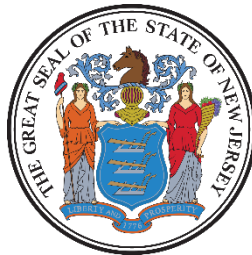


CONSOLIDATED ACTION PLAN

FOR THE STATE OF NEW JERSEY TROPICAL STORM IDA



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Governor

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Lt. Governor

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Commissioner



Action Plan Amendments

Public Action Plan

Submitted to HUD: September 28, 2022

Approved by HUD: November 21, 2022

The following amendments have been incorporated into this Consolidated Action Plan:

Action Plan Amendment 10 (*Substantial*)

Submitted to HUD: December 11, 2025

Approved by HUD: January 29, 2026

- Modifications to the budget
- Changes to the Small Rental Repair Program (SRRP) to add Urgent Need as a National Objective
- Changes to the Homeowner Assistance and Recovery Program (HARP) to add a reimbursement pathway.
- Changes to the Resilient Communities Program to remove FEMA BRIC references.
- Changes to the Ivy Hill Storm Water Mitigation Program to designate New Jersey DCA the program responsibility entity
- Changes to the Smart Move Program to add other state or federal buyout program participants as eligible occupant applicants.
- Changes to add the Housing Mitigation Fund Program

Action Plan Amendment 9 (*Non-substantial*)

Submitted to HUD: 10/31/2025

- Modification to the Smart Move Program to allow for developers to apply to the program
- Modification to the Small Rental Repair Program to change agreements from loans to awards

Action Plan Amendment 8 (*Substantial*)

Submitted to HUD: 04/02/2024

Approved by HUD: 04/08/2024

- Modification to the Blue Acres Program to change the program maximum assistance.

Action Plan Amendment 7 (*Non-Substantial*)

Submitted to HUD: 01/16/2024

- DRGR administrative resubmittal of the DRGR public action plan to correct formatting.

Action Plan Amendment 6 (*Non-Substantial*)

Submitted to HUD: 12/18/2023

- Modification to Section 4.1.4 add Pathway 4: DCA selected Non-Profit Contractors to the Homeowner Assistance and Recovery Program (HARP)
- Modification of the budget: DCA will move funding between Homeowner Assistance and Repair Program (HARP) and Homeowner Temporary Relocation Assistance (HRA) program

HRA in both the first and second allocation to assure that DCA will meet the 15% public service cap in the second allocation of Ida.

Action Plan Amendment 5 (Substantial)

Submitted to HUD: 12/14/2023

Approved by HUD: 12/18/2023

- Modification to the HARP, SRRP, and Blue Acres to amend program eligibility to implement the Governor's proposed policy for highly impacted areas in Manville.
- Modification to the HARP to amend eligible applicants to amend the damage impact thresholds to remove the dollar value and the flooding level and replace with alternative ways to demonstrate damage.

Action Plan Amendment 4 (Substantial)

Submitted to HUD: 9/29/2023

Approved by HUD: 12/18/2023

- Allocate the additional \$149,229,000 in Community Development Block Grant Disaster Recovery (CDBG-DR) funds to existing and newly created Ida programs.
- Addition of the Ivy Hill Storm Water Mitigation Program
- Addition of the Resilient Multifamily Housing Program
- Modification to move funding from the FEMA Non-Federal Match program to the Homeowner Assistance and Recovery Program (HARP)
- Modification to move funding from the Statewide Housing Mitigation Tool and Resilient NJ to the Housing Counseling and Legal Services Program
- Modification to HARP to create the HARP Rental Assistance-Temporary Relocation public services budget line item
- Modification to the Smart Move Program to amend program requirements
- Modification to the Smart Move Program to create a budget line item to fund infrastructure in support of housing

Action Plan Amendment 3 (Non-Substantial)

Submitted to HUD: 8/24/2023

Modification to Section 4.8.76 Resilient Communities by removing the minimum grant award.

Action Plan Amendment 2 (Substantial)

Submitted to HUD: 5/30/2023

Approved by HUD: 8/23/2023

- Modification to Section 4.8.29 in the Blue Acres by changing safe house incentives eligibility.
- Modification to Section 4.8.35, 4.8.41, 4.8.43 in the Small Rental Repair Program by removing reconstruction as an eligible activity.
- Modification to Section 4.8.74 in the Resilient Communities Program by removing comprehensive planning as an eligible activity.
- Modification to Section 4.8.95 and 4.8.98 in the Resilient New Jersey program by removing municipalities as stand-alone eligible applicants to the program and adding counties and regional consulting teams.

Action Plan Amendment 1 (*Non-substantial*)

Submitted to HUD: 03/15/2023

Approved by HUD: 03/15/2023

- Modification to Section 4.8.10 Homeowner Assistance and Recovery Program (HARP) related to program pathways.
- Modification to Section 4.8.19 Smart Move related to program start date.
- Modification to Section 4.8.55 TBRA related to moving costs.
- Clarification to Section 4.8.69 Resilient Communities Program related to technical assistance language.
- Modification to Section 4.8.101 Resilient NJ related to program start date.

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1

Executive Summary

1 Executive Summary

1.1 Overview

The U.S. Department of Housing and Urban Development (HUD) announced that the State of New Jersey will receive \$228,346,000 in funding to support long-term recovery and mitigation efforts following Hurricane Ida (DR-4614) through the New Jersey Department of Community Affairs (DCA). Community Development Block Grant – Disaster Recovery (CDBG-DR) funding is designed to address the needs that remain after all other assistance has been exhausted. This plan details how funds will be allocated to address the remaining unmet needs in New Jersey. Figure 1 illustrates the total rainfall for New Jersey from Hurricane Ida.

To meet disaster recovery needs, the statutes making CDBG-DR funds available have imposed additional requirements and authorized HUD to modify the rules that apply to the annual CDBG program to enhance flexibility and allow for a quicker recovery. HUD has allocated \$228,346,000 in CDBG-DR funds to the State of New Jersey in response to Hurricane Ida (DR-4614) through FR-6326-N-01 (Allocation Notice). This allocation was made available through the Disaster Relief Supplemental Appropriations Act of 2022 for major disasters occurring in 2020 and 2021 (Public Law 117-43), approved on September 30, 2021 (the Appropriations Act). These CDBG-DR funds are for necessary expenses for activities authorized under Title I of the Housing and Community Development Act of 1974 (42 United States Code 5301 et seq.) related to disaster relief, long-term recovery, restoration of infrastructure and housing, economic revitalization, and mitigation in the “most impacted and distressed” (MID) areas resulting from a qualifying major disaster in 2020 or 2021.

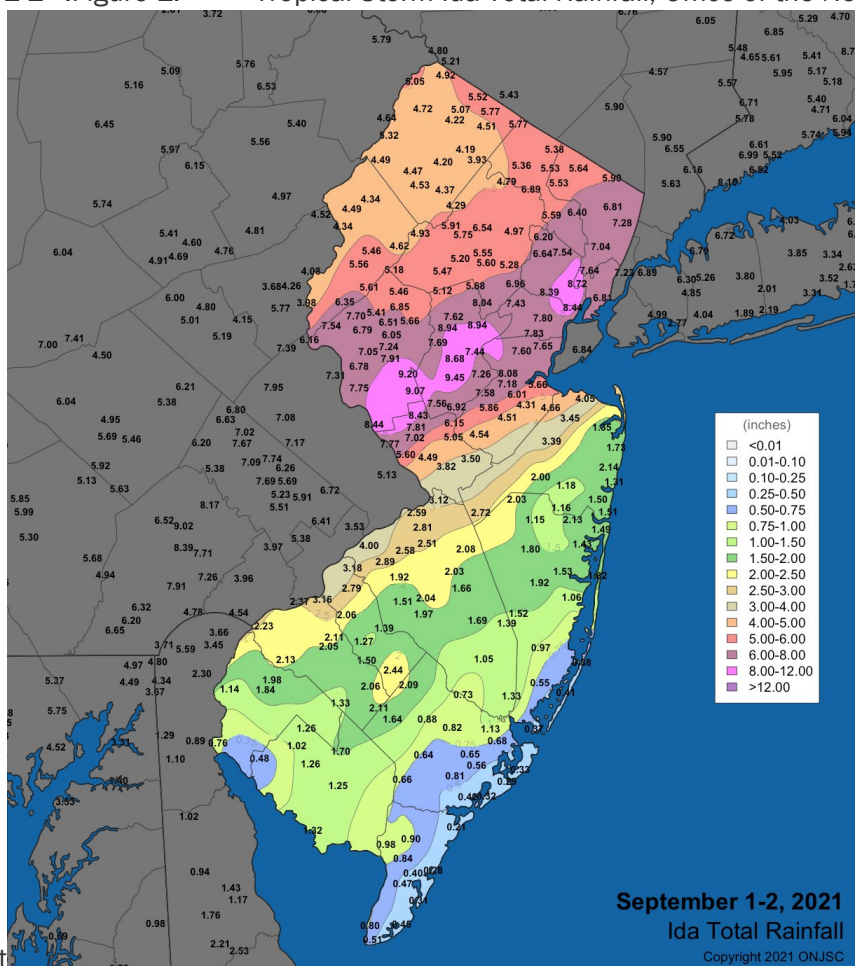
In January 2023, the U.S. Department of Housing and Urban Development (HUD) announced that the State of New Jersey would receive an additional \$149,229,000 in Community Development Block Grant Disaster Recovery (CDBG-DR) funding through publication in the Federal Register, Vol. 88, No. 11, January 18, 2023 (88 FR 3198) to support long-term recovery and mitigation efforts following Tropical Storm Ida (DR-4614). This allocation was made available through the Continuing Appropriations Act, 2023 (Pub. L. 117-180) approved on September 30, 2022 (the 2023 Appropriations Act).

This additional allocation will supplement the initial allocation of \$228,346,000 for a total of \$377,575,000 to assist the State of New Jersey recover from Hurricane Ida.

The Appropriations Act also authorizes grantees who receive an award in this Allocation Notice and under prior or future appropriations to use these funds interchangeably and without limitation under certain conditions. This applies to the same activities related to unmet recovery needs in the MID areas resulting from a major disaster in the Appropriations Act or in prior or future appropriation acts when the MID areas overlap and when the use of funds will address the unmet recovery needs of major disasters in the Appropriations Act or in any prior or future appropriation acts. Where permitted by HUD, the State of New Jersey will be using these funds interchangeably with Superstorm Sandy in designated areas.

1.2 Disaster-Specific Overview

Major Hurricane Ida made landfall on the Louisiana coast on August 29, 2021. After producing devastating damage in parts of Louisiana, the storm weakened as it moved inland over the following 2 days. By the night of August 31, what was then Tropical Depression Ida moved into the southwest portion of the Appalachians. As it continued northeast through the Appalachians, Ida began to interact with a frontal system and became a post-tropical cyclone early on September 1. However, the baroclinic influence caused by its interaction with the front caused the post-tropical cyclone to re-strengthen and it became a strongly forced frontal low as it continued further northeast. From the early morning through the late evening of September 1, the center of the storm tracked from over West Virginia to approximately along the Interstate 95 corridor from northeast Maryland to northeast New Jersey. Hurricane Ida passed through New Jersey from September 1 through September 3, 2021, bringing lashing winds and torrential rains. Figure 1 shows the amount of rainfall over New Jersey September 1-2¹. Figure 1: Tropical Storm Ida Total Rainfall, Office of the New Jersey



State Climatologist

Along its path, the remnants of Hurricane Ida produced severe impacts over a large swath of the eastern mid-Atlantic, becoming one of the area's worst natural disasters ever observed. Hours of torrential rainfall near and just west of the center's track, fed by the remnants of tropical moisture,

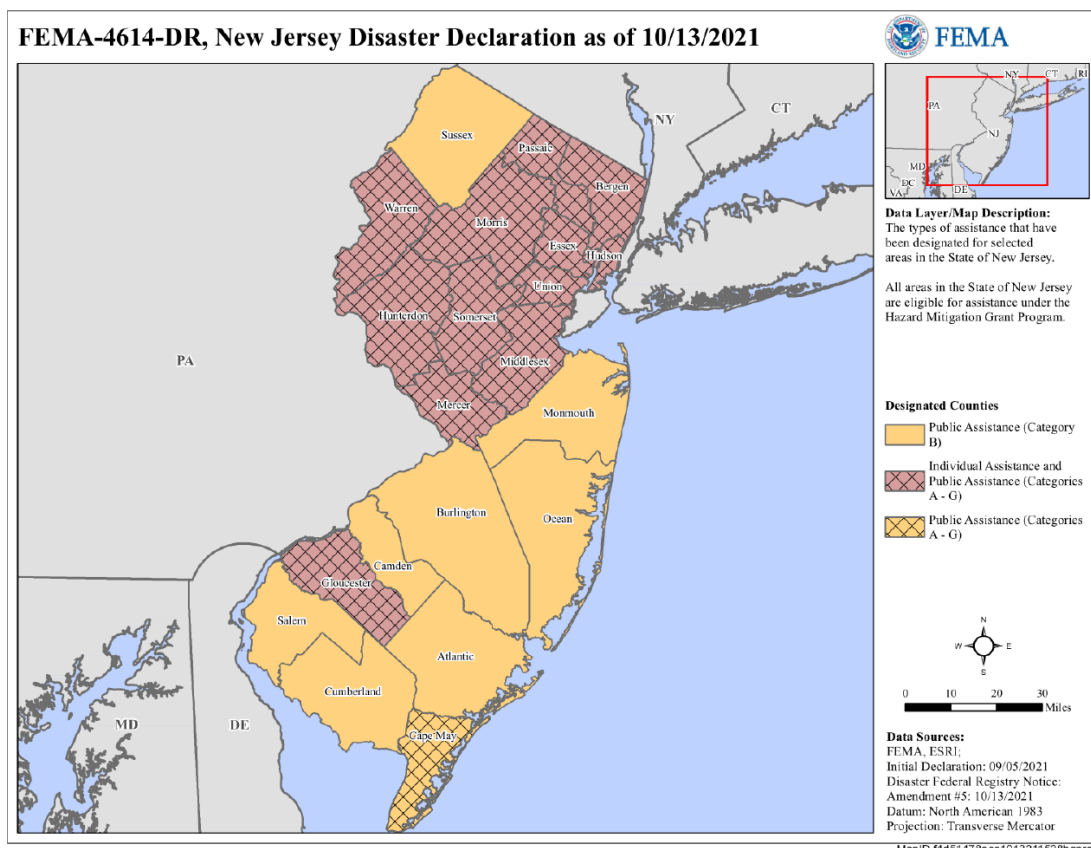
¹ Office of the New Jersey State Climatologist, Ida Remnants Strike New Jersey, <https://climate.rutgers.edu/stateclim/?section=menu&target=Ida>

led to catastrophic flash flooding over portions of central and northern New Jersey. Numerous rivers experienced major flooding with some having their highest crests on record. In addition, as the system's warm front lifted through the region, an unusually favorable environment for severe weather developed across much of New Jersey. Several tornadoes occurred during the afternoon and evening of September 1, including particularly strong and damaging tornadoes over Gloucester County, New Jersey. The remnants of Ida departed the region by the night of September 1; however, flood waters would take several days to recede in some cases and, for some areas, recovery from the catastrophic flooding and tornadoes will take years.

The remnants of Hurricane Ida damaged the aqueduct that provides water to Hoboken and Jersey City. A boil water advisory that went into effect 24 hours afterward remained in place for 4 days. The storm caused powerful flash flooding, some of the worst in the State's history. The massive floods brought with them the destruction of homes and small businesses and damage to the already deteriorating sewage and stormwater networks.

A disaster was Presidentially declared on September 5, 2021. All of New Jersey's 21 counties were included in the disaster declaration under DR-4614. These counties were eligible for different Federal Emergency Management Agency (FEMA) programs based on the impacts of the disaster, as shown in Figure 2.

Figure 2: FEMA DR-4614, New Jersey's Presidentially Declared Disasters by County



The following areas of the State of New Jersey have been designated in FR-6326-N-01 as the most impacted and distressed by this major disaster: Bergen, Essex, Hudson, Middlesex, Passaic,

Somerset, and Union counties. The minimum amount from Public Law 117-43 that must be expended in these counties from this CDBG-DR appropriation is \$182,676,800.

The following counties are eligible for FEMA Individual Assistance: Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Union, and Warren counties.

The following counties were eligible for FEMA Public Assistance (“FEMA PA”): Bergen, Camden, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Union, and Warren counties.

1.3 Summary

To fulfill the requirements of this allocation, the State must submit to HUD an Action Plan for Disaster Recovery that identifies its unmet recovery and resilience needs. This Action Plan outlines the proposed use of the CDBG-DR funds and eligible activities available to assist impacted counties to meet unmet housing, infrastructure, planning, and other needs that have resulted from the impacts of Hurricane Ida. Specifically, this plan aims to promote and ensure fair access to housing for all residents, expand sustainable homeownership opportunities for low- to moderate-income persons, and strengthen neighborhoods impacted by the disaster by investing in infrastructure. In addition, the Action Plan describes how CDBG-DR funds will be targeted toward and meet the needs of vulnerable communities, including those with low to moderate income, limited English proficiency, racially and ethnically concentrated communities, and individuals experiencing homelessness.

The State of New Jersey has been engaging local communities and gathering data for the unmet needs assessment since the 2021 disaster. To ensure consistency of the CDBG-DR Action Plan with applicable regional redevelopment plans and other recovery initiatives, the State has initiated meetings with various county and municipal officials and nonprofit organizations. These meetings have been beneficial in gathering information about the impacts of the storm, existing challenges to address, and solutions.

As part of the Action Plan development, there are opportunities for communities to review and provide feedback on program design and comment on how the State and municipalities implement the CDBG-DR funds. The State will convene two public hearings in the HUD-identified MID area on the draft CDBG-DR Action Plan after being posted on its website for public comment and prior to submission to HUD. Notice of all hearings will be posted a minimum of 10 business days prior to public hearings. The State has published this draft CDBG-DR Action Plan in a manner that affords citizens, units of local governments, public agencies, and other interested parties a reasonable opportunity to examine its contents and to submit comments. The Action Plan will remain available on DCA’s website throughout the 30-day comment period.

The State used best available data sources to perform the analyses of demographic characteristics of the areas of impact; the losses sustained; and the available resources in response to housing, infrastructure, and economic revitalization. CDBG-DR funding will be directed to the communities most impacted and with the greatest unmet needs. In the case of infrastructure projects, the State will manage a competitive process for municipalities to submit applications for funding based on the published criteria described and designed to promote resiliency and equity.

1.4 Unmet Needs and Proposed Allocations

The table below includes the known losses across all categories (housing, economic development, and infrastructure) before and after adjusting for identified funding sources. The unmet need is calculated by subtracting the resources available from the value of the total damages. The housing unmet need number represents the impact on housing that needs to be rehabilitated, reconstructed, or newly built, based on the SBA multiplier described in the Housing Unmet Needs section below. This Action Plan includes new housing initiatives for both rental properties and owner-occupied properties.

The table below does not subtract the more than \$1.56 billion in insurance proceeds available for commercial and residential real and personal property losses, as the data are not available at the level of detail to be able to distinguish across categories. In addition, the State and local governments are still assessing the infrastructure needs that will and will not be covered by FEMA PA or other resources. Based on the limitations of the data, the dollar amounts included in the housing and economic revitalization line items are expected to be inflated when compared with the relative infrastructure recovery and mitigation unmet needs, which explains why the State has allocated significant budgets to address infrastructure recovery and mitigation needs. To protect the State's investment in housing and community recovery, the State has allocated significant resources to resilient infrastructure activities through the Resilient Communities program. This program's allocation will go towards funding mitigation activities which will enable the State to meet the 15% Mitigation Set-Aside requirement established by HUD. While the infrastructure allocation may appear to be proportionately higher than the relative unmet infrastructure needs, the State knows there are significant unreported infrastructure unmet needs and the housing and business recovery needs are overstated because the State is unable to accurately allocate insurance payouts to commercial, residential, real, and personal property categories. In addition, natural hazard mitigation saves \$6 on average for every \$1 spent on federal mitigation grants, according to analysis by the National Institute of Building Sciences carried out for FEMA.

The State will update the unmet needs calculations in future amendments after receiving updated impact and unmet needs data.

Table 1: Unmet Needs and Proposed Allocations

Category	Remaining Unmet Need	First Allocation Amount May 2022	Proposed Second Allocation Amount January 2023	Total Allocation
Housing	\$1,052,449,977	\$138,928,700	\$89,767,550	\$228,696,250
Economic	\$303,654,020	\$0	\$0	\$0
Infrastructure	\$56,749,576	\$54,000,000	\$20,000,000	\$74,000,000
Public Services		\$24,000,000	\$32,000,000	\$56,000,000
Planning	n/a	\$0	\$0	\$0
Administrative	n/a	\$11,417,300	\$7,461,450	\$18,878,750
TOTAL	\$1,412,853,573	\$228,346,000	\$149,229,000	\$377,575,000

2

Unmet Needs Assessment

2. Unmet Needs Assessment

2.1 Overview

This section follows U.S. Department of Housing and Urban Development (HUD) requirements and details the losses and needs resulting from the remnants of Hurricane Ida, including the unmet housing, infrastructure, economic revitalization, and mitigation needs. The information collected through the unmet recovery and mitigation needs assessment process serves as the foundation for the State’s Community Development Block Grant – Disaster Recovery (CDBG-DR) program funding and prioritization decisions.

