Reconstruction, Rehabilitation, Elevation and Mitigation (RREM) Program
Award Packet Instructions

The following instructions will assist you in collecting documents and completing the enclosed forms in order to fulfill the remaining grant requirements. You can submit the required documents and forms directly via email, mail, or deliver to your RREM Housing Recovery Center (mailing address is listed on your award packet cover letter and is available online at www.renewjerseystronger.org). In order to keep your personal information safe, you should remove or black out all social security numbers and bank or brokerage account information before submitting any of your documents. For any of the items listed below, if you do not have the information or necessary documents, your Housing Advisor (HA) will work with you to determine if alternate types of documentation are possible. Your Housing Advisor must have ALL the necessary documents and forms before scheduling a grant signing meeting.

DOCUMENTS AND FORMS:

REQUIRED ELIGIBILITY CATEGORIES:
In order to be deemed eligible for the program and to continue further in the process, you need to provide documents that verify the following eligibility categories:

- Proof of Identity
- Proof of Legal Residency
- Proof of Primary Residence
- Proof of Household Income
- Substantial/Non-Substantial Damage Determination
- Proof of Ownership (no action)

REQUIRED FORMS:
You are required to complete and submit the following forms:

- Certification of Income
- Lead-Based Paint Notification Receipt #1

SUBSTANTIAL DAMAGE ACKNOWLEDGMENT FORMS:
The following forms are necessary if you are unable to provide a letter from your municipal Floodplain Manager documenting the level of damage to your home from Superstorm Sandy. Please refer to page 4 of the Award Packet Instructions for guidance on which form is applicable to you:

- Substantial Damage Acknowledgment
- Non-Substantial Damage Acknowledgment

OPTIONAL FORM:
The following form only needs to be completed if it applies to you:

- F7 – Verification of Disability

If you need additional information, please visit: www.renewjerseystronger.org
INSTRUCTIONS

This section provides you a list of acceptable documents for each of the required eligibility categories and instructions to help you complete your forms.

PROOF OF IDENTITY
You must provide a current and valid copy of ONE of the following to verify your identity. At the time of your grant signing meeting you must show an original to your HA:

- Driver’s License
- State Issued Identification Card
- Passport/Passport Card
- Military ID
- Permanent Resident Card
- Other Official State or Federal Photo ID

PROOF OF LEGAL RESIDENCY
You can substantiate legal residency by providing a current and valid copy of ONE of the following documents:

- Driver’s license or State Issued Identification Card
- U.S. Passport

PROOF OF PRIMARY RESIDENCE
You must demonstrate you occupied the damaged property as a primary residence at the time of the storm. Acceptable documentation includes ONE of the following:

- NJ State Driver License or State Issued Identification Card issued before October 29, 2012 and expiring on or after October 29, 2012 that matches the damaged property address and name of the applicant
- 2012 IRS Federal Tax Return listing damaged property
- Evidence of 2012 voter registration (card or certification from local Elections Board) listing damaged property address

PROOF OF HOUSEHOLD INCOME & INCOME CERTIFICATION FORM
All RREM applicants are required to provide information on their annual household income and estimated income for 2014. The income determination is based on the annual income for all adults age 18 or over living in your home. It does not include the income earned by minor children.

Please use the following steps to document your household’s annual income:

STEP 1: Income Certification Form
- Fill out the Income Certification Form, using information from your most recent federal tax return
- Be certain to indicate on the form whether your household income is likely to remain the same for 2014 as it was in 2013. If your income has changed for 2014, indicate your estimate of annual household income

