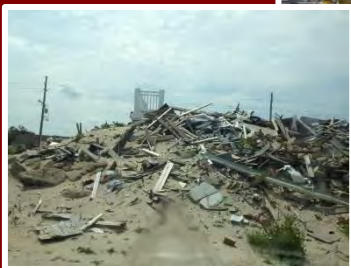


New Jersey's Housing Needs 18 Months After Sandy

COUNCIL OF NEW JERSEY GRANTMAKERS



May 7, 2014

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"Throughout the past ten months, while working full time as teachers, my husband and I have spent the better part of our free time on the phone, writing letters, filing applications, filing appeals and generally being frustrated with all of the above. We followed the direction of the people who were "in charge" of the many agencies and institutions we were introduced to, and directed towards in an attempt to clean up and return to our home. Our files, which include one copy of each application, appeal, letter, response, follow up, etc. weighs over ten pounds."

- LeeAnn Newland



LeeAnn Newland & Simone Danneker testify at a legislative hearing about their experience with Sandy Recovery efforts.

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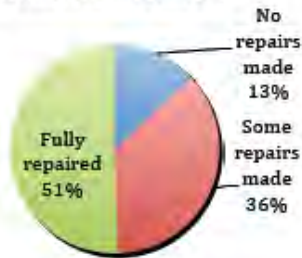
Share of homes impacted by Sandy



Share of NJ Sandy housing funding



Repair of damaged rental homes



Repair of damaged homeowner homes



40% of NJ residents affected by Sandy were renters, yet the recovery only allocated 25% of resources for renters.

More than 60% of renters impacted by Sandy earn less than \$33,000/year.

A greater share of renters than homeowners remain displaced post-Sandy, largely impacting low-income residents.

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SANDY RECOVERY



There are significant geographic, racial, and ethnic disparities in where funds have been awarded when compared with damage from Sandy.

The major program intended to provide immediate relief to renters distributed 40 times as much funding to Essex County as Ocean County – even though Ocean County had about 30 times as much damage to renters as Essex County.

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SANDY RECOVERY



Outreach for RREM focused on Monmouth, Ocean and Atlantic Counties; 89% of applicants came from these counties.

This resulted in fewer applications from lower income households in other affected counties.

REBUILDING COMMUNITIES & LIVES



- *Ensuring a fair, transparent & equitable recovery*
- *Providing people & places with the resources they need*
- *Rebuilding for the future*

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REBUILDING COMMUNITIES & LIVES



Philanthropy supported direct assistance to impacted individuals, local community & advocacy groups, and new collaborations between partners, e.g. the NJ Recovery Fund

REBUILDING COMMUNITIES & LIVES



In addition to supporting immediate housing, hunger and human needs, philanthropy has helped impacted residents and advocates affect the rebuilding process and make improvements by:

- *Analyzing, monitoring & sharing information about the rebuilding effort*
- *Educating decision makers & conducting sustained media outreach*
- *Providing testimony at dozens of hearings*
- *Creating the Sandy Bill of Rights*
- *Filing public comments with over 80 organizations signed on*
- *Providing LTRG/local support to CDCs, nonprofits & allies*
- *Advocating for program improvements & overcoming red-tape*

REBUILDING COMMUNITIES & LIVES



NJ Legislature passes bill of rights for Superstorm Sandy victims seeking relief



Successful Policy Changes, including:

- *\$75M more for rental housing in 1st tranche*
- *Review of RREM application rejections*
- *Re-opening of RREM; new money proposed for LMI households*
- *Increase in public participation in process for the 2nd tranche*

Outstanding Program Improvements, including:

- *Rigorous, targeted outreach for new programs*
- *Housing counseling*

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REBUILDING COMMUNITIES & LIVES



In April 2013, HUD issued its *Housing Counseling Program Guide for Superstorm Sandy Disaster Relief*:

“Housing counseling works. Extensive research documents that households working with a HUD-approved housing counseling agency are more likely to succeed...when compared with similar families who did not work with HUD-approved housing counseling agencies.

