SUBJECT: Resettlement Policy

NUMBER: 2.10.35

EFFECTIVE: June 2013
REVISED: December 2013
REVISED: February 2014
REVISED: April 2014
REVISED: June 2014
REVISED: September 2014
REVISED: August 2015

PURPOSE:

This document represents the current and approved policy governing the Resettlement Program.

Resettlement Program Policy

New Jersey
Department of Community Affairs
Resettlement Program Policy

Sandy Recovery Division

REVISION HISTORY

<table>
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<tr>
<th>Date</th>
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<tr>
<td>7/1/2013</td>
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<tr>
<td>7/6/2013</td>
<td>DCA comments incorporated</td>
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<td>7/9/203</td>
<td>DCA comments incorporated, approved</td>
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<tr>
<td>7/29/2013</td>
<td>Revisions submitted to DCA, approval</td>
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<td>• Change references from SRRP to LRRP</td>
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<td>• Addition to ownership guidance related to eligibility of LLCs</td>
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<td>• Correction on date for income limits, paragraph 8.2</td>
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<td>• Elaboration on selection methodology and closing date for applications (Section 9 and Attachment C)</td>
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<td>• Elaboration on closing methodology</td>
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<tr>
<td>12/3/2013</td>
<td>Revisions to Administrative Withdrawal policy</td>
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<tr>
<td>2/3/2014</td>
<td>Revision of policy related to Eligible Structures (to include houseboats)</td>
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<tr>
<td>4/10/2014</td>
<td>• 3 Year Residency requirement – circumstances eligible for release of requirement</td>
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<td>• References to SSHIP deleted, replaced by DCA Operations</td>
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<td>• Removal of inconsistent language related to prohibition against using Resettlement funding for construction</td>
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<td>• Reference “Post Grant Award Compliance Monitoring Plan” (Section 12.2)</td>
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<tr>
<td>6/27/2014</td>
<td>Addition detail regarding post-closing review protocol and management quality checklist (Attachment D)</td>
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<tr>
<td>9/2/14</td>
<td>Revision of conditions for release from 3 year residency requirement</td>
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<td>8/20/15</td>
<td>Revision of conditions for release from 3 year residency requirement</td>
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1. Program Overview

The State of New Jersey Department of Community Affairs (DCA) has allocated Community Development Block Grant Disaster Recovery (CDBG-DR) funds to support a Homeowner Resettlement Program currently available to homeowners in the nine counties most impacted by the storm. The funds may be used for any non-construction purpose that assists the homeowner to remain in the county in which they lived at the time of the storm. The grant amount is $10,000. Exhibit 1 summarizes key steps in the Resettlement Grant process.

The funds available for this program are provided by the Department of Housing and Urban Development (HUD). The program is one of three programs that make up the Superstorm Sandy Housing Intake Program (DCA Operations). The other three programs are the Homeowner Reconstruction, Rehabilitation, Elevation and Mitigation Program (RREM), the Landlord Rental Repair Program (LRRP), and the Housing Mitigation Grant Program (HMGP). Separate policies are provided for each of these programs.

2. Eligibility Overview

2.1 Eligibility Criteria. To be eligible to receive the Resettlement grant, applicants must meet the following eligibility factors:

- The damaged residence must be located in one of nine most impacted counties: Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean, or Union.
- At the time of the storm (October 29, 2012), the damaged residence must have been owned and occupied by the applicant as the applicant’s primary residence.
- The applicant must have registered for FEMA assistance.
- The residence must have sustained damage, as a result of Superstorm Sandy, a Full Verified Loss (FVL) of at least $8,000 or one foot or more of water on the first floor (as determined by FEMA, its sub-agencies or affiliates).

2.2 Legal Residency in the United States. To be eligible for assistance, applicants must be U.S. citizens or nationals or an alien legally present in the United States.

2.3 Homeowner Obligations. Successful applicants will sign a Grant Agreement/Promissory Note that requires them to maintain a primary residence in the county where the damaged residence is located for a period of three consecutive years from the date of Grant Agreement/Promissory Note execution. If the homeowner fails to do so, the applicant will be required to repay the entire Resettlement grant.

2.4 Eligible Uses of Grant Funds. The Resettlement grant may be used for any non-construction purpose that assists the homeowner to maintain a primary residence in the county in which they lived at the time of the storm.
Exhibit 1: Resettlement Program Grant Process

Applicant Completes Application
(online, over the phone, in person)

Initial Selection of Applicants
Applications through June 30 are selected for processing by electronic random selection
Applicants notified of selection result

Verification of Application Data
Ownership and Primary Residence
FEMA Number and Damage Amount
Household Income
Applicants will be notified about required documentation

Eligibility Notification to Applicants

Eligible

Not Eligible
Notice of Ineligibility and Opportunity to Appeal

Funds Available

Insufficient Funds
Notice informs applicant of eligibility and potential for award if additional funding becomes available

Notification of Award
Notice informs applicant of award and closing instructions

Closing and Payment
Applicant provides any remaining documentation and signs the Promissory Note
Payment distributed by check
3. Eligible Types of Structures and Owners

3.1. Structures. Single family homes, owner-occupied units in multi-unit structures, and owned mobile/manufactured homes are eligible for the Resettlement program. Recreational Vehicles (RV) and campers are not eligible, even if the applicant occupied one of these as a primary residence. Those applicants having a houseboat as a primary residence that meet all other program eligibility requirements are considered eligible to move forward in the Resettlement Program.

3.2. Forms of Ownership. Applicants must have owned the damaged structure at the time of the storm. Allowable ownership arrangements include traditional fee simple ownership, cooperative and condominium ownership, ownership of a home on owned or leased land. Applicants with mortgages, including reverse mortgages are eligible. Owners who are not owner/occupants of their primary residence are not eligible for the Resettlement grant.