STEP 2: Do you have a recent Federal Tax Return?
- If YES:
  - Make a copy of your most recent federal tax return -- do not submit original copies of your documents, AND;
  - Make a copy of one (1) recent pay stub from 2014 (if you are employed). You might be required to provide two (2) or more consecutive pay stubs
- If NO:
  - If you do not have a copy of your federal tax return but a federal tax return was filed, you may fill out the Form IRS 4506T or IRS 4506T EZ Request for Transcript of Tax Return (depending on which Version of the IRS 1040 form you file. You can download this form from our website www.renewjerseystronger.com or pick up a copy in person at your local Housing Recovery Center and enable your Housing Advisor to retrieve your Return electronically from the IRS). In addition, please make a copy of one recent (1) pay stub if you are employed
  - If you do not file federal taxes, please provide the following types of documentation,
depending on the income sources you indicated on your Income Certification Form. Applicants who do not have a federal tax return must provide additional supporting documentation to verify income. For example, applicants without a tax return must provide two (2) recent paystubs to verify income as opposed to only one if a tax return is filed.

<table>
<thead>
<tr>
<th>INCOME INCLUSIONS</th>
<th>WHAT DOCUMENTS CAN I PROVIDE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wages</td>
<td>☐ Current Paystubs (2 paystubs)</td>
</tr>
<tr>
<td>Benefit Income:</td>
<td>☐ For any benefit you receive, provide an award letter, or statement of income that you received from the provider of the benefit. It must show the amount you receive and how often you receive it.</td>
</tr>
<tr>
<td>Benefit Income:</td>
<td>☐ For any retirement income you are receiving from pensions or retirement accounts provide a statement from the pension fund or institution that administers the investment that show how much income you are receiving.</td>
</tr>
<tr>
<td>Retirement Income:</td>
<td>☐ Bank Statement; AND/OR</td>
</tr>
<tr>
<td>Retirement Income:</td>
<td>☐ Brokerage Statement</td>
</tr>
<tr>
<td>Taxable interest</td>
<td>☐ Brokerage Statement</td>
</tr>
<tr>
<td>Dividend income, Capital gain (or loss), Other gains (or losses)</td>
<td>☐ Brokerage Statement</td>
</tr>
<tr>
<td>Taxable refunds/ credits/offsets of state/ local income taxes</td>
<td>☐ Statement from state and/or local Tax Entity</td>
</tr>
<tr>
<td>Alimony received</td>
<td>☐ Records of payments actually received</td>
</tr>
<tr>
<td>Business income (or loss)</td>
<td>☐ If you own a business and give yourself a salary, report that under Earned Income above and provide appropriate pay records; OR</td>
</tr>
<tr>
<td>Business income (or loss)</td>
<td>☐ If you own the same business as in 2012 and expect the same level of net income, provide your 2012 tax return; OR</td>
</tr>
<tr>
<td>Business income (or loss)</td>
<td>☐ If you have started a new business in 2013 provide profit and loss information and your estimate of end of year net income.</td>
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<tr>
<td>Rental real estate, royalties, partnerships, trusts, etc.</td>
<td>☐ If you rented the property in 2012 and expect the same amount of rental income in 2013, provide 2012 tax return; OR</td>
</tr>
<tr>
<td>Rental real estate, royalties, partnerships, trusts, etc.</td>
<td>☐ Leases or rent rolls that show the amount of rents received and expenses related to the rental property.</td>
</tr>
</tbody>
</table>
Farm income (or loss)  ☐  If you ran a farm yourself report income or loss by providing a Bank Statement. A profit and loss statement listing the income and expenses related to the farming activities.

Other income  ☐  If you regularly receive income that is not covered above, report that income and bring document that show how much income is received.

SUBSTANTIAL AND NON-SUBSTANTIAL DAMAGE ACKNOWLEDGMENT FORM
You should provide a letter from your local municipal Floodplain Manager verifying the level of damage your property received. Substantial damage is defined as damage of more than 50% of the home’s pre-storm value. In the event you cannot obtain a letter, you must complete an acknowledgment verifying the level of damage to your property, as indicated on your initial application to the RREM Program. Be aware that the RREM Program reserves the right to assess the damage to your property to make its own determination of substantial damage to the structure. Fill out ONE of the following forms that corresponds to the level of damage you selected to on your initial application as noted in the cover letter of this packet. If you specified:

☐ substantially damaged, complete the Substantial Damage Acknowledgment Form to acknowledge that the damaged primary residence was substantially damaged due to Superstorm Sandy, understanding the elevation requirement with the Reconstruction, Rehabilitation, Elevation & Mitigation (RREM) grant award. Initial next to the applicable statements and sign at the bottom of the form.