In the aftermath of Superstorm Sandy, many of these housing counseling agencies took rapid initiative to serve survivors in need of assistance.”

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REBUILDING COMMUNITIES & LIVES



“The most effective way to drive homeowners to get help from housing counseling agencies is to tie benefits to them. This model is used by the Center for NYC Neighborhoods, which offered a \$5,000 emergency grant to Sandy survivors funded by a private source that could only be accessed through housing counseling agencies.”

- HUD, April 2013

NYC BUILD IT BACK (BIB) PROGRAM



“Along with several other groups, we 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.” BIB counseling is provided through philanthropy funding.

*- Eric Williams, ANHD, NJ Senate
Legislative Oversight Committee hearing,
January 2014*

NYC BIB COUNSELING PROGRAM



BIB offers counseling referrals to eligible applicants who may need additional assistance moving their application forward.

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.

NYC BIB COUNSELING PROGRAM



The BIB Counseling Program provides support for issues related to a person's application, including:

- *Delinquent Mortgage and Foreclosure*
- *Title Issues*
- *Replacing lost or difficult to obtain documentation*
- *Documentation of income*
- *Insurance Issues*
- *Landlord Issues*
- *SBA Loan Issues*
- *Victim of illegal practices*
- *Program Option Selection*

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REBUILDING COMMUNITIES & LIVES



To achieve a strong recovery, NJ needs to adopt a locally based housing counseling model. Families can get the resources they need and make smart decisions about their futures through Community Recovery Resource Centers.

As in NYC, philanthropy can support the CRRC-based counseling, while the federal funds from CDBG support the rebuilding effort.

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COMMUNITY RECOVERY RESOURCE CENTER



LOCAL RESIDENTS HELPING NEIGHBORS

These centers will utilize existing staffing and expertise already in the community. Local counselors know the landscape, the need and the available services.

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COMMUNITY RECOVERY RESOURCE CENTER



One-Stop Shopping: The Center provides displaced Sandy survivors with a local, one stop shop assistance office specifically designed to aid disaster relief and recovery issues in each area.

Housing Counseling: Housing counselors provide expert, unbiased guidance and information to help families and individuals meet their housing needs and improve their financial situations. They are already working on housing issues and know their communities.

Recovery Specialists: Will assist impacted NJ residents, businesses and landlords (for profit/non-profit).

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COMMUNITY RECOVERY RESOURCE CENTER



Increased Self-Sufficiency: Residents affected by Sandy can directly benefit by the Center providing expanded and enhanced financial literacy programs.

Expand Housing Choices: CRRC staff will also work with displaced residents housed temporarily, including those in manufactured homes.

Restart the Economy: CRRCs will employ local residents and can recommend local businesses and contractors to help families rebuild.

REBUILDING COMMUNITIES & LIVES

Resourcing CRRCs is cost effective

\$750/household

x 20,000 NJ residents

(12,500 RREM applicants + 7,500 renters)

= \$15 Million



REBUILDING COMMUNITIES & LIVES

“Today we met with a case manager at RREM and got the ball rolling. We have requested the pathway B option so we can use our builder and plans, and of course, we are still going to be tied up for a period of time waiting for inspections but it looks as though we may be on our way to having our demolition and construction begin.”

“We also had applied for the ICC portion of our flood insurance, and we are still waiting to hear. We began working with a builder to obtain soil testing, and obtain engineers reports, etc. to determine our next step.”

“Our builder has given us a preliminary estimate of \$240,000 to get us back in, using our footprint and elevating 2 ft above our requirement. John and I wanted to update you on our progress 18 months in!!”

- LeeAnn Newland, April 17, 2014



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REBUILDING COMMUNITIES & LIVES



Directly support the organizations providing immediate relief for housing, hunger and human needs

Continue to support policy & advocacy work that can make our recovery fair, equitable & transparent,

Collaborate to support local CRRCs in all of the impacted counties, helping people make good choices about their futures, and the future of our state.

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The Network is the statewide association of more than 250 affordable housing and community development corporations, individuals and other organizations that support the creation of housing and economic opportunities for low- and moderate-income New Jerseyans.

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