3.3. Special Ownership Circumstances. DCA will consider special ownership circumstances on a case-by-case basis and revise this policy as needed. The following special policies have been established:

- **Foreclosures**: Applicants whose homes have been foreclosed since the storm may be eligible for the Resettlement grant if they meet the eligibility criteria. They must also agree to maintain a primary residence in the county of the damaged residence for three consecutive years from the date of the award. However, these owners are not eligible for the RREM program.

- **Death of Owner Occupant**. If the owner occupant of record at the time of the storm has died since the storm, other occupants of the damaged dwelling at the time of the storm who are currently in legal possession of the property are eligible for the Resettlement grant. They must meet other eligibility requirements and agree to maintain a primary residence in the county of the damaged residence for three consecutive years from the date of the award.

- **Owner Occupants who Have Sold Homes**. Owner occupants at the time of the storm who have subsequently sold their homes may be eligible for the Resettlement grant if they meet the eligibility criteria. They must also agree to maintain a primary residence in the county of the damaged residence for three consecutive years from the date of the award. However, these owners are not eligible for the RREM program.

- **Contested Eligibility**. If owner-occupants of the same unit make application separately, the owner occupants will be contacted to determine if the applications are duplicative, or if the owner occupants are separately claiming eligibility (as in the case of a separation or divorce). Duplicate applications will be removed. If owner occupants claim separate eligibility and eligibility of multiple owner occupants is confirmed, payment will be made in the name of all eligible parties.
3.4. **Verification of Ownership.** Ownership must be verified. Whenever possible, ownership will be verified by searches in public records. If ownership cannot be verified through a public title search, applicants will be asked to provide appropriate documents based upon the type of ownership.

3.5. **Properties Owned by Multiple Owners.** An owner who occupied the property as a primary residence must be the applicant. An individual with Power of Attorney (POA) for the owner occupant may complete the application on the applicant’s behalf. Because the Grant Agreement/Promissory Note obligates only the owner occupant and no lien is placed on the property, the permission of non-occupant owners is not required.

4. **Occupancy as Primary Residence.**

4.1. Applicants must have occupied the property as their primary residence on the date of the storm. Second homes, vacation homes and rental properties do not qualify an applicant for a Resettlement Grant.

4.2. Verification of Primary Residence is determined through evaluation of multiple data sources and documents. The preferred verification requires all three of the following:

- Ownership of the property must be verified as described in Section 3.4.
- FEMA records must show that the applicant reported to FEMA that the property was the applicant’s primary residence at the time of the storm.
- The applicant must present a New Jersey driver’s license or New Jersey non-driver identification card that shows the damaged residence as the address.

4.3. Alternative documentation will be considered if primary residence cannot be confirmed as described in 4.2. Proof of ownership is required. If an applicant is unable to provide a New Jersey driver’s license or non-driver identification card or FEMA records do not confirm primary residence, the applicant must present two of the following documents:

- Government issued document sent to the damaged residence
- Voter Registration Card
- Insurance documentation indicating that the damaged address is the applicant’s primary residence.

Other documentation offered by the applicant may be considered on a case-by-case basis.
5. **FEMA Registration**

Applicants must have registered with FEMA prior to program application. Verification of FEMA registration will be obtained from FEMA records. If FEMA records do not confirm the registration, applicants will be notified in writing and will have an opportunity to present documents that prove FEMA registration.

6. **Minimum Property Damage**

6.1. Verification that the damaged dwelling sustained a Full Verified Loss (FVL) of at least $8,000 or one foot or more of water on the first floor will be obtained from FEMA records or its sub-agencies or affiliates.

6.2. If FEMA records do not confirm the minimum level of damage, inspection data from Small Business Administration (SBA) will be reviewed to determine if those records indicate an eligible level of damage. If data from these sources do not confirm the minimum level of damage, the applicant will be determined ineligible. Applicants will be notified in writing and offered an opportunity to appeal in accordance with the Appeals Policy.

7. **Legal Residency in the United States**

7.1. Applicants may present any of the following documents to demonstrate legal residency: New Jersey driver’s license, New Jersey non-driver identification card, valid U.S. Passport.

7.2. Individuals unable to present this documentation must sign the *Legal Status Self-Certification* form no later than the closing meeting.

8. **Income Requirements and Verification**

8.1. **Overview.** For the Resettlement Program, income is used to classify households as either Low Moderate Income (LMI) households or non-LMI households based upon income limits published by HUD. Both applicants with incomes above and below the LMI limits are eligible for Resettlement grants. Initially 60% of funds were reserved for eligible LMI applicants and 40% of funds were reserved for eligible applicants above the LMI limit. Reservation of funds for subsequent funding periods is described in Attachment C.

8.2. **Income Limits.** An applicant’s income does not affect the amount of the Resettlement grant which is $10,000. Income limits are published by HUD and vary by county and household size. Note: Income limits are updated annually by HUD. Please check the reNewJerseyStronger website for current income limits.

8.3. **Income Definition and Certification.** The income definition used for the Resettlement Program is the definition of Annual income found at 24 CFR Part 5.609. Applicants certify to total
household income on the Resettlement Application. This certification will be used to classify applicants as either LMI or not-LMI households. No later than closing, all adult household members will be required to sign the *Resettlement Program Self-Certification of Income* form shown in Attachment A-1.

8.4. **Definition of Household.** For the purpose of determining the applicable income limit, the following persons are household members:

- All adult household members living in the unit except live-in aides and foster adults
- All children living in the unit except foster children. Children who are in the process of being adopted are included. Children who occupy the unit at least 50% of the time under a shared custody agreement are counted. Children who are away at school but live in the household during school recesses are included.

Guests or others staying in the unit on a temporary basis are not counted as household members.

