



HURRICANE IDA PROGRAM EXPLAINER

THE WHO, WHAT, AND HOW OF YOUR
HURRICANE IDA RECOVERY

THIS EXPLAINER IS BROKEN DOWN IN FOUR MAIN SECTIONS

1. ARE YOU A HOMEOWNER?
2. ARE YOU A RENTER OR LANDLORD?
3. WHAT'S THE CATCH? And, I have questions.
4. THE WEEDS - charts, deets, descriptions.

There are also a lot of acronyms for all of these programs (an acronym is an abbreviation for something - like we all say ASAP for as soon as possible. LOL for laugh out loud. Anyway, you get it). This is because many of them have long names that are a mouthful to say out loud. So, we made a section where we define all of them. You can find it in "the weeds," section of this explainer.

So without further ado... let's get into it!

INTRODUCTION

Welcome! If you're a Hurricane Ida survivor trying to figure out what help is out there, you're in the right place. This is our attempt to try and make clear what grant recovery programs are out there for Ida survivors and who *might* qualify for them. Disaster recovery can be a super confusing process. There are multiple recovery programs that each have their own requirements. And, it's possible that you'll still have needs that none of these programs cover.

BUT! We have a vision for a disaster recovery system that's simple to navigate and gets all families home, whole and better prepared for future disasters. **We are in this together.**

Before we dive in: it's possible you'll hear something different than what is in this explainer - there are three reasons for that.

1. Try as we might, we got something wrong. **TELL US.** We will double check and then update this and everyone will benefit from that lesson.
2. Try as we might, something changed and nobody told us but you. That's why it's super important that you **TELL US** if you hear something different.
3. Try as we might, somebody is giving you the wrong information. **TELL US.** We might be able to help them get it (this is confusing) and then the next person won't face the same fight you did.

In short. **PLEASE COMMUNICATE WITH US** about how your on the ground experience goes. We have a set of folks who have already been helping develop this resource and share their experiences. You'll see some of their stories in here. IF these stories are helpful for you - imagine that your story might also be helpful for someone else. **AND TELL US!** We're only going to get through this together.



Reach out to
Hurricane Ida Recovery Organizer
Meghan
meghan@newjerseyop.org
609-290-2425
to share stories and info
(it's a cell phone so you can text, too)

Speaking of being in this together - there are a series of organizations who are with us in these community meetings or partnering with us to make sure this information gets out! Please also consider contacting them:



Building stronger communities

DCA: The DCA is the part of the government that is responsible for handling the Homeowner Assistance Recovery Program (HARP) and the Tenant-Based Rental Assistance Program (TBRA).

If you're applying for the Homeowner Assistance Recovery Program (HARP), please go to [DCA's website](#) to request your application. For any questions, to get a paper application, and/or schedule an appointment please call 609-292-3750 or email DisasterRecoveryandMitigation@dca.nj.gov.

If you're applying for the Tenant-Based Rental Assistance Program (TBRA), please visit the [DCA website](#). For any questions or for assistance in submitting the pre-application please call 609-913-4252 or email DRM.TBRA@dca.nj.gov.

To help you navigate the disaster recovery system, you can reach out to the Housing Counseling and Legal Services Program (HCS). Call (609) 913-4463 or email DRM.HCS@dca.nj.gov for more information about accessing the services.



Legal Services of Northwest Jersey (LSNWJ) provides free legal assistance for people living in Morris, Somerset, Sussex, Warren, and Hunterdon County. LSNWJ helps with issues such as rent increase, return of security deposit, repairs, safe and habitable living, preparation of Last Will and Powers of Attorney, and public benefits including Welfare, SNAP, and Medicaid.

Resident can contact us at:

Hunterdon Residents: 908-782-7979

Morris Residents: 973-285-6911

Somerset Residents: 908-231-0840

Sussex Residents: 973-383-7400

Warren Residents: 908-475-2010

NJRP



St. Vincent de Paul's Case Management Program:

St. Vincent de Paul is one of the organizations offering free case management for Hurricane Ida survivors. Case managers will assess your needs, help you access eligible resources, and assist you with your interactions with FEMA, insurance companies, and other disaster-related services and/or community resources. Reach out to Patrice Relf at 1-833-432-4614 or email DR4614NJIDA@svdpdisaster.org to get set up with a case manager.



South Ward Environmental Alliance (SWEA): SWEA is an alliance of residents and organizations that focus on environmental justice issues. SWEA works to cultivate healthy and vibrant neighborhoods by ensuring residents' voices are heard and they are active participants in decision making policies that impact their neighborhood. If you were impacted by the storm and live in Newark, reach out to Asada Rashidi at 862-658-9573 or email SWEA@southwardea.com



United Methodists of Greater New Jersey (GNJUMC):

GNJUMC is one of the organizations providing free disaster case management for Hurricane Ida survivors. They also provide construction with direct assistance. If you were impacted by Hurricane Ida, reach out to Andrea Wren-Hardin at 732-860-5086 or email idarecovery@gnjumc.org to get set up with a disaster case manager and/or resources to help you navigate the disaster recovery process.