To prepare this assessment, the New Jersey Department of Community Affairs consulted with and drew on data from the following:

- U.S. Department of Housing and Urban Development
- Federal Emergency Management Agency (FEMA)
- Small Business Administration (SBA)
- New Jersey Office of Emergency Management
- New Jersey Department of Banking and Insurance
- New Jersey Department of Environmental Protection
- Local governments
- Public housing authorities
- Community-based organizations

2.1.0 HUD-Identified Most Impacted and Distressed Areas

HUD requires funds to be used for costs related to unmet needs in the “most impacted and distressed” (MID) areas resulting from qualifying disasters. New Jersey is required to spend at least 80% of all Ida CDBG-DR funds, or \$182,676,800, to benefit the HUD-identified MID areas.

HUD provided New Jersey with the following HUD-identified MID areas in the Allocation Announcement Notice:

- Bergen County
- Essex County
- Hudson County
- Middlesex County
- Passaic County
- Somerset County
- Union County

2.1.1 Grantee-Identified MIDs

The Consolidated Notice allows New Jersey to determine where to use up to 20% of the remaining amount of the CDBG-DR grant. The funds must be used to address unmet needs within areas that received a presidential disaster declaration. In addition to HUD's identified MIDs, five counties received major disaster declarations and were made eligible for FEMA Individual Assistance. New Jersey has designated each county approved for FEMA IA as a Grantee-MIDs so CDBG-DR funded activities may occur in those areas:

- Gloucester
- Hunterdon
- Mercer
- Morris
- Warren

2.1.2 Hurricane Sandy

- In 2012, Hurricane Sandy hit the State of New Jersey. From October 26, 2012 through November 8, 2012, the storm caused devastation along the State's coastal areas.² The storm destroyed more than 340,000 homes and left many schools and businesses without power. Often cited as one of the most expensive storms in U.S. history, Sandy caused \$29.4 billion in damage within New Jersey alone.³

New Jersey received a Presidential major disaster declaration on October 30, 2012. Following the declaration, on January 29, 2013, the President signed the Disaster Relief Appropriations Act of 2013, providing \$5.4 billion in additional funding to HUD's CDBG-DR program to help affected States respond to and recover from the severe damage caused by Superstorm Sandy. On March 5, a Notice was published in the Federal Register (Docket FR-5696-N-01) allocating \$1.829 billion of those funds to the State of New Jersey.⁴ All told, New Jersey received \$4.174 billion in Hurricane Sandy funding through CDBG-DR.

Just 9 years later, five of the counties impacted by Hurricane Sandy and Irene were hit again by Tropical Storm Ida: Bergen, Essex, Hudson, Middlesex, Passaic (Irene), and Union. These designated MID areas were still in recovery from Sandy when they faced additional damage in 2021. Ida's impact compounded and extended these counties' recovery from the 2012 event.

² Fema.gov, New Jersey Hurricane Sandy, <https://www.fema.gov/disaster/4086>

³ NJ.com, Hurricane Sandy caused \$29.4B in damage to N.J., Christie administration estimates, https://www.nj.com/news/2012/11/hurricane_sandy_causes_294b_to.html#:~:text=TRENTON%20%E2%80%94%20Hurricane%20Sandy%20caused%20approximately,Chris%20Christie's%20administration%20today.

⁴ State of New Jersey Department of Community Affairs, Superstorm Sandy Action Plan and Resources <https://www.nj.gov/dca/announcements/sandy.html>

2.2 Housing Unmet Needs

2.2.1 Disaster Damage and Impacts

The State of New Jersey is actively working with SBA to obtain the data sharing agreements needed for SBA data for Tropical Storm Ida in New Jersey. This information is critical for projecting the actual costs to repair homes, as SBA's verified loss process includes a comprehensive assessment of structural and real property losses and the costs needed to fully repair the home, whereas FEMA's verified loss assessment is limited to the costs to make the home habitable. Upon receipt of the NJ-specific SBA data, DCA may use a cost multiplier to better represent costs to rebuild damaged homes. The SBA multiplier – a standard approach used by HUD to value actual costs to repair real property – is an average ratio that is based on households whose losses were assessed by both FEMA and SBA and shows the average difference between the SBA and the FEMA assessment. Using these multipliers, NJ can better project the actual costs to repair or rebuild homes to completion. The total assessed housing need using the two methodologies—before deducting any other sources of funding—is included in the table below.

Table 2: Comparison of Need Calculation Methodologies

Need Calculation Methodology	No. of Impacted Owner Households with Major to Severe Damages	Estimated Reconstruction or Replacement Need
FEMA Verified Loss	18,201	\$144,377,964
SBA Multiplier	44,597	\$1,409,449,975
Difference (additional need projected by the Alternative Methodology)	26,378	\$1,265,072,012

The State performed a comparative analysis of the homeowner applications received by FEMA for Individual Assistance and the applications that the Small Business Administration received for disaster related assistance. By comparing verified loss amounts from individuals who had both FEMA IA applications and SBA disaster loan applications the State was able to create a FEMA IA to SBA multiplier that could be applied to the FEMA verified loss amounts to reach a more complete estimate of the damage assessed by FEMA. The following table shows the number of households that registered with both FEMA IA and the SBA and calculates the SBA multiplier.

Table 3: FEMA IA : SBA Verified Loss Multipliers

CATEGORY	FEMA COUNT	FEMA RP AVG FVL	SBA RP AVG FVL	MULTIPLIER
Severe	1,357	\$47,758	\$60,779	1.27
Major-High	540	\$22,317	\$70,848	3.17
Major-Low	944	\$11,676	\$54,543	4.67
Minor-High	3,079	\$5,366	\$43,150	8.04
Minor-Low	1,681	\$1,420	\$35,326	24.88
Total	7,601	\$9,025	47,950	

Table 4: Unmet Need Calculation

Unmet Need	
Housing Need Identified	\$1,411,323,299
Disaster Award and Funding Sources	
<i>Funding Source</i>	<i>Disaster Award Amount</i>
FEMA Individual Assistance	\$161,331,055
SBA Disaster Loans	\$197,542,267
Insurance	To be determined
Total	\$358,873,322
Unmet Need Calculation	
Housing Need Identified	\$1,411,323,299
Total Funding from Other Sources	\$358,873,322
Total Unmet Need	\$1,052,449,977

As an update to the owner-occupied unmet need. In late February 2023, DCA opened applications to its Homeowner Assistance and Recovery (HARP) Program. The application window closed on May 1, 2023. DCA received 2,222 applications with 2,198 applications from homeowners in the HUD and State MID areas. Out of the received applications, 24 were from homeowners located in ineligible counties. Table 3 breaks down the 2,198 applications received into the priority groups established in the Action Plan. DCA will fund applications by phase, with phase 1 receiving priority. If eligible homeowners need to temporarily relocate from their homes due to the Community Development Block Grant Disaster Recovery (CDBG-DR) rehabilitation project, HARP rental assistance funds can be utilized.

Table 3 Applications by Phase in the HUD and State MID Areas

Priority	Phase	HUD MID	State MID
1	Phase 1 - Less than 80% of AMI ¹ and above age 62 or disability in household	584	53
2	Phase 1 - Less than 80% of AMI only	583	36
3	Phase 2 - 80%–120% of AMI and above age 62, disability and home substantially damaged	19	0
4	Phase 2 - 80%–120% of AMI and above age 62, disability or home substantially damaged	206	12
5	Phase 2 - 80%–120% of AMI	253	10
6	Phase 3 - 120% of AMI to \$250,000 and above age 62, disability, and substantially damaged	8	0
7	Phase 3 - 120% of AMI to \$250,000 and above 62, disability or substantial Damaged	124	17
8	Phase 3 - 120% of AMI to \$250,000	274	19
	Grand Total	2,051	147

As an update to the rental housing unmet needs. In late February 2023, DCA opened applications to its Small Rental Repair Program (SRRP). The application window closed on June 5, 2023, with the program receiving 189 applications. Although each award will be based on actual need and after a duplication of benefits calculation, the average award may be close to the program cap of \$50,000 per unit. If all of the applications were to be funded, with an average of three units per application at \$50,000 cost per unit, then there is a potential for a total need of over \$28,250,000.

As an update to the housing buyout and single-family new construction unmet housing needs. According to the State's analysis for the Blue Acres Buyout Program, there are potentially 400 households within the HUD- and State-declared MID areas that are interested in participating in the program and relocating to safer living conditions. Out of those potential households, 187 are estimated to be eligible for CDBG-DR assistance. During the development of program policy and the analysis of construction cost estimates, the State has decided to allocate additional funds to the Smart Move Program. According to the State's calculations, the average cost per house will be \$459,000. In the initial Unmet Needs Assessment, FEMA verified severe damages in HUD and State MID counties that totaled 1,088 properties.

As an update to the unmet public service needs related to housing. HARP has over 2,000 applicants. It is anticipated that many of the applicants will need the services of the Housing Counseling and Legal Services Program. The rental occupants of the SRRP properties may also need the services provided by the program. For this reason, DCA will reallocate funds from the first allocation of Ida CDBG-DR funding from the Resilient NJ program and the Statewide Housing Mitigation Tool to the Housing Counseling and Legal Services program. However, the Sandy CDBG-DR Action Plan will be amended to include funding for both programs. DCA feels that by having only one funding source for these programs, oversight and tracking efforts are streamlined.

As an update to the unmet housing needs as it relates to determining the safest housing solution for residents: After close coordination between NJDEP and NJOEM, an area of repetitive flooding has been identified in Manville. Homes in this area have been flooded in most major and minor flooding events and the likelihood of homes in this area sustaining substantial damage in the next flood event is high. To protect homeowners and tenants from these catastrophic flooding events, applicants to the Small Rental Repair Program (SRRP) and the Homeowner Assistance and Recovery Program (HARP) within the high flood risk area in Manville will be offered a buyout of their property instead of rehabilitation or elevation. Manville residents submitted seventy-five (75) applications for both programs and a total of forty-five (45) are in areas susceptible to repetitive flooding.

As an update to the unmet housing needs as it relates to damage thresholds: To better serve the LMI population, the State has determined that a change to the eligibility criteria relative to the damage threshold is needed which will allow the Homeowner Assistance and Recovery Program (HARP) to fund more LMI households. Currently, HARP applicants need to have damage of at least \$8,000 or 1 foot of flooding to livable space to qualify for the program. After investigation, many households sustained damage of less than \$8,000 and/or 1 foot of flooding. These households still have remaining unmet need and the home is not safe and sanitary. The Ida event resulted flooding events that might not have resulted in 1 foot of standing water or flooding, but still caused damage to the home. DCA does not want the current damage threshold criteria to disqualify a LMI household. Of the seven hundred and eighty three (783) LMI HARP applications currently being reviewed only thirty seven (37) are eligible using the current damage threshold. However, under the proposed revised damage thresholds, potentially all of the applicants could qualify if they meet the less restrictive damage thresholds that will be defined in the HARP policy.

As an update to unmet housing needs as of 2025, the New Jersey Department of Community Affairs (DCA) is adjusting the Ida budget in APA 10 in response to how applicants have utilized various programs. With all applications for the Tenant Based Rental Assistance Program (TBRA), Homeowner Assistance and Recovery Program (HARP), and Small Rental Repair Program (SRRP) now submitted and reviewed, updated budgets for each program have been established resulting in

a surplus of funds in these programs. The budget surplus in HARP will remain within the program to support a new reimbursement pathway. The surplus funds from the SRRP and TBRA programs are no longer required and will be reallocated to support Blue Acres, Smart Move, and the new Mitigation Housing Fund Program. The demand remains high for the Blue Acres program, which acquires floodplain properties and converts them to green space. The Smart Move housing program has also seen greater demand than anticipated, requiring additional funding. The new Mitigation Housing Fund Program will further DCA's commitment to making New Jersey homes resilient to future disasters and will establish a sustainable funding source for ongoing investments.

In particular, unmet needs remain substantial among:

- Homeowners with documented Ida-related structural damage who either exhausted assistance or were previously ineligible for full repair funding pathways.
- Renters and rental property owners in affected communities where habitability challenges persist, and where the need for safe, decent, and sanitary units has exceeded initial projections.
- Communities with infrastructure vulnerabilities, especially those where stormwater management, drainage deficiencies, and flood-risk reduction measures remain incomplete or unfunded.
- Households and neighborhoods experiencing heightened mitigation needs, where hazard exposure and repetitive-loss conditions require more targeted investments to reduce long-term risk.

For HARP, DCA determined through Ida impacted homeowner feedback that there were many homeowners that paid for the costs of repairs themselves. To meet the needs of homeowners at the various stages of their recovery, DCA decided to add a reimbursement pathway to HARP. The new pathway will make sure that homeowners are not penalized for addressing repairs necessary to respond to the imminent threat to public health or safety stemming from the storm. DCA will verify that all costs are for reasonable and necessary repairs by completing a thorough cost reasonableness review. DCA may, at its discretion, open a new application round for this pathway after the Action Plan is approved.

For SRRP, the January 18, 2023, Federal Register notice (88 FR 3198) allows grantees identify each program or activity in the action plan that will use the urgent need national objective—either through its initial action plan submission or through a substantial amendment submitted by the grantee within 36 months of the applicability date of the grantee's Allocation Announcement Notice. Therefore, DCA is adding the urgent need national objective to the SRRP program to avoid displacing disaster impacted tenants and continue stabilizing the rental housing needs in the disaster affected areas. The rehabilitation will return more decent and sanitary rental units to the market.

For the Smart Move program, the program allows participants in any state or federally funded buyout program and not just the Blue Acres program to apply to the Smart Move program. This allows for the opportunity to move more people out of harms way into new affordable housing in a safer location.

For the new Housing Mitigation Fund, Rutgers University publishes an annual report¹ that tracks changes in temperature, sea-level rise, precipitation, and extreme events. The report

summarizes that 2023 was the 3rd warmest year on record, with the 4th least amount of snow and 2.89 inches of rainfall above the 1991-2020 normal average. The frequency of precipitation events producing more than two inches of rain has generally increased. These events can result in flooding. The 18.6-inch sea-level rise in New Jersey between 1911 – 2023 is more than double the global average. Understanding that these natural hazards are increasing in frequency and intensity, DCA developed the Housing Mitigation Fund Program to help homeowners mitigate against future disaster events. Funds are awarded as grants secured by a recorded covenant on the assisted property. When work is completed in accordance with program requirements, no repayment is due during occupancy. Upon the sale, refinance or transfer of the property, CDBG-DR funds used to complete the mitigation improvements must be repaid to DCA, unless otherwise specified by the program policies. DCA will establish a revolving fund where these funds will be returned. Returned proceeds will be reinvested in additional eligible mitigation activities consistent with the original purpose.

2.2.1.1 Pre-Disaster Housing Conditions

Prior to the disaster, New Jersey's housing conditions were already under significant strain from the ongoing national housing crisis and supply chain issues from the COVID-19 pandemic. These issues, combined with the unexpected severity of Tropical Storm Ida, have drastically escalated the State's housing and homelessness crises. In New Jersey, the risk of eviction is greater than anywhere else in the country as 393,000 households are delinquent on their rent.⁵ These eviction pressures are faced primarily by residents of color, households with children, and in urban areas where low-income populations are particularly vulnerable. In the State, more than 25% of renting households are extremely low income. Seventy-three percent of these extremely low-income renters suffer from severe cost burdens.⁶

HUD finds that the demand for housing far outpaces the construction of new affordable housing units. The most recent Comprehensive Housing Market Analysis finds that in Bergen, Hudson, and Passaic counties alone, more than 3,700 new units are required to be built by 2024 to meet demand.⁷ Despite this high number, only 920 units are actively under construction and are estimated to be completed during this time. Failure to meet this high demand will only result in a continually unaffordable housing market. The result has been a low vacancy rate across the impacted counties, as demonstrated in the table below.

Table 5: Pre-Disaster Residential Percentages

(a) Pre-Disaster Vacancy Rates of Renter- and Owner-Occupied Housing, by County

County	Renter-Occupied Vacancy Rate (%)	Owner-Occupied Vacancy Rate (%)
HUD MIDs		

⁵ Rutgers New Jersey State Policy Lab, The New Jersey Housing Crisis in a COVID Era, <https://policylab.rutgers.edu/the-new-jersey-housing-crisis-in-a-covid-era/>

⁶ National Low Income Housing Coalition, Housing Needs by State – New Jersey, <https://nlihc.org/housing-needs-by-state/new-jersey>

⁷ HUD, Comprehensive Housing Market Analysis Bergen-Hudson-Passaic, New Jersey, <https://www.huduser.gov/portal/publications/pdf/BergenHudsonPassaicNJ-CHMA-21.pdf>

County	Renter-Occupied Vacancy Rate (%)	Owner-Occupied Vacancy Rate (%)
Bergen	3.5%	1.0%
Essex	4.8%	1.6%
Hudson	4.4%	2.1%
Middlesex	3.2%	0.9%
Passaic	2.4%	0.9%
Somerset	3.4%	1.2%
Union	3.4%	1.6%
Grantee MIDs		
Gloucester	4.0%	1.2%
Hunterdon	3.8%	2.4%
Mercer	3.4%	1.5%
Morris	4.7%	1.4%
Warren	2.7%	1.3%

The table below displays the percentage of renter- versus owner-occupied housing stock for each county in the impacted area, based on 2020 American Census Survey data. Data from this table clearly show the need for both owner and renter assistance in the impacted and surrounding communities. Hudson County has the greatest percentage of renters and Somerset County has the greatest percentage of homeowners.

(b) Pre-Disaster Renter- and Owner-Occupied Housing, by County

County	No. of Owner-Occupied	Owner-Occupied (%)	No. of Renter-Occupied	Renter-Occupied (%)
HUD MIDs				
Bergen	221,602	64.78%	120,456	35.21%
Essex	129,015	44.38%	161,665	55.62%
Hudson	84,542	32.36%	176,747	67.64%
Middlesex	183,379	63.68%	104,592	36.32%
Passaic	88,299	52.35%	80,382	47.65%
Somerset	90,666	75.73%	29,055	24.27%
Union	113,015	58.96%	78,847	41.13%
Grantee MIDs				
Gloucester	85,575	80.45%	20,801	19.55%
Hunterdon	39,978	83.90%	7,669	16.10%
Mercer	83,468	63.50%	47,972	36.50%
Morris	135,987	73.84%	48,175	26.16%
Warren	30,816	72.81%	11,506	27.19%

Source: 2020 American Community Survey 5-year Estimates

Existing Housing Stock

According to New Jersey's 2020 Analysis of Impediments to Fair Housing and American Community Survey (ACS) estimates, one-unit detached structures are the most prevalent type of housing in New Jersey, comprising more than 50% of the housing stock.⁸ However, HUD defines a *multifamily structure* as a structure with more than four housing units; therefore, a *single-family structure* can contain up to four housing units. Using HUD's definition of *single-family housing*, ACS data show that nearly 80% of the State's housing stock is single-family housing. Single-family zoning increases housing costs, as single-family homes tend to be more expensive per unit to build than multi-family housing and decreases the total number of available units as few units can be built on the same piece of land.⁹

When compared to the Nation as a whole, the housing stock in New Jersey is relatively old. The largest cohort in the State is units built before 1940; they make up more than 18% of the housing stock. Approximately 67% of units were built before 1980, which makes them at risk of lead-based paint hazards and requiring additional construction costs to bring substantially damaged homes up to current building code standards.

⁸ US Census Bureau, American Community Survey (2014-2018)

⁹ [To improve housing affordability, we need better alignment of zoning, taxes, and subsidies \(brookings.edu\)](https://www.brookings.edu/essay/to-improve-housing-affordability-we-need-better-alignment-of-zoning-taxes-and-subsidies/)

Rent Burden and Racial Disparities

In 2020, the New Jersey Department of Community Affairs (DCA) conducted an Analysis of Impediments to Fair Housing on behalf of the State. This analysis identified impediments to fair housing and proposed various solutions to all impediments. The report found that renters are the most cost-burdened group in the State. Roughly 52% of renters pay more than 30% of their income for housing costs and 43.1% of renters pay more than 35%. By HUD's definition, households paying in excess of 30% of their monthly household income on housing costs are considered "cost burdened."

In New Jersey, rent burdens and housing costs adversely affect households of color and ethnic minorities compared with majority populations. Rutgers University State Policy Lab research on rent burden in New Jersey found that "39% of renters who identify as Black report being behind on their rent, 29% [of those] who identify as two or more races, 26% of Latino/Latinas, 19% of Asians, and just 11% of Whites."¹⁰

Minority renters looking to become first-time homeowners also experience disparities. Between 2010 and 2017, White and Asian applicants were less likely to be denied relative to Blacks and Hispanics.¹¹ In addition, Black applicants were the most likely to be denied relative to other groups for all years analyzed. In addition to the overall denial rate, this pattern is evident in both home purchase and refinance loans.

Rising Housing Costs

Homeownership in the impacted counties is extremely expensive and affordability has generally declined during the past 2 years due to increases in median sale prices outpacing rises in median income.¹² In total, New Jersey REALTORS® found that the average price of a single-family home rose by \$100,000 between 2020 and 2021.¹³ These prices have been primarily driven by low inventory and a significant increase in demand. Several of New Jersey's impacted counties (Bergen, Hudson, and Passaic) were recently highlighted by HUD in their Comprehensive Housing Market Analysis series. The analysis emphasized that relative to the rest of the Nation, these three counties suffered from adverse COVID-19 impacts, steeper jobs declines, and twice the death rate of the national average.¹⁴ In New Jersey, the statewide median home value was around \$343,500 and the median gross rent was \$1,368.¹⁵ The table below shows the significantly higher median home and rent values in the MID counties. Counties such as Bergen, Essex, and Hudson, continue to have unaffordable housing despite having a larger number of building permits issued.

