



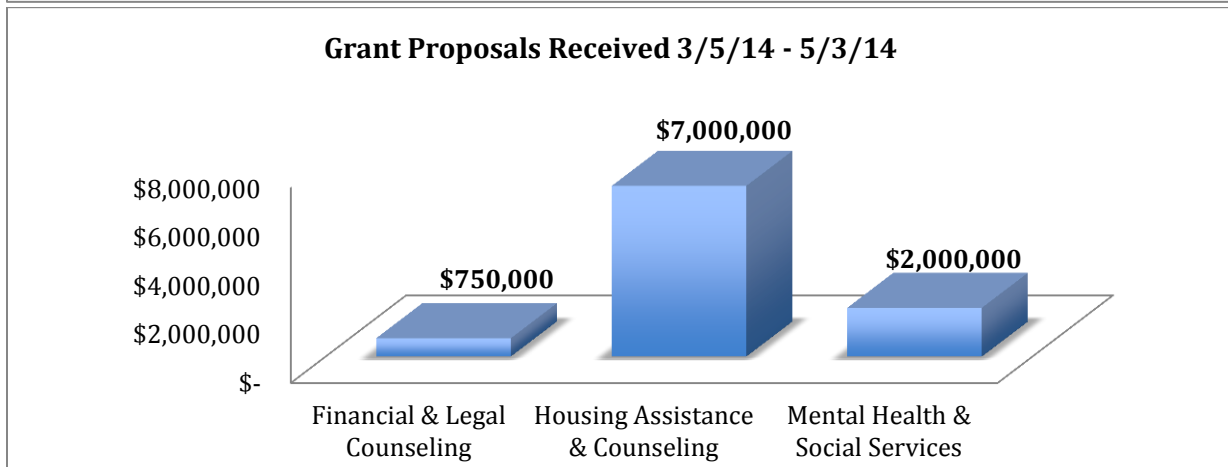
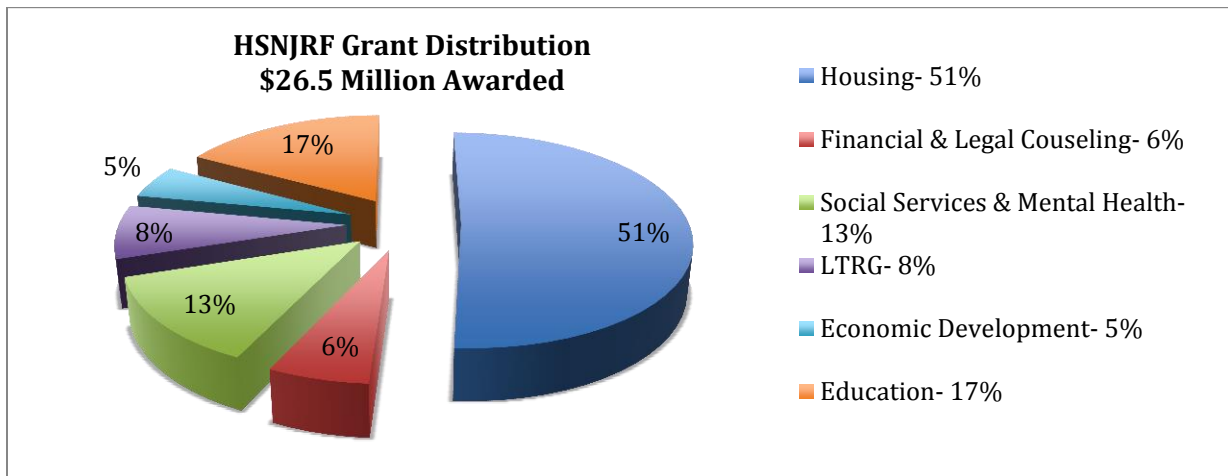
REFLECTING ON RECOVERY

May 7, 2014

About the Hurricane Sandy NJ Relief Fund: The HSNJRF became a registered non-profit three days after the storm. It is founded and chaired by New Jersey First Lady Mary Pat Christie and has raised \$40million in support of non-profit organizations active in the long-term recovery of the Garden State. It's funding priority areas include: housing assistance, financial & legal counseling, social & mental health services, economic development and education.