OFFICIAL NAME: HOMEOWNER ASSISTANCE RECOVERY PROGRAM (HARP)

WE CALL IT: THIS HELPS IF YOU'RE A HOMEOWNER AND YOU WANT TO STAY AND GET SAFER FOR THE NEXT STORM.

CAN I APPLY FOR THIS PROGRAM?

YES IF:

- ✓ Your house was your primary residence during Hurricane Ida - in other words you don't live in Nebraska and own a summer home in New Jersey
- ✓ You lived in your house during Hurricane Ida
- ✓ You still own your home at the time you apply for this grant
- ✓ Your house had at least 1 foot of flooding or \$8,000 worth of damages. How much the damage you had was worth is determined by FEMA during their inspection process or a another agency that does assessments like the National Flood Insurance Program (NFIP)
- ✓ Your house is in: Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, Union, Gloucester, Hunterdon, Mercer, Morris, or Warren county.



IF YOU GET INTO THE PROGRAM WHAT CAN THE GRANT FUNDING BE USED FOR?



Rehabilitation: aka your home needs some work - any storm related repairs like painting, roof repairs, plumbing, electrical repairs, mold removal, rebuilding your kitchen that was damaged. The key is - the storm damaged part of your home and it needs fixing.



Reconstruction: aka your home needs to be completely rebuilt.



Elevation: aka you need to raise your home in some way to better withstand flooding.



Other mitigation activities: structural and utility retrofits to make the building more resistant to floods, grading and slope stabilization, drainage improvements, filling in a crawl space, moving utilities up

WHAT ARE MY CHANCES OF GETTING INTO THE PROGRAM?

Good question! As you know, we're concerned about there being enough funds available to get Ida families home and whole, and that's why some groups who are part of this effort are working to get the state to allocate additional funding. **So, because there is only so much money available, low to moderate income folks, folks who are 62 years old or older, and/or folks who have a disability are always first within each group in line.** Now, let's break down where you fall in all of this.

THE FIRST GROUP IN LINE:

- ✓ Lives in Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Union, and Warren counties
- ✓ AND your household income meets the grant guidelines to be first in line- which is at or below 80% of AMI (see the charts in "the weeds" section - we have some info there to help you guesstimate).

THE SECOND GROUP IN LINE:

- ✓ Lives in Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Union, and Warren counties
- ✓ AND your household income meets the guidelines to be second in line - which is at or below 120% of AMI (again, see the charts in the weeds section).

THE THIRD GROUP IN LINE:

- ✓ Lives in Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Union, and Warren counties
- ✓ AND your household makes less than \$250,000 (see the weeds for how that's counted).



Whether you get in or not depends on what chunk of the line you're in and how many people are ahead of you. There's only so much money - unless we get more.

OFFICIAL NAME: BLUE ACRES BUYOUT PROGRAM

WE CALL IT: NOBODY SHOULD LIVE HERE ANYMORE, MY FAMILY INCLUDED - WE'D LIKE OUT.

Blue Acres, the state's buyout program, helps New Jersey residents whose homes have been damaged in a bad storm like Hurricane Ida or are likely to be hit in a future storm. A few flood buyout programs also exist at the county level, such as in [Somerset](#), [Morris](#), [Bergen](#) counties - so if you're in those counties, check those out too.

BLUE ACRES HAS FOUR GENERAL REQUIREMENTS WHEN BUYING OUT A HOUSE:

- ✓ You have to want to sell your house to Blue Acres - a.k.a. you are a willing seller and nobody is going to come and snatch your home out from under you.
- ✓ Your property must be residential - meaning somebody lived or lives there, it's not a Dunkin Donuts, for example. Blue Acres only buys residential properties - so no businesses or storefronts.
- ✓ Your house must meet Blue Acres' "assessment of flood vulnerability and risk." Blue Acres looks at an individual home's vulnerability and risk, a.k.a. the home's history of flooding and future risk of flooding. They measure this at the individual, property, and/or community level. By looking at risk and vulnerability, Blue Acres is hoping to identify communities who keep getting hit by storms, but whose towns don't have the resources to do what needs to be done to mitigate future flooding and make their communities safer. If you'd heard in the past that your whole block or community would need a buyout for you to get one, just know that's not true anymore.
- ✓ If you are approved, and move through the buyout process, your house has to have a clear and marketable title. This means that it is clear you are the owner of the house and that Blue Acres' buyout offer amount would be enough to cover your mortgage obligations. It also means there are no outstanding liens on the property such as a tax lien or home equity loan.

Finally, this isn't a requirement, per se, but it is a factor that Blue Acres takes into account when deciding which properties to buy out, so we wanted to make sure you knew about it. It is easier for Blue Acres to restore your property if you have a lot of land, and/or if you're already nearby an open space (like a park, open field, etc.). It's also easier (but not required) if you are near other houses that are being bought out. This may help Blue Acres choose between two houses for a buyout when it is otherwise 6 of one, 1/2 dozen of the other in comparing possible buyout properties. [You can apply for Blue Acres here](#)



An application just means you are **POSSIBLY** interested in a buyout. Even if you don't end up taking it, maybe it helps raise funds for another family who needs to move to be safe.

WHY SHOULD I APPLY?