¹⁰ Rutgers Policy Lab, The New Jersey Housing Crisis in a COVID Era: Mapping Strategic Processes, <http://policylab.rutgers.edu/wp-content/uploads/2022/02/NJSPL-HousingCrisisCOVIDEra-Feb2022.pdf>

¹¹ DCA, New Jersey Analysis of Impediments 2020, <https://www.nj.gov/dca/announcements/pdf/DRAFT%20New%20Jersey%20Analysis%20of%20Impediments%202020.pdf>

¹² HUD, Comprehensive Housing Market Analysis Bergen-Hudson-Passaic, New Jersey, <https://www.huduser.gov/portal/publications/pdf/BergenHudsonPassaicNJ-CHMA-21.pdf>

¹³ NJ.com, The Average Price of a NJ Home is 100K More Than What It Was Last Year, <https://www.nj.com/news/2021/05/the-average-price-of-an-nj-home-is-100k-more-than-what-it-was-last-year.html>

¹⁴ HUD, Comprehensive Housing Market Analysis Bergen-Hudson-Passaic, New Jersey, <https://www.huduser.gov/portal/publications/pdf/BergenHudsonPassaicNJ-CHMA-21.pdf>

¹⁵ U.S. Census Bureau Quick Facts, New Jersey, <https://www.census.gov/quickfacts/NJ>

Table 6: Evidence of Cost Burden by County

County	Median Home Value (in \$)	Median Gross Rent (in \$ per month)	Building Permits Issued 2021)
HUD MIDs			
Bergen	\$477,400	\$1,557	4,023
Essex	\$395,900	\$1,211	3,417
Hudson	\$400,800	\$1,450	5,257
Middlesex	\$351,400	\$1,495	3,269
Passaic	\$352,000	\$1,310	1,144
Somerset	\$436,700	\$1,636	1,261
Union	\$378,700	\$1,355	3,207
Grantee MIDs			
Gloucester	\$224,300	\$1,258	675
Hunterdon	\$418,700	\$1,443	688
Mercer	\$290,100	\$1,311	544
Morris	\$462,100	\$1,622	2,127
Warren	\$265,700	\$1,128	189

Source: U.S. Census Bureau QuickFacts

The rising costs of housing, the limited availability of affordable housing, and the number of renters facing severe cost burdens in the counties impacted by the remnants of Tropical Storm Ida highlight the need for rehabilitation, reconstruction of owner-occupied, replacement, and enhancement of affordable housing.

In addition, construction material costs have increased almost 19% since December 2020, resulting in a greater cost to repair and replace damaged housing units.¹⁶

2.2.1.2 *Impact on and Challenges for New Jersey Residents*

Tropical Storm Ida caused extensive damage to homes, personal property, and land across New Jersey through a combination of destructive weather events. Many New Jersey residents were left with significant property damage, were displaced from their homes (in some cases, from their hometowns), or have experienced homelessness since the disaster.

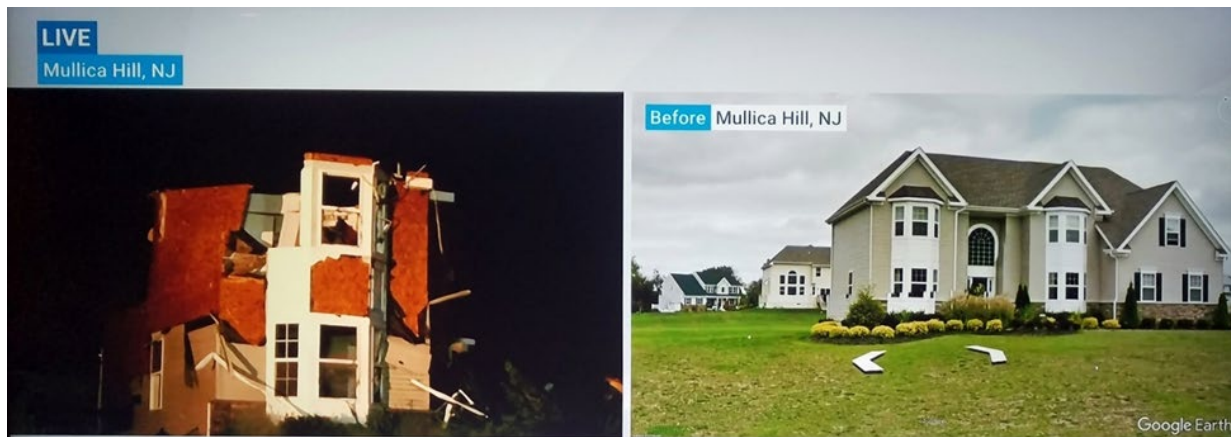
Tropical Storm Ida's extreme rainfall was one of its most destructive aspects. In the northern area of the State, Ida's rainfall totals equaled one to two times the normal rainfall for the entire month of September. In addition, most of the rain fell within just a 6-hour period. The rapid accumulation of extreme rain resulted in flash flooding and river flooding that damaged buildings and property.

¹⁶ <https://www.cnbc.com/2022/01/18/homebuilder-confidence-drops-for-the-first-time-in-four-months.html>

Flash flooding caused significant damage to homes near natural bodies of water. In Manville, flood waters from the Raritan and Millstone rivers inundated the surrounding land. This caused gas explosions and water damage to several homes, leaving several hundred individuals in this area temporarily homeless.¹⁷

Tornadoes also caused significant property loss. In one instance, a tornado touched down in Gloucester County and moved northeast toward the Mullica Hill area. Within a 20-minute period, this tornado peaked at 150 mph and destroyed multiple homes (see Figure 3).¹⁸

Figure 3: Remains of a Home in the Area of Mullica Hill Where EF3 Damage Occurred Earlier in the Evening (on left) and Photo Showing the Home Prior to Its Destruction (on right)



Source: The Weather Channel

Thousands of New Jersey residents suffered extensive damage to the structure of their houses, causing them to be displaced from their home. Ten months after the disaster, many residents were still searching for livable and affordable housing. In some cases, residents spent multiple months living in hotel rooms or short-term apartment stays while they searched for alternative housing options.¹⁹

Residents encountered many roadblocks to securing long-term housing, including a shortage of affordable options, challenges in understanding the rental and/or home buying processes, and a lack of public information about fair housing rights. It is imperative that New Jersey residents receive resilient, safe, and long-term housing options that low- and moderate-income residents can afford (see Section 2.3.5).

¹⁷ Rutgers NJ Weather Network, Ida Remnants Strike New Jersey

<https://www.njweather.org/content/ida-remnants-strike-new-jersey>

¹⁸ Rutgers NJ Weather Network, Ida Remnants Strike New Jersey

<https://www.njweather.org/content/ida-remnants-strike-new-jersey>

¹⁹ ABC News, New Jersey residents displaced by Hurricane Ida now faced with more uncertainty, <https://abc7ny.com/new-jersey-elizabeth-union-county-flooding-ida/11318015/>

2.2.2 Single-Family versus Multifamily Needs: Owner-Occupied versus Tenant-Occupied

Within this section, the State has included information and data tables that show the relative damages across housing types, across the HUD- and Grantee-identified MIDs.

2.2.2.1 Affordable Rents

HUD regularly publishes Fair Market Rents (FMRs) to represent the cost to rent a moderately priced dwelling unit in the local housing market. Current FMRs for the New Jersey metropolitan area and local area were accessed from the HUD user portal, [Fair Market Rents \(40th Percentile Rents\)](#), and will be revised when updated by HUD.

Within each applicable program section of the Action Plan and within program guidelines, the State will define the applicable affordable rents, affordability periods, and number of units required to be maintained as affordable.

2.2.2.2 Income Limits for Affordable Rental Housing

This Action Plan uses the HUD CDBG income limits to determine eligible CDBG-DR low- to moderate-income (LMI) households. Households that are 80% of the area median income or below are eligible to rent CDBG-DR assisted rental properties. Income limits will be accessed from the HUD user portal, [Income Limits](#), and will be updated annually following HUD's schedule. Program guidelines will detail specific income limits.

2.2.2.3 FEMA Individual Assistance: Owner-Occupied

The table below includes information on owner-occupied households who applied to the FEMA IA program. The verified loss includes real property damages.

County	No. of Applicants	No. of Inspections	No. of Inspections With Damage	No. Received Individuals and Households Program (IHP)	Total FEMA Verified Loss	Average FEMA Verified Loss
Bergen	9,477	7,940	6,676	5,804	\$45,848,126	\$6,868
Essex	10,242	8,685	7,553	6,946	\$49,904,472	\$6,607
Hudson	867	376	151	97	\$1,385,610	\$9,176
Middlesex	4,792	3,803	3,221	2,897	\$19,692,756	\$6,114
Passaic	1,650	1,340	1,131	1,053	\$6,952,334	\$6,147
Somerset	954	801	517	452	\$3,102,394	\$6,001
Union	6,656	5,447	4,584	4,144	\$29,051,815	\$6,338
Gloucester	1,041	861	516	467	\$2,275,253	\$4,409
Hunterdon	4,481	3,669	2,976	2,587	\$17,859,244	\$6,001
Mercer	6,363	5,384	4,762	4,459	\$42,692,046	\$8,965

County	No. of Applicants	No. of Inspections	No. of Inspections With Damage	No. Received Individuals and Households Program (IHP)	Total FEMA Verified Loss	Average FEMA Verified Loss
Morris	9,087	7,748	6,764	5,983	\$57,242,695	\$8,463
Warren	218	167	107	88	\$433,386	\$4,050
TOTAL	55,828	46,221	38,958	34,977	\$276,440,129	\$7,096

Source: Data from FEMA Information Data and Analysis, DR-4614, April 20, 2022

2.2.2.4 FEMA Individual Assistance: Tenant Applications

The table below includes information on renter households who applied to the FEMA IA program. The verified loss includes personal property damages.

County	No. of Applicants	No. of Inspections	No. of Inspections With Damage	No. Received Individuals and Household Program (IHP)	Total FEMA Verified Loss	Average FEMA Verified Loss
Bergen	3,814	2,748	1,233	895	\$3,296,123	\$2,673
Essex	7,271	5,598	3,407	2,739	\$7,343,570	\$2,155
Hudson	490	446	46	37	\$55,572	\$1,208
Middlesex	3,054	2,317	1,192	943	\$2,844,423	\$2,386
Passaic	366	284	94	72	\$271,173	\$2,885
Somerset	1,224	1,115	499	424	\$577,777	\$1,158
Union	2,350	1,681	649	510	\$1,568,324	\$2,417
Gloucester	517	463	38	23	\$52,169	\$1,373
Hunterdon	2,898	2,104	1,014	804	\$2,688,957	\$2,652
Mercer	2,083	1,572	782	625	\$2,455,863	\$3,140
Morris	3,937	2,756	1,608	1,264	\$5,506,538	\$3,424
Warren	97	82	12	6	\$14,415	\$1,201
TOTAL	28,101	21,166	10,574	8,342	\$26,674,905	\$2,223

2.2.2.5 FEMA Individual Assistance Applications by Housing Type

The table below includes information on owner-occupied and renter applicants who applied to FEMA IA, based on the type of housing they occupied at the time of the disaster.

Residence Type	No. of Applicants	No. of Owner Occupied	% Tenants	% Unknown	% Type
Other	4,151	41.8%	54.4%	3.8%	4.9%
Apartment	13,423	1.3%	98.2%	0.6%	15.9%
Assisted Living Facility	104	1.0%	97.1%	1.9%	0.1%
Boat	14	14.3%	85.7%	0.0%	0.0%
College Dorm	38	0.0%	100.0%	0.0%	0.0%
Condo	1,521	84.5%	13.9%	1.6%	1.8%
Correctional Facility	2	50.0%	50.0%	0.0%	0.0%
House/Duplex	62,409	81.2%	18.1%	0.7%	73.8%
Military Housing	10	0.0%	100.0%	0.0%	0.0%
Mobile Home	264	81.1%	18.6%	0.4%	0.3%
Townhouse	2,424	62.1%	37.3%	0.6%	2.9%
Travel Trailer	255	83.9%	15.7%	0.4%	0.3%
TOTAL	84,615	66.0%	33.2%	0.8%	100.0%

2.2.2.6 FEMA Real Property Damage: Owner-Occupied Units

The table below includes information on the relative level of real property damages experienced across the HUD- and State-identified MIDs for owner occupied homeowners who applied to FEMA IA.

FEMA Individual Assistance Damage Category (RENTER – Per Person FEMA Verified Loss COUNT)	Minor – Low	Minor – High	Major – Low	Major – High	Severe
Bergen	2,063	3,125	1,000	357	131
Essex	1,629	4,496	935	370	123
Gloucester	71	52	18	4	6
Hudson	775	1,865	453	110	18
Hunterdon	455	477	93	78	28
Mercer	192	241	60	13	11
Middlesex	1,540	2,247	507	205	85

FEMA Individual Assistance Damage Category (RENTER – Per Person FEMA Verified Loss COUNT)	Minor – Low	Minor – High	Major – Low	Major – High	Severe
Morris	220	232	54	9	1
Passaic	941	1,537	330	118	50
Somerset	1,335	2,310	421	335	361
Union	1,454	3,406	1,072	558	274
Warren	50	48	8	1	0
TOTAL	10,725	20,036	4,951	2,158	1,088

2.2.2.7 FEMA Personal Property Damage: Rental Units

The table below includes information on the relative level of personal property damages experienced across the HUD- and State-identified MIDs for renters who applied to FEMA IA.

County	Minor – Low	Minor – High	Major – Low	Major – High	Severe
Bergen	382	272	188	345	46
Essex	1,323	857	543	583	101
Gloucester	26	12	6	2	0
Hudson	409	256	220	266	41
Hunterdon	33	11	16	29	5
Mercer	298	127	54	20	0
Middlesex	241	145	95	149	19
Morris	20	7	10	1	0
Passaic	356	243	145	201	69
Somerset	220	137	116	257	52
Union	394	289	273	499	153
Warren	7	4	0	1	0
TOTAL	3,709	2,360	1,666	2,353	486

2.2.3 Public Housing and Affordable Housing

2.2.3.1 Multifamily Assisted Housing

The State has evaluated the available data on damages to multifamily units. The table below includes information received from HUD on damages to HUD-assisted multifamily properties. These

properties are ones that received project-based assistance through the Section 8 rental assistance program; Section 2 Housing for Low-Income Elderly; or Section 811 Housing for Persons with Disabilities; and formerly assisted multifamily properties with continuing use restrictions. These properties reported damage, but have received assistance towards repair.

Type of Damage	# of Properties	# of Units Reporting Damage	# of Units Receiving Assistance	# of Units Waiting Assistance
Oakwood Plaza (Elizabeth) - Unit damages	4	274	274	0
Wittenberg Manor and Muhlenberg Gardens (Jersey City) – Basement flooding and Elevator outages	2	0	0	0
Avon Hills Apartments (Newark) – Basement flooding and Elevator outages	1	0	0	0
Kinder Towers (Bloomfield) – Basement flooding and Elevator outages	1	0	0	0

Source: HUD Regional Office, July 2022

*FEMA does not inspect rental units for real property damage so personal property damage is used as a proxy for unit damage. The monetary thresholds are defined in Appendix D.

The New Jersey Housing and Mortgage Finance Agency (HMFA) also undertook an evaluation of State-assisted multifamily units that have received damages. These are properties that have mortgages through the HMFA and are subject to Regulatory Agreements. Sixty-three (63) developments reported damage, ranging from minor roof leaks and property damage, to major basement and garage flooding. Only five (5) developments reported damage to more than ten (10) units. Of the developments that reported damage, the average number of units damaged was four (4). Many developments reported that they received insurance proceeds to assist with damages or were able to address damages themselves.

As an update to affordable multi-family housing. The New Jersey Housing and Mortgage Finance Agency (NJHMFA) estimates that more than 7,000 LIHTC units over the next decade (4,000 of which are in the seven MIDs) will no longer be governed by affordability restrictions making preservation and rehabilitation of existing affordable housing stock more important than ever. Many of these affordable units are older and are especially vulnerable to climate change. The units were built without regard for flood risk and many lack features like air conditioning which was considered a luxury at the time but now can prove lifesaving during heat waves.

Due to the lack of sustainable construction at the time, there is now a need to rehabilitate existing multifamily properties to make them more resilient. As stated above, there are approximately 63 NJHMFA developments that reported damage from Hurricane Ida, of those, 59 developments are in the HUD and State MIDs. Seven of those properties received CIAP loans to repair damages. The remaining 56 properties are financing a portion of their repairs with insurance proceeds, but they still have remaining resiliency and mitigation needs. Table 2 below summarizes the type of damage incurred by each property with rain infiltration causing leaking windows, doors, and roofs; ground water causing flooding in basements affecting mechanical systems, and wind damaging siding, roofing, and air conditioning units.

In addition to this data, in late 2022, DCA reached out to multifamily property owners to inquire about unmet needs resulting from Tropical Storm Ida, as well as resilient measures they felt would improve their structures to withstand future events. The majority of owners indicated that their properties had mitigation needs like floodproofing basements, elevating mechanical systems, and hardening infrastructure.

Therefore, there is a need for investment sustainable, resilient rehabilitation in existing NJHMFA multifamily units within the State and HUD MID areas.

Table 2: Type of damage sustained by existing NJHMFA properties

Damage	Count
Wind damage to exterior of property or mechanicals	4
Water damage to structure or mechanicals	29
Structural Flooding	30
Grand Total	63

The type of damage sustained relates back to the New Jersey Hazard Mitigation plan which identified wind and flooding as two of the major hazards within the state. The State evaluated the mitigation and resilient needs of the multifamily housing stock to determine the design of the new Resilient Multifamily Rehabilitation Program.

The State has recently allocated \$25 million to the Capital Improvement Assistance Program (CIAP) which supports the rehabilitation of eligible affordable housing properties that have been impacted by natural disasters or other emergent circumstances. Six projects have received CIAP funding commitments, including Oakwood Village in Elizabeth. In evaluating the remaining need, the State has considered the recent allocations for large multifamily affordable housing development. The State has allocated \$345 million in COVID-19 relief funding to the development of new affordable multifamily developments. These efforts build on the momentum created by the Superstorm Sandy Fund for the Restoration of Multifamily Development. Allocated more than half of a billion dollars, the program created more than 5,800 affordable housing units in New Jersey.

The State has also considered the comparatively large unmet need for direct rental assistance and assistance for small rental repair. Given the limited funding available, the State has allocated funds to where the immediate need appears to be the greatest. This updated consolidated public action plan fulfils the state's promise to "continue to monitor the multifamily housing need and will reallocate funds if and when a need becomes apparent."

2.2.3.2 Public Housing Authorities Damaged

The State communicated with HUD and public housing authorities (PHAs) in New Jersey's impacted counties to determine the number of PHAs and units damaged, identify the necessary and reasonable costs, and ensure that adequate funding from all available sources is dedicated to addressing unmet needs. These sites are all FEMA PA-eligible and many were also insured. HUD is working with Englewood (Bergen County) to restructure that rental property, so it remains affordable once it is reconstructed. The State will continue to monitor the PHA housing need and will reallocate funds if and when a need becomes apparent.

County	Total No. of PHAs	Total PHAs Damaged	No. of Units Damaged
Bergen	7	2	272
Essex	5	1	35

Source: HUD Regional Office, July 2022

2.2.3.3 Insurance Claims and Losses in Disaster-Impacted Areas

Individuals whose property was damaged by the disaster are eligible to apply for insurance claims. Insurance companies typically categorize claims differently and/or do not report them to a central database. The State worked with the New Jersey Department of Banking and Insurance to collect commercial and residential claims information through a data call to insurance providers. The data below include commercial and residential claims, as well as real and personal property claims and therefore the state cannot directly tie these figures to primary residences, second homes, and/or commercial losses. The State also cannot tie these figures directly to real or personal property payouts.

County	No. of Claims	Direct Incurred Losses
Bergen	20,184	\$334,360,860
Essex	20,277	\$215,141,672
Gloucester	2,152	\$97,892,779
Hudson	9,793	\$103,169,426
Mercer	2,399	\$27,301,184
Middlesex	14,084	\$155,324,416
Monmouth	1,425	\$14,895,221
Morris	3,108	\$64,943,578
Passaic	8,477	\$102,053,383
Somerset	13,228	\$164,950,101
Union	21,440	\$266,722,204
Warren	1,425	\$14,895,221
TOTAL Residential and Commercial	117,992	\$1,561,650,045

Source: DOBI Tropical Storm Ida Data Call, data as of May 4, 2022

2.2.4 Social Equity, Fair Housing, and Civil Rights

2.2.4.1 *Analysis of Impediments to Fair Housing and Vulnerable Populations*

A key focus of this Action Plan is to ensure that CDBG-DR's funding will advance equity and reduce barriers to recovery for New Jersey residents. To do so, this Action Plan follows legal mandates on fair housing and assesses the unique needs of the State's vulnerable populations. In addition, it addresses common impediments to housing access for these groups.