9. **Application and Selection**

9.1. **Overview.** All applications will be submitted electronically. Applicants may submit applications online and receive assistance to submit applications over the phone or at designated Housing Recovery Centers. The method of application does not affect the applicant’s status or likelihood of award. See detailed description of selection process in Attachment C.

9.2. **Initial Application Period.** The Initial Application period will run from May 24, 2013 through June 30, 2013. Applications received from the designated nine counties during the Initial Application period (Group 1) will be placed in an order for processing that is determined by an electronic random selection process. This ensures that all applicants regardless of application method are treated fairly. Selection for processing is not a determination of eligibility or a guarantee of funds. Rather it determines the order in which applications will be selected for initial eligibility processing. Eligible applicants that do not receive funding during the Initial Application period are placed on a waiting list to be considered for funding during subsequent funding periods.

9.3. **Incomplete Applications at Time of Random Selection.** Applications that have been started but not submitted will not be included in the randomization process. Any incomplete applications started during the Initial Application Period and completed after June 30 will be processed along with post-June 30 applications in the order of application submission.

9.4. **Second Application Period.** The second application period begins July 1, 2013 and continues through August 1, 2013. Applications received after the Initial Application Period will be reviewed for eligibility in the order they are submitted and funded in accordance with the selection policy provided in Attachment C.
9.5. **Withdrawn Applications**

- Applications may be voluntarily withdrawn by an applicant at any time. When an applicant withdraws, a written notice will be provided confirming that the applicant’s intention is to withdraw.

- **Administrative Withdrawals**
  - Any applications that are started but not completed and not submitted within 60 days of the initial start of the application or by the end of the application period (August 1, 2013) will be withdrawn.
  - If the program confirms that an application is a duplication of another valid application, the duplicate application will be withdrawn.
  - The applicant will be administratively withdrawn if the applicant or awardee fails to provide required documentation or information after receiving a written request. Applicants will receive a written notice giving them 15 days to provide the required information. If they do not comply, the applicant will be administratively withdrawn.

- Applicants will receive a final notice when the application is withdrawn. Applicants will have 30 calendar days to file a written appeal as described in the Appeals Policy.

10. **Eligibility Determinations**

10.1. **Overview.** Applicants will be requested to provide documentation as needed to support the application. Applicants must provide any requested documentation within 30 calendar days of the request. Failure to provide requested information within 30 calendar days will cause applicants to lose their processing positions established by random selection. These applicants will be placed at the end of the randomized list in the order of their selection number.

10.2. **Notice of Ineligibility.** Applicants who are determined to be ineligible for the program will be notified in writing of the reason for ineligibility. Applicants that believe that the ineligibility determination has been made in error have 30 calendar days to file a written appeal as described in the Appeals Policy.

10.3. **Notice of Award.** Applicants who will be awarded a Resettlement grant will receive a written notice of award that includes:

- A draft copy of the Grant Agreement/Promissory Note that will be signed at closing
- A Resettlement Program Self-Certification of Income to be signed by all adult household members
- A list of any other documents that must be presented at closing
- Information about the closing process and receipt of funds
10.4. **Notice of Eligibility without Award.** If funds are not available to provide grants to all eligible applicants, those applicants that will not receive a Resettlement grant will be notified of their eligibility but informed that no funds are available.

11. **Closing and Award Payment**

11.1. **Grant Agreement and Promissory Note.** Each applicant who will receive an award is required to sign a Grant Agreement and Promissory Note (Attachment B) at the closing meeting. The agreement contains the terms and conditions of the grant including the requirement for the awardee to maintain a primary residence in the county of the damaged residence for three consecutive years from the date of the agreement.

11.2. **Signatures.** The applicant or designated Power of Attorney (POA) must sign closing documents. Co-applicants if present may, but are not required to, sign closing documents. If the person holding the POA intends to sign document that person must bring a valid POA document to closing. The closing agent must review the POA to confirm that it gives the individual authority to sign for the applicant.

11.3. **Protocol for Pre-Close Review**

The Office of Compliance and Monitoring developed a management quality checklist and protocol to be followed in reviewing Resettlement Grant Applications on a randomly selected basis to meet the minimum coverage for the stated objective of reasonable compliance. (See Attachment D for protocol and checklist.

11.4. **Additional Closing Documents.** Additional documents that may be required at the Resettlement closing meeting include:

- **Identity.** Awardees are required to provide proof of identity at the time of closing. Any government-issued photo identification is acceptable.

- **Primary Residence.** A New Jersey driver’s license or New Jersey non-driver identification card showing the damaged address must be provided at closing, unless acceptable documentation of primary residence has been received during the eligibility process.

- **Same Name Affidavit.** A *Same Name Affidavit* may be required if DCA Operations made an ownership eligibility determination based on similar but not exact name matches. For example, if a title report shows the owner of a property as Robert T. Johnson and the Resettlement application was made in the name of Bob Johnson, DCA Operations will confirm verbally that the individuals are the same person and require the applicant to sign the *Same Name Affidavit* at the time of closing.

- **Payment Address Authorization.** All awardees are required to sign a *Payment Address Certification* to ensure that the Resettlement grant is mailed to the correct address.

- **Legal Status Certification** must be signed by any awardee that is unable to provide a New Jersey driver’s license or non-driver identification card.
Resettlement Program Policy

- Income Certification. If not provided earlier, applicants must present an Income Certification signed by all adult household members. If either reported household size or household income results in a change in the applicant’s income category from LMI to non-LMI the closing may continue, but the case will be reevaluated to determine when and whether funding can be made available.

11.5. Payments. Payments will be made by check 7-10 days after the closing meeting.

12. Monitoring and Compliance

12.1. Validation of Income Certifications. Most Resettlement applicants will sign a certification as to their total household income. To ensure program integrity, a sample of Resettlement applicants was selected for full income verification. The sample to be used for this purpose included both LMI and non-LMI applicants. Initially a sample of 266 applicants\(^1\) was drawn from applicants who were included in the randomization process. Full verification of income on this group provided a valid statistical sample that will result in a 90% confidence level and 5% margin of error that self-reported incomes are being accurately reported.