If you are even possibly interested in getting a buyout, we encourage you to fill out the application. Blue Acres has told us that they literally cannot fight to get NJ more funding for buyouts **if they don't get applications** from folks telling them they are interested. Finally, just because you submit an application does not mean you have to take a buyout. An application just means you are POSSIBLY interested in a buyout. Even if you don't end up taking it, maybe it helps raise funds for another family who needs to move to be safe.

That's the basics. But here's some more in-depth details. To try to help as many people as possible Blue Acres is pulling from three different funding sources. You don't actually have to understand this to apply. If you want a buyout, just apply. **But if you do want to get into the weeds and understand every part of this - read on (if your eyes glaze over skip it or call us for a Sparknotes summary).**

'Okay, I like the sound of nails on a chalkboard, talk to me about the three sources of funding.' Alright, follow me down the rabbit hole:

DO YOU HAVE FLOOD INSURANCE BACKED BY THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP)?

FEMA FMA Grants can only be used for homes that have NFIP-backed flood insurance. FMA Grant applications are competitive and they require Blue Acres to perform a benefit-costs analysis to demonstrate that the benefits of purchasing and demolishing your home are greater than the costs of other options (such as taking no action and continuing to pay out flood insurance claims). Yeah, FEMA is not our favorite right now. FYI. Anyhow, FEMA, bless their hearts, wants to ensure it's cost effective to buy out your house. Since FMA Grants are competitive, Blue Acres doesn't know how much money is available to compete for or how much we will get. These grants are available every year, but they are competitive and the amount available can change every year.

DO YOU HAVE NO FLOOD INSURANCE OR PRIVATE INSURANCE THAT IS NOT BACKED BY NFIP?

FEMA HMGP Grants or HUD CDBG-DR grants can be used for folks that fall into these categories (or even if you have the NFIP). And, HUD CDBG-DR grant funding doesn't require Blue Acres to do a cost benefit analysis of your house like the FEMA HMGP grants do. However - these HUD grant funds come per disaster - we don't need to compete for them every year. On the one hand - awesome - flood communities shouldn't have to compete to stay safe. On the other hand, when the money runs out, it's out.

ARE YOU A PRIORITY BECAUSE OF THE INCOME LEVELS IN YOUR COMMUNITY OR HOW IMPACTED YOUR COUNTY WAS OR BOTH?

HUD CDBG-DR grants are meant to prioritize low and moderate income communities and hardest hit areas. There is no cost benefit analysis requirement for this funding and there is more flexibility on the NFIP/Flood Insurance requirement (see "the weeds" for deets). This funding is more focused on making sure folks with the least who are hit worst and first get a shot at some help, and that the counties who are most impacted by Ida benefit from buyouts. Blue Acres has \$16 million in CDBG-DR funding. They also have \$18 million of previously unused money that will go toward buying out houses that fall into this bucket.

OFFICIAL NAME: TENANT-BASED RENTAL ASSISTANCE (TBRA)

WE CALL IT: THIS HELPS IF YOU'RE A RENTER IMPACTED BY THE STORM OR A HOMEOWNER WHO BECAME A RENTER AS A RESULT OF THE STORM AND YOU WANT TO CONTINUE RENTING IN AN IMPACTED AREA.

CAN I APPLY FOR THIS PROGRAM?

YES IF:

- ✓ You are a renter who meets the income requirements (see below in the weeds section)
- ✓ You were impacted by Ida.
- ✓ You currently live in the following counties OR lived in these counties when Ida hit: Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, Union, Gloucester, Hunterdon, Mercer, Morris, and Warren counties at the time of Hurricane Ida
- ✓ You have a household income of less than 120% of the area median income (AMI).

IF YOU GET INTO THE PROGRAM WHAT ASSISTANCE WILL BE PROVIDED?

Rent and utilities: The program will provide a portion of a household's rental payment for up to 24 months directly to your landlord. The program also will work with each household to determine the amount they will be responsible for paying each month. The program will also provide a monthly utility allowance.

Rental Application Fees: The program may also pay for any fees associated with completing the rental application.

Security Deposits: The program may also provide assistance with security deposits for up to one and a half months of rent.

HOW MUCH WILL IT PAY FOR?

This program will cover a portion of a household's rent for up to 24 months. Your obligation for rent and utilities combined can't cost more than 30% of your household's (that means everyone who lives in the house and has an income), adjusted gross monthly income.

WHAT'S ADJUSTED GROSS MONTHLY INCOME? NO WORRIES, WE HAD TO GOOGLE IT TOO.

It means the total amount of income you make MINUS any adjustments you qualify for like your alimony payments, student loan interest you've paid, and contributions to your 401k. You can learn more about what that is and how to calculate it [here](#).

So whatever that number would be for you, this program would say: you put 30% of that toward your rent and utilities and we will help with the other 70%. Meaning 100% of your rent and utilities would be paid.

WHAT ARE MY CHANCES OF GETTING INTO THE PROGRAM?

(See "the weeds section" for more info.)

Priority will be given to low-income applicants who are at or below 30% of AMI.

The program has set-aside amounts to benefit specific income groups. Only households who meet the general program eligibility criteria and whose annual income falls within the listed range will be eligible for the portion of the funding set aside for that group.