This Action Plan adheres to the 1968 federal Fair Housing Act, which mandates that protected classes are not restricted in their housing options due to race, color, religion, sex, disability, familial status, or national origin. The Action Plan follows the New Jersey State Law Against Discrimination, New Jersey Statutes Annotated 10:5-1, which provides additional protection against housing discrimination based on race, creed, color, national origin, ancestry, nationality, marital or domestic partnership or civil union status, sex, gender identity or expression, disability, affectional or sexual orientation, family status or source of lawful income, or source of lawful rent payment.

Along with the protected classes outlined in fair housing legislation, the State is home to historically vulnerable, underserved, and distressed communities. These groups deserve equitable access to recovery funds.

Oftentimes, vulnerable populations experience significant impediments to accessing fair housing in New Jersey. According to the 2020 Analysis of Impediments to Fair Housing, residents have faced the following:²⁰

1. Declining housing affordability, particularly for low-income households with a rising proportion of low-income households experiencing inadequate or cost-burdened housing.
2. A rising proportion of people with limited English proficiency, fueled by strong levels of immigration, implying more difficulty in accessing housing and understanding the home rental or purchase process.
3. A concentration of subsidized housing in neighborhoods with relatively high levels of poverty.
4. Lack of public information about fair housing law rights and responsibilities and lack of dialogue among groups with similar interest in access to fair housing and fair housing protections.
5. The continuation of land use and zoning barriers to the production of housing for low-income households in some localities.
6. The need for housing for special needs populations, including the disabled, veterans, and the homeless.
7. Racial and ethnic housing concentration.

Many communities impacted by Hurricane Ida are currently experiencing these impediments, resulting in hundreds of individuals who remain displaced without a long-term housing option. A

²⁰ New Jersey Department of Community Affairs, State of New Jersey 2020-2024 Analysis of Impediments to Fair Housing, <https://www.nj.gov/dca/announcements/pdf/DRAFT%20New%20Jersey%20Analysis%20of%20Impediments%202020.pdf>

critical focus of this Action Plan is ensuring that vulnerable communities get the attention and funding they need to overcome housing barriers.

DCA will offer training to subrecipients and other state agencies on how to affirmatively further fair housing. In addition to trainings, DCA will perform reviews of existing subrecipient analyses of impediments to fair housing during risk assessments. The State will also provide technical assistance and monitoring to ensure subrecipients are affirmatively furthering fair housing, that they carry out Language Access Plan requirements, and make sure there are no unjustified discriminatory effects or failures to benefit protected groups through their planning and public facilities recovery and mitigation practices.

DCA will design programs to be inclusive and reduce barriers for vulnerable populations and underserved communities. “Vulnerable populations” are defined by HUD as a group or community whose circumstances present barriers to obtaining or understanding information or accessing resources. The term “underserved communities” refers to populations sharing a particular characteristic, as well as geographic communities, that have been systematically denied a full opportunity to participate in aspects of economic, social, and civic life. In addition, DCA will ensure programs meet the needs of federally protected classes, which include race, color, national origin, religion, sex (including gender identity and sexual orientation), familial status, and disability. Based on the analysis of unmet need, the analysis of impediments, and the limited CDBG-DR funding available, the State will ensure their CDBG-DR programs will not have an unjustified discriminatory effect on or failure to benefit vulnerable populations and underserved communities, including:

- LMI Individuals and households
- Housing-cost-burdened low-income households
- Limited English Proficiency (LEP) individuals
- Individuals with disabilities
- Racially and ethnically concentrated areas of poverty
- Disadvantaged areas that are in proximity of natural and environmental hazards
- Other underserved communities
- Individuals experiencing homelessness

Each of the beneficiary program descriptions in Section 4 of the Action Plan includes a section on how those programs will ensure the planned use of CDBG-DR funds will not have an unjustified discriminatory effect on or failure to benefit vulnerable populations in proportion to their communities’ needs. For example, the Blue Acres buyout program will coordinate with Smart Move, the managed retreat program, to provide safe housing and will prioritize socially vulnerable populations. Blue Acres and Smart Move are designed to work together, so relocating residents may stay in or near their communities after selling their high-risk properties. Blue Acres applicants also have the choice to receive an incentive to relocate to another low-risk area within the buyout community, thereby expanding safe, affordable housing options for high-risk, low income households

and prioritizing resident retention in those communities. Displaced tenants will also receive relocation benefits through the Uniform Relocation Act (URA) and will have the ability to stay within the community.

The sections below provide summary information on how the State's proposed programs consider additional recovery impediments faced by vulnerable populations and how they seek to address the needs of vulnerable populations.

2.2.4.2 *LMI Individuals and Households*

New Jersey has communities in poverty across the impacted counties. U.S. Census data indicate that more than 842,700 New Jerseyans have had an income below poverty level within the past 12 months (Section 2.2.5.2.1). Statewide, 48.3% of individuals are LMI (Section 2.2.5.2.2). Certain counties even exceed the statewide LMI average, including Essex, Hudson, and Passaic counties. Essex has the highest LMI total, with more than half of the county's residents surviving on low to moderate incomes in the wake of the disaster (Section 2.2.5.2.3).

As identified in the State's Analysis of Impediments to Fair Housing, a household's income is correlated to location, race, and ethnicity. There are two racial groups that have a median household income greater than the statewide median (white and Asian households), and the remaining racial and ethnic groups (minorities) all earn less than the statewide median.²¹ There is an overrepresentation of racial and ethnic minorities amongst LMI populations within the Ida impacted areas.

LMI individuals are less likely to have safety nets to support them, including emergency savings, financial flexibility, and the ability to take the time off from work needed to address property damage or other recovery needs. In addition, because income and cash flow are used as a basis for qualifying for disaster recovery loans – including SBA loans – and income may impact a homeowner's ability to afford homeowners and flood insurance, LMI households are also less likely to have access to other recovery resources after a disaster. These financial hardships, combined with HUD's mission to primarily assist low-and-moderate income individuals and households, have informed DCA's program design, which prioritizes LMI households and provides the assistance needed for LMI households to recover into safer and affordable housing. Some of the ways the programs prioritize LMI individuals and to benefit the disproportionate representation of racial and ethnic minorities within the LMI population include:

- Phasing intake to limit initial program intake to LMI households (Homeowner Assistance and Recovery Program)
- Rehabilitating rental housing to restore affordable rental housing for LMI households (Small Rental Repair Program)
- Setting aside funding for extremely low- and low-income households (Tenant Based Rental Assistance)
- Reducing barriers of access to first time homebuyer opportunities and establishing LMI metrics for providing homeownership opportunities to LMI households (Smart Move)

²¹ Ibid, pages 33-34.

- Providing incentives that are sufficient to cover the cost of replacement housing and to allow LMI households to relocate from high-risk areas to lower risk areas in their community (Blue Acres)
- Provide technical assistance to local governments and subrecipients on how to incorporate underserved communities in the design and selection of public infrastructure recovery and mitigation projects (Resilient Communities, Resilient NJ, FEMA Non-Federal Cost Share)
- Provide residents with tools to understand homeownership, renting guidelines, and the process before housing is built as well as providing counseling on financial literacy.

2.2.4.2.1 Income Demographics

Income/Economic Demographics	Statewide	Counties Impacted by Disaster	HUD MIDs	State MIDs
Median Household Income	\$85,245	\$89,134	\$85,799	\$98,203
Per Capita Income	\$43,405	\$44,536	\$43,200	\$43,405
No. of Persons With Income Below Poverty Level Within the Past 12 Months	842,704	574,956	480,161	94,795

2.2.4.2.2 LMI Analysis – Overall

Category	Total LMI Persons	Total Population	Percentage LMI
Statewide	4,208,479	8,717,724	48.3%

2.2.4.2.3 LMI Analysis – Federally Declared Disaster Areas

County	Non-MID Total LMI Persons	Non-MID Total Population	Non-MID Percentage LMI	MID Total LMI Persons	MID Total Population	MID Percentage LMI
Atlantic	111,845	268,875	41.6%	-	-	-
Bergen	-	-	-	282,100	915,070	30.8%
Burlington	131,255	438,400	29.9%	-	-	-
Camden	208,610	504,895	41.3%	-	-	-
Cape May	36,220	93,025	38.9%	-	-	-
Cumberland	62,270	144,030	43.2%	-	-	-
Essex	-	-	-	385,740	770,230	50.1%
Gloucester	89,720	285,605	31.4%	-	-	-
Hudson	-	-	-	344,610	655,360	52.6%
Hunterdon	25,650	121,950	21.0%	-	-	-
Mercer	130,790	351,215	37.2%	-	-	-
Middlesex	-	-	-	282,505	802,650	35.2%
Monmouth	186,750	622,535	30.0%	-	-	-

County	Non-MID Total LMI Persons	Non-MID Total Population	Non-MID Percentage LMI	MID Total LMI Persons	MID Total Population	MID Percentage LMI
Morris	112,040	489,125	22.9%	–	–	–
Ocean	252,720	576,310	43.9%	–	–	–
Passaic	–	–	–	245,725	498,120	49.3%
Salem	26,685	63,600	42.0%	–	–	–
Somerset	–	–	–	79,425	326,305	24.3%
Sussex	39,734	143,794	27.6%	–	–	–
Union	–	–	–	226,495	541,510	41.8%
Warren	39,575	105,120	37.6%	–	–	–

2.2.4.2.4 County-Level LMI Average, MID Counties

HUD's LMI calculations indicate the percentage of residents who are at or below 80% of the area median income (AMI), based on 2011–2015 American Community Survey estimates. See the table below for a clear summary of the percentage of LMI households in the HUD and State MIDs.

County	No. of Residents at or Below 80% of AMI	Percentage of Residents at or Below 80% of AMI
Bergen	282,100	30.83%
Essex	385,740	50.08%
Gloucester	89,720	31.41%
Hudson	344,610	52.58%
Hunterdon	25,650	21.03%
Mercer	130,790	37.24%
Middlesex	282,505	35.20%
Morris	112,040	22.91%
Passaic	245,725	49.33%
Somerset	79,425	24.34%
Union	226,495	41.83%
Warren	39,575	37.65%

2.2.4.3 Cost-Burdened Low-Income Households

As described in Section 2.2.1.1 above, New Jersey's housing conditions were under significant strain prior to Tropical Storm Ida. In New Jersey, the risk of eviction is greater than anywhere else in the

country as 393,000 households are delinquent on their rent.²² These eviction pressures are faced primarily by residents of color, households with children, and in urban areas where low-income populations are particularly vulnerable. In the State, more than 25% of renting households are extremely low income. Seventy-three percent of these extremely low-income renters suffer from severe cost burdens.²³

DCA has prioritized CDBG-DR recovery programs that will relieve the cost burdens faced by many disaster-impacted survivors. Additional detail on how each program will support vulnerable populations is included in each of the program descriptions below, but in summary, the programs will address housing cost burden for lower income households through the following types of program solutions:

- Providing extended rental assistance for low-and-moderate income renter households who face unaffordable rental costs in disaster-impacted communities (TBRA, pending waiver approval from HUD)
- Rehabilitating damaged rental housing stock that will be converted to accessible, affordable rental housing for low-and-moderate income renters (Small Rental Repair Program)
- Developing resilient, energy-efficient, affordable homeownership opportunities in lower risk areas near disaster impacted communities (Smart Move)
- Providing housing counseling and legal services to help renters understand their fair housing rights, the amounts that landlords may charge them, and other information to help renters understand their benefits and rights to fair housing choice (Housing Counseling and Legal Aid)
- Providing grants to LMI homeowners and rehabilitating homes in a manner that makes them more energy efficient and resilient, to lessen the utility and risk burden faced by LMI homeowners without increasing the debt owed on the property (Homeowner Assistance and Recovery Program)

2.2.4.4 LEP Communities

Individuals with limited English proficiency (LEP) often face barriers to accessing recovery resources due to language. U.S. Census data indicate that New Jersey is home to many non-English-speaking communities. For example, Essex County has more than 144,000 Spanish speakers, accounting for almost 20% of the population (Section 2.2.4.4.1). More than 120,000 people in disaster-impacted counties have LEP, accounting for a total of 12.1% of impacted residents (Section 2.2.5.4.2). The State has developed a Language Access Plan to ensure that disaster recovery information is translated into multiple languages to address community needs.

DCA and its subrecipients are committed to meet the needs of LEP individuals, as well as to comply with Title VI, Executive Order 13166, and Final Guidance (72 FR2732). DCA is also committed to complying with HUD's language access requirements and will update the Language Access Plan as new Census data becomes available. The LAP, which is available on DCA's website, provides

²² Rutgers New Jersey State Policy Lab, The New Jersey Housing Crisis in a COVID Era, <https://policylab.rutgers.edu/the-new-jersey-housing-crisis-in-a-covid-era/>

²³ National Low Income Housing Coalition, Housing Needs by State – New Jersey, <https://nlihc.org/housing-needs-by-state/new-jersey>

direction on LEP needs as identified by the four-factor analysis data as set forth in the plan. The LAP also describes how DCA and its partner agencies will provide meaningful language access for LEP individuals to the DCA's CDBG-DR funded activities, programs, and services. Access will be provided both in-person and virtually. A link to the Language Access Plan can be found here <https://nj.gov/dca/ddrm/plansreports/index.shtml>, which provides the detailed breakout of the number and percentage of different languages spoken in each of the impacted counties. A summary of the outreach, translation, and interpretation services that DCA provides through its LAP is also included in the Citizen Participation section of this Action Plan.

2.2.4.4.1 Languages Spoken Within the State

County	Languages Spoken	Estimated Population	Percentage of Population
Atlantic	Speak Only English	181,890	72.70%
Atlantic	Speak Spanish	39,911	16.00%
Atlantic	Speak Other Indo-European Languages	16,049	6.40%
Atlantic	Speak Asian and Pacific Islander Languages	10,337	4.10%
Atlantic	Speak Other Languages	1,980	0.80%
Bergen	Speak Only English	526,793	59.70%
Bergen	Speak Spanish	138,320	15.70%
Bergen	Speak Other Indo-European Languages	93,674	10.60%
Bergen	Speak Asian and Pacific Islander Languages	102,248	11.60%
Bergen	Speak Other Languages	21,036	2.40%
Burlington	Speak Only English	365,621	86.40%
Burlington	Speak Spanish	20,107	4.70%
Burlington	Speak Other Indo-European Languages	20,355	4.80%
Burlington	Speak Asian and Pacific Islander Languages	12,348	2.90%
Burlington	Speak Other Languages	4,903	1.20%
Camden	Speak Only English	377,178	79.30%
Camden	Speak Spanish	59,352	12.50%
Camden	Speak Other Indo-European Languages	17,411	3.70%
Camden	Speak Asian and Pacific Islander Languages	17,339	3.60%
Camden	Speak Other Languages	4,583	1.00%
Cape May	Speak Only English	81,220	91.80%
Cape May	Speak Spanish	4,719	5.30%
Cape May	Speak Other Indo-European Languages	1,749	2.00%
Cape May	Speak Asian and Pacific Islander Languages	393	0.40%
Cape May	Speak Other Languages	420	0.50%
Cumberland	Speak Only English	101,706	72.40%

County	Languages Spoken	Estimated Population	Percentage of Population
Cumberland	Speak Spanish	34,215	24.30%
Cumberland	Speak Other Indo-European Languages	3,239	2.30%
Cumberland	Speak Asian and Pacific Islander Languages	869	0.60%
Cumberland	Speak Other Languages	539	0.40%
Essex	Speak Only English	473,558	63.50%
Essex	Speak Spanish	144,845	19.40%
Essex	Speak Other Indo-European Languages	80,770	10.80%
Essex	Speak Asian and Pacific Islander Languages	21,717	2.90%
Essex	Speak Other Languages	24,830	3.30%
Gloucester	Speak Only English	252,183	91.20%
Gloucester	Speak Spanish	11,347	4.10%
Gloucester	Speak Other Indo-European Languages	7,061	2.60%
Gloucester	Speak Asian and Pacific Islander Languages	4,598	1.70%
Gloucester	Speak Other Languages	1,390	0.50%
Hudson	Speak Only English	256,021	40.90%
Hudson	Speak Spanish	232,212	37.10%
Hudson	Speak Other Indo-European Languages	70,223	11.20%
Hudson	Speak Asian and Pacific Islander Languages	44,641	7.10%
Hudson	Speak Other Languages	22,170	3.50%
Hunterdon	Speak Only English	104,518	87.10%
Hunterdon	Speak Spanish	5,991	5.00%
Hunterdon	Speak Other Indo-European Languages	5,913	4.90%
Hunterdon	Speak Asian and Pacific Islander Languages	2,537	2.10%
Hunterdon	Speak Other Languages	1,019	0.80%
Mercer	Speak Only English	239,584	69.00%
Mercer	Speak Spanish	51,854	14.90%
Mercer	Speak Other Indo-European Languages	31,693	9.10%
Mercer	Speak Asian and Pacific Islander Languages	19,312	5.60%
Mercer	Speak Other Languages	4,908	1.40%
Middlesex	Speak Only English	428,288	55.10%
Middlesex	Speak Spanish	132,139	17.00%
Middlesex	Speak Other Indo-European Languages	123,433	15.90%
Middlesex	Speak Asian and Pacific Islander Languages	71,704	9.20%
Middlesex	Speak Other Languages	21,790	2.80%

County	Languages Spoken	Estimated Population	Percentage of Population
Monmouth	Speak Only English	486,250	82.40%
Monmouth	Speak Spanish	42,135	7.10%
Monmouth	Speak Other Indo-European Languages	38,960	6.60%
Monmouth	Speak Asian and Pacific Islander Languages	16,439	2.80%
Monmouth	Speak Other Languages	6,263	1.10%
Morris	Speak Only English	351,412	75.10%
Morris	Speak Spanish	50,896	10.90%
Morris	Speak Other Indo-European Languages	38,042	8.10%
Morris	Speak Asian and Pacific Islander Languages	24,324	5.20%
Morris	Speak Other Languages	3,392	0.70%
Ocean	Speak Only English	492,183	88.00%
Ocean	Speak Spanish	31,186	5.60%
Ocean	Speak Other Indo-European Languages	23,349	4.20%
Ocean	Speak Asian and Pacific Islander Languages	6,272	1.10%
Ocean	Speak Other Languages	6,069	1.10%
Passaic	Speak Only English	235,547	50.20%
Passaic	Speak Spanish	170,437	36.30%
Passaic	Speak Other Indo-European Languages	36,358	7.80%
Passaic	Speak Asian and Pacific Islander Languages	11,834	2.50%
Passaic	Speak Other Languages	14,772	3.20%
Salem	Speak Only English	54,565	91.90%
Salem	Speak Spanish	3,351	5.60%
Salem	Speak Other Indo-European Languages	1,148	1.90%
Salem	Speak Asian and Pacific Islander Languages	223	0.40%
Salem	Speak Other Languages	72	0.10%
Somerset	Speak Only English	214,224	68.40%
Somerset	Speak Spanish	35,784	11.40%
Somerset	Speak Other Indo-European Languages	32,037	10.20%
Somerset	Speak Asian and Pacific Islander Languages	26,919	8.60%
Somerset	Speak Other Languages	4,222	1.30%
Sussex	Speak Only English	121,216	90.00%
Sussex	Speak Spanish	6,525	4.80%
Sussex	Speak Other Indo-European Languages	4,822	3.60%
Sussex	Speak Asian and Pacific Islander Languages	1,403	1.00%

County	Languages Spoken	Estimated Population	Percentage of Population
Sussex	Speak Other Languages	701	0.50%
Union	Speak Only English	290,073	55.80%
Union	Speak Spanish	147,131	28.30%
Union	Speak Other Indo-European Languages	58,464	11.20%
Union	Speak Asian and Pacific Islander Languages	14,523	2.80%
Union	Speak Other Languages	9,904	1.90%
Warren	Speak Only English	88,582	87.80%
Warren	Speak Spanish	5,708	5.70%
Warren	Speak Other Indo-European Languages	4,363	4.30%
Warren	Speak Asian and Pacific Islander Languages	1,395	1.40%
Warren	Speak Other Languages	841	0.80%

2.2.4.4.2 Limited English Proficiency Breakdown of Disaster-Related Areas

County	Estimated Speak English Less Than "Very Well"	Percentage Who Speak English Less Than "Very Well"
Atlantic	27,217	10.9%
Bergen	130,431	14.8%
Burlington	19,715	4.7%
Camden	39,345	8.3%
Cape May	1,907	2.2%
Cumberland	18,290	13.0%
Essex	112,426	15.1%
Gloucester	7,929	2.9%
Hudson	149,426	23.9%
Hunterdon	4,017	3.3%
Mercer	43,659	12.6%
Middlesex	115,713	14.9%
Monmouth	35,270	6.0%
Morris	39,557	8.5%
Ocean	20,088	3.6%
Passaic	101,928	21.7%
Salem	2,034	3.4%

County	Estimated Speak English Less Than “Very Well”	Percentage Who Speak English Less Than “Very Well”
Somerset	30,047	9.6%
Sussex	3,701	2.7%
Union	102,204	19.7%
Warren	4,201	4.2%
TOTAL	1,009,105	12.1%

