

Homeowner Assistance Recovery Program



The Homeowner Assistance Recovery Program (HARP) provides financial assistance to homeowners impacted by Hurricane Ida to repair, rebuild, and/or elevate their homes.

The New Jersey Department of Community Affairs (DCA) is using Community Development Block Grant–Disaster Recovery (CDBG-DR) funds from the U.S. Department of Housing and Urban Development (HUD) to fund the program.

TYPES OF ASSISTANCE

Multiple types of assistance are available to homeowners participating in HARP. The type of assistance provided will be determined on a case-by-case basis.

Homeowners may qualify for assistance to repair their home and/or elevate it. In cases where homes have been substantially damaged and the cost to repair it is unreasonable, homeowners may be eligible to have their home rebuilt.

The program may provide additional assistance to make homes more resilient to future storms by strengthening the structure and utilities of the home and improving drainage to prevent future flooding. Homeowners with disabilities may also receive assistance to add ramps, lifts, or roll-in shower stalls to make their home accessible.

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Eligibility Requirements

To be eligible for the program, both the homeowner and the property must meet certain requirements.



Homeowners Must:

- Have a household income of less than \$250,000. Priority will be given to applicants who are considered low- to moderate-income, which is less than 80% of the area median income.
- Have been living in the home and owned the property at the time of the storm.



The Property Must:

- Be located within one of the following disaster-declared counties: Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Union, and Warren.
- Have at least one foot of flooding on the first floor of the living space or \$8,000 in damages, as determined by FEMA or a third-party damage assessment such as from the National Flood Insurance Program (NFIP).
- Be a single-family home, duplex, triplex, townhome, modular home, manufactured home, or condominium.
- Have NFIP coverage at the time of the storm if the property is in a Special Flood Hazard Area (SFHA) with a household income greater than 120% of the area median income or previously received federal disaster recovery funds.

Note: Owners of duplexes and triplexes may be eligible for assistance if they agree to rent all units on the property at an affordable rate to low- to moderate-income households.

Due to limited funding, DCA will implement the program in a phased approach, which is designed to prioritize low- to moderate-income households and households with residents who are 62 or older or who have a disability.

HOUSING RENTAL ASSISTANCE

Homeowners participating in the program may be eligible for housing rental assistance during the time period they are required to leave their home so that construction activities can occur.

HOUSING COUNSELING AND LEGAL SERVICES

Housing counseling and legal services are available at no cost to storm-impacted residents to assist in their recovery. However, these services are required for HARP applicants who meet the following criteria:

- Owners of duplexes and triplexes who rent housing at affordable rates to income-qualified tenants.
- Applicants who are going through a property foreclosure process.
- Applicants to multiple recovery, elevation, or buyout programs.

HOW TO APPLY

There are multiple ways for homeowners to complete a program application.



Online

www.nj.gov/idaprograms



In Person

Call (609) 292-3750 to schedule an appointment



By Phone

Call (609) 292-3750 to schedule an appointment

LEARN MORE

To receive program updates, complete the Hurricane Ida registration at www.nj.gov/dca/ddrm/home/idasurvey.shtml.

For more information about New Jersey's disaster recovery and mitigation efforts, visit www.nj.gov/idaprograms.



DIVISION OF
Disaster Recovery
& Mitigation