OFFICIAL NAME: SMALL RENTAL REPAIR PROGRAM

WE CALL IT: THIS HELPS IF YOU'RE A SMALL LANDLORD AND YOUR RENTALS WERE DAMAGED.

CAN I APPLY FOR THIS PROGRAM?

YES IF:

- ✓ You are a public, private, for-profit, or nonprofit entity that owns the property at the time of application or purchases the property during the time of application.
- ✓ You own seven or fewer rental units.
- ✓ Your rental property requires rehabilitation.
- ✓ Your rental is for long-term rental housing.
- ✓ Your rental had at least 1 foot of flooding or \$8,000 worth of damages. How much the damage you had was worth is determined by FEMA during their inspection process or a another agency that does assessments like the National Flood Insurance Program (NFIP)
- ✓ Your rental property is in: Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Union, or Warren counties.

**** Keep in mind that manufactured homes, RVs, houseboats, and short-term or vacation rental properties are NOT eligible for this program.**

IF YOU GET INTO THE PROGRAM WHAT ASSISTANCE WILL BE PROVIDED?

Zero interest forgivable loans to owners of rental properties.

IF YOU GET INTO THE PROGRAM WHAT CAN THE GRANT FUNDING BE USED FOR?

- ✓ Rehabilitation: aka your rental property needs some work - any storm related repairs like painting, roof repairs, plumbing, electrical repairs, mold removal, rebuilding your kitchen that was damaged. The key is - the storm

damaged part of your rental property and it needs fixing.

- ✓ Elevation: aka you need to raise your rental property in some way to better withstand flooding.
- ✓ Other mitigation activities: structural and utility retrofits to make the building more resistant to floods, grading and slope stabilization, drainage improvements, filling in a crawl space, moving utilities up
- ✓ Accessibility: aka assistance also may be provided to make housing accessible for individuals living with disabilities

IF I ACCEPT GRANT FUNDING FROM THIS PROGRAM WHAT DO I NEED TO DO?

- ✓ You must rent your property to LMI households - households earning at or below 80% of AMI - at affordable rents
- ✓ Your rental rates must be affordable. Rent and utilities cannot exceed 30% of the renter's income. DCA will publish affordable rent rates each year.
- ✓ You must rent to LMI households for a specified period of time. The number of years you are required to provide affordable rental housing will be determined based on how much your SRRP loan is.

WHAT ARE MY CHANCES OF GETTING INTO THE PROGRAM?

- ✓ Priority will be given to landlords who have units that are occupied by folks who are 62 years and older, have accessible units, are the original owner of the property, and have between 1 and 4 units.

**** The DCA does say that additional priorities may be added to this program if the program gets more applications than it has money to give out.**

WHAT'S THE CATCH? AND, I HAVE QUESTIONS

We tried to lay these programs out as clearly as we could, because we know they can be confusing, complicated, and use a bunch of jargon that most of us can't understand. But you may be left with some lingering questions, such as: what's the catch? **Well - it's not so much that there are catches - but there are definitely concerns and considerations.**

CONCERNS AND CONSIDERATIONS

CAN I GET MONEY BACK THAT I ALREADY SPENT OUT OF POCKET? (NOT AT THIS POINT)

It's important to remember that these grants are not intended to reimburse you for previous recovery related expenses. This means that if you've already spent your own money on recovery efforts, you cannot get your money back by applying for these grants. Some groups who are part of this effort are working on legislation that could give us more flexibility.

I'VE HEARD ABOUT DUPLICATION OF BENEFITS (OR EVEN SEEN IT FIRSTHAND ALREADY). SHOULD I BE CONCERNED?

Yeah. You should. A duplication of benefits is a way of saying the federal government believes you got too much money and you either 1) can't get more, or 2) you have to give some back. They determine this based on very outdated federal laws and calculations. Duplications of benefits are pretty frustrating. Superstorm Sandy survivors are

currently being asked for a total of more than \$75 million dollars back that they used to recover from a storm that happened a decade ago. It's a whole saga which [you can read more about here](#), but the gist is this: homeowners who received grants are being told they owe money back. If you're thinking, 'that's not fair' - we agree! But for now, it's something you may face/need to consider.

A duplication of benefits would usually be an issue if you receive funds from different sources. Like, for example, if you got money from flood insurance including increased cost of compliance aka ICC funding, SBA loans, or other funds that have been given to you that help you recover from the flood - and then **also** got money from HUD CDBG-DR funds (the programs above are funded partially with HUD CDBG-DR funds) on top of these.

You will have to show where and how you spent any money that came in to help you repair your home. See Maryann's story below - and this was just between insurance and an SBA loan for Maryann!

I went through hell and back with Hurricane Ida, spending thousands of dollars out of my own pocket to pay for rent and repairs to my flood damaged home for me and my daughter. I thought things were finally looking up when I received a check from my insurance. That's when I got a call from SBA. They told me that my flood insurance check belonged to them due to duplication of benefits. I knew that this was not true, so I fought back. I pushed. And I kept pushing. I went to meetings and listened to stories. I heard speakers at the NJOP meetings. I met with lawmakers and state assembly persons. I spoke with reporters, anyone who would listen to me. I sent document after document to SBA. And when they told me they didn't have my documents, I sent them again. Persistence paid off and I am getting rightfully owed money from my flood insurance to continue repairs to my home. Whatever you do.... **DO NOT GIVE UP!!**

-Maryann

Different programs are approaching trying to eliminate duplication of benefits/clawbacks differently.