☐ not-substantially damaged, complete the Non-Substantial Damage Acknowledgment Form to acknowledge that the damaged primary residence was not-substantially damaged due to Superstorm Sandy and to state your decision to elevate or not with the Reconstruction, Rehabilitation, Elevation & Mitigation (RREM) grant award. Initial next to the applicable statements and sign at the bottom of the form.

PROOF OF OWNERSHIP
The RREM Program will conduct a search of the State’s Title Search Data Feed to determine if the applicant is indicated as the owner of the damaged property. In order to be eligible, the applicant had to be the owner of the damaged property at the time of the storm as well as the current owner of the damaged property.

If you do not show up in the Title Search, your Housing Advisor will ask you for additional documents to verify ownership.

REIMBURSEMENT
Eligible homeowner applicants may receive a “reimbursement” payment for eligible work undertaken prior to the date of application to the RREM program, in addition to the costs needed to complete the repair of their homes, up to the maximum award of $150,000.

The information included in this document describes the basic guidelines for applicants that incurred costs towards the rehabilitation, reconstruction or elevation of their home prior to their RREM Application date and who are eligible for reimbursement.

1. If you have performed any repair work as a result of storm-related damage prior to your RREM Application date since the date of the storm (October 29, 2012), that work may be eligible for reimbursement.

2. If you have performed any repair work as a result of storm-related damage after your date of application that is under an enforceable contractual obligation that pre-dates your application to the RREM Program, this work may be eligible for reimbursement.

3. Any work undertaken that was contractually incurred after the date of your RREM Application and before the date of your federally mandated environmental clearance is NOT eligible for reimbursement, per HUD guidelines.
4. Eligible work items to be considered for reimbursement must fulfill a funding gap and not pay for the same item twice.

5. All reimbursable costs must be eligible, reasonable and necessary based on standard, moderate price and will be verified by DCA.

6. An environmental review must be completed and cleared by the State as per HUD rules.

7. All reimbursable costs may only be charged for activities completed within the same footprint of the damaged structure, sidewalk, driveway or other developed areas, as required by HUD.

8. All receipts for reimbursable costs should be kept for a minimum of five (5) years.

9. If you have completed rehabilitation or reconstruction prior to your application date, your work is validated by a RREM inspector and upon verification, you can be reimbursed up to the maximum, non-duplicated award. This existing work must have included the proper elevation, if required.

10. Any grant funds remaining after reimbursement will be disbursed as construction payments and must satisfy conditions stated in your environmental clearance and comply with program standards prior to disbursement.

11. If work remains to be completed on your home, the program requires that you commit to completion of your reconstruction or rehabilitation and elevation (as required) and re-occupy your home. All construction must be complete within one year from the date of signing your Grant Award. You can be reimbursed for your eligible existing expenses to date, up to the maximum, non-duplicated award upon verification. If you do not reach the grant maximum in reimbursement, the additional funds will be applied to complete the remaining construction.

LEAD-BASED PAINT NOTIFICATION RECEIPT #1
You must complete, sign and return the lead-based paint notification receipt #1 to your Housing Advisor. This form verifies that you have received and read the booklet “Protect Your Family from Lead in Your Home” or “The Lead-Safe Certified Guide to Renovate Right” that explains the dangers of lead-based paint and the steps you can take to protect your family.

F7 – VERIFICATION OF DISABILITY
Your RREM inspector, at your Initial Site Inspection, will confirm with you if you are seeking any special housing accommodation that requires special adaptation to your home. If you do, you and your medical professional must complete and sign Form 7. YOU ARE NOT OBLIGATED TO CONSENT TO THE RELEASE OF THIS INFORMATION. However, a Housing Advisor must receive the information requested from the medical professional to determine any special housing needs.

We look forward to meeting and assisting you.