12.2. Monitoring Residency Requirements. DCA will monitor recipient compliance with the residency requirements periodically beginning six months after execution of the Grant Agreement and Promissory Note. (See Policy # 2.10.35 “Post Grant Award Compliance Monitoring Plan.”)

12.3. Circumstances under which a release of 3 Year Residency Commitment May be Granted. In the event that the recipient of a Resettlement check is unable to comply with the 3 year residency requirement for one of the following reasons, a release of the repayment requirement may be requested:

- Death of applicant
- Deployment of applicant
- Divorce of applicant
- Disability requiring a need to change residence out of the county (e.g. elderly or disabled person requiring a move to assisted living facility)
- Voluntary acceptance of a “buy out” funded by the Blue Acres program

To request a release, the applicant will need to petition the Director of the Sandy Recovery Division at:

Director, Sandy Recovery Division
101 South Broad Street
Trenton, New Jersey 08608

\(^1\) Determined to be valid statistical sample size by contractor responsible for overseeing program operations at that time.
ATTACHMENT A

RESETTLEMENT PROGRAM INCOME DETERMINATION

- Resettlement Program National Objective

The Resettlement Program falls under the “Limited Clientele” objective. Activities in this category provide benefits to a specific group of persons rather than everyone in an area. In this category 51% of the beneficiaries must be low and moderate income (LMI) households. Income is used only for income targeting purposes to determine whether a household is a LMI household. It does not affect the amount of the grant. New Jersey’s Action Plan establishes a policy that 60% of beneficiaries must be LMI households.

- Income Definition and Certification.

The income definition used for the Resettlement Program is the definition of Annual income found at 24 CFR Part 5.609. Applicants certify to total household income on the Resettlement Application. This certification will be used to classify applicants as either LMI or non-LMI households. All adult household members will be required to sign the Resettlement Program Self-Certification of Income (Attachment A-1) prior to closing.

- Program Integrity

Most Resettlement applicants will sign a certification as to their total household income. To ensure program integrity a sample of Resettlement applicants will be selected for full income verification. The sample to be used for this purpose will include both LMI and non-LMI applicants. Initially a sample of 266 applicants will be drawn from applicants who were included in the randomization process. Full verification of income on this group should provide a valid statistical sample that will result in a 90% confidence level with 5% margin of error that self-reported incomes are being accurately reported.
RESETTLEMENT PROGRAM
SELF CERTIFICATION OF INCOME

APPLICANT NAME____________________________ APPLICATION ID: _________

Damaged Residence Address: ________________________________________________

HOUSEHOLD MEMBERS: List all household members and provide the requested information. If any of the pre-populated information is incorrect please mark through incorrect information and enter the correct information.

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INCOME INFORMATION

Annual Gross Income (all adult household members) ______________________ as reported on application, make any needed adjustments below.)

Revised/Corrected Annual Gross Income (all adult household members) ______________________  
(complete only if you need to make corrections to the amount you entered on your Resettlement Application.)

ALL ADULT HOUSEHOLD MEMBERS (AGE 18 AND ABOVE) MUST SIGN

I/we certify that this information is complete and accurate. I/we agree to provide any requested documentation to the New Jersey Department of Community Affairs or its authorized contractor administering the Resettlement Program. I/we authorize the State of New Jersey and its designated contractor to verify the reported income information with third party sources.
**Resettlement Program Policy**

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**WARNING:** The information provided on this form is subject to verification by the State of New Jersey and the Department of Housing and Urban Development (HUD) at any time. Title 18, Section 1001 of the U.S. Code states that any person who knowingly and willingly makes a false or fraudulent statement to a department of the United States Government may be subject to termination of assistance and civil and criminal penalties.
RESSETTLEMENT/RREM PROGRAM INCOME CERTIFICATION

APPLICANT NAME: ___________________________
APPLICATION ID: ___________________________

Damaged Residence Address: ________________________________

HOUSEHOLD MEMBERS: List all household members and provide the requested information. If any of the pre-populated information is incorrect please mark through incorrect information and enter the correct information.

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<tr>
<th>Name</th>
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If your household has more than 12 members, you can copy this page to list the additional members.

PLEASE REVIEW THE ATTACHED EXPLANATION OF INCOME AND ASSETS TO BE CONSIDERED AND THE DOCUMENTS YOU WILL NEED TO PROVIDE

List the Type of Asset, the Cash Value of the Asset and the Annual Income Received from that Asset

<table>
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<tr>
<th>Household Member</th>
<th>Type of Asset</th>
<th>Cash Value of Asset</th>
<th>Annual Income from this Asset</th>
<th>Document Provided</th>
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Resettlement Program Policy

List the EXPECTED ANNUAL INCOME of all adult household members

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<tr>
<th>Household Member</th>
<th>Source of Income (such as name of employer, SS/SSI, Unemployment, etc.)</th>
<th>Annual Income Amount</th>
<th>Income Document Provided</th>
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If you need more than 12 lines to report income, make a copy of this sheet and continue

Comments and explanations:
ALL ADULT HOUSEHOLD MEMBERS (AGE 18 AND ABOVE) MUST SIGN

I/we certify that this information is complete and accurate. I/we agree to provide to the State of New Jersey or its designated contractor additional information and documentation on all income sources. We authorize the State of New Jersey and its designated contractors to verify the report income information with third party sources.