The HARP program is most similar to the RREM program after Sandy that ended up landing folks with clawbacks. The **real** way to eliminate these is to reform the disaster recovery system. But in the meantime the folks administering these grants are trying to avoid this happening again.

The way they are doing that is to make sure that all other funds are spent prior to HARP funds being disbursed. For example, if a homeowner received \$100k in flood insurance for repairs, the homeowner must be able to document/prove that the \$100k was spent on a project eligible cost before the HARP funds would be released. Is this going to potentially be stressful and annoying? Maybe. **SAVE ALL YOUR RECEIPTS.** Also you know what is really stressful and annoying? Clawbacks. So, let's see if this helps.

DO I NEED TO HAVE FLOOD INSURANCE THROUGH THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP) TO QUALIFY FOR ANY OF THESE GRANTS IF I'M A HOMEOWNER OR A LANDLORD?

You do not need to have flood insurance to qualify for these grants if you're a homeowner or a landlord. However, if you do accept grant funding, you will **from that point** be required to obtain and maintain a flood insurance policy through the National Flood Insurance Program assuming that you live in a flood zone as recognized by FEMA and flood insurance is available to you.

There are two pretty specific catches here - probably won't apply to a ton of people but if they apply to you - rut roh.

- If your property is located in a 100 year flood plain (aka you needed to have flood insurance), you make 120% of AMI, and you didn't have NFIP-backed flood insurance or equivalent private insurance when the storm hit you're not eligible for the HARP Program.
- If you'd gotten grant funds previously and were required to keep flood insurance after (this is a requirement) and didn't, you're not eligible for the HARP Program.

Landlords - if your rentals should have had flood insurance, then this would also apply to you.

If you have private flood insurance, and that private flood insurance meets the requirements then you should be okay. This is sort of new ground - so please connect with us if you have private flood insurance.

You'd know you met the requirements because you'd find the following statement within your policy or as an endorsement to the policy by the insurer: "This policy meets the definition of private flood insurance contained in 42 U.S.C. 4012a(b)(7) and the corresponding regulation." Here's a [good summary guide](#) put out by FDIC.



Here's a story from one of our members who's a homeowner and Ida survivor:

Debby wanted to apply for a grant to elevate her home and be better prepared for the next storm. However, she had flood insurance through a private company. She got conflicting information from different sources about whether or not she would qualify. We worked together to reach out to DCA and here's what they said:

“With so many different funding sources involved in Ida recovery, it's better to let folks apply and let us communicate specific rules depending on the funding source.”

In other words, it can be on a case-by-case basis, but don't let this stop you from applying.

CAN I STILL AFFORD MY HOME AFTER I ELEVATE, RECONSTRUCT, OR REHABILITATE?

Look. This is a REAL question. After Sandy, folks found, for example, that their towns reassessed their properties and suddenly their tax payments weren't affordable. Not every town went crazy, but some did. It's also not clear what would happen to local taxes if a significant number of homes in that community participated in buyouts, meaning there would be fewer homes to tax.

AND, if you were already carrying flood insurance - cool. Maybe you elevate and your flood insurance premium gets more affordable - that is often the case. However they have a new system out now called Risk Rating 2.0 so we can't say for sure this would be true like it was during Sandy.

But if you haven't been carrying flood insurance - you'd need to factor in that payment as well. These are two additional costs to consider - taxes and flood insurance - as you make your decision about what program you're interested in.

WHY IS THIS ALL TAKING SO LONG?

Don't even get us started. We have a broken disaster recovery system that puts property and fear of fraud on the part of storm survivors (even while [insurance companies commit fraud against us!](#)) before the wellbeing of our families. We've been working to repair this system for years. Join us at <https://newjerseyrp.org/contact/>.



THE WEEDS

Now you might be asking yourself: am I the first group in line? Second group in line? Does my or my family's income meet the standards to get into these programs? Read on for how these decisions are made.

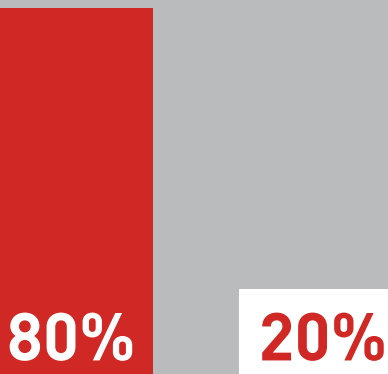
WHAT'S A MOST IMPACTED COUNTY - AND AM I IN ONE?

We listed all the counties your home could be located in and apply, but, you should know - 80% of the HUD CDBG-DR grant funds need to be spent in their priority counties. The state also identified priority counties. These county-based priorities are called "Most Impacted and Distressed Counties (MIDs)."

The Federal Department of Housing and Urban Development (HUD) Identified MIDs: Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union counties. At least 80% of the funding needs to be spent there.

And then the state of NJ also Identified MIDs: Gloucester, Hunterdon, Mercer, Morris, and Warren counties. 20% of the funding could then be spent here.

