



## Homeowner Resettlement Program

### What is this program?

The Homeowner Resettlement Program provides \$10,000 in funding assistance to eligible homeowners. In an effort to support homeowners' decisions to stay in their homes and contribute to the rebuilding of their neighborhoods, the Homeowner Resettlement Program was created to provide struggling homeowners with financial relief to help them make the decision to proceed with home improvements and resettle in their homes. The resettlement program is anticipated to stabilize neighborhoods by encouraging homeowners to stay and rebuild.

Owners will execute a promissory note with terms and conditions such as flood insurance and a commitment to remain in the county as intended by the program.

### Who is eligible?

Eligible homeowners must have occupied their home as a primary residence at the time of the storm. Homeowners must have registered with FEMA. The home must be located in one of the nine most impacted and distressed counties.

Homes must have sustained a minimum of FEMA full verified loss (FVL) determination of Major or Severe (\$8,000 or greater) or more than one foot of flooding on the first floor.

The Resettlement program is not individually income restricted although sixty percent (60%) of award funds will be reserved for low and moderate income households. Applicants will be processed on a first come first serve basis.

### How do I apply?

The Department of Community Affairs will be posting on its website outreach and application 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 and distressed counties along with website intake, phone and remote assistance.



## What type of documentation might I need for the application?

For homeowners seeking Resettlement Program funding assistance, the following documentation may be required:

- Proof of Storm Damage** (any documentation supporting FEMA full verified loss (FVL) determination of Major or Severe (\$8,000 or greater) or more than one foot of flooding on the first floor)
- Verification of occupancy as 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** (this will be verified by a title report but additional information can assist with processing such as deed, tax record, homeowners insurance)
- Income certification source documentation** (including current and past year tax filings and other income and any other sources as defined by the U.S. Department of Housing and Urban Development)
- Documentation of other recovery benefits received, including insurance, FEMA, SBA**