2.2.4.4.3 Limited English Proficiency Rates by Language Spoken

County	Language	Limited English-Speaking Households Rate
Atlantic	Spanish	19.80%
	Other Indo-European Languages	12.10%
	Asian and Pacific Island Languages	22.50%
	Other Languages	19.80%
Bergen	Spanish	17.40%
	Other Indo-European Languages	19.10%
	Asian and Pacific Island Languages	27.20%
	Other Languages	10.60%
Burlington	Spanish	11.20%
	Other Indo-European Languages	11.20%
	Asian and Pacific Island Languages	19.50%
	Other Languages	7.10%
Camden	Spanish	22.70%
	Other Indo-European Languages	11.40%
	Asian and Pacific Island Languages	23.10%
	Other Languages	9.50%
Cape May	Spanish	13.70%
	Other Indo-European Languages	7.60%
	Asian and Pacific Island Languages	36.60%
	Other Languages	0.00%
Cumberland	Spanish	28.30%
	Other Indo-European Languages	13.90%
	Asian and Pacific Island Languages	22.30%
	Other Languages	0.00%
Essex	Spanish	29.90%
	Other Indo-European Languages	27.60%
	Asian and Pacific Island Languages	14.00%
	Other Languages	10.20%
Gloucester	Spanish	7.90%
	Other Indo-European Languages	11.20%
	Asian and Pacific Island Languages	14.60%

County	Language	Limited English-Speaking Households Rate
	Other Languages	20.10%
Hudson	Spanish	29.00%
	Other Indo-European Languages	14.50%
	Asian and Pacific Island Languages	18.60%
	Other Languages	25.70%
Hunterdon	Spanish	10.80%
	Other Indo-European Languages	7.10%
	Asian and Pacific Island Languages	9.10%
	Other Languages	4.40%
Mercer	Spanish	29.60%
	Other Indo-European Languages	18.30%
	Asian and Pacific Island Languages	18.80%
	Other Languages	12.30%
Middlesex	Spanish	20.20%
	Other Indo-European Languages	13.50%
	Asian and Pacific Island Languages	17.10%
	Other Languages	13.70%
Monmouth	Spanish	18.80%
	Other Indo-European Languages	14.50%
	Asian and Pacific Island Languages	17.50%
	Other Languages	10.30%
Morris	Spanish	21.00%
	Other Indo-European Languages	11.60%
	Asian and Pacific Island Languages	16.00%
	Other Languages	6.20%
Ocean	Spanish	11.80%
	Other Indo-European Languages	15.70%
	Asian and Pacific Island Languages	14.00%
	Other Languages	5.50%
Passaic	Spanish	30.80%
	Other Indo-European Languages	19.50%
	Asian and Pacific Island Languages	15.30%

County	Language	Limited English-Speaking Households Rate
	Other Languages	15.70%
Salem	Spanish	25.90%
	Other Indo-European Languages	16.10%
	Asian and Pacific Island Languages	28.10%
	Other Languages	0.00%
Somerset	Spanish	20.00%
	Other Indo-European Languages	7.20%
	Asian and Pacific Island Languages	15.40%
	Other Languages	9.40%
Sussex	Spanish	12.10%
	Other Indo-European Languages	10.90%
	Asian and Pacific Island Languages	13.90%
	Other Languages	10.70%
Union	Spanish	31.80%
	Other Indo-European Languages	17.20%
	Asian and Pacific Island Languages	14.00%
	Other Languages	10.00%
Warren	Spanish	18.80%
	Other Indo-European Languages	12.10%
	Asian and Pacific Island Languages	11.90%
	Other Languages	7.50%

2.2.4.5 *Individuals Living with Disabilities*

Category	State Estimates	State Percentage	Disaster Declaration Estimate	Disaster Declaration Percentage	HUD and State MID Estimate	MID Percentage
Individuals with Disabilities	1,415,625	21%	74,389	1.24%	42,2023	9.16%

There have been extensive studies completed by academics, HUD grantees, FEMA, and other disaster recovery practitioners who have highlighted the disproportionate impacts of disasters and recovery delays on individuals living with disabilities. Individuals living with disabilities intersect all demographics, but in New Jersey, according to the 2020 Analysis of Impediments to Fair Housing:

“Residents with a disability have a poverty rate of 16.6%, over double the statewide rate. This means that in general, standard housing is more difficult to acquire for residents with a disability due to poverty. Additionally, many residents require accessible units with modifications to address their restrictions, which are less common and can be more expensive.”²⁴

The damages from Ida have further limited the availability of affordable and accessible housing. The term disability includes a wide range of physical and mental disabilities, which results in a range of impediments and challenges. Some of the recurring challenges that arise from disasters that can present additional recovery barriers for individuals with disabilities include a fundamental lack of available accessible housing stock, challenges with navigating the bureaucracy and application processes of recovery, and limited awareness or understanding of programs and resources available to disaster survivors.

To help overcome these barriers, the State is undertaking the following activities through its recovery programs:

- Prioritize households with individuals with disabilities through the homeowner recovery program and include accessible construction standards to accommodate the particular needs of persons with disabilities (HARP)
- Replenish accessible, affordable rental housing and new homeownership housing stock by incorporating accessible construction standards into the rehabilitation of damaged rental housing (SRRP and Smart Move)
- Allow for the option for impacted homeowners with disabilities to sell their damaged home and receive incentives to relocate to an accessible home if the elevation requirements make the rehabilitated home inaccessible to the person(s) with disability(ies) (HARP and Blue Acres)
- Prioritize rental assistance for extremely low-income households, which is statistically likely to disproportionately include persons with disabilities (TBRA)
- Ensure all subrecipient administrative practices and projects comply with Section 504 of the Rehabilitation Act of 1973, as amended (Resilient Communities, Resilient NJ, FEMA Non-Federal Cost Share, Housing Counseling and Legal Services)

2.2.4.6 *Racially and Ethnically Concentrated Communities*

There are a number of disaster-impacted counties that include census tracts that meet HUD’s definition of a Racially or Ethnically Concentrated Areas of Poverty (RE/CAP): Essex, Hudson, Middlesex, Passaic and Union (HUD MIDs) and Mercer (State MIDs).²⁵ The table below includes

²⁴ Ibid, page 41

²⁵ Ibid, page 31

demographic data in the impacted areas, as compared with the State numbers and percentages. Figures 4 below indicate the RE/CAP areas in the HUD MIDs and Figure 5 in the State MIDs.

There are no federally recognized tribes in New Jersey. However, there are three tribes the Nanticoke Lenni-Lenape Indians, Powhatan Renape Indians, and the Ramapough Lenape Indian Nation that the state recognizes. The New Jersey Commission on American Indian Affairs represents the interest of these tribal nations. There is one tribe, the Ramapough Lenape Indian Nation that is based in the HUD MID area of Bergen County.

This information is critical for the State's program outreach and design strategies. Minority populations are more likely to be uninsured and not have sufficient resources to recover from a disaster. In addition, these groups often face historic exclusionary housing practices that make housing access more difficult and, in some cases, unattainable. These challenges are only exacerbated by a natural disaster, which creates additional bureaucratic challenges in addition to destroying homes. DCA's planned use of CDBG-DR funds, program outreach plans, and program design seek to address these systemic barriers to recovery, including in racially and ethnically concentrated areas of poverty. Some of the strategies include:

- Designing inclusive outreach and engagement strategies for all beneficiary programs to RE/CAPs across the disaster impacted areas, accounting for specific messaging, language, and other inclusive case management strategies that reduce barriers of access to recovery programs
- Prioritizing homeowners who have not recovered. The State has not included pre-award costs in their homeowner program, so HARP can focus on helping those homeowners who have struggled to access the recovery resources needed to rehabilitate their homes
- Eliminating the need to qualify for a first mortgage through the homeownership assistance component of Smart Move
- Developing quality, energy efficient and resilient affordable rental housing stock in and near RE/CAPs
- Working with the New Jersey Commission on American Indian Affairs to assure that programs are available to the state recognized tribes especially the Ramapough Lenape Indian Nation that is based in the HUD MID area of Bergen County.

2.2.4.6.1 Grantee Demographics and Disaster-Impacted Populations

Demographic	State Estimates	State Percentage	Disaster Declaration Estimate	Disaster Declaration Percentage	HUD and State MID Estimates	MID Percentage
Single Race	8,385,500	90.27%	5,625,796	89.44%	4,306,658	88.75%
White or Caucasian	5,112,280	55.04%	3,024,549	48.09%	2,067,300	42.60%
Black or African American	1,219,770	13.13%	894,420	14.22%	760,693	15.68%
American Indian and/or Alaska Native	51,186	0.55%	38,366	0.61%	33,066	0.68%
Asian	950,090	10.23%	814,946	12.96%	690,184	14.22%
Native Hawaiian and Other Pacific Islander	3,533	0.04%	2,320	0.04%	1,845	0.04%
Some Other Race	1,048,641	11.29%	851,195	13.53%	753,570	15.53%
Two or More Races	903,494	9.73%	664,002	10.56%	545,642	11.25%
Hispanic or Latino	2,002,575	21.56%	1,584,797	25.20%	1,378,670	28.41%

Figure 4: HUD MID Racially and Ethnically Concentrated Areas of Poverty

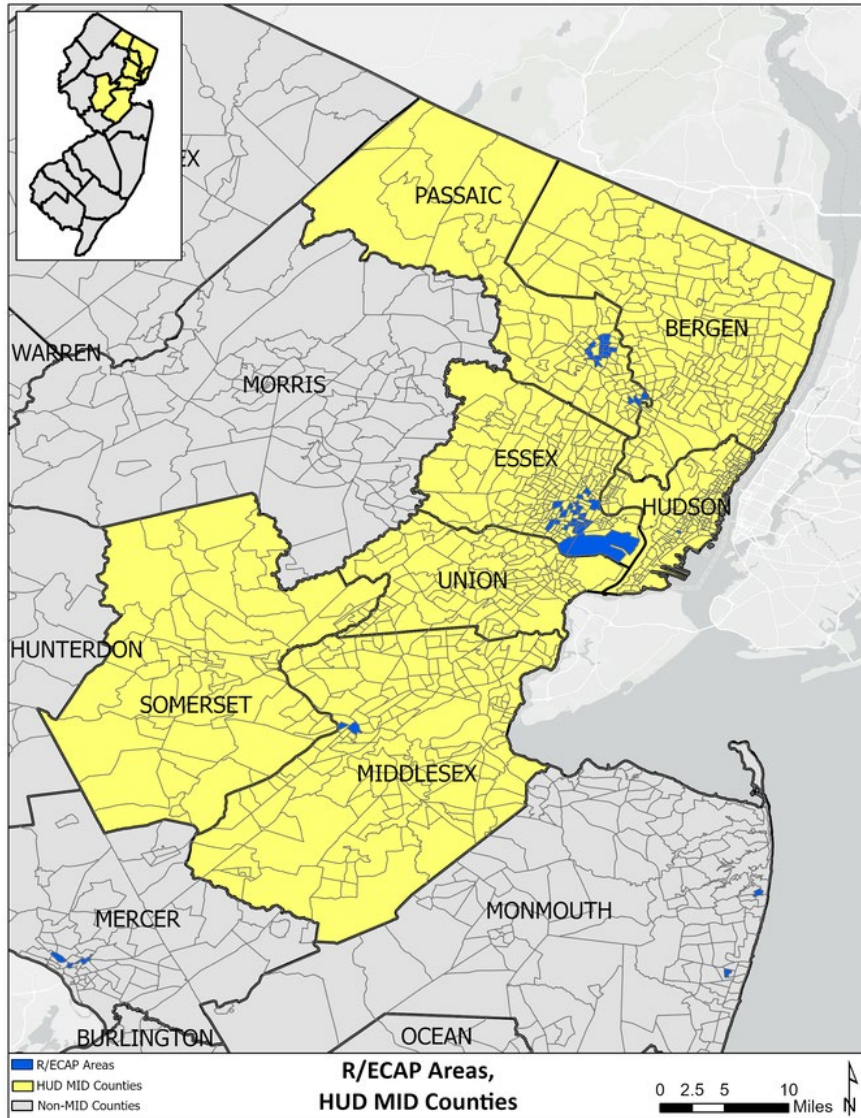
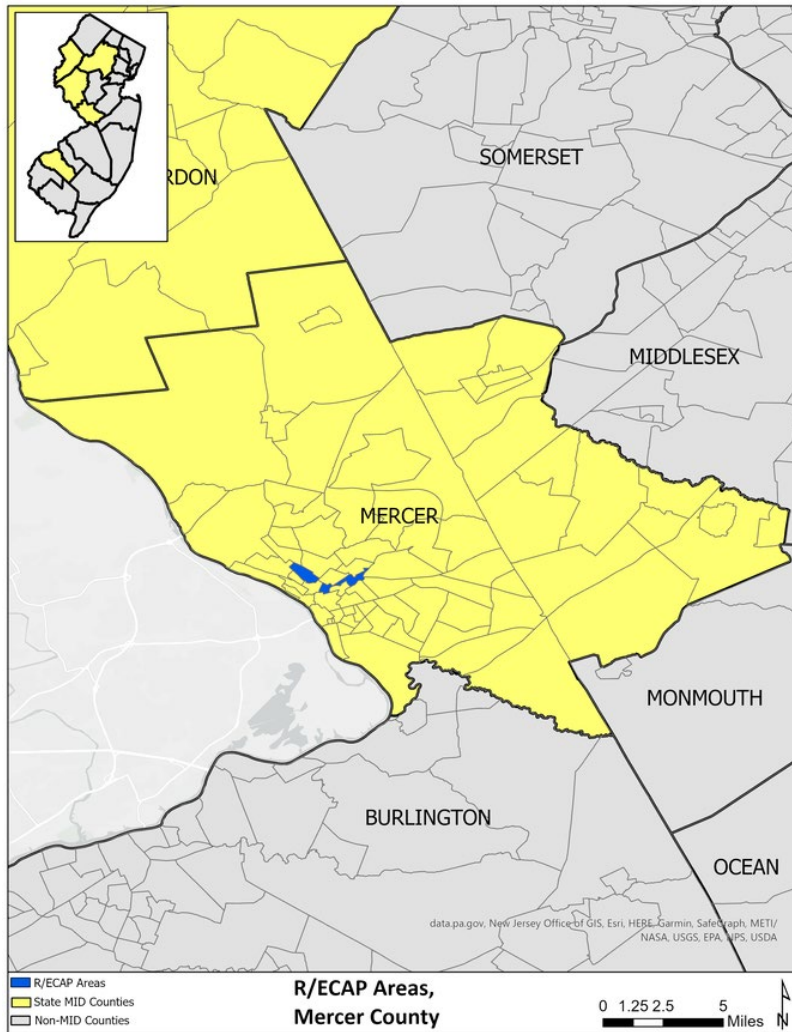


Figure 5: State MIDs (Mercer County) R/ECAP



2.2.4.7 Social Vulnerability and Other Federally Protected Classes

According to the CDC/ATSDR's Social Vulnerability Index (SVI), there are several areas of Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union counties that are socially vulnerable or have a high concentration of residents that identify as disabled, persons of color, or as single parents. The SVI ranks counties and tracts on 15 social factors, including unemployment, minority status, and disability, and further groups them into 4 related themes. The CDC SVI ranking variables for the four themes are Socioeconomic Status, Household Composition and Disability, Minority Status and Language, and Housing Type and Transportation. These indicators help support analysis on the relative vulnerability of a given census tract and help identify communities that will need continued support to recover following an emergency or natural disaster. The overall ranking is a percentile ranking calculation that represents the proportion of tracts that are equal to or lower than a tract of interest in terms of social vulnerability. For example, a CDC/ATSDR SVI ranking of 0.60 signifies that 60% of tracts in the State or Nation are less vulnerable than the tract of interest and 40% of tracts in the State or Nation are more vulnerable.

There are many socially vulnerable populations in Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union counties based on several key indicators. Using HUD's LMI calculations, the Centers for Disease Control and Prevention (CDC) and Agency for Toxic Substances and Disease Registry (ATSDR) Social Vulnerability Index, and the U.S. Environmental Protection Agency's (EPA) EJScreen, an examination of the data reveals that there are a significant number of disadvantaged residents in all disaster-declared counties.

Table 7: SVI Data for Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Union, and Warren Counties

County	Total Population	Percentage of Residents Living in Poverty	Percentage of Disabled Residents	Percentage of Residents Who Are Single Parents	Percentage Minority	Percentage of Residents With Limited English Proficiency	Overall SVI Percentile
Bergen	929,999	7.0%	8.1%	5.8%	42.7%	6.7%	0.25
Essex	793,555	16.4%	11.6%	12.7%	69.2%	8.1%	0.9
Gloucester	290,852	7.4%	12.9%	7.0%	21.2%	1.2%	0.3
Hudson	668,631	16.3%	9.2%	10.2%	71.1%	13.7%	0.7
Hunterdon	125,051	4.8%	8.9%	4.7%	14%	1.1%	0.0
Mercer	368,762	11.4%	10.4%	8.6%	49.6%	6.7%	0.6
Middlesex	826,698	8.5%	9.1%	7.3%	56.2%	6.9%	0.55
Morris	494,383	4.6%	8.4%	5.0%	28.2%	3.6%	0.15
Passaic	504,041	16.7%	8.9%	11.1%	58.2%	12.5%	0.85
Somerset	330,176	4.7%	8.0%	5.4%	42.7%	3.3%	0.1
Union	553,066	9.8%	9.2%	11%	59.7%	11.5%	0.6
Warren	106,293	7.8%	12.7%	6.7%	17.6%	2.6%	0.40

The table below includes information on the number and percentage of individuals of additional protected classes and vulnerable groups. DCA will use this information to ensure program materials are inclusive and programs are designed to benefit protected groups.

As seen in the Table 8 below, both HUD and State MID counties have significantly higher rates of foreign born citizens than the rest of the state – while other protected class demographics like gender identity and familial status are generally in line with statewide trends.

Table 8: Demographics for State, Disaster Declaration areas, and MIDs

Demographic	State Estimates	State Percentage	Disaster Declaration Estimate	Disaster Declaration Percentage	HUD and State MID Estimates	MID Percentage
Female	4,707,702	50.80%	3,065,114	51.10%	2,359,471	51.13%
Male	4,559,428	49.20%	2,933,257	48.90%	2,255,562	48.87%
Foreign Born (National Origin)	2,012,872	22.70%	1,705,397	28.43%	1,485,870	32.20%
Households with Children under 18 years	1,056,873	32.30%	728,231	33.49%	564,531	33.96%

Source: 2020 ACS Five-Year Estimates

Table 9: Household Relationship Status for State, Disaster Declaration areas, and MIDs

Demographic	State Estimates	State Percentage	Disaster Declaration Estimate	Disaster Declaration Percentage	HUD and State MID Estimates	MID Percentage
Opposite-sex spouse	1,652,814	18.60%	1,099,386	18.33%	819,415	17.76%
Same-sex spouse	13,792	0.16%	9,418	0.16%	7,435	0.16%
Opposite-sex unmarried partner	182,603	2.06%	116,418	1.94%	91,004	1.97%
Same-sex unmarried partner	8,008	0.09%	5,154	0.09%	4,079	0.09%

Source: 2020 ACS Five-Year Estimates

Table 10: Household Gender Identity for State

Gender	State Estimates	State Percentage
Cisgender male	91,249	26.84%
Cisgender female	63,214	18.59%
Transgender	67,342	19.81%
None of these	47,073	13.84%
Did not report	71,128	20.92%

Figure 6: SVI Comparison Across Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Union, and Warren Counties

