

# Rules for Sandy rebuilding programs loosened

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To help more families recovering from Hurricane Sandy, the New Jersey Housing and Mortgage Finance Agency has announced that applicants to the Rental Assistance Program, or RAP, are no longer required to have an outstanding mortgage on their primary residence to qualify for rental assistance.

Eligible applicants in the Reconstruction, Rehabilitation, Elevation and Mitigation, or RREM, program and the Low-to-Moderate Income Homeowners Rebuilding Program who are paying rent because they are displaced by Sandy damage or construction are now eligible to receive RAP funds.

The HMFA is reaching out to applicants previously judged ineligible because they didn't have a mortgage, to encourage them to modify their current applications. The modification process requires applicants to update documentation and verify the accuracy of previous information.

Program funds will be available until funding is exhausted, but all the money must be spent by Sept. 30, 2017; the previous deadline was Sept. 30, 2015, but it has been extended.

RAP assistance is for eligible storm-affected homeowners with signed grant agreements in the RREM or LMI programs and who are residents of the nine counties most affected by Sandy, as determined by the federal government (Those counties include Atlantic, Cape May and Ocean). There is no income restriction for participation, but there are other eligibility criteria.

For instance, applicants must not have completed construction, rehabilitation or elevation of their primary home. Participants must have a signed lease on a rental property, since the assistance is paid to the rental-property owner. Participants cannot receive concurrent rental assistance from other government or charitable programs or from insurance proceeds in excess of total housing rent payments.

RAP is not retroactive, and funds are available to assist only with rent going forward; they may not be used to reimburse previously paid or incurred rent. Funds are distributed on a first-come, first-served basis.

For more information and an application, see [njhousing.gov/homeownership/owners/ssbg](http://njhousing.gov/homeownership/owners/ssbg) or call 800-NJHOUSE.