- HOMEOWNERSHIP
- RENTALS
- DEVELOPERS
- FORECLOSURE
- MEDIA ROOM
- ABOUT HMFA



Short-Term Rental Assistance for Homeowners Participating in the Rehabilitation, Reconstruction, Elevation and Mitigation (RREM) Program



[Get More Info About the SSBG Rental Assistance Program](#)

CONSUMER HOTLINE: 1-800-NJHOUSE MORTGAGE CALCULATOR PARTICIPATING LENDERS HMFA INTEREST RATES

WHAT WOULD YOU LIKE TO DO

I would like to...

QUICKLINKS

Show me more info on...

SIGN UP FOR

NEWS & ANNOUNCEMENTS

October 10, 2017
DCA to Host Housing Resource Fair in Ocean County for Sandy-Impacted Residents

October 10, 2017
Christie Administration Marks Groundbreaking of Affordable Rental Community in Asbury Park Financed with Sandy Recovery Funding

FEATURED TOPIC

FIGHTING FORECLOSURE

FOR STRUGGLING OWNERS

Discover Ways to Use Your Home



- 90 day priority for Sandy Impacted residents during initial project lease-up
- Public Service Announcements, Legal Advertisements
- Published in English and Spanish + other languages based on local population
- Web-based services



Sandy Impacted Resident Priority Qualifications

If you were displaced by and/or experienced major or severe damage from Superstorm Sandy you may qualify* for priority residency until 90 days after the completion of this project.

Do I Qualify?

To qualify* for priority residency during the initial phase of lease up for this project you must be able to provide **ONE** of the following: *(Please check off all that apply)*

FEMA registration number	
Copies of insurance claims	
Tax return as evidence of casualty loss	
Receipts showing extended stays at hotels/motels	
Evidence that you have received other rental assistance from a program specifically designed to assist people impacted by Superstorm Sandy such as FEMA, SHRAP, DCA and/or a private philanthropy or non-profit programs	
Local inspection (including flood plain manager) reports showing major or severe damage to your residence as a result of the storm	
Contractor estimates of damage to your residence as a result of the storm	
A letter or certification from a landlord stating that you were required to relocate as a result of major or severe damage to your primary residence caused by Superstorm Sandy	
Evidence of a financial hardship directly related to housing as a result of Superstorm Sandy.	
Other documentation that demonstrates impact from Superstorm Sandy	

Sandy Impacted Residents Eligibility Questionnaire

If you were displaced by and/or experienced major or severe damage from Superstorm Sandy you may qualify* for priority residency until 90 days after the completion of this project.



Community Development Block Grant – Disaster Recovery (CDBG-DR)

Post Superstorm Sandy, NJHMFA received **\$750 million** to fund the creation and rehab of affordable housing in the 9 counties most impacted by the storm.



Funding was divided into the following areas:

- **\$664 million** | The Fund for Restoration of Multifamily Housing (FRM)
6,774 units committed to date, 84 projects)
- **\$60 million** | Sandy Special Needs Housing Fund (SSNHF)
435 beds committed to date, 50 projects)
- **\$25 million** | Sandy Homebuyer Assistance Program (SHAP)
350 units funded



<input type="checkbox"/> إذا كنت تستطيع قراءة أو التحدث بالعربية، يرجى اختيار هذا المربع.	Arabic
<input type="checkbox"/> Ինչպես կարդաք կամ խոսեք անգլերեն, եթե խոսում կամ կարդում եք հայերեն:	Armenian
<input type="checkbox"/> 如果你能读中文或讲中文，请选择此框。	Simplified Chinese
<input type="checkbox"/> 如果你能讀中文或講中文，請選擇此框。	Traditional Chinese
<input type="checkbox"/> Označite ovaj kvadratić ako čitate ili govorite hrvatski jezik.	Croatian
<input type="checkbox"/> Mark this box if you read or speak English.	English
<input type="checkbox"/> Cocher ici si vous lisez ou parlez le français.	French
<input type="checkbox"/> Make kazyè sa a si ou li oswa ou pale kreyòl ayisyen.	French Creole (Haitian Creole)
<input type="checkbox"/> Σημειώστε αυτό το πλαίσιο αν διαβάζετε ή μιλάτε Ελληνικά.	Greek
<input type="checkbox"/> તમે વાંચી અથવા ઈંગલિશ વાત જો આ બોક્સ માર્ક.	Gujarati
<input type="checkbox"/> अगर आप हिन्दी बोलते या पढ़ सकते हैं तो इस बक्स पर चिह्न लगाएँ।	Hindi

I-Speak Card



Questions?

Thank you!

Laura Shea
Chief of Programs

**New Jersey Housing
and
Mortgage Finance
Agency**

www.njhousing.gov