<table>
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<tr>
<th>Signature</th>
<th>Printed Name</th>
<th>Date</th>
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WARNING: The information provided on this form is subject to verification by the State of New Jersey and the Department of Housing and Urban Development (HUD) at any time. Title 18, Section 1001 of the U.S. Code states that knowingly and willingly making a false or fraudulent statement to a department of the United States Government can result in termination of assistance and civil and criminal penalties.
STATE OF NEW JERSEY
reNEW JERSEY STRONGER HOUSING INITIATIVE HOMEOWNER RESETTLEMENT

GRANT AGREEMENT AND PROMISSORY NOTE

GRANTOR: STATE OF NEW JERSEY, 101 S. Broad St. Trenton, NJ 08625, (hereinafter “STATE”),

GRANTEE(S): (Name(s) & address(es)), (hereinafter “GRANTEE(S)."

THIS PROMISSORY NOTE is made and entered into this _____ day of ______________, 2013, by and between the STATE and the above-named GRANTEE(s):

WITNESSETH:

WHEREAS, the STATE has received federal Community Development Block Grant Disaster Recovery Funds (CDBG-DR) of which $1.2 billion is to be utilized for housing related programs; and

WHEREAS, the STATE has allocated $180 million of the CDBG-DR funds for the Homeowner Resettlement Program to be disbursed in the form of $10,000.00 grants for the purpose of encouraging homeowners impacted by Superstorm Sandy to remain in the nine (9) Counties [Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean and Union] most seriously impacted by Sandy; and

WHEREAS, sections 2 through 8 of the Resettlement Program Policy, New Jersey Department of Community Affairs, Disaster Recovery Division, Version 3.0, July 2013 (“RPP”) sets forth the covenants, terms, conditions of this Grant Agreement and Promissory Note, all of which are incorporated by reference herein;

WHEREAS, the GRANTEE(S) has made application for and has been deemed eligible to receive a Homeowner Resettlement Grant subject to certain covenants, terms and conditions set forth in this Grant Agreement and Promissory Note;

NOW, THEREFORE, in consideration of the disbursement and receipt of the Grant monies described herein and for other good and valuable consideration, the parties do mutually agree as follows:

1. GRANT AMOUNT: TEN THOUSAND DOLLARS ($10,000.00).

2. APPROVED USE OF GRANT FUNDS: Any non-construction purpose that assists the GRANTEE(S) to remain in the County in which they lived at the time of the storm subject to the terms of the RPP.

3. IMPACTED RESIDENCE: (address, including County, and Block/Lot)
4. **GRANT TERM:** GRANTEE(S) must maintain a primary residence within ________________ County, the County of the Impacted Residence set forth above, for three (3) years from the date of execution of this Grant Agreement and Promissory Note.

5. **PAYMENT TERMS**
   a. If the GRANTEE(S) maintain(s) a primary residence within ________________ County, the County of the Impacted Residence set forth above, for three (3) years from the date of execution of this Promissory Note and also complies with the terms of the RPP, GRANTEE(S)’ obligation under this Grant Agreement and Promissory Note shall be forgiven and released by the STATE in full.

   b. If the GRANTEE(S) fail(s) to maintain(s) a primary residence within ________________ County, the County of the Impacted Residence set forth above, for three (3) years from the date of execution of this Promissory Note, the GRANTEE(S) shall be obligated and promises to repay the entire $10,000.00 Grant Amount to the STATE within thirty (30) days of termination of primary residence in ________________ County. The failure to repay in full the $10,000.00 amount within thirty (30) days shall constitute a default of the obligations of the GRANTEE(S) under this Grant Agreement and Promissory Note allowing the State of New Jersey to institute a legal action to recover the $10,000 payment made to the GRANTEE(S).

   c. GRANTEE herein agrees to indemnify the State for all costs and reasonable attorney’s fees, which are incurred for services actually rendered in the collection of this note which shall be in addition to the recovery of the $10,000.00 Grant Amount.

6. **GRANTEE(S)’ REPRESENTATIONS:** The GRANTEE(S) hereby affirmatively make(s) the following material representations which have been relied upon by the STATE as essential to its determination of the eligibility of the GRANTEE(S) to receive the Grant Amount secured by this Grant Agreement and Promissory Note:
   a. At the time of Superstorm Sandy, I (We) owned and occupied as my/our primary residence the above-designated IMPACTED RESIDENCE.
   
   b. I (We) comply with the eligibility criteria set forth at Sections 2 and 3 of the RPP;
   
   c. I (We) have sustained a Full Verified Loss (FVL) as is more particularly described in Section 6 of the RPP;
   
   d. I (We) have truthfully certified as to household income on the Resettlement Application as more specifically described in Section 7 of the RPP;
   
   e. I (We) have duly registered for FEMA assistance;
Resettlement Program Policy

f. I (We) have truthfully and openly provided all necessary information and documentation to the STATE and/or its authorized contractors in regard to my/our application for participation in the Homeowner Resettlement Grant Program.

g. I/we agree to the receipt of the grant by a check, paid to the order to the name(s) and to the address stated on the attached authorization form. I have checked the names and addresses entered on the authorization form and agree that it is correct.

h. I (we) agree that I (we) have read this document and it has been explained to me (us). Any questions I (we) have about it have been answered to my (our) satisfaction.

If any of the material representations made by the GRANTEE(S) under this paragraph 6 prove to be intentionally or willfully false, or fraudulent, the STATE may immediately declare the GRANTEE(S) in default of this Promissory Note, demand payment in full of $10,000.00 within thirty (30) days. Default under this paragraph allows the STATE’S right to file an action at law against the grantee(s) to obtain a judgment against Grantee to recover the $10,000 payment along with reasonable attorney’s fees and costs.

7. NO ASSIGNMENT: GRANTEE(S) shall not assign its obligations under this Grant Agreement and Promissory Note. An Assignment by the grantee under this Grant Agreement and Promissory Note shall constitute an event of default that will allow the State to pursue its remedies as set forth in Section 6.

