



Mitigation Assistance Program



Overview



DCA
Experience



Eligibility



Benefits



Getting Started



Home Selection



Program
Administration



Project
Timeline



Important
Considerations



Next Steps

DCA Experience

- Responsible for overseeing housing recovery efforts after Superstorm Sandy.
- Successfully elevated thousands of homes above base flood elevation.
- Significant experience in construction management and federal grant management including successful administration of over \$4 billion grant in the aftermath of Superstorm Sandy.
- Experienced in coordinating with local, State and Federal partners including FEMA.



Eligibility



- ◇ Property is identified by FEMA as either:
 - ◇ Severe Repetitive Loss (SRL)
 - ◇ Four or more flood insurance claims over \$5,000, or
 - ◇ Two or more flood insurance claims exceeding the home's value.

OR

 - ◇ Repetitive Loss (RL)
 - ◇ Two or more claims equal to 25% of home's value, and
 - ◇ Increased Cost of Compliance (ICC) included in National Flood Insurance Program (NFIP) coverage policy.

Benefits

- Home Elevation
- Turnkey Construction Process
- Reduced NFIP Insurance Rates
- Potential Increase Home Value
- Reduce Stress and Anxiety

Image provided by FEMA:

<https://www.fema.gov/disaster/4085/updates/elevating-your-home-above-future-flooding>

Under the Flood Insurance Reform Act of 2012, You Could Save More than \$90,000 over 10 Years if You Build 3 Feet above Base Flood Elevation*



Getting Started



Signed Voluntary
Participation Agreement

Page 1 – Confirms interest
and expectations.
Page 2 – Information about
your home.



Photos of your home



National Flood Insurance Policy (NFIP)



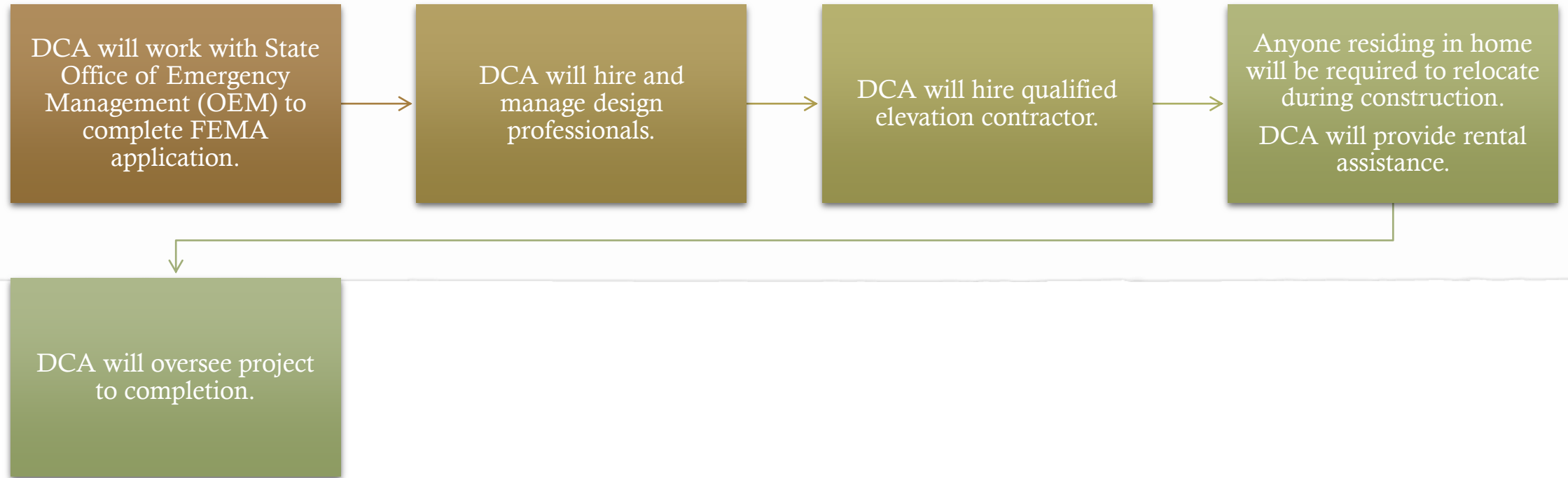
Signed Declaration and Release

Home Selection

- ◆ Priority given to SRL properties.
- ◆ 50% of homes submitted in application to be SRL properties.
- ◆ Location – DCA is seeking consolidated clusters of SRL and RL properties.
- ◆ Benefit Cost Analysis (BCA)
 - ◆ Analysis of claims history
 - ◆ Consideration of future claims
 - ◆ Estimated cost of elevation



Program Administration



Project Timeline

2020

- Winter: DCA submits application
- Spring: FEMA makes award determinations
- Summer: If DCA's application is approved, homeowner enters into formal agreement with DCA and assigns Increased Cost of Compliance (ICC) or other benefits
- Fall: Project design begins (engineering, architectural design, etc.)

2021

- Winter: FEMA releases funding
- Spring: Phased construction begins

Important Considerations

Eligible Costs

Reasonable and Necessary Construction Costs
Temporary Rental Assistance



Ineligible Costs

Home Improvements
Construction not required for Certificate of Occupancy (CO)

Next Steps



1. Submit your paperwork today or send it to DCA by November 15, 2019.
 - ◇ MitigationAssistance@dca.nj.gov or mail:
Department of Community Affairs
Mitigation Assistance Program
101 South Broad St, PO Box 823
Trenton, NJ 08625-0823
2. DCA will conduct site visits beginning the week of November 18, 2019.
 - ◇ Exterior inspection of homes only.
3. DCA will conduct environmental assessment of properties to be considered.
4. DCA to select homes for inclusion in application to FEMA by December 2019.

Submit your paperwork tonight or send to DCA by November 15, 2019.

If you have questions speak to a program representative before you leave.

For questions call 609-292-3750 or email MitigationAssistance@dca.nj.gov