MIDS DISTRIBUTION



The Federal Department of Housing and Urban Development (HUD) Identified MIDs: Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union counties. At least 80% of the funding needs to be spent there.

And then the state of NJ also Identified MIDs: Gloucester, Hunterdon, Mercer, Morris, and Warren counties. 20% of the funding could then be spent here.

HOMEOWNERS

What is AMI where I live? *THIS MATTERS FOR WHO IS IN WHICH SECTION OF THE LINE FOR THE HARP PROGRAM*****

AMI means area median income. Essentially that is the halfway point in how much money folks have in a region. Half of the families in the area earn more, half earn less - the median is smack in the middle. **Use the following pages as a guide to help you guesstimate how close you might be. The 2023 numbers are not out yet**, and the HARP program will look at your 2021 or 2022 tax returns (we are writing this in March so perhaps you haven't finished your taxes yet. I haven't.) Look at **your** adjusted gross income from 2022 (or if you don't have that yet you can guesstimate based on 2021) BEFORE TAXES OR ANY DEDUCTIONS (that's what gross income means).

You can find your AGI on last year's tax return. Specifically, on your original tax return, not your amended tax return. If you're looking at form 1040, your AGI is on line 37. If you're looking at form 1040A, your AGI is on line 21. And, finally, if you're looking at form 1040EZ, your AGI is on line 4.

Be aware that the income these programs will use to determine which group in line you are is the income you have when you actually sign to receive the grant. This means that even if you are the first group in line based on your 2021 tax returns, if at the time you actually sign to receive the grant you are the second group in line based on your 2022 tax returns, that is the one the programs will use.

When these programs say household income, they mean that any adult member of your household that makes any kind of income counts. This includes elderly folks with social security who you may care for and your kids who are in college, have a job, and are a member of your household for tax purposes. But, we wouldn't recommend looking for your 7 year old's allowance though, but they count as a member of your household even without income.

You could be in the first group in line if your family is at or below 80% of these AMI Limits, and these are the priority counties. THIS CHART IS MEANT TO HELP YOU GUESSTIMATE if what your household makes puts you in the 80% category. Does your household gross income seem close to this number? Might mean you'd be in the first group.

County	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Bergen	\$63,000	\$72,000	\$81,000	\$90,000	\$97,200	\$104,400	\$111,600	\$118,800
Essex	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$10,3750	\$11,0900	\$118,050
Hudson	\$64,350	\$73,550	\$82,750	\$91,900	\$99,300	\$106,650	\$114,000	\$121,350
Middlesex	\$63,000	\$72,000	\$81,000	\$90,000	\$ 97,200	\$104,400	\$111,600	\$118,800
Passaic	\$63,000	\$72,000	\$81,000	\$90,000	\$ 97,200	\$104,400	\$111,600	\$118,800
Somerset	\$63,000	\$72,000	\$81,000	\$90,000	\$ 97,200	\$104,400	\$111,600	\$118,800
Union	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$10,3750	\$11,0900	\$118,050
Gloucester	\$59,050	\$67450	\$75,900	\$84,300	\$91,050	\$97,800	\$104,550	\$111,300
Hunterdon	\$63,000	\$72,000	\$81,000	\$90,000	\$97,200	\$104,400	\$111,600	\$118,800
Mercer	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050
Morris	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050
Warren	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050



You could be in the second group in line if your family is at or below 120% of these AMI Limits, and these are the priority counties. THIS CHART IS MEANT TO HELP YOU GUESSTIMATE what your household makes to put you in the 120% category. Does your household gross income seem close to this number? Might mean you'd be in the second group in line.

The chart below could also help you figure out if you're going to get dinged for not having flood insurance.

County	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Bergen	\$73,500	\$84,000	\$94,500	\$105,000	\$113,400	\$121,800	\$130,200	\$138,600
Essex	\$70,900	\$81,000	\$91,150	\$101,300	\$109,400	\$117,500	\$125,600	\$133,700
Hudson	\$58,400	\$66,700	\$75,050	\$83,400	\$90,050	\$96,750	\$103,400	\$110,100
Middlesex	\$81,250	\$92,850	\$104,450	\$116,050	\$125,300	\$134,600	\$143,900	\$153,150
Passaic	\$73,500	\$84,000	\$94,500	\$105,000	\$113,400	\$121,800	\$130,200	\$138,600
Somerset	\$81,250	\$92,850	\$104,450	\$116,050	\$125,300	\$134,600	\$143,900	\$153,150
Union	\$70,900	\$81,000	\$91,150	\$101,300	\$109,400	\$117,500	\$125,600	\$133,700
Gloucester	\$62,400	\$71,350	\$80,250	\$89,150	\$96,300	\$103,450	\$110,550	\$117,700
Hunterdon	\$81,250	\$92,850	\$104,450	\$116,050	\$125,300	\$134,600	\$143,900	\$153,150
Mercer	\$71,750	\$82,000	\$92,250	\$102,500	\$110,700	\$118,900	\$127,100	\$135,250
Morris	\$70,900	\$81,000	\$91,150	\$101,300	\$109,400	\$117,500	\$125,600	\$133,700
Warren	\$69,950	\$79,950	\$89,950	\$99,950	\$107,950	\$115,950	\$123,950	\$131,950



Okay, our family makes more money than that. Where does that leave us?