8. DEFERRAL OF EXERCISE OF STATE’S RIGHTS. The STATE’S failure to exercise any rights it may have under this Grant Agreement and Promissory Note shall not constitute a waiver thereof.

9. The GRANTEE(S) waive(s) presentment, demand, protest, and all other demands and notices, excluding notices of default pursuant to paragraph 6, and agrees that the following shall not release, discharge, modify, change or affect the liability of any GRANTEE(S);

   a. The State allowing an extension or postponement of the time for repayment of the $10,000.00 GRANT AMOUNT as required under paragraph 6B of this Promissory Note; or
   b. The STATE’S release of any other GRANTEE liable hereunder;

10. GOVERNING LAW AND JURISDICTION: The rights and obligations of the parties, and the terms and conditions of this Grant Agreement and Promissory Note shall be governed by the laws of the State of New Jersey. The GRANTEE(S) hereby consent(s) to the jurisdiction of the Superior Court of New Jersey and agree(s) that any lawsuits of any nature pertaining to this Promissory Note shall be brought in that Court. The Parties agree that venue for a legal action shall be the Superior Court of New Jersey, Mercer County.

11. Any claims asserted against the State shall be subject to the New Jersey Contractual Liability Act,
N.J.S.A. 59:13-1 et seq. It is acknowledged by the parties that the State is a public entity covered by the provisions of the New Jersey Tort Claims Act, N.J.S.A. 59:1-1 et seq.

12. AMENDMENTS MUST BE IN WRITING: The terms and conditions of this Promissory Note may only be amended by written agreement signed by the STATE and the GRANTEE(S).

13. This agreement is the entire agreement between the parties (State and GRANTEE(S)) and supersedes others.

IN WITNESS WHEREOF and intending to be legally bound, the GRANTEE(S) signed this document as of the date reported.

GRANTEE(S):

By: ________________________________

(Name of GRANTEE(S))

Attest: ________________________________

ACKNOWLEDGMENT

STATE OF NEW JERSEY, COUNTY OF : S.S.

I certify that on this date, ________________________________, personally came before me and acknowledged under oath, to my satisfaction, that

(a) ________________________________ is/are the GRANTEE(S) named in this document;

(b) They signed and delivered this document as their voluntary act and deed for the uses and purposes therein expressed.

Sworn and subscribed to before me this _____ day of ________________, 2013.

______________________________

(NOTARY or ATTORNEY-AT-LAW, STATE OF NJ)
ATTACHMENT C
RESETTLEMENT SELECTION POLICY

NEW JERSEY ACTION PLAN:
“CRITERIA FOR SELECTION”

- First received, first evaluated
- Initially 60% of the funds are reserved for LMI families, in accordance with HUD income guidelines.

INITIAL (PHASE 1) FUNDING PERIOD

In line with the “first received, first evaluated” criteria for selection, the State developed a detailed process that ensures fairness and a clear ordering of evaluation and processing.

- **Group 1 Intake** – The group of applications received first between May 24-June 30, 2013 will be evaluated first as part of **Group 1**. Any application received as of July 1 will be considered **Group 2** and evaluated once the **Group 1** is processed. The 38 days of the initial open application period is a modified typical first come, first serve process to allow for fair and equal access for an established time period.

- All applications in **Group 1** are considered “first received” and will go through initial threshold evaluation, in the order in which they were received, to ensure they meet the basic program eligibility requirements: damage, county, ownership, primary residence. Those determined not meeting eligibility criteria will be removed from the eligible pool.

- The eligible pool of applicants will undergo the Randomization (random ordering) process to determine a sequential numbering order to proceed to the next phase of selection processing. Outcome of Randomization is the sequential order of the **Group 1** applicants. This random ordering relieves any perceived unfair advantage for people who have better access. The randomization of all **Group 1** applicants ensures that all applicants have a fair chance of being selected for processing regardless of the method they use for applying within the initial period.

**How Randomization (Random Ordering) works: (Refer to Flow Diagram)**

1. Randomize entire pool of **Group 1** eligible applicants through computer processing to assign an order and sequential number to all **Group 1** eligible applicants.
2. In numeric order, assign applications to buckets divided as LMI or non-LMI.
3. Fund applications ($10,000 award) in numeric order until the maximum funding amount by percentages is achieved. Keeping the 60% LMI reservation of funds, in accordance with the Action Plan
   - If eligible **Group 1** applications exceed available funding, those numbered higher than available funds allow will be put on the waiting list in their sequential order. If the **Group 1**
applications exceed available funding in the non-LMI bucket but not the LMI bucket, then the **Group 2** LMI applicants in time stamp order will be funded.

- If eligible **Group 1** applications is less than available funds, then **Group 2** applicants (beginning with July 1) will be evaluated and processed in the order in which they are received. They will receive a number that begins sequentially after the end of **Group 1**. Note that applications may continue to be submitted after the June 30, 2013 initial phase. However these applications will be considered only after the applications received during the Initial Application period are fully processed. This will include all applications meeting the eligibility criteria.

4. Applicants that remain unfunded due to insufficient program funds will be held until additional CDBG-DR funds are available, or if applicants drop out before process completion.

---

**Reasons for the Randomized Process**

- **Ensures equal access for LMI, disabled and elderly persons:** The proposed approach is intended to address important fair housing issues by enabling equal access for elderly, LMI and disabled persons who may have difficulties to apply directly on-line due to technology access. Note, the call center will take applications over the phone and submit them on-line on behalf of applicants. The program launched the online application and the call center on May 24, 2013; opening of in-person centers is on the June 8, 2013.

