# Hazard Mitigation Grant Program Recovery Factsheet for Elevation



### **Overview**

The Federal Emergency Management Agency (FEMA) Hazard Mitigation Grant Program (HMGP) helps communities implement measures to make communities safer following a presidentially declared disaster.

The State intends to dedicate **\$30 million** of its available HMGP funds to elevate homes in areas impacted by Hurricane Ida. This is not an immediate recovery program. Instead, this program offers homeowners funds to reduce damage from future disasters.

As an individual homeowner, you cannot apply directly to FEMA for HMGP funding. Rather, you will need to work with the State as it develops its HMGP proposal.

# **Eligible Residential Elevation Activities**

The State intends to provide financial assistance to homeowners to elevate existing homes. Elevation methods may include raising the existing structure on piles, posts, or piers. The required elevation height varies by property. After elevation, flood insurance must be maintained for the life of the structure.

Your home will not be eligible if it has been demolished, is not structurally sound, or does not meet National Flood Insurance Program standards.

## **Benefits to Homeowners**

Your participation in the program is entirely voluntary.

#### The advantages include:

- Reducing your risk from future natural disasters, including risk of displacement, property loss, and loss of life.
- Protecting your property against severe weather and other natural hazard events.
- Participation may result in lower flood insurance premiums.

FEMA and the State will cover mitigation costs, which include reasonable living expenses while residents are displaced during construction.



FEMA disaster-declared counties that may be eligible for HMGP assistance.

"Hazard mitigation" refers to activities that focus on reducing or eliminating long-term risk to people and property from natural disasters. However, costs related to elevating additional structures, constructing new decks or porches, landscaping, or other aesthetic improvements will not be eligible and must be performed at the owner's expense after elevation work is complete.

## **Homeowner Responsibilities**

# If you are selected for assistance, you will be responsible for:

- Providing additional documentation requested by the State and FEMA.
- Maintaining active flood insurance on the property after elevation assistance is complete.
- Conducting all property maintenance.

## **Program Participation**

The first step in participating is to complete the Hurricane Ida Registration Survey on the New Jersey Department of Community Affairs website. The survey is not an application for the program, but it will let us know that you are interested in receiving assistance when it is available. A full application will follow.

# Other ways you can participate in the HMGP process include:

- Get information: Discuss the hazards impacting your property and plan mitigation with your local community leaders, planners, and engineers throughout the application process.
- Spread the word: Share the survey with others and encourage them to submit their feedback.





Visit <a href="www.nj.gov/dca/ddrm/home/idasurvey.shtml">www.nj.gov/dca/ddrm/home/idasurvey.shtml</a>
or use the QR code above to complete the Hurricane Ida Registration Survey.

## **Program Process**

The process to identify properties and submit the application for elevation requires several steps and must be approved by FEMA before any work can begin.

#### The following timeline lists key steps in the program process:



