



Reconstruction, Rehabilitation, Elevation and Mitigation Program (RREM)

What is this program?

The Homeowner Reconstruction, Rehabilitation, Elevation and Mitigation (RREM) Program provides up to \$150,000 in grant funding assistance to eligible homeowners. The RREM Program will provide funds to help homeowners repair their primary residence damaged by Superstorm Sandy.

The program is designed for the homeowner to work with a prequalified contractor selected to undertake the construction. The State will conduct federally-required reviews, including environmental clearances.

Who is eligible?

Eligible homes must have been owner-occupied primary residences at the time of the storm. Homeowners must have registered with FEMA. The RREM program will serve households with adjusted household incomes under \$250,000. Applicants will be processed on a first received, first evaluated basis. Homes must be located in one of the nine most impacted and distressed counties (Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Oceans and Union), and will be prioritized based on the degree of sustained damages, per program guidelines.

What will the program fund?

Awards are limited to a per household benefit of up to \$150,000 (based on the amount of damage). Funding can be used for eligible costs for rehabilitation, reconstruction, demolition (incidental to reconstruction), elevation and storm mitigation as determined by the State Department of Community Affairs and its contractors. The State must subtract from the award any duplication of benefits, which includes funds received by the homeowner for rebuilding from other sources such as insurance, FEMA and SBA.

How do I apply?

The Department of Community Affairs will be posting on its website follow-up outreach events and 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 counties along with website intake, phone and remote assistance. The SSHIP manager will assign a case worker to direct and assist homeowners through the RREM approval, construction and funding process.



What type of documentation might I need for the application?

For homeowners seeking RREM Program funding assistance, the following documents may be required. The homeowner's ability to prepare any of the following documentation will assist in expediting processing:

- Proof of Storm Damage** (local NJ flood plain manager determination of damage letter, FEMA assessment data, Insurance claim and determination documentation)
- Verification of registration with FEMA** (registration ID number, application or response letter)
- Proof 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** (will be verified by a title report but additional information can assist with processing such as deed, tax record, homeowners insurance)
- Pre-Storm Home Value** documentation may include one of the following:
 - Most recent property tax bill (full cash or market value)
 - Recent appraisal (within 6 months prior to storm)
 - Insurance endorsement stating property value excluding contents
- Income certification source documentation** (including current and past year tax filings, other income and any other sources as defined by the U.S. Department of Housing and Urban Development)
- Disability** (if one or more members of a household have a documented disability that affects the design of the assisted unit)
- Documentation of Disaster Recovery Compensation received** (Examples of these funds may include but are not limited to:
 - FEMA payments for structural damage
 - USDA loans and/or SBA loans
 - National Flood Insurance Program (NFIP) and other Insurance Payments