- **Addresses safety and convenience issues by not requiring applications to arrive in person (and potentially wait in line) at centers:** The proposed process avoids the safety issues of having people wait in line to be first to apply in person at the centers, which open later than on-line and would disadvantage those persons. These centers are likely to serve a higher percentage of disadvantaged, the elderly, and persons with disabilities who may require more personalized attention to submit their applications. Early experiences with the DCA OPERATIONS programs support the need for this approach. Based on early mis-reporting in a local publication about limited funds and a “first come, first served” approach, more than 600 individuals called in the first 30 minutes of call center operations. Some callers reported that they had been waiting for hours to make sure they were “first.”

- **Complies with intent of the Action Plan regarding addressing both fair housing and LMI goals:** The proposed process does indeed follow the Action Plan because the Plan says "first received, first evaluated" and they are indeed being evaluated in time stamp order in which they were received. This is a reasonable implementation of the Action Plan text in the context of the issues above. This modified process does not trigger a change in the intended type or preference for beneficiaries. The planned process, in line with the Action Plan, ensures that the priority beneficiaries and LMI persons are served in the percentages stated. If applications were processed in a purely time stamp order, this could not be assured.
Resettlement Program Policy

- **Meets public expectations for fairness in the selection process:** The randomization (random ordering of Group 1 received in the initial phase has been announced publicly with no negative feedback from the public or interest groups.

- **Use of a randomized process is common in other HUD-assisted programs when demand is high:** The randomization process is a common practice used for affordable housing programs that are in great demand.

**SECOND (PHASE 2) FUNDING PERIOD**

DCA reserved 60 percent of funds for LMI households during the Initial Phase. However, the number of eligible LMI applications received [4,578] as compared to total eligible applications [11,026], has limited the ability of the State to meet this target while still providing for maximum distribution of Resettlement funds to both LMI and non-LMI households. Based on this experience, the State has determined that, going forward into Phase 2 [starting July 1], the “first received, first evaluated” selection process will continue without regard to LMI or non-LMI status.

This approach to Phase 2 funding will have no adverse impact on Phase 1 applicants who did not receive an award. Rather, DCA will proceed to award those who are currently on the Phase 1 waitlist. DCA will then proceed to fund Phase 2 applications on a first received, first evaluated basis until funds are no longer available. DCA’s detailed analysis indicates that the overall allocation of CDBG-DR funding across all programs will maintain the required HUD LMI target of 50 percent.
Attachment D
Resettlement Review Process
Post Close Review

Initial Eligibility

The following steps in the review of the Resettlement Grant Application are to be followed on a randomly selected basis in order to meet the minimum coverage for the stated objective of reasonable compliance. The reviewer shall be assigned a batch of applications.

Based upon the selected applicant ID, click onto the REVIEW column for that application and the Grant Award screen appears.

- **Owner:**
  - Click on the owner box (a drop down box appears) and verify owner listed is same as applicant, if Yes proceed to next step, if No search Case Notes and notify supervisor to resolve otherwise document as an exception, and then proceed.

- **FEMA:**
  - Click on the FEMA box (a drop down box appears) and verify the FEMA registration number is nine digits and noted, if Yes proceed to next step, if No search Case Notes and notify supervisor to resolve otherwise document as an exception, and then proceed.

- **Damage:**
  - Click on the Damage box (a drop down box appears) and verify either damage is listed as Level 1 or greater and/or damage amount of greater than $8,000 is noted, if Yes proceed to next step, if No search Case Notes and notify supervisor to resolve otherwise document as an exception, and then proceed.

- **Agree to Stay:**
  - Click on the Agree To Stay box, the system opens up the Applicant Data Report go to the Eligibility Information Section and verify that the applicant certified that they Agree to remain in that county for a period of three years, if Yes proceed to next step, otherwise notify supervisor and write exception, and then proceed.
Resettlement Program Policy

Resettlement Review Process
Pre-Close Review

Provided the review of the selected application passes each of the four test criteria, the examiner shall click on the ‘Submit’ button on the applicant’s Grant Award screen. The examiner may then proceed to the next application.

Documentation of Review Process

The reviewer shall document the work performed on each application reviewed by completing the Batch Tracking Worksheet as follows:

- Record the Respondent or Application Identification Number
- Record Y/N in the Ownership column
- Record Y/N in the FEMA Number column
- Record Y/N under the Damage column in either the greater than 1 Ft and/or greater than $8,000 column
- Record Y/N under the Agree to Stay column for the data tested.

All exceptions indicated by a NNNNNN require the reviewer to document their findings with a commentary or explanation of the exception.
Post – Closing Review

The following steps in the final review of the Resettlement Grant Application and closing package documentation are to be followed for all applications to verify 100% compliance with program eligibility and documentation requirement. The reviewer shall be assigned a batch of applications (See Exhibit A).

Based upon the selected applicant ID, click onto the REVIEW column for that application. On the top right, click the View Grant Award link, and the Grant Award screen appears (See Exhibit B, State Review).

- **Owner:**
  - Click on the owner box (a drop down box appears) and verify owner listed is same as applicant, if Yes proceed to next step, if No search Case Notes and document an exception as necessary, and then proceed.

- **FEMA:**
  - Click on the FEMA box (a drop down box appears) and verify the FEMA registration number is nine digits and noted, if Yes proceed to next step, if No search Case Notes and document an exception as necessary, and then proceed.

- **Damage:**
  - Click on the Damage box (a drop down box appears) and verify either damage is listed as Level 1 or greater and/or damage amount of greater than $8,000 is noted, if Yes proceed to next step, if No search Case Notes and document an exception as necessary, and then proceed.

- **Agree to Stay:**
  - Click on the Agree To Stay box, the system opens up the Applicant Data Report (See Exhibit C) go to the Eligibility Information Section and verify that the applicant certified that they:
    - Answered Yes to occupant at time of storm,
    - Answered Yes to primary residence, and
    - Agree to remain in that county for a period of three years,
  - If Yes proceed to next step, if No search Case Notes and document an exception as necessary, and then proceed.

