STATEMENT OF ANNARELLA VALDIVIA

Authorized for Publication — July 14, 2026

Re: HARP014370 — 600 Mercer Road, Princeton, New Jersey

I bought our home at 600 Mercer Road in Princeton in March 2021. Six months later, Hurricane Ida made it uninhabitable—and I have now spent far longer paying for my home than I was ever able to live in it. For nearly five years, I have remained responsible for the mortgage, Princeton property taxes, insurance, and every other obligation associated with an uninhabitable home while also having to secure rental housing for my children.

For years, I paid the mortgage and other obligations on the uninhabitable property while also paying Princeton rent so my children could remain in their schools and community. I carried two sets of housing expenses for as long as I could, but that burden was never financially sustainable indefinitely.

After Hurricane Ida, I spent approximately two months in a hotel while my children temporarily stayed with their father and saw me on weekends. I needed to reunite my family as quickly as possible, so I took the first suitable rental I could find, which was in Lawrenceville. I did not choose Lawrenceville because I wanted to leave Princeton. I chose it because it was the fastest way to reunite my family after the disaster.

Because that emergency rental was outside Princeton, the school district pursued $47,266.72 in tuition reimbursement, even though I continued to own 600 Mercer Road, pay the mortgage and Princeton property taxes, and intended to return as soon as our home could be inhabited. My attorney wrote directly to the district confirming that our move was temporary and that my children and I would return to 600 Mercer Road once habitable. The district ultimately withdrew its tuition claim. Since then, I have continued renting in Princeton so my children could remain in their schools and community while I continued carrying the financial obligations of our damaged home.

Princeton's Historic Preservation Commission unanimously approved, by a 4–0 vote, my plan to preserve the historic toll house while rebuilding a safe home for my family. I exhausted the flood-insurance proceeds available to me, but they were not enough to reconstruct the home. Those funds were spent on architects, engineers, historic-preservation professionals, environmental consultants, and the technical reports required to develop and advance a reconstruction plan that would preserve the historic toll house while allowing my family to return home.

Based on the professional proposals I received, my family could have returned home within approximately four to six months. Instead, DCA chose not to submit that locally approved plan for formal State historic review. DCA's own January 28, 2026 letter acknowledges that it decided not to submit the project for formal SHPO review.

OPRA records show that as early as June 2025—approximately six months before I was formally notified in December—DCA and State historic-preservation staff were already discussing internally that my project would likely be deemed an encroachment, even as DCA continued asking me and my team to invest substantial time and resources in preparing the submission.

In December 2025, DCA sent me a letter framed as a “preliminary review” that nonetheless concluded it could not allocate HARP funds to my project as conceived. The letter did not notify me of any appeal deadline; I had to identify it myself under HARP policy. When I sought clarification during a December 17 phone conference, DCA described the letter as both “final” and “not a denial.” It was not until January 28, 2026 that DCA stated in writing, for the first time, that my only remaining pathways were a redesign through the State’s procured design firm or selling my home to the State.

Throughout this entire process, I have done everything the State asked of me. I cooperated. I hired the required professionals. I obtained local historic approval. I responded to every request. Yet the recovery process remains unfinished, my home remains uninhabitable, and the financial burden has remained on me.

In March 2026, I elected the redesign pathway that DCA itself had offered, and I asked the Program to move quickly. On March 10, DCA told me it anticipated assigning a design professional to my project by March 27. By March 18, that had become “as expeditiously as possible.” On May 5, I was told a proposal had been received and that an award was anticipated in June. On June 17, the Program’s portal told me only that my file was still being reviewed by management. During those four months, DCA’s written explanations for the delay focused on the State’s procurement process rather than my mortgage status.

Then, in late June, DCA began questioning my continued eligibility because my home is listed for sale and because of my mortgage status. I want to be precise about both, because the record is clear. I never simply stopped paying my mortgage. For years after Hurricane Ida, I continued paying the mortgage and other obligations on an uninhabitable home while also paying rent in Princeton for my family. I carried that double housing burden for as long as I could.