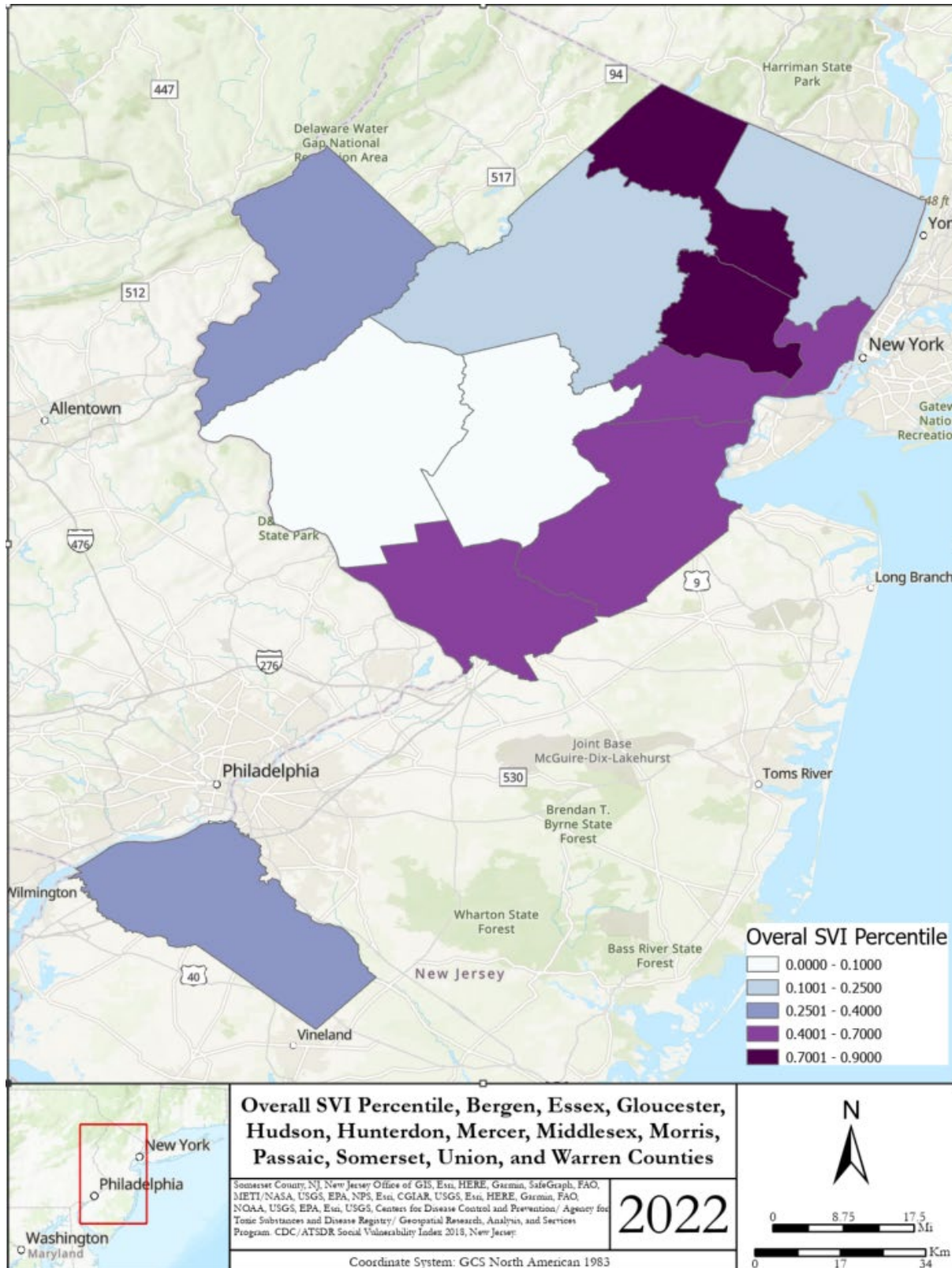
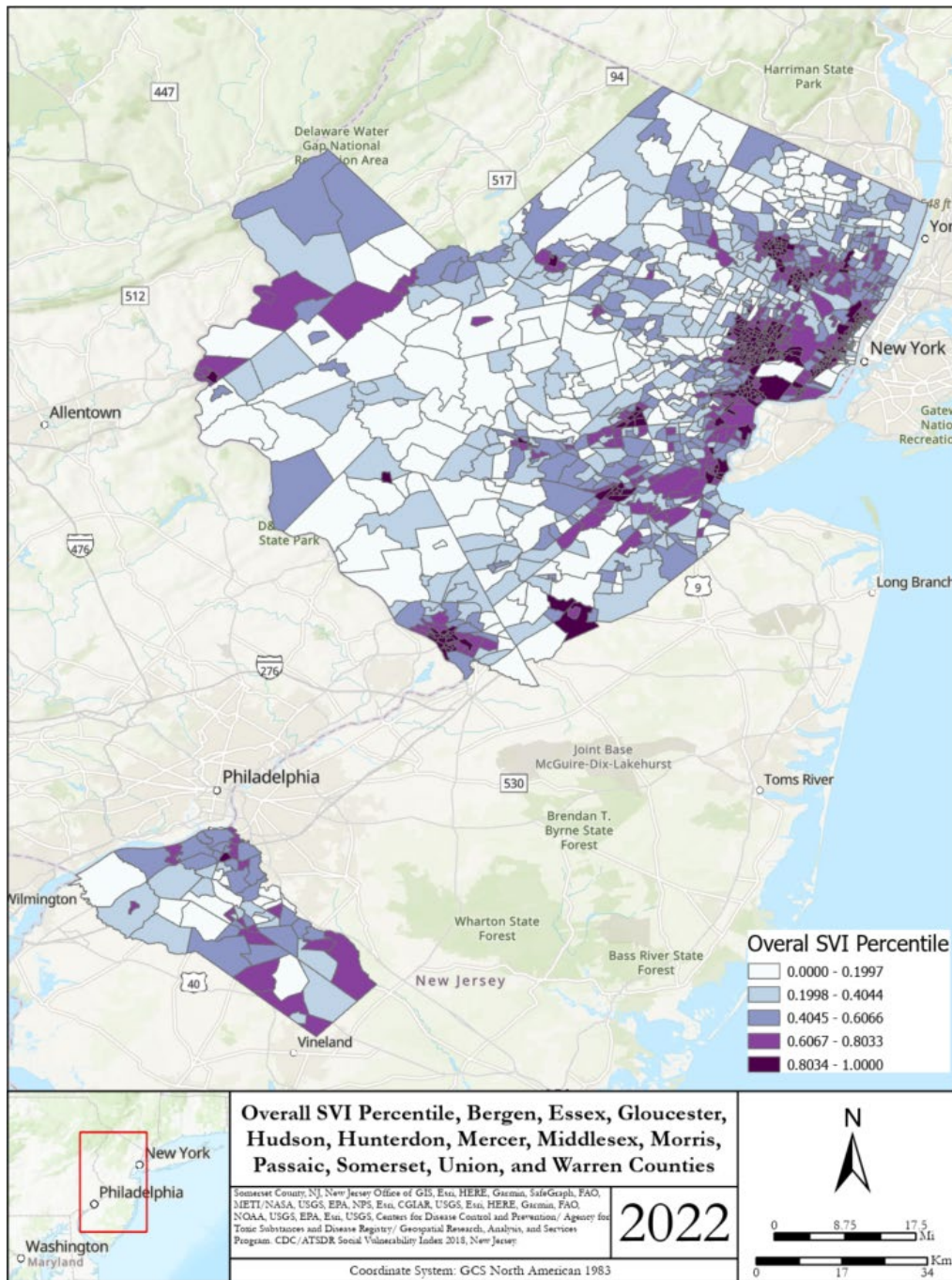
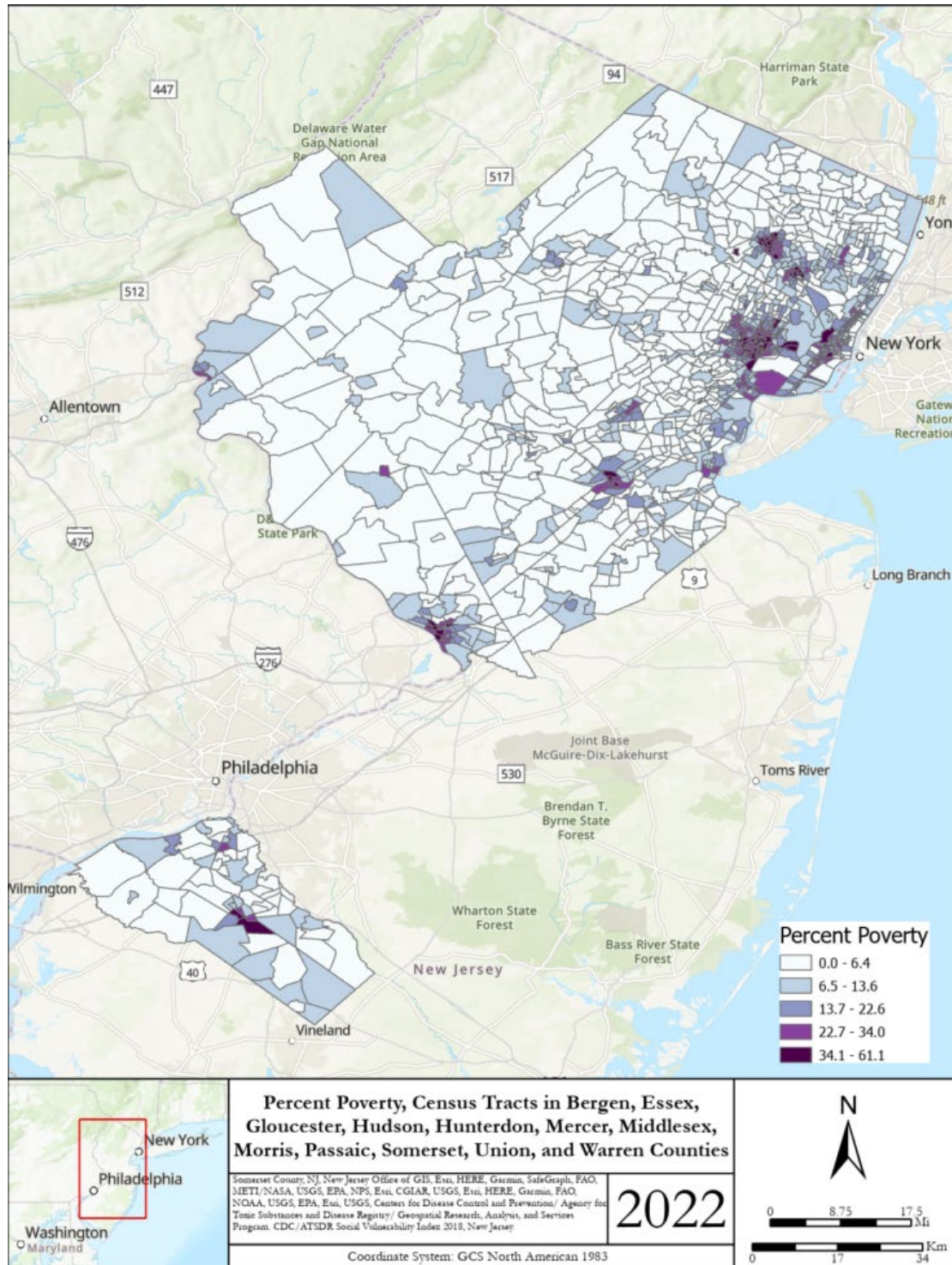
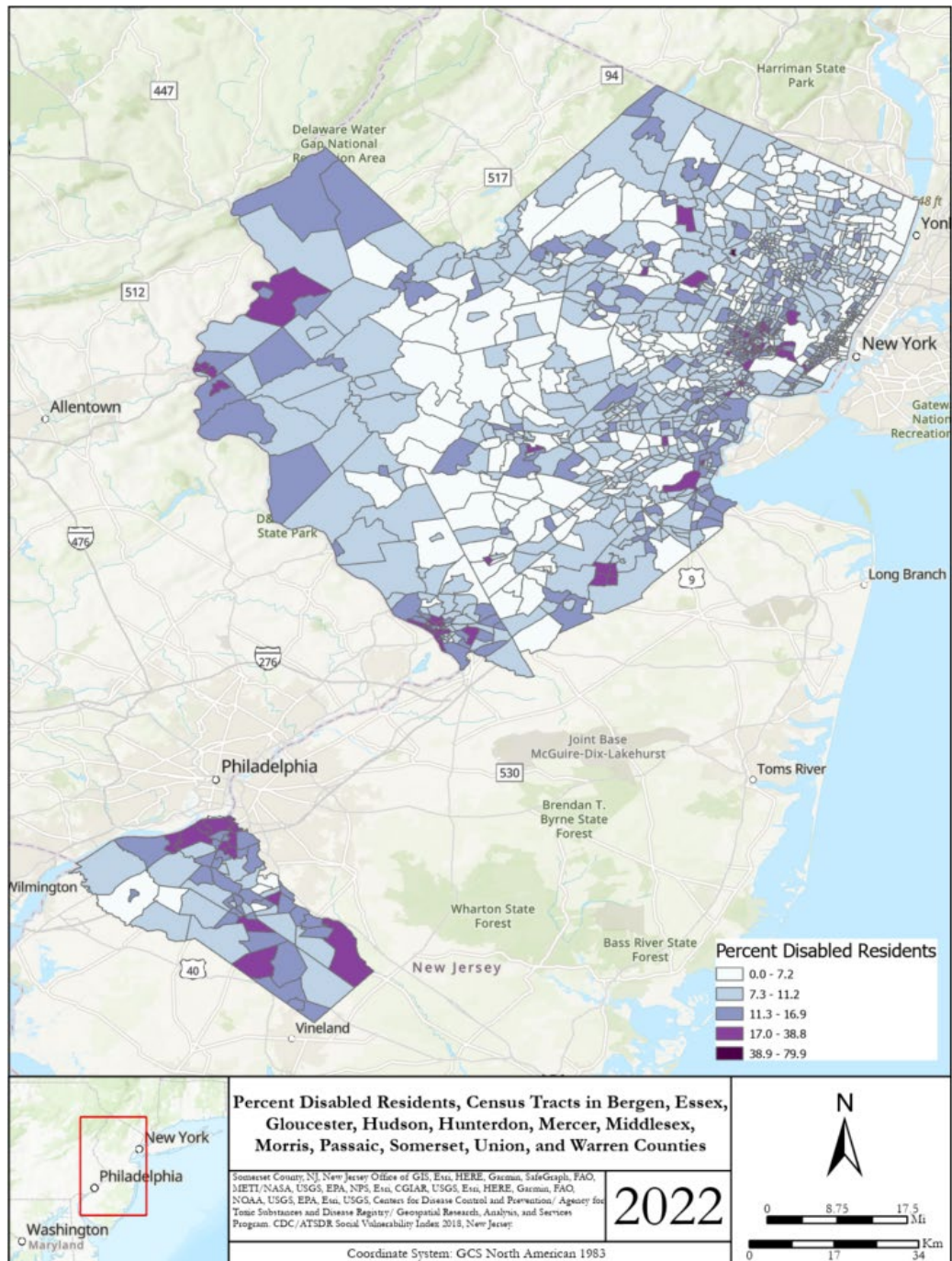
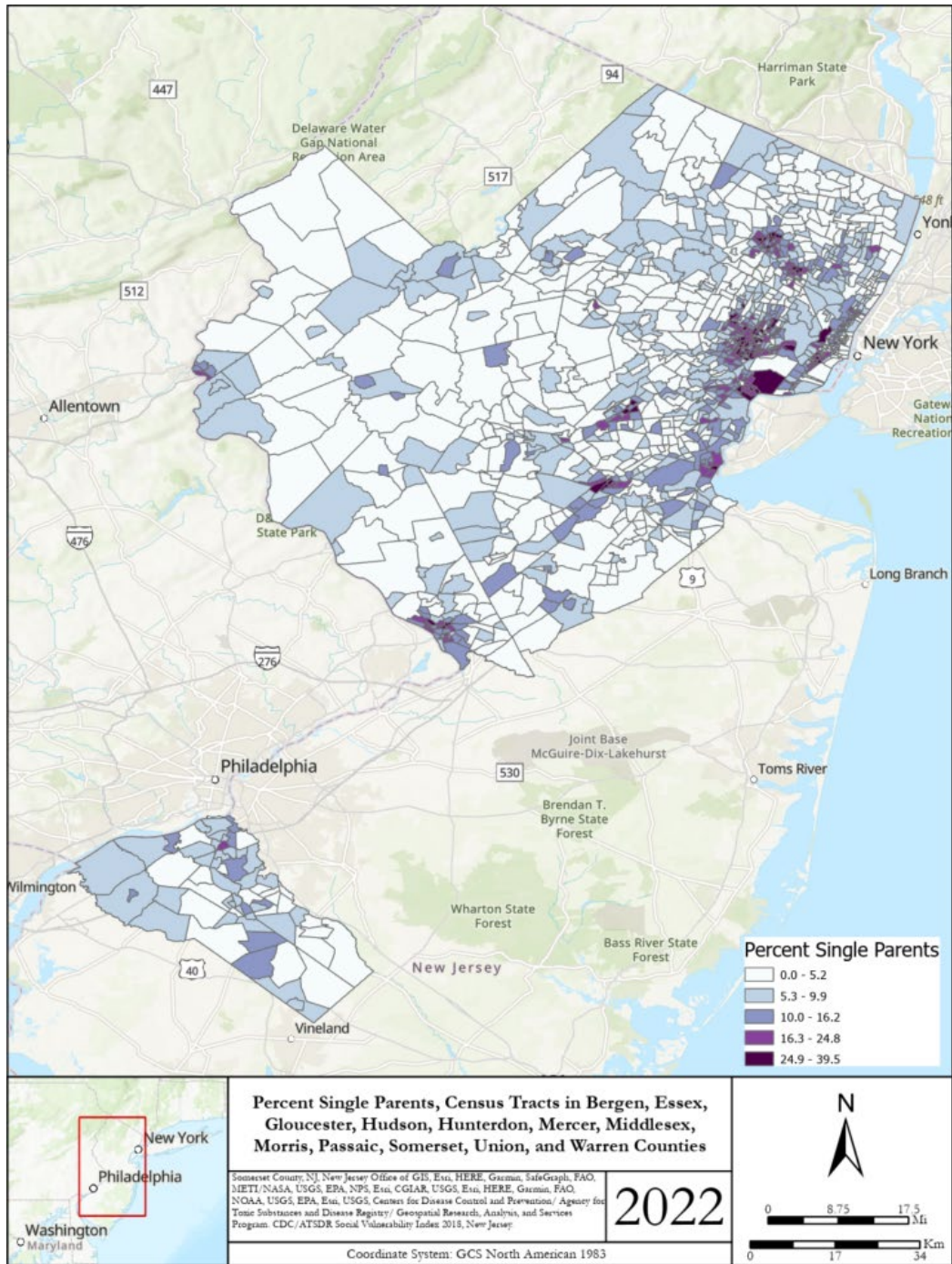


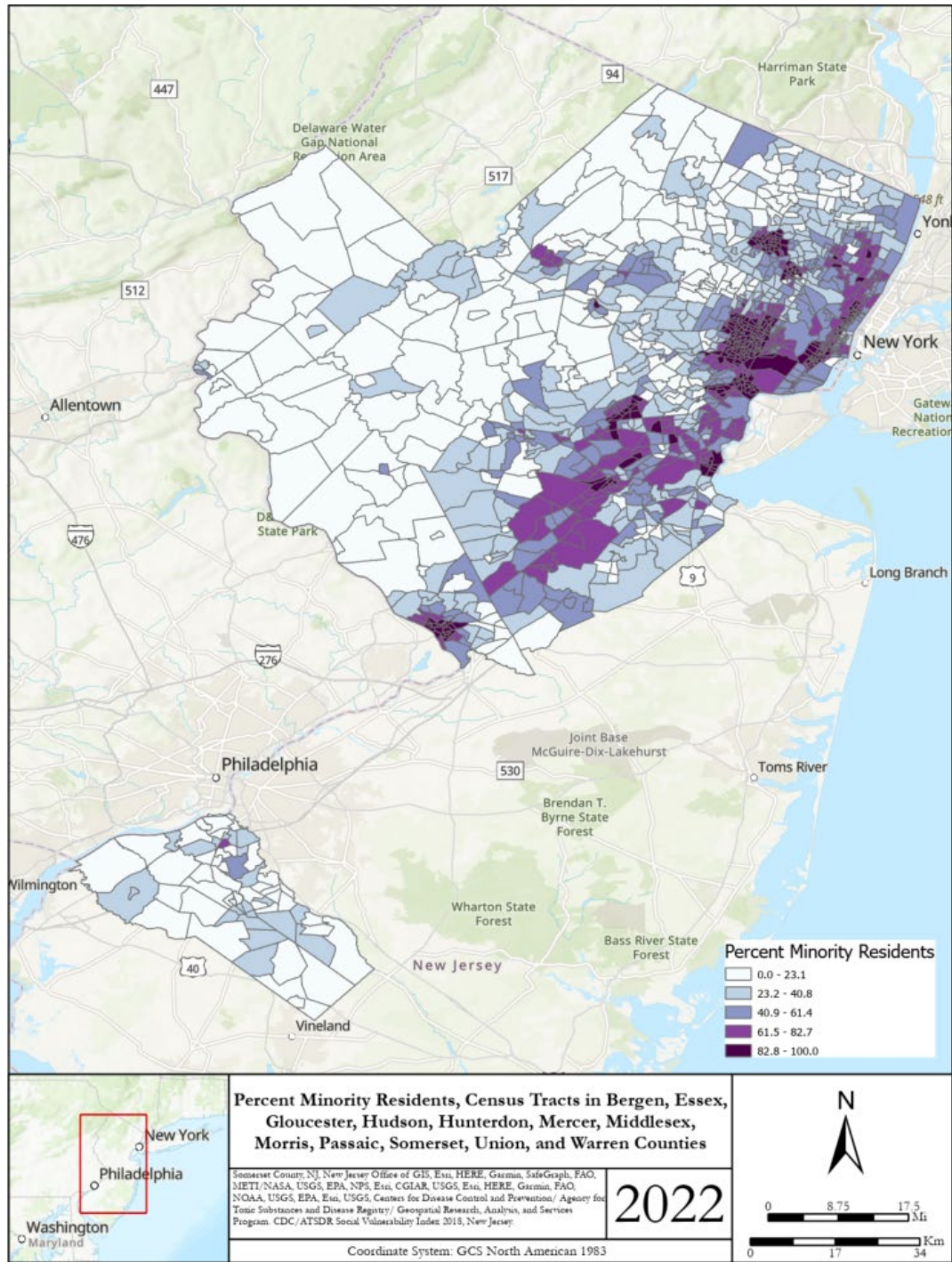
Figure 7: SVI Census Tract Maps of Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Union, and Warren Counties











2.2.4.8 Communities in Proximity to Natural and Environmental Hazards

The EPA's EJScreen tool²⁶ is a mapping and indexing tool that provides nationally consistent guidance and approach for analyzing environmental and demographic indicators²⁷. The EJ Screen dataset consists of 12 environmental and seven demographic indicators. These various indicators are assigned to one of the 12 environmental justice indexes. While the tool itself cannot solely determine community risk and vulnerability, it is useful in understanding the harm certain census tracts may experience due to proximity to natural and environmental hazards. Some of the ways in which DCA will consider environmental justice, hazards, and conditions include:

- Targeting Blue Acres buyouts in areas that are in close proximity to environmental hazards and helping residents relocate to healthier, safer locations (Blue Acres)
- Providing for remediation of environmental hazards in disadvantaged communities to carry out eligible CDBG-DR activities, when necessary and reasonable (Smart Move and Resilient Communities)

The impacted counties rank higher than the State or regional average on several EJ indicators, including Superfund proximity and underground storage tank proximity. See Figures 8 and 9 for EJScreen indicators within the counties.

