



## **Housing Recommendations for Assisting with Hurricane Sandy Recovery Efforts**

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Members of the Housing and Community Development Network of New Jersey, whether affected directly or indirectly by the devastation wrought by Hurricane Sandy, are ready, willing and able to help meet the needs of families, individuals and communities harmed by the storm. Our members who were in the storm's path know what is needed and where; and those who were not impacted directly have the capacity to assist with rebuilding efforts. The Network aims to facilitate conversations, ideas, information and resources that can repair our state's devastated areas. We are working to ensure that low and moderate income families, who needed affordable homes even before Sandy hit, continue to have access to homes they can afford under the laws and practices in our state. Further, we want to make certain that programs and funding dedicated to creating more affordable homes and increased economic opportunities for lower income people are spent for those purposes only.

We strongly support rebuilding efforts that use the most energy efficient, sustainably designed and storm resistant standards, to prevent future damage to homes and businesses. Options should include the use of manufactured homes and ones that can be built on later, to help people move back to their neighborhoods quickly. There are many ways the federal and state government, as well as concerned supporters, can help community economic development organizations and others provide homes and rebuild in Sandy's aftermath. To that end, the Network recommends the following actions:

### **The Federal Government should:**

1. Release federal funding approved in the HUD 2011 round that is still pending, including 393 homeless vouchers for NJ approved under McKinney and ESG funds that were approved but not paid out. Find ways to get HUD funds out and spent more quickly.
2. Create an inventory of vacant, affordable homes and public housing units, and provide money to make them available for immediate housing. We are pleased that this approach is already being taken with Ft. Monmouth, in Monmouth County, and hope that Earle Naval Base is also being considered for immediate homes. In addition to these two military options, which represent nearly 1,000 vacant homes that could be made available with a modest investment, there are thousands of homes under the control of HUD, FHA, Fannie Mae, Freddie Mac and private lenders that could be similarly deployed.
3. Make special one-time increases to the LIHTC and volume cap, as well as to HOME, CDBG and ESG, for rehab, new construction, and making homes accessible to lower-income people with mobility challenges in states affected by the storm.
4. Extend HUD's March 2013 deadline for completing NSP projects to allow organizations to spend available resources to rehab and preserve affordable homes which will assist in addressing this storm crisis. Relax eligibility requirements to permit investment of NSP funds beyond the established parameters, and provide additional funds to help save and renovate more foreclosed properties as affordable.
5. Allow households with FEMA vouchers to occupy any available rental housing, and make people who were living in winter rentals eligible for FEMA vouchers. Provide additional Section 8 vouchers to address the long term housing needs of lower income people who lost their home in the storm once their 18 month FEMA vouchers run out.

6. Require that towns receiving FEMA aid for infrastructure replace pre-storm affordable homes as part of their rebuilding plan.
7. Have the U.S. Interagency Council on Homelessness coordinate with FEMA and HHHS. Work with the Department of Health and Human Services (HHS) to obtain funding for services to allow non-profits with access to vouchers to provide supportive housing to individuals who need services in addition to vouchers.
8. Waive US-DOE 12 year rule for weatherization work in general for storm-affected homes, as well as the obligation to seek insurance claim or FEMA claim for emergency weatherization repairs and replacement of heating units.
9. FEMA should be more transparent about their contracting process, and should make sure their housing case management contracts are only provided to organizations and individuals with housing knowledge, including housing counseling agencies, which can help individuals obtain the assistance they're eligible for and understand their housing options when payments are received.

**The State of New Jersey should:**

1. Develop a comprehensive strategy to maximize rental housing choices in or near communities where large numbers of displaced people lived, including the creation of a central registry of available homes to help match displaced families with housing in their area. Relocation vouchers should be distributed with an emphasis on keeping families as close as possible to their original communities, so that children can stay in the same schools whenever possible.
2. Waive, at the discretion of property owners, DCA/COAH/HMFA restrictions that prevent the conversion to rental or subleasing (at cost) of *Mt. Laurel* for sale homes to house people who lost homes in the storm, on a temporary or permanent basis. For example, AHA has 37 homes in Monmouth County that could be made available if restrictions were lifted. Income guidelines for *Mt. Laurel* homes should be maintained during this process.
3. Consider setting up a home sharing service to match people in need of housing with people with extra space.
4. Work with Network, CSH, the manufactured home park association and other organizations to identify community locations for FEMA manufactured homes. AHA, for example, has 16 pads with water/sewer/utilities that could accommodate 16 homes. DHS should arrange to pay Emergency Assistance to churches and community institutions that agree to set up FEMA manufactured homes to cover utilities and/or pad rent.
5. Allow municipalities to spend their housing trust fund money immediately, in accordance with plans submitted to DCA for appropriate housing uses.
6. Create a list of approved contractors to help people avoid fraud. New Jersey should continue to prevent and address contractor fraud aggressively
7. Enact A.3206/S.2245 to add \$5 million to Neighborhood Revitalization Tax Credit program, so that qualified communities have more resources to engage in rebuilding neighborhoods impacted by the economic crisis and the hurricane.
8. Release at least \$50 million from the Hardest Hit Funds held by the NJ HMFA to fund the Mortgage Purchase Program to keep people in their homes by modifying mortgages in foreclosure in storm impacted communities.