In group three. Third in line for the programs if you make less than \$250,000 per year according to your adjusted gross income. If your income is more than that - you'll need to look elsewhere for the help you need. Check in with us about this.

RENTERS AND LANDLORDS

What is AMI where I live?*** THIS MATTERS FOR WHO IS IN WHICH SECTION OF THE LINE FOR THE TBRA PROGRAM***

Income Group	Percentage of Total TBRA Funding
0% - 30% AMI	50%
31% - 80% AMI	40%
81% - 120% AMI	10%

You could be in the group that 50% of this program funding is going toward if your family is between 0% and 30% of these AMI Limits, and these are the priority counties. THIS CHART IS MEANT TO HELP YOU GUESSTIMATE if what your household makes puts you at or below the 30% category.

County	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Bergen	\$25,700	\$29,400	\$33,050	\$36,700	\$39,650	\$42,600	\$45,550	\$48,450
Essex	\$24,150	\$27,600	\$31,050	\$34,500	\$37,300	\$40,050	\$42,800	\$45,550
Hudson	\$24,150	\$27,600	\$31,050	\$34,450	\$37,250	\$40,000	\$42,750	\$45,500
Middlesex	\$28,500	\$32,600	\$36,650	\$40,700	\$44,000	\$47,250	\$50,500	\$53,750
Passaic	\$25,700	\$29,400	\$33,050	\$36,700	\$39,650	\$42,600	\$45,550	\$48,450
Somerset	\$28,500	\$32,600	\$36,650	\$40,700	\$44,000	\$47,250	\$50,500	\$53,750
Union	\$24,150	\$27,600	\$31,050	\$34,500	\$37,300	\$40,050	\$42,800	\$45,550
Gloucester	\$22,150	\$25,300	\$28,450	\$31,600	\$34,150	\$36,700	\$39,200	\$41,750
Hunterdon	\$28,500	\$32,600	\$36,650	\$40,700	\$44,000	\$47,250	\$50,500	\$53,750
Mercer	\$25,050	\$28,600	\$32,200	\$35,750	\$38,650	\$41,500	\$44,350	\$47,200
Morris	\$24,150	\$27,600	\$31,050	\$34,500	\$37,300	\$40,050	\$42,800	\$45,550
Warren	\$24,250	\$27,700	\$31,150	\$34,600	\$37,400	\$40,150	\$42,950	\$45,700

You could be in the group that 40% of funding could go to if your family is between 31% and 80% of these AMI Limits, and these are the priority counties. THIS CHART IS MEANT TO HELP YOU GUESTIMATE if what your household makes puts you at or below the 80% category.

County	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Bergen	\$63,000	\$72,000	\$81,000	\$90,000	\$97,200	\$104,400	\$111,600	\$118,800
Essex	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$10,3750	\$11,0900	\$118,050
Hudson	\$64,350	\$73,550	\$82,750	\$91,900	\$99,300	\$106,650	\$114,000	\$121,350
Middlesex	\$63,000	\$72,000	\$81,000	\$90,000	\$ 97,200	\$104,400	\$111,600	\$118,800
Passaic	\$63,000	\$72,000	\$81,000	\$90,000	\$ 97,200	\$104,400	\$111,600	\$118,800
Somerset	\$63,000	\$72,000	\$81,000	\$90,000	\$ 97,200	\$104,400	\$111,600	\$118,800
Union	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$10,3750	\$11,0900	\$118,050
Gloucester	\$59,050	\$67450	\$75,900	\$84,300	\$91,050	\$97,800	\$104,550	\$111,300
Hunterdon	\$63,000	\$72,000	\$81,000	\$90,000	\$97,200	\$104,400	\$111,600	\$118,800
Mercer	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050
Morris	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050
Warren	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050

You could be in the group that 10% of funding could go to if your family is between 81% and 120% of these AMI Limits, and these are the priority counties. THIS CHART IS MEANT TO HELP YOU GUESTIMATE what your household makes to put you at or below the 120% category.

County	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Bergen	\$73,500	\$84,000	\$94,500	\$105, 000	\$113,400	\$121,800	\$130,200	\$138,600
Essex	\$70,900	\$81,000	\$91,150	\$101,300	\$109,400	\$117,500	\$125,600	\$133,700
Hudson	\$58,400	\$66,700	\$75,050	\$83,400	\$90,050	\$96,750	\$103,400	\$110,100
Middlesex	\$81,250	\$92,850	\$104,450	\$116,050	\$125,300	\$134,600	\$143,900	\$153,150
Passaic	\$73,500	\$84,000	\$94,500	\$105,000	\$113,400	\$121,800	\$130,200	\$138,600
Somerset	\$81,250	\$92,850	\$104,450	\$116,050	\$125,300	\$134,600	\$143,900	\$153,150
Union	\$70,900	\$81,000	\$91,150	\$101,300	\$109,400	\$117,500	\$125,600	\$133,700
Gloucester	\$62,400	\$71,350	\$80,250	\$89,150	\$96,300	\$103,450	\$110,550	\$117,700
Hunterdon	\$81,250	\$92,850	\$104,450	\$116,050	\$125,300	\$134,600	\$143,900	\$153,150
Mercer	\$71,750	\$82,000	\$92,250	\$102,500	\$110,700	\$118,900	\$127,100	\$135,250
Morris	\$70,900	\$ 81,000	\$91,150	\$101,300	\$109,400	\$117,500	\$125,600	\$133,700
Warren	\$69,950	\$79,950	\$89,950	\$99,950	\$107,950	\$115,950	\$123,950	\$131,950