I obtained disaster forbearance directly through Fannie Mae and Chase under their own disaster-relief guidelines. That forbearance ended in February 2026. When I sought further relief, Fannie Mae closed my case because it needed the one piece of information only the State can supply—a projected date for when my family can reoccupy our home—and directed me back to my servicer, Chase, which needs the same date before it can structure relief to carry us there. Beginning in February 2026, I asked DCA in writing, repeatedly, for lender-support documentation and a projected timeline. DCA has sent status letters confirming my case is active—but it has never provided a projected completion date. The only estimate the State has offered for its redesign pathway is three to five years—a timeline my family did not choose, and a gap no standard mortgage-relief option is designed to bridge.

TBRA was a disaster-recovery rental-assistance benefit that helped eligible displaced households, including homeowners who remained responsible for mortgage and other costs on a damaged home while also paying for temporary replacement housing. My TBRA ended on May 31, 2026—DCA had designated it non-renewable—while I continued paying rent and carrying the costs associated with an uninhabitable home, as I have since September 2021.

I listed the home as a protective loss-mitigation step so that I would not lose it, an explanation DCA acknowledged in writing on July 1. And it was DCA's own January 28 letter that first put selling my home on the table, as one of only two pathways the Program offered me.

On July 13, 2026, DCA sent me another status letter. It confirms that my application is "funded and active"—and it formally places the assignment of my design firm "on hold pending updated mortgage documentation confirming the status of the loan," stating that HARP is "prepared to award the design firm immediately if the loan is current."

Consider the position that puts my family in. DCA writes that it is awaiting information from Chase and Fannie Mae. Fannie Mae closed my case because it was awaiting dates from DCA. Chase cannot structure relief without those same dates. Everyone is waiting on someone else—and now the State says my recovery cannot move forward unless the loan is resolved, while failing to provide the projected timeline that could materially support my efforts to obtain sustainable mortgage relief. My children and I are trapped in the middle.

HARP Policy Section 3.7.2 appears to recognize a loan-modification agreement with a completed trial-payment period as an alternative pathway for certain applicants, together with required housing counseling and supporting documentation. The July 13 letter does not address that potential alternative and instead states that the design award can proceed if the loan is current.

The Program's prolonged delay contributed directly to this mortgage crisis, and the resulting mortgage crisis has now become the Program's stated reason for further delay.

There is also no assurance at the end of that road. Under HARP policy, acquisition is not a pathway I can choose; DCA may offer to purchase the property at its current fair market value—the value of a storm-damaged, uninhabitable home. When I asked in March 2026 for even preliminary market-value information so that I could plan for my family, DCA stated it was "not able to provide a market value estimate or valuation information for the property." So the alternative the State has kept in reserve is a purchase, on its own timing, at a price it has, so far, declined to estimate.

Now, after years of waiting, we are facing another housing crisis. Our landlord later referred in writing to "our standard 2-year proposal from February," but no renewal agreement was ever provided to me for signature. He later informed me that he would instead be returning to Princeton from China after accepting a Fall 2026 fellowship at Princeton University and that my family must vacate by August 31.

At the very moment I am being required to leave my rental home, DCA has ended rental assistance even though my own home remains uninhabitable through no fault of my own and the State's recovery process is still unfinished. The Program's answer to my family's August 31 deadline has been a referral to a housing counseling agency to explore what other programs we "may be eligible for based on available funding." My children and I are once again searching for an affordable rental in Princeton so they can remain in their schools and community.

There are many disaster survivors across New Jersey who continue waiting for recovery, and some have already lost their homes. I hope my family's story helps shine a light on the need for meaningful oversight of disaster-recovery programs, timely relief for the families they were created to serve, and real accountability when government agencies fail to follow through.

I have sought help from U.S. Senator Andy Kim, Governor Mikie Sherrill, and numerous State and federal agencies because I believe no family should have to endure this alone. I respectfully ask Governor Sherrill, Senator Kim, and every public official with the authority to help to review this case, require accountability, and help my children and me return home.

I want justice, enforceable accountability, and a path home. Laws and regulations cannot protect disaster survivors without meaningful enforcement, genuine oversight, and timely, effective remedies. My children and I simply want to go home, and I want to ensure that no other disaster survivor has to endure what we have.

Disaster recovery should never become a second disaster.

Thank you again for giving me the opportunity to make sure my side is accurately included.

Best and many blessings,

Annarella Valdivia