Figure 8. EPA Environmental Justice Index Percentiles – Essex, Hudson, Passaic, and Bergen Counties




EJScreen Report (Version 2.0)
 County: Essex, Hudson, Passaic, Bergen
 NEW JERSEY, EPA Region 2
 Approximate Population: 2,899,477
 Input Area (sq. miles): 636.63
 (The study area contains 7 blockgroup(s) with zero population.)

Selected Variables	Percentile in State	Percentile in EPA Region	Percentile in USA
Environmental Justice Indexes			
EJ Index for Particulate Matter 2.5	71	68	69
EJ Index for Ozone	70	66	69
EJ Index for 2017 Diesel Particulate Matter*	79	75	85
EJ Index for 2017 Air Toxics Cancer Risk*	72	62	70
EJ Index for 2017 Air Toxics Respiratory HI*	73	64	72
EJ Index for Traffic Proximity	85	81	87
EJ Index for Lead Paint	76	68	83
EJ Index for Superfund Proximity	84	89	95
EJ Index for RMP Facility Proximity	84	82	83
EJ Index for Hazardous Waste Proximity	82	78	89
EJ Index for Underground Storage Tanks	84	88	96
EJ Index for Wastewater Discharge	85	82	89

²⁶ EPA, EJ Screen, <https://ejscreen.epa.gov/mapper/>

²⁷ [What is EJScreen? | US EPA](#)

Figure 9. EPA Environmental Justice Index Percentiles – Somerset, Middlesex, and Union Counties**EJScreen Report (Version 2.0)**

County: Somerset,Middlesex,Union

NEW JERSEY, EPA Region 2

Approximate Population: 3,392,856

Input Area (sq. miles): 1118.16

(The study area contains 7 blockgroup(s) with zero population.)

Selected Variables	Percentile in State	Percentile in EPA Region	Percentile in USA
Environmental Justice Indexes			
EJ Index for Particulate Matter 2.5	67	63	65
EJ Index for Ozone	66	63	65
EJ Index for 2017 Diesel Particulate Matter*	76	73	82
EJ Index for 2017 Air Toxics Cancer Risk*	68	59	66
EJ Index for 2017 Air Toxics Respiratory HI*	69	60	68
EJ Index for Traffic Proximity	83	78	85
EJ Index for Lead Paint	73	64	80
EJ Index for Superfund Proximity	81	86	94
EJ Index for RMP Facility Proximity	83	79	82
EJ Index for Hazardous Waste Proximity	80	75	88
EJ Index for Underground Storage Tanks	83	87	96
EJ Index for Wastewater Discharge	79	78	86

To generate the following maps, DCA used EJScreen and the Council on Environmental Quality's Climate and Economic Justice Screening Tool data to determine the most disadvantaged communities based on environmental, socioeconomic, and demographic factors. The tool identifies disadvantaged communities, which are defined as "those that are marginalized, underserved, and overburdened by pollution. These communities are at or above the combined thresholds in one or more of eight categories of criteria."²⁸ Both datasets evaluate communities, at the census tract level, on the following factors:

- Water
- Workforce
- Climate
- Energy
- Transportation
- Housing
- Pollution
- Health

Union and Essex Counties are the HUD MIDs that contain the highest number of disadvantaged census tracts (see Figure 10). Of the State MIDs, Morris County contained the highest number of disadvantaged census tracts (see Figure 11). The State MIDs had a notably lower amount of disadvantaged census tracts compared to the HUD MIDs. Approximately 9.5% of Bergen County's census tracts are identified as disadvantaged. The percentage of disadvantaged census tracts is 55% in Essex County, 3.2% in Gloucester County, 53.6% in Hudson County, 3.8% in Hunterdon County, 39% in Mercer County, 12% in Middlesex County, 7% in Morris County, 49% in Passaic County, 2.9% in Somerset County, 38.8% in Union County, and 8.7% in Warren County.

²⁸ [Explore the map - Climate & Economic Justice Screening Tool \(geoplatform.gov\)](#)

Figure 10: Climate and Economic Justice Areas HUD MID Counties Overview

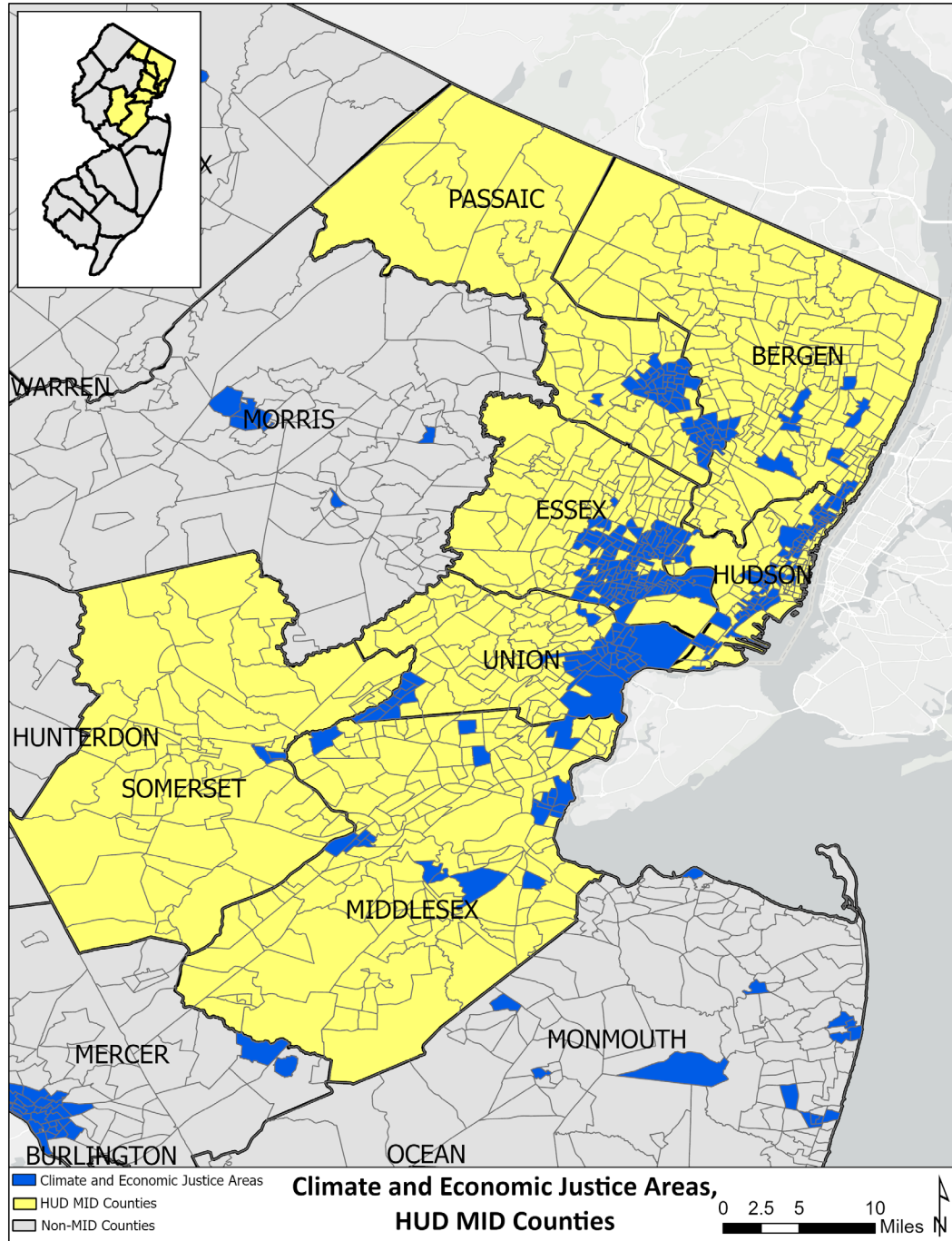
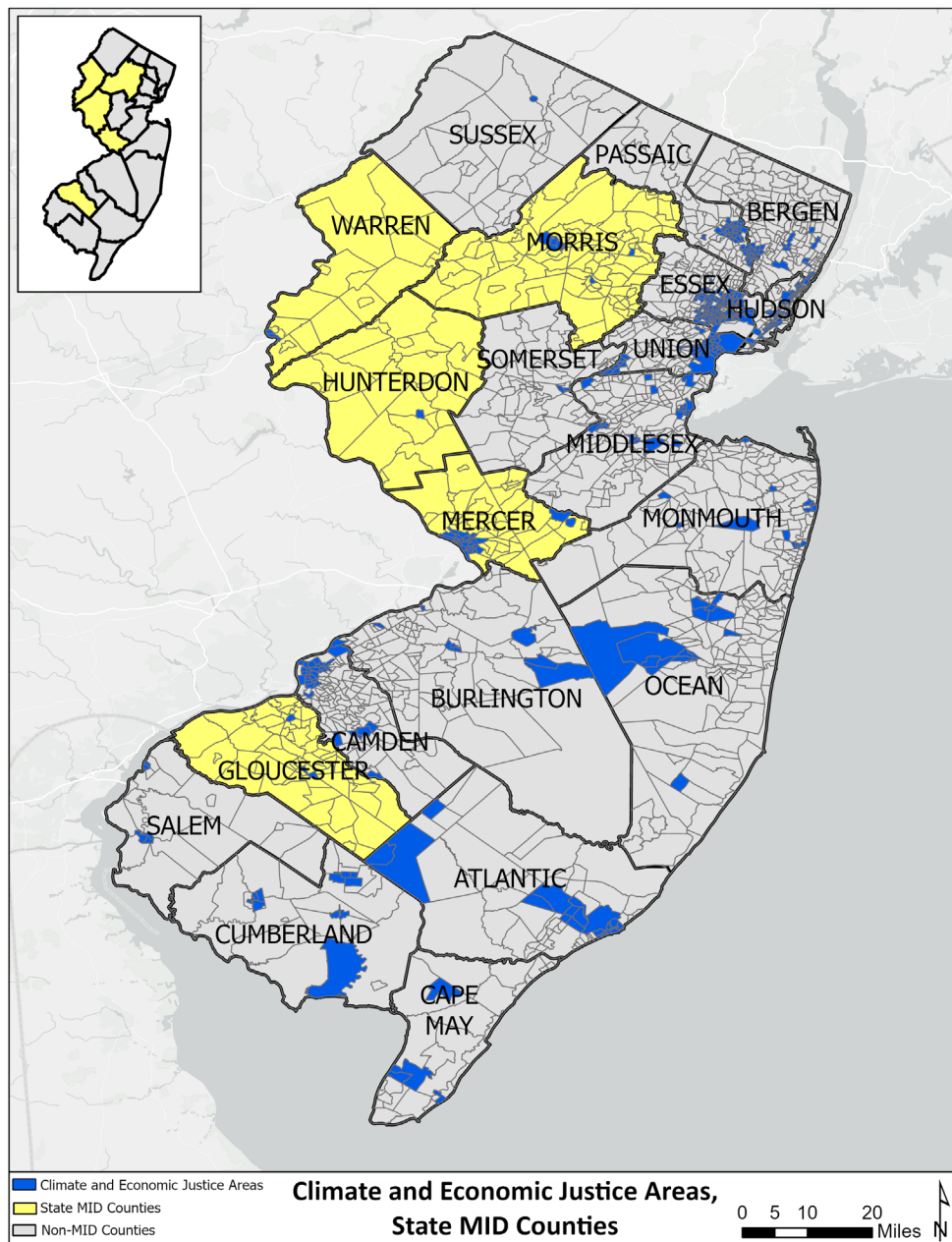


Figure 11: Climate and Economic Justice Areas State MID Counties



2.2.4.9 *Underserved Communities*

There are other mapping and area designation tools that DCA can and will use to identify underserved communities, as identified by HUD in the federal register. For this Action Plan, DCA has mapped Opportunity Zones below. However, the State will work with other state agencies, local governments and non-profit organizations to identify other areas that have been historically underserved. DCA has also identified underserved neighborhoods through its [Neighborhood Revitalization Tax Credit Program](#), and to the extent that those neighborhoods overlap with impacted areas, this information and identification of program partners will help DCA with its programmatic

design and outreach to underserved communities. It is also important to note that there are no federally recognized American Indian reservations or off-reservation trust land areas in New Jersey.

Opportunity Zones were created under the Tax Cuts and Jobs Act of 2017. These zones are nominated by states and are designated by the U.S. Department of Treasury as zones that are of low-income and/or neighbor low-income areas. Their purpose is to spur economic growth, public and private investment, improve housing and create jobs in low-income communities by providing tax benefits to investors.²⁹ This approach helps local and state leaders identify and address issues within their regions.

As seen in Figures 12 and 13 below, all HUD and State MIDs contain at least one Opportunity Zone census tract within county boundaries. However, Hudson County and Union County do have higher concentrations of Opportunity Zones.

²⁹ [Opportunity Zones | Internal Revenue Service \(irs.gov\)](#)

Figure 12: Opportunity Zones in HUD MID Counties

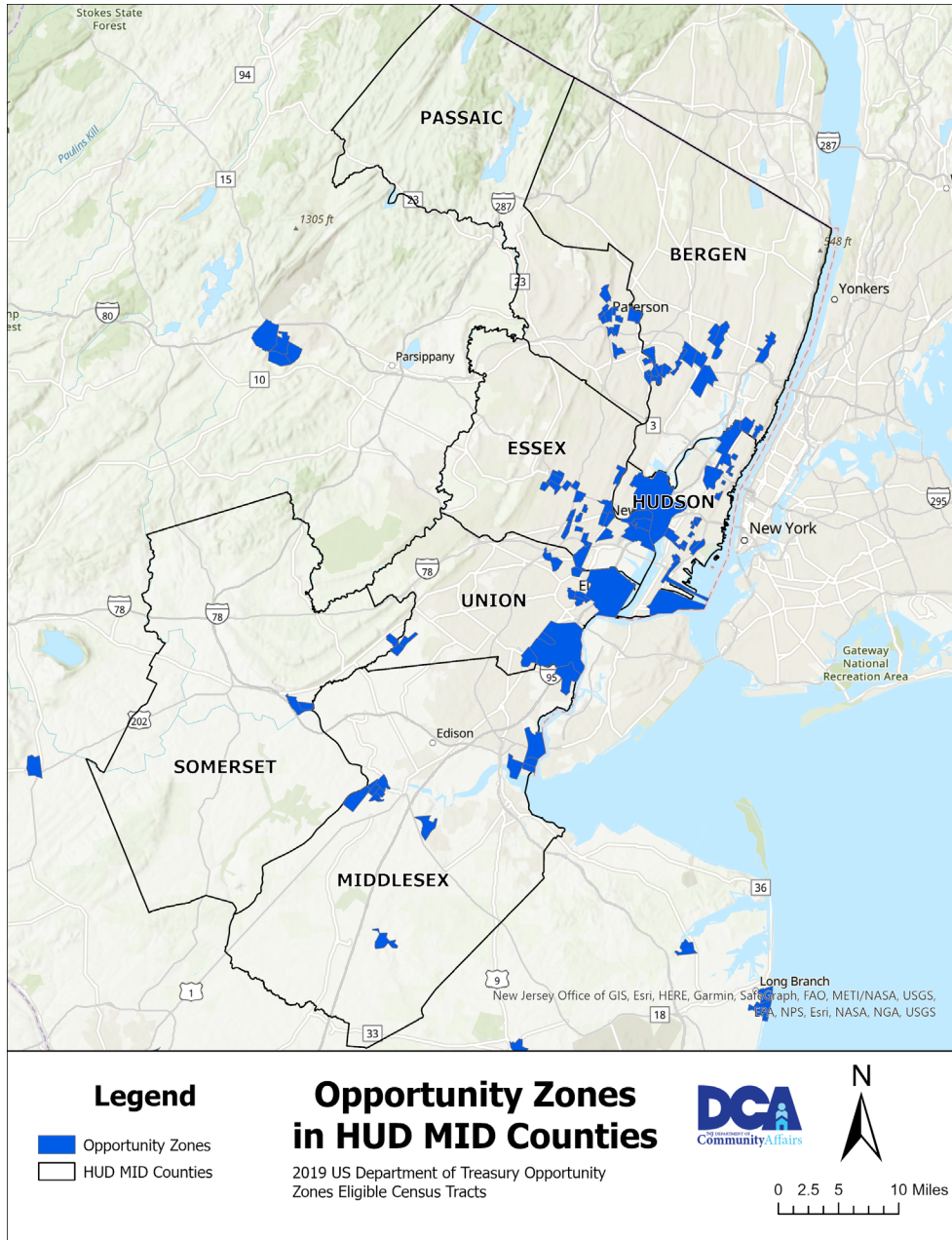
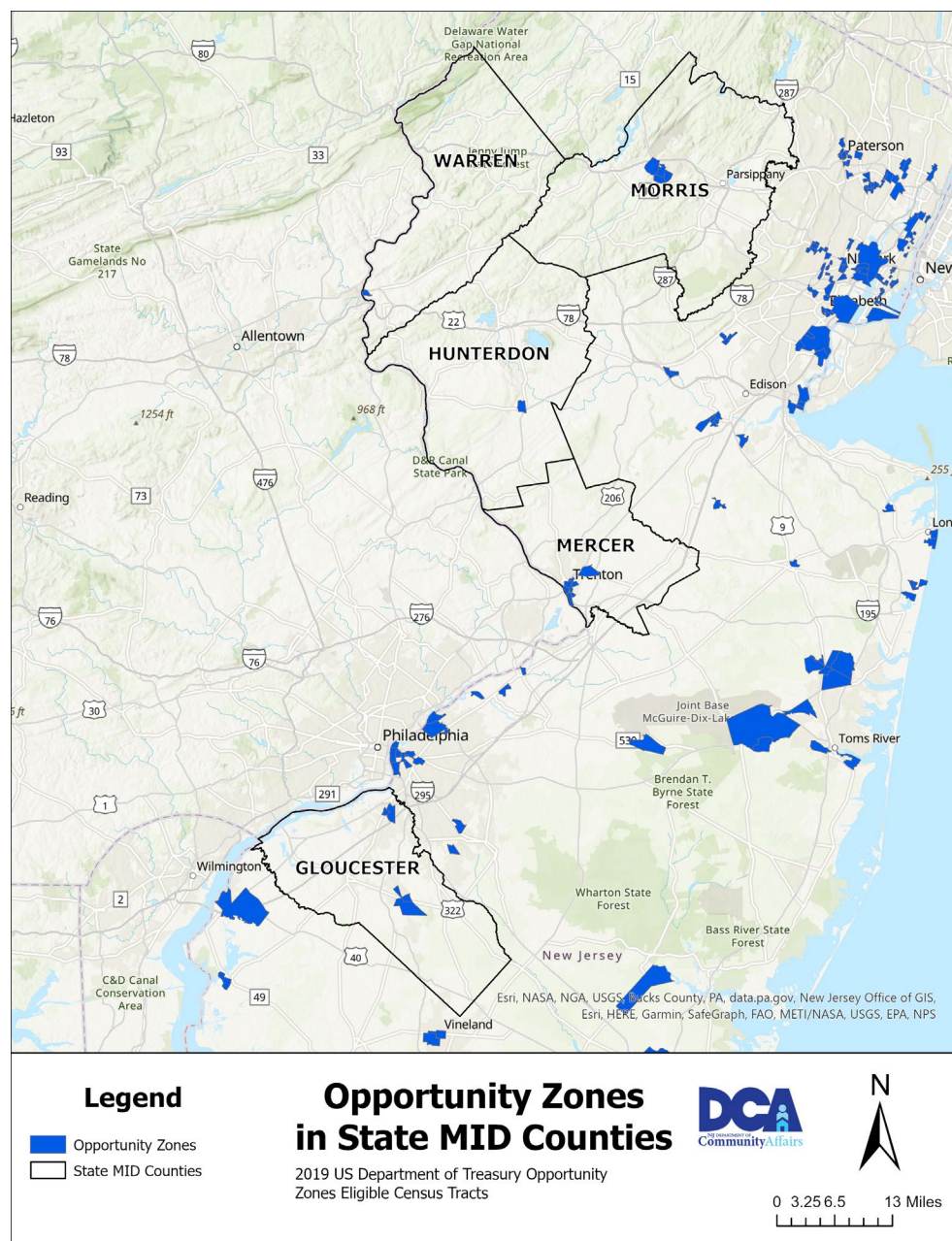


Figure 13: Opportunity Zones in State MID Counties



2.2.4.10 *Individuals Experiencing Homelessness*

One particularly vulnerable group in the wake of disasters is people experiencing homelessness. According to the U.S. Census, Hurricane Ida-impacted counties have more than 6,000 people staying in emergency shelters and more than 800 people in an unsheltered homeless situation (Section 2.2.5.5.1). Ida directly impacted 21 Continuums of Care (CoC) serving hundreds of people experiencing homelessness (Section 2.2.5.5.2). Disaster recovery is a particular challenge for these groups as many do not have permanent homes or reliable communication channels to learn about recovery resources.

In addition, COVID-19 made homelessness data collection difficult. Shelters across the State reduced their number of beds so that residents could socially distance. As a result, the State collected smaller numbers through its Homeless Management Information System. Many community events that offer food, clothing, and other supplies were cancelled, and counties sent fewer volunteers to search for people on the street. It is possible that the existing data have underestimated the number of people experiencing homelessness post-Hurricane Ida.

