

# SANDY RECOVERY HOUSING COUNSELING



This program offers free HUD-certified housing counseling services to renters and homeowners who were impacted by Superstorm Sandy and lived in one of the nine counties most impacted by the storm at the time of Sandy. Offices are located in Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean, and Union counties and provide counseling programs that address a wide range of financial and housing challenges.

## How Does Housing Counseling Work?

Housing counselors provide helpful information about programs and resources that are available to renters and homeowners who are still recovering from Superstorm Sandy. As part of the counseling process, counselors will ask questions and collect specific information from clients to develop a customized counseling plan specific to the needs of the renter or homeowner. The counseling plan may include individualized or group counseling services in the following areas:

- Foreclosure Prevention
- Homelessness Prevention
- Fair Housing Education
- Reverse Mortgage/Home Equity Conversion Mortgage
- Rental Counseling
- Pre/Post Home Purchase Counseling

Housing counselors can also help renters and homeowners complete and submit applications to State-funded recovery programs and services, answer questions about the application process and obligations for program participation, and refer clients to other applicable State-funded recovery resources for which they may be eligible.

As part of the counseling plan, counselors will schedule regular meetings, share information about upcoming events or information sessions, and provide supportive services to eligible program applicants.

## Who Is Eligible for Housing Counseling?

To be eligible for free counseling services, renters and homeowners must have been impacted by Sandy, lived in one of the nine counties most affected by the storm at the time of Sandy (Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean, and Union) and registered with FEMA after the storm. A FEMA registration number may be required to qualify for these services.

Call **1-855-SANDYHM (726-3946)** or visit **[www.renewjerseystronger.org](http://www.renewjerseystronger.org)** to find the housing counseling offices in each county and make an appointment to meet a counselor.

Hearing Impaired Users Text Telephone Service (TTY/TDD)  
609-984-7300 or 1-800-286-6613.

