



THE TOWNSHIP OF BRIDGEWATER

100 COMMONS WAY
BRIDGEWATER, NJ 08807-2447
908/725-6300 EXT 5001 / FAX 908/725-3192
email: mayor@bridgewaternj.gov

MATTHEW C. MOENCH
Mayor

Dear Bridgewater resident:

Since Hurricane Ida's recent devastation, the Township Council and I have been researching every possible means to help our residents rebuild from this tragedy. Listed below are a number of different Federal, State, and local programs that may be available to help you and your family rebuild your home. Residents should initially confirm with their insurance company to determine what, if any coverage you are entitled to.

My entire Administration is working hard to ensure that all Federal, State and Township resources are made available to Bridgewater residents to address the property damage that resulted from this recent hurricane. My Administration will be keeping you updated about any new available programs and funding that may become available.

FEDERAL PROGRAMS:

FEMA Assistance: Residents impacted by Hurricane Ida should apply to FEMA online at DisasterAssistance.gov, on the mobile FEMA app, or by calling 800 621-3362. Upon applying for FEMA assistance, applicants will receive a phone call to conduct an initial intake assessment. The amount of grant assistance varies and is based upon the value of the home and the amount of damage sustained.

Additionally, FEMA has opened an office in Somerset County (with the Small Business Administration) where staff is on hand to answer questions and help with applications and recovery needs.

FEMA Discovery Recovery Center; North End Firehouse #3, 169 N 8th Ave, Manville, NJ 08835
Monday – Friday: 7 a.m. – 7 p.m.; Saturday-Sunday: 8A.m. – 6 p.m.

Small Business Administration Disaster Loans: U.S. Small Business Administration (SBA) Low-interest Disaster Loans are available for homeowners and renters. Similar to FEMA, the SBA cannot duplicate benefits for losses covered by insurance.

- For homeowners: up to \$200,000 in low-interest loans are available to repair or replace the primary residence. For homeowners and renter's: up to \$40,000 in loan funding is available to replace personal property, including vehicles. This program can be utilized to cover any shortfall in funds from FEMA assistance. Residents can apply online at <https://disasterloanassistance.sba.gov>
- For questions and assistance completing an application, call 800-659-2955 or email DisasterCustomerService@sba.gov SBA will answer specific questions about how a disaster loan may help each survivor recover from the disaster damage

BRIDGEWATER TOWNSHIP PROGRAMS: In addition to the Federal assistance above, Bridgewater Township is making several local programs available to our low and moderate income residents, all of which are funded entirely through the Affordable Housing Trust Fund. See below for more information.

Township Home Improvement Program

Bridgewater has its own local rehabilitation program.

- The Township Home Improvement Program is available to households that meet income eligibility criteria, and have sustained damage from Hurricane Ida resulting in at least one major system now not code compliant (ie severe roof, HVAC equipment or siding damage). Similar assistance is available for landlords to secure program assistance to rehabilitate their rental units including common areas. Landlord assistance can only be provided on a pro-rata basis for each rental unit that qualifies as income eligible. All applicants must be income qualified for units to be eligible to receive funding. Affordable housing units that have controls expire prior to 12/31/2027 will be required to extend their controls to participate in this program.

Emergency Repairs Program:

Bridgewater has two categories of an Emergency Repairs Program that work very similar to The Home Improvement Program described above.

1. Market rate income eligible households, including both owner occupied and rental properties, with safety and/or health hazards confirmed/certified as an emergency by the municipal Construction Official or Health Department can receive funding to repair the emergency hazard, however they must meet all the other program requirements including income eligibility. These units are required to be brought back up to code.
2. Affordable (deed restricted) units are not required to be brought up to code. Affordable housing units that have controls expire prior to 12/31/2027 will be required to extend their controls to participate in this program.

Please contact David Landri from CGP&H (the Township's Affordable Housing Administrative Agent Housing Rehabilitation Specialist at dlandri@cgph.net (email preferred for faster response), or call 609-664-2783 for more details on any of the above housing rehabilitation and emergency repair programs.

Emergency (Temporary) Housing Assistance Program: Owners of deed-restricted affordable housing who have lost their homes due to fire, flood, and/or natural disaster may receive a housing subsidy for temporary shelter until the damaged unit has been repaired. Residents seeking assistance through this Program (and all other locally sponsored programs) must make application through the Township's Administrative Agent, CGP&H. The maximum amount of assistance payments under this program shall not exceed \$6000 over a maximum period of 12 months. The Emergency Temporary Housing Assistance Program is a once-only grant for the payment of temporary shelter needed by the applicant until such time that their affordable unit has been satisfactorily rendered habitable as certified by the Bridgewater Code Enforcement Office. Payment of this affordability assistance shall go directly to the landlord and/or other temporary accommodation provider only.

Condo/HOA Fee Assistance Program: Bridgewater has two programs to assist owners of affordable units that are part of a condo or Homeowners Association (HOA).

- **Monthly Fee Assistance** – this helps homeowners burdened by monthly HOA fees. Applicants must be income eligible and be spending over 40% of their income on housing. Assistance is in the form of a 30-year loan and a lien is placed on the property.
- **Special Assessment Assistance** – this helps homeowners who cannot afford to pay for a special assessment needed to improve or repair common areas within development. Applicants must be income eligible and be spending over 40% of their income on housing. Assistance is in the form of a grant and does not need to be paid back.

If you have any questions regarding the Bridgewater Township programs listed above, please contact Colleen Russo at CRusso@cgph.net (email preferred for faster response) or call (609) 642-9051.

Sincerely,

A handwritten signature in black ink, appearing to read 'MM', with a long horizontal stroke extending to the right.

Matthew Moench

Mayor