- **RSP Number**
  - Confirm number present and correct on each document of closing package. If Yes proceed to next step, if No document the exception, and then proceed.

- **Post-Closing Resettlement Supervisory Review Checklist:**
  - Confirm that Supervisor Review Checklist was filled out and initialed by Supervisor/Manager. If Yes proceed to next step, if No search Case Notes and document an exception as necessary, and then proceed.
• **NJ State I.D.:**
  o Turn to the **NJ State I.D.** page. Verify that:
    ▪ The applicant presented either a **NJ Driver’s License** or a **DMV Non-Driver I.D.**
    ▪ I.D.’s address (on front or back) matches **damaged property address**.
  If **Yes** proceed to next step, if **No** search Case Notes and check for inclusion of other acceptable identification which together constitute sufficient proof of ownership and residence. Document an exception as necessary, and then proceed.

• **Name Affidavit:**
  o If included, confirm that name variations reconcile all differences between **applicant name**, **owner name**, and **I.D. name**. If **Yes** proceed to next step, if **No** search Case Notes and document an exception as necessary, and then proceed.
  o If no Name Affidavit is included in the package, confirm that there are no name variation discrepancies needing resolution. If no discrepancies, record as **N/A**; if needed, record as **No**, document an exception as necessary, and then proceed.

• **LMI:**
  o Confirm:
    ▪ that the **Self Certification of Income** is signed by **all adult household members**.
    ▪ that **household members** (all ages, not just adults) matches **Applicant Data Report** (page 2), and
    ▪ that when **Income Information**, **Household Members**, and **County of Residence** are cross-referenced on the **HUD Income Limits 2013** table, the resulting **LMI category** matches the category listed on **Grant Award** screen.
  If **Yes** proceed to next step; if **No** search Case Notes and document an exception as necessary, and then proceed.

• **Payment Address Authorization Form:**
  o Confirm that Applicant has signed **Authorization Form**. If **Yes**, and there was no handwritten change, proceed to next step; if the form was signed, but a handwritten change was also present, document an exception, then proceed; if **No** document an exception,, and then proceed.

• **Grant Agreement and Promissory Note:**
  o Verify that:
    ▪ Note is dated,
    ▪ If not printed, Impacted Address is written in and initialed by applicant,
    ▪ Owner signed the Promissory Note, and
    ▪ Notary signed and sealed, or Attorney signed promissory note.
  If **Yes** proceed to next step, if **No** search Case Notes, document an exception as necessary, and then proceed.
Resettlement Program Policy

- **Promissory Note Checklist:**
  - Confirm owner and notary/attorney both completed and signed checklist. If Yes proceed to next step, if No search Case Notes, document an exception as necessary, and then proceed.

**NOTE:** IN ANY SITUATION IN WHICH AN EXCEPTION ARISES, CHECK THE CASE NOTES FOR A POTENTIAL RESOLUTION.

Resettlement
Review Process
Post-Close Review

Documentation of Review Process

The reviewer shall document the work performed on each application reviewed by completing the Batch Tracking Worksheet as follows:

- Record the Respondent or Application Identification Number
- Record Y/N in the **Ownership** column
- Record Y/N in the **FEMA Number** column
- Record Y/N under the **Damage** column in either the greater than 1 Ft and/or greater than $8,000 column
- Record Y/N under the **Agree to Stay** column for the data tested.
- Record Y/N in the **RSP Number** column
- Record Y/N in the **Supervisory Review Checklist** column
- Record Y/N in the **NJ State I.D. Verification** column
- Record Y/N in the **Name Affidavit** column
- Record Y/N in the **LMI** column
- Record Y/N in the **Payment Address Authorization** column
- Record Y/N in the **Grant Agreement & Promissory Note** column
- Record Y/N in the **Promissory Note Checklist** column
Resettlement Program Policy

- All exceptions indicated by a **NNNNNN** require the reviewer to document their findings with a commentary or explanation of the exception.

  The examiner may then proceed to the next application.
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<th>Application ID</th>
<th>Ownership (Y or N)</th>
<th>FEMA # (Y or N)</th>
<th>Damage &gt;1' or $8,000</th>
<th>Agree to stay (Y or N)</th>
<th>RSP # (Y or N)</th>
<th>Supervisory Review Checklist (Y or N)</th>
<th>Name Affidavit (Y or N)</th>
<th>NJ State I.D. Verification (Y or N)</th>
<th>LMI (Y or N)</th>
<th>Signed Authorization Agreement (Y or N)</th>
<th>Promissory Note (Y or N)</th>
<th>Comments</th>
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Resettlement Program Policy

Resettlement Intake Process
with SSHIP Intake Manager

Group 1 Intake
(May 24-June 30, 2013)

Threshold Determination of Initial Eligibility
Electronically Processed with Intake Application:
County, Ownership, Damage

To Extent Possible, all Eligibility Factors are Evaluated
Income, Owner Occupancy and Clear Title, FEMA FVL
(Continuous Process)

Randomization Number Assigned to Group 1 and Noted Internally with
SSHIP Contractor For Priority Sorting, Information Verification and
Evaluation

Divide Applications by LMI Status
(See SSHIP Narrative Tables)

Applicant Receives Notice As Per Below Scenarios

Fully Processed and Eligible Applicants Receive Award Notice
Based Upon:
• Number Order Priority
• LMI Status

Fully Processed and Eligible Applicants Receive Notice
Ineligible Applicants Notified
Incomplete Applications Given 30 Days to Provide
Additional Documentation

Schedule Award Closing with Predetermined Date

Closing

Assign Revised date of closing

Additional Documentation Reviewed

Ineligible Determination

Eligible

Ineligible

Ineligible

Eligible

Ineligible

Eligible

Ineligible