MEASURING THE NEEDS

In the past 18 months we have granted \$26.5million to 93 non-profit organizations. The HSNJRF launched its fourth grant cycle in March and expects to award \$5million by June 30. Field visits, conversations with our network of partners in the recovery effort, and an in-depth assessment of grant applications indicate that (1) housing (2) mental health & social services continue to be the greatest needs facing communities.



Observations: The overwhelming need for housing assistance far outweighs HSNJRF resources. A vast majority of the grant applications received to date focus on housing. It was estimated in December 2013 that 30,000 New Jerseyans remain displaced. In the mental health sector a majority of our grantees have seen a rise in demand for services. Many survivors are seeking help for the first time, and are in need of more counseling sessions than originally expected.

PROMISING PROGRAMS MEETING THE NEEDS

Project 1 Rebuild, Replace or Relocate? How Do Residents Decide? Many homeowners impacted by Sandy are faced with difficult questions and decisions.

- Do I have the resources to rebuild?
- If I can't afford to rebuild, how do I dispose of my property?
- What should be in my home insurance plan to protect my home?
- How do I protect myself against contractor fraud?

The HSNJRF recently approved a proposal from the Affordable Housing Alliance (AHA) to start a Housing Recovery Resource Center (HRRC). The HRRC will conduct outreach services via expert led workshops and individual counseling on foreclosure mediation, financial literacy training, housing reconstruction, permitting, contract assistance and more. The goal is to help Sandy homeowners in Ocean and Monmouth Counties make the decisions that are best for each individual situation.

Observations: AHA and many of our grantee partners have identified hundreds of clients who have experienced the loss of their homes and could benefit from the counseling of technical and financial professionals who can help them decide whether to rebuild or relocate and then guide them through the process.

Project 2 Building Back Better: The Rebuilding Union Beach project, funded by HSNJRF and the Robin Hood Foundation, with Princeton Area Community Foundation acting as the fiscal agent, will return 13-15 eligible families to FEMA compliant, eco-friendly, storm resilient homes using a modular home model proposed by Union Beach leaders.

Observations: Modular home construction offers a potentially faster and cost-effective way to rebuild. Case management, financial, legal and insurance counseling were vital to the project's success and to providing the selected families with the support necessary to make informed decisions. Rebuilding utilizing modular homes had benefits including:

- Time savings- modular homes take 4 to 6 weeks to build and install.
- Cost savings- building in an enclosed facility minimizes weather delays, enables efficient staffing, and the effective re-use of excess building materials.
- Quality control- fewer building inspections are required than for stick-built homes and they are conducted at the manufacturing plant.

Project 3 Lack of Affordable Housing: New Jersey is ranked as the fifth most expensive state in the nation for renters, according to a March 2014 study by the National Low Income Housing Coalition. A report by Enterprise Community Partners found 43 percent of NJ residents who registered for federal aid were renters — and more than two-thirds earned less than \$30,000 a year. Sandy compounded the lack of affordable housing. New Jersey Community Capital (NJCC) has purchased 517 distressed mortgages in the 9 most impacted counties as part of their ReSTART the Shore home preservation program. The program will work with homeowners who wish to remain in their home to modify their mortgage and will turn abandoned homes into restored affordable housing units available to displaced Sandy survivors.

Observations: Tackling this issue requires an innovative proposal and the HSNJRF is currently reviewing NJCC's ReSTART Program as a potential grantee to address this critical need.

Note: There are many non-profit organizations that have become key players in addressing the unmet needs of their community using volunteer labor and partnerships. We invite you to visit our website for a complete list of our grantee partners and consider funding their efforts www.sandynjrelieffund.org.