WHAT DO ALL THESE TERMS MEAN

FEMA- Federal Emergency Management Agency

FMA Grant- Flood Mitigation Assistance Grants

AMI - Area Median Income

LMI - Low and Moderate Income

AGI - Adjusted Gross Income

SBA Loan - Small Business Administration Disaster Recovery Loan

ICC Coverage - Increased Cost of Compliance Coverage through flood insurance

HUD- Department of Housing and Urban Development

MID Counties- Most Impacted and Distressed Counties

HUD CDBG-DR- Community Development Block Grant Disaster Recovery AKA the funding from HUD that Congress authorizes after a disaster that is the bulk of the funding for all these programs.

HUD-Identified Most Impacted and Distressed (MIDs)- HUD requires that 80% of CDBG-DR funding goes to counties that they determined to be the most impacted and distressed. HUD identified Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union counties as the most impacted and distressed counties in Hurricane Ida.

Grantee-Identified Most Impacted and Distressed (MIDs)- The state of NJ is allowed to choose which counties the remaining 20% of the CDBG-DR funding goes to. In addition to the 7 HUD-identified MID counties, 5 additional counties (Gloucester, Hunterdon, Mercer, Morris, and Warren) also received a major disaster declaration and the state designated them as Grantee-identified MID counties.

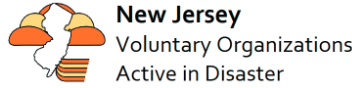
That's it! You made it to the end! Go you! You may be left with lingering questions, the need for a drink, concerns, or things that are different from what you've heard (see our introduction page for what to do in that case). Please feel free to reach out to us or any of the other organizations listed in the introduction. Reach out to Hurricane Ida Recovery Organizer, Meghan, at meghan@newjerseyop.org or 609-290-2425.

You might also be feeling angry. You might be wondering why there isn't more out there to help storm survivors recover. You might be puzzled as to why this process is so dang confusing that we need an explainer to understand it all. You might even be fired up, and eager to fix this system so it works better for all of us. If any of these things are true for you - join us.

We're storm survivors who fight for ourselves, our community, and other storm survivors in New Jersey - because we know firsthand that the disaster recovery process is broken. Each of us are regular people, but from Superstorm Sandy to Hurricane Ida, we've proven that regular people can make change happen when we stand together, and have been winning real solutions for real people for over eight years.

[Learn more here.](#)

THANK YOU TO OUR PARTNERS



LEARN MORE BY CHECKING OUR FAQs



APPLY FOR THE HARP AND TBRA PROGRAM HERE



APPLY FOR THE BLUE ACRES PROGRAM



LEARN MORE ABOUT THE FLOOD BUYOUT PROGRAMS THAT EXIST AT THE COUNTY LEVEL

SOMERSET COUNTY BUYOUT PROGRAM



MORRIS COUNTY BUYOUT PROGRAM



BERGEN COUNTY BUYOUT PROGRAM



FIGURE OUT WHAT YOUR ADJUSTED GROSS MONTHLY INCOME (AGI) IS HERE



LEARN MORE ABOUT THE CLAWBACK SAGA HERE



FIND OUT IF YOUR PRIVATE FLOOD INSURANCE MEETS THE REQUIREMENTS



READ MORE ABOUT THE FIGHT TO MAKE FLOOD INSURANCE AFFORDABLE AND ACCESSIBLE HERE



SIGN UP FOR OUR LIST TO LEARN MORE ABOUT RECOVERY RESOURCES



STILL RECOVERING FROM IDA? JOIN US AT A COMMUNITY MEETING NEAR YOU





This explainer is brought to you by the New Jersey Resource Project.

The New Jersey Resource Project is a 501 C-3 non-profit organization whose mission is to educate and connect community leaders to work together for solutions. We work together to uncover and address the root causes of the problems our communities face. By taking action together we lead the way toward economically just and resilient communities.

Learn more about one of our key partners below:



The New Jersey Organizing Project is a Grassroots Community Power Organization. We build community power to win the solutions we need. We do that by working with two kinds of decision makers - first, us, people in the community who understand the problems we face. We're the experts. Second - the decision makers like people we elect to office, or leadership of banks and corporations whose decisions are impacting our lives and who are not the experts. This approach works for us. It is how we've won nearly 100 million dollars in assistance for Sandy families and worked to protect Medicaid, Medicare and access to affordable healthcare.

NJOP is a non-profit organization. We're not affiliated with either party. In fact, you're likely sitting here in the room with Democrats, Republicans, and Independents that have the same worries and cares as you do. We believe party politics as usual are part of the problem. We will work with elected officials who stand with our communities and our values no matter which side of the aisle they are on.