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Sent: Monday, October 19, 2026 5:03 PM
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Subject: RE: HARP DATA

Hi David,

The following is information in response to your questions:

Disaster recovery is a lengthy and complex process, particularly when federal funding is involved. Following submission of an application to the Homeowner Assistance and Recovery Program (HARP), homeowners must complete eligibility and project reviews, including environmental review under the National Environmental Policy Act (NEPA) and, where applicable, historic preservation review under Section 106 of the National Historic Preservation Act. These requirements, along with design, permitting, contractor procurement, and construction, can significantly extend project timelines. While every project presents different circumstances, most HARP applicants did not require complete reconstruction of their homes. A smaller number of homeowners face more significant challenges, particularly when their homes are uninhabitable or subject to additional historic preservation requirements.

DCA recognizes the financial hardship these delays can create, particularly for homeowners who must maintain mortgage payments while paying for temporary housing. The Department works individually with homeowners to address obstacles and identify alternative recovery options where appropriate.

DCA has significantly streamlined its disaster recovery administration since Superstorm Sandy, including improvements to application processing, eligibility determinations, project management, and oversight. These improvements allow the Department to administer recovery funding more efficiently while maintaining stronger controls and accountability. DCA continues to work with applicants, contractors, and regulatory agencies to resolve outstanding issues and move projects into construction as quickly as possible.

However, certain federal environmental and historic preservation requirements establish review processes that DCA cannot independently waive or eliminate. These requirements can have a significant impact on project timelines. DCA is closely monitoring proposed changes to the federal Section 106 review process that may provide additional opportunities to expedite projects in the future.

DCA coordinates with other state agencies, including the NJ Department of Banking and Insurance, when issues arise within their respective areas of responsibility. However, DCA does not regulate mortgage lenders or have authority to compel lenders to grant forbearance or modify mortgage terms. The Department recognizes that mortgage-related challenges can significantly complicate disaster recovery, particularly for homeowners who have been displaced for extended periods of time. DCA works with applicants to identify available recovery options consistent with federal program requirements. Extended mortgage forbearance could provide additional financial stability for homeowners facing substantial damage and prolonged displacement. Some disaster recovery projects require several years to complete, particularly when reconstruction or additional regulatory reviews are necessary. DCA recognizes the value of measures that help homeowners maintain ownership and financial stability during recovery.

The HARP program has also provided up to 24 months of temporary rental assistance to eligible applicants to help alleviate the financial burden associated with disaster recovery. However, DCA recognizes that some particularly complex projects may take longer to complete than the period for which temporary assistance is available.

Homeowners can help avoid unnecessary delays by remaining responsive to program requests, providing required documentation in a timely manner, and making decisions about their recovery options as promptly as possible. However, homeowners have limited ability to accelerate federally mandated reviews, including environmental and historic preservation requirements. These processes must be completed regardless of how quickly an applicant responds or makes decisions. DCA works with homeowners to navigate these requirements, identify available assistance, and minimize delays wherever possible.

The challenges associated with the pace of federal disaster recovery have also been recognized at the national level. Congress recently enacted the 21st Century ROAD to Housing Act (H.R. 6644, Public Law 119-101), which establishes a permanent statutory framework for the Community Development Block Grant Disaster Recovery (CDBG-DR) program and includes reforms intended to improve and accelerate the allocation of federal

disaster recovery funding. These changes represent an important step toward addressing longstanding delays in making recovery resources available following major disasters, although their implementation will depend on federal requirements and guidance.

DCA does not have a separate source of state funding available to bridge the gap between a disaster and the availability of federal recovery assistance. However, the Department's investments in disaster recovery infrastructure and administrative capacity since Superstorm Sandy have better positioned New Jersey to respond to future disasters. DCA has also prioritized mitigation as part of its long-term disaster recovery strategy. A portion of New Jersey's federal Hurricane Ida recovery allocation is dedicated to mitigation activities intended to reduce the impact of future disasters. This includes the Housing Mitigation Fund, which provides eligible homeowners with up to \$100,000 in assistance for improvements designed to make their homes more resilient to future storms.

Hope this helps with your reporting.

Regards,

Lisa

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