While individuals who experienced homelessness prior to the disaster will not benefit from the Homeowner Assistance and Recovery Program or may struggle to afford the rental properties rehabilitated through the Small Rental Repair Program, the State is prioritizing extremely low-income individuals through the Tenant Based Rental Assistance program. In addition, the State is investing considerable funding in housing counseling and legal services, which will support impacted survivors as they work through their permanent recovery plans and transition to more stable and affordable housing. The State will continue to coordinate with FEMA, OEM, and other partners to ensure those individuals who are experiencing homelessness as a result of the disaster are transitioned from their temporary living situation to more permanent and stable housing.

2.2.4.10.1 Point-in-Time Count – Type of Shelter

Scale of Data	Emergency Shelter	Transitional Housing	Unsheltered Homeless	Total Known Homeless
NJ-500 Atlantic City and County CoC	164	40	122	326
NJ-501 Bergen County CoC	142	132	5	279
NJ-502 Burlington County CoC	547	49	8	604
NJ-503 Camden City and County/Gloucester, Cape May, and Cumberland Counties CoC	699	127	109	935
NJ-504 Newark/Essex County CoC	1,371	426	91	1,888
NJ-506 Jersey City, Bayonne/Hudson County CoC	682	44	156	882
NJ-507 New Brunswick/Middlesex County CoC	484	7	137	628
NJ-508 Monmouth County CoC	198	98	26	322
NJ-509 Morris County CoC	134	100	34	268
NJ-510 Lakewood Township/ Ocean County CoC	296	58	15	369
NJ-511 Paterson/Passaic County CoC	243	8	73	324
NJ-512 Salem County CoC	10	1	7	18
NJ-513 Somerset County CoC	128	98	0	226
NJ-514 Trenton/Mercer County CoC	311	82	0	393
NJ-515 Elizabeth/Union County CoC	465	92	14	571
NJ-516 Warren, Sussex, and Hunterdon Counties CoC	128	79	22	229

2.2.4.10.2 Point-in-Time Count Impacted by Disaster

Scale of Data	Emergency Shelter	Transitional Housing	Unsheltered Homeless	Total Known Homeless
Area Wide	4,801	1,113	15,171	21,085
FEMA Declared	3,319	968	12,425	16,712
MID	2,457	708	9,593	12,758

2.2.4.11 Individuals Living in Manufactured Housing

According to the SBA, New Jersey has 428 manufactured homes impacted by the disaster. Middlesex County represents the most impacted county, with 34% of its manufactured homes impacted, followed by Bergen County at 14%.

Owners of manufactured homes often face financial difficulties when their property is damaged. They report being underinsured and often unable to access FEMA resources for critical components of their property, such as septic tanks. The State plans to integrate these properties into the recovery programs to ensure that their needs are adequately met.

2.2.4.11.1 Manufactured Housing Units Impacted by Disaster

County	No. of Units Impacted by Disaster	Percentage of Units in County
Bergen	34	13%
Essex	21	8%
Gloucester	16	6%
Hudson	20	8%
Hunterdon	5	2%
Mercer	12	5%
Middlesex	79	30%
Morris	16	6%
Passaic	17	6%
Somerset	17	6%
Union	20	8%
Warren	6	2%
TOTAL	263	N/A

Assisted Housing Impacted by Disaster

Public Housing is an integral part of a community's housing inventory. The table below shows the number of public housing units and that 67 Housing Choice Voucher units were impacted by the disaster. Housing Choice Voucher (HCV) households were displaced in Hunterdon County, Manville (Somerset County), and New Brunswick. These households have been relocated to private residences. In addition, there were 215 Low Income Housing Tax Credit (LIHTC) units and 307 public housing dwelling units impacted by Tropical Storm Ida. At the time of publication, there are no known unmet needs for the impacted LIHTC or public housing units, as they had insurance, FEMA PA, and state housing funding committed to them. The State will continue to assess unmet needs for these properties. DCA consulted with New Jersey Housing and Mortgage Finance Agency and HUD to obtain the information in Section 2.2.4.6.2 below.

2.2.4.11.2 HUD-Assisted Housing Impacted by the Disaster

County	Total Housing Choice Vouchers	Total Impacted Housing Choice Voucher Units	Total LIHTC Units	Total Impacted LIHTC Units	Total Public Housing Dwelling Units	Total Impacted Public Housing Dwelling Units
Bergen	-	0	2,030	0	13,048	272
Essex	-	0	21,678	127	54,943	35
Gloucester	-	0	3,261	0	0	0
Hudson	-	0	7,300	15	0	0
Hunterdon	427	9	1,074	0	0	0
Mercer	-	0	5,958	6	0	0
Middlesex	400	50	7,584	17	0	0
Morris	-	0	1,396	2	0	0
Passaic	-	0	5,056	36	0	0
Somerset	90	8	1,933	11	0	0
Union	-	0	4,894	1	0	0
Warren	-	0	20	0	0	0

Source: HUD Regional Office, HUD Office of PD&R Picture of Subsidized Households: 2018, Housing Choice Voucher Summary Page

2.2.4.12 Educational Demographics

Education levels can indicate additional vulnerability for disaster-impacted populations. According to U.S. Census data, more than 400,000 New Jerseyans do not have a high school diploma (Section 2.2.5.7.1). The percentage of individuals with just a high school diploma is 26.74%, representing the highest number of degree holders by level. Lower education levels can make finding secure and

sustainable employment difficult, especially in the wake of a disaster that results in local business closures.

2.2.4.12.1 Educational Demographics by Degree Level

Education (population age 25 and older)	State Estimates	State Percentage	Disaster Declaration Estimate	Disaster Declaration Percentage	HUD and State MID Estimates	HUD and State MID Percentage
Less Than 9th Grade	287,866	4.67%	223,195	5.38%	193,427	6.06%
9th to 12th Grade, No Diploma	312,895	5.07%	203,910	4.91%	165,685	5.19%
High School Graduate (includes equivalency)	1,649,853	26.74%	1,051,637	25.33%	816,046	25.59%
Some College, No Degree	996,254	16.15%	617,996	14.88%	470,219	14.74%
Associate's Degree	409,571	6.64%	253,183	6.10%	184,422	5.78%
Bachelor's Degree	1,530,150	24.80%	1,078,580	25.98%	816,498	25.60%
Graduate or Professional Degree	982,912	15.93%	723,631	17.43%	543,120	17.03%

2.3 Infrastructure Unmet Needs

2.3.1.1 Disaster Damage and Impacts – Infrastructure

FEMA, SBA, New Jersey State agencies, and local communities have identified considerable impacts on public facilities and infrastructure from Hurricane Ida. While FEMA has determined more than \$10 million in damages to be eligible under its Public Assistance Program, that number does not reflect the entirety of the hurricane's infrastructure impacts. Not only was the damage considerable in scale, but the storm impacted a wide range of facility types, including public buildings, roads and bridges, utilities, and parks. Damage was often concentrated in densely populated urban areas. Jersey City alone suffered more than \$35 million in damage to its infrastructure.³⁰

Roads and bridges were significantly damaged during the storm. For example, the State reported multiple road collapses in the central portion of the State on routes 22, 130, and 202. Hundreds of drivers had to abandon their cars on the sides of roads in response to rapid flash flooding and washed away pavement.³¹ Roads around Newark International Airport were closed due to flooding, and the New Jersey Transit rail service suspended or delayed multiple bus routes with flooding and

³⁰ NJ Spotlight News, Ida's damage shows climate-change disparity, <https://www.njspotlightnews.org/2021/09/hurricane-ida-urban-areas-fema-federal-disaster-declaration-elizabeth-newark-jersey-city-environmental-justice-communities/>

³¹ My Central Jersey, 'A complete disaster': Hurricane Ida leaves floods, death and destruction in Central Jersey, <https://www.mycentraljersey.com/story/weather/2021/09/02/hurricane-ida-floods-death-destruction-central-new-jersey/5697043001/>

downed trees.³² In Somerset County alone, more than a dozen roads were forced to close due to floodwater, with several badly damaged.³³ In the wake of Hurricane Ida, FEMA approved funding for 61 road and bridge Public Assistance Projects.

Figure 14: Truck Stuck in Water on Route 206 North After Tropical Storm Ida Dumped Large Amount of Rain in Raritan, NJ, on September, 2, 2021



Source: Ed Murray, NJ Advance Media

³² NJ.com, Ida's path of destruction in N.J.: Rising death toll, epic flooding, fierce tornado damage, houses destroyed, <https://www.nj.com/weather/2021/09/idas-path-of-destruction-in-nj-at-least-8-dead-epic-flooding-fierce-tornado-damage-houses-destroyed.html>

³³ MSN.com, 13 Somerset County Roads Remain Closed After Ida Flooding, <https://www.msn.com/en-us/news/us/13-somerset-county-roads-remain-closed-after-ida-flooding/ar-AA0c693>

Figure 15 : Bridge in Somerset County Inundated by Floodwaters



Source: Paul Martinka, New York Post

Water control facilities also were impacted by flash flooding as rivers across the State rose past their typical water levels. In one instance, the Raritan River flooded roads and infrastructure at Rutgers University (see Figure 16).³⁴ FEMA approved 14 Public Assistance Projects for the repair and mitigation of water control facilities valued at more than \$1 million in funding.

³⁴ NJ.com, Ida's path of destruction in N.J.: Rising death toll, epic flooding, fierce tornado damage, houses destroyed, <https://www.nj.com/weather/2021/09/idas-path-of-destruction-in-nj-at-least-8-dead-epic-flooding-fierce-tornado-damage-houses-destroyed.html>

Figure 16: Route 18 in New Brunswick at Rutgers University Was Under Water on September 2, 2021, After Tropical Storm Ida Caused River Waters to Rise



Source: Andrew Mills, NJ Advance Media for NJ.com

Public utilities also were impacted by the disaster, particularly in zones with heavy rainfall. On September 2, 2021, PowerOutage.us reported more than 73,000 power outages impacting thousands of homes and businesses across the State.³⁵ In some instances, emergency crews could not navigate through flooded areas to turn off gas lines, resulting in flame ignited explosions that destroyed buildings.³⁶ More than \$1.4 million has been allotted to 36 public utilities projects since the storm.

Hurricane Ida also caused catastrophic damage to public buildings in the State, with damage to 49 public schools and 9 colleges and universities totaling more than \$83.6 million in requests for Public Assistance.³⁷ Indeed, 21 schools in 18 districts had to close on or after their original start date and 4 had yet to reopen by mid-December 2021. At least three schools reported more than \$10 million in damage from the storm, with Englewood Public Schools reporting the highest damage estimate of \$24.2 million, according to a preliminary damage assessment form submitted to the State Office of Emergency Management, representing approximately 34% of the district's total operating budget for the 2021–2022 academic year. In Newark, school officials reported fires, flooding, and ruined gym

³⁵ NPR, Ida Brings Historic Flooding To The Northeast, Killing More Than 40 People, <https://www.npr.org/2021/09/02/1033513900/historic-flooding-hurricane-ida-new-york>

³⁶ New Jersey 101.5, Owner of Manville, NJ Club That Exploded Waits for FEMA, <https://nj1015.com/owner-of-manville-nj-club-that-exploded-after-ida-waits-for-fema/>

³⁷ NJ.com, Ida caused \$83.6M in damage to 49 N.J. schools. They have to pay up front before FEMA aid, <https://www.nj.com/news/2021/12/ida-caused-836m-in-damage-to-49-nj-schools-but-they-have-to-pay-up-front-before-fema-aid.html>

floors that were estimated to cost more than \$5 million to repair.³⁸ In Manville, record flood levels on the Raritan River caused the Borough Hall to flood.³⁹

Flooding at Newark Liberty International Airport, operated by the Port Authority of New York and New Jersey, forced the cancellation of hundreds of flights and stranded Labor Day travelers.⁴⁰ Meanwhile, public transportation, including New Jersey Transit and Amtrak train service, ground to a halt “almost everywhere” due to flooded tracks.⁴¹

Figure 17: New Jersey Transit Train in Bound Brook, NJ, Surrounded by Flood Water



Source: Ed Murray, NJ Advance Media for NJ.com

The State of New Jersey and local officials are still working with FEMA to estimate the extent of the damage to infrastructure and public buildings, identify gaps in funding and which projects are eligible for FEMA PA, and complete projects worksheets.

As an update to the unmet needs of infrastructure. After meeting with multiple community groups, elected officials and municipalities in the affected Ivy Hill area, local officials, and residents are seeking communitywide mitigation solutions to problems of repetitive flooding. During the Public Action Plan public comment period at the Newark public hearing, the State received feedback from residents requesting the addition of catch basins and drainage improvements to mitigate future flooding from disasters. Subsequent to the Newark public hearing, DCA staff engaged the Ivy Hill residents on several occasions, including attending a community meeting on March 14, 2023, where residents and other community partners were able to convey firsthand the effect the flooding had on the Ivy Hill. Officials from Essex County, the City of Newark, and South Orange Township as well as

³⁸ Newark Chalkbeat, Ida caused ‘catastrophic’ storm damage to Newark schools, officials say, <https://newark.chalkbeat.org/2021/9/10/22666870/hurricane-ida-storm-newark-schools>

³⁹ Detroit Free Press, ‘You feel your heart fall out’: Somerset County food businesses reel from Ida’s destruction, <https://www.freep.com/story/entertainment/dining/2021/09/14/hurricane-ida-restaurants-food-businesses-central-jersey-somerset-county/8266575002/>

⁴⁰ New York Post, Newark airport cancels hundreds of flights ahead of Labor Day due to Ida flooding, <https://nypost.com/2021/09/02/newark-airport-cancels-hundreds-of-labor-day-flights-after-ida-flooding/>

⁴¹ News Week, Before-and-After Aerial Photos Show Extent of Devastation in New Jersey After Flooding, <https://www.newsweek.com/hurricane-ida-new-jersey-before-after-aerial-photos-damage-1626347>

representatives from Seton Hall University were all in attendance. Newark presented efforts that were underway to better understand the cause of the flooding and potential short-term solutions.

The Ivy Hill neighborhood in Newark is in the HUD MID area of Essex County. A preliminary investigation was conducted that focused on field investigations that documented rainfall events as well as examined the history of flooding in the area. On the first day of investigation, a total rainfall event of 0.95 inches took place with a peak intensity of 0.17 inches/hour with a duration of 15 hours. This rainfall event resulted in severe ponding in the neighborhood, including covering streets and inundating sidewalks. During Tropical Storm Ida, these same areas experienced severe flooding, especially in the low-lying streets of Woodbine, Synott, and Tuxedo. The area is predominantly LMI with an overall AMI of 62.28%.

In February 2023, a CCTV scan was conducted of the existing stormwater mains in the area, and it found them to be in overall good condition. However, several had obstructions like gas lines and sewer lines transecting as well as a right-angle bend at one of the intersections. These obstructions reduce the flow of stormwater during large events.

The City has already completed several projects to prepare for a more comprehensive stormwater solution, including cleaning the stormwater main, installing flow monitoring meters, and adding additional catch basins. There is also a proposal developed to conduct a detailed analysis of the area that would provide the data for a Basis of Design Report for a long-term solution.

The flooding that the Ivy Hill neighborhood experiences relates back to Essex County All Hazard Mitigation Plan as well as the State's Hazard Mitigation Plan which identified flooding as one of the major hazards within the State and the County. The State evaluated the mitigation and resilient needs of the Ivy Hill neighborhood to determine the design of the new Ivy Hill Storm Water Project Neighborhood Mitigation Program.

2.3.1.2 An update to the unmet needs for infrastructure for 2025, Due to changes in FEMA's mitigation and resiliency funding, with the ending of the Building Resilient Infrastructure and Communities (BRIC) program in 2025, references to BRIC are being removed from the Resilient Communities Program (RCP) section of New Jersey's CDBG-DR Action Plan in APA 10. FEMA has consolidated resilience funding into other hazard mitigation programs, eliminating BRIC as a separate funding stream. This update is intended to reflect current federal policy and avoid confusion, but it does not alter the intent or design of the RCP. The program's structure and goals remain the same - helping local governments plan and deliver resilient infrastructure projects that reduce disaster risk, strengthen community preparedness, and support long-term recovery. FEMA Public Assistance Program

FEMA's Public Assistance Program (PA) provides grants to State, tribal, territorial, and local governments, and certain types of private nonprofits so that communities can respond to and recover from major disasters quickly. Section 406 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act also allows FEMA to fund the hardening of these damaged facilities against future events by providing assistance for hazard mitigation measures during the recovery process, known as Section 406 Mitigation.

To access FEMA PA funds, eligible applicants must submit a request for grant funds to the State. In New Jersey, the Office of Emergency Management (OEM) manages PA. Together with FEMA, OEM evaluates eligibility for PA. For DR-4614, FEMA is authorized to reimburse not less than 75% of the

eligible costs of specific types of disaster response and recovery work undertaken by eligible applicants. FEMA may recommend that the President increase the federal cost share, where warranted.

FEMA PA-eligible activities include short-term emergency work and long-term permanent work. Emergency work is divided into two categories: Debris Removal (Category A) and Emergency Protective Measures (Category B). Direct assistance for debris removal is provided if FEMA determines that such work is in the public interest. Permanent work is broken down into five categories: Roads and Bridges (Category C); Water Control Facilities (Category D); Buildings and Equipment (Category E); Utilities (Category F); and Park, Recreational, Railway, Beaches, Piers, Ports, and Harbors (Category G). Permanent work may only be authorized under a major disaster declaration. The table below (Section 2.3.1.3) outlines which counties qualified for which FEMA PA categories under DR-4614. For the purposes of the needs assessment, HUD only considers needs associated with categories C through G (Permanent Work).

2.3.1.3 Total Cost and Need by PA Category

PA Category	Estimated PA Cost	Local Match	Resilience (15%)	Total Need
C	\$6,343,770	\$704,863	\$1,057,295	\$1,762,158
D	\$1,438,109	\$159,790	\$239,685	\$399,475
E	\$3,958,904	\$439,878	\$659,817	\$1,099,695
F	\$1,928,243	\$214,249	\$321,374	\$535,623
G	\$3,259,245	\$362,138	\$543,208	\$905,346
TOTAL	\$16,928,271	\$1,880,918	\$2,821,379	\$4,702,297

2.3.1.4 Hazard Mitigation Needs per County or Known Project (as applicable)

Project	Cost	Funding Source	Unmet Need (Local Match)
Various	\$148,647,976	FEMA Hazard Mitigation Grant Program (HMGP), COVID-19	\$37,161,994
Various	\$49,541,138	FEMA HMGP, Remnants of Hurricane Ida	\$12,385,285
Manville Buyouts	\$10,000,000	FEMA Flood Mitigation Assistance, Swift Current	\$2,500,000

2.4 Economic Revitalization Unmet Need

2.4.1.1 Disaster Damage and Impacts

Before Hurricane Ida made landfall, New Jersey was home to a steady business sector. In 2018, New Jersey's businesses employed 24.2 million people, with an average annual employment growth of 2.6%. The top three employment sectors for the State include healthcare and social assistance;

retail trade; and professional, scientific, and technical services. The highest grossing industry by gross domestic product is real estate, rental, and leasing.⁴² Small businesses, including restaurants, shopping centers, and mom-and-pop stores, comprise the downtown core of many of the State's cities and towns.

Table 9: Businesses that Applied for Disaster Assistance from the SBA

County	No. of Business Applicants	Average Verified Loss
Bergen	372	\$118,598
Essex	488	\$82,067
Gloucester	11	\$11,985
Hudson	251	\$65,105
Hunterdon	33	\$213,052
Mercer	32	\$226,345
Middlesex	183	\$129,710
Morris	23	\$12,374
Passaic	210	\$102,894
Somerset	253	\$573,136
Union	383	\$218,393
Warren	8	\$2,604
Grand Total	2,247	\$173,214

New Jersey businesses saw decreased revenues and sales in the wake of Hurricane Ida. The physical impediments of the storm, including flooded streets, damaged buildings, and power outages, prevented many businesses from operating. In one example, TD Bank Ballpark, home to the Yankees' minor team, was completely inundated with water (Figure 18@).⁴³

⁴² IBIS World, New Jersey State Economic Profile, <https://www.ibisworld.com/united-states/economic-profiles/new-jersey/#:~:text=Overview%20of%20the%20New%20Jersey%20Economy&text=New%20Jersey%27s%20gross%20state%20product,annual%20employment%20growth%20of%202.6%25>

⁴³ USA Today, A Yankees minor league ballpark in New Jersey is completely flooded after Ida, <https://ftw.usatoday.com/gallery/hurricane-ida-yankees-minor-league-park-nj-flooded>

Figure 18: TD Bank Ballpark Flooded With Water Due to Hurricane Ida

Source: USA Today

Small businesses, already recovering from shutdowns and slower business due to the COVID-19 pandemic, were directly impacted by Hurricane Ida, facing the need for renovations after the storm. In Montclair, small businesses closed indefinitely due to facility flooding, merchandise loss, and critical equipment being destroyed. Montclair businesses took to social media to share updates and photos of their property damage and announce temporary closures.⁴⁴

In Manville, where the adjacent Raritan River reached 27.66 feet, the Main Street business district, including European Deli, was hit particularly hard, while Walmart's parking lot was under 2 feet of water and Saffron Banquet Hall was razed by an explosion.^{45, 46} In nearby Somerville, 3 to 4 feet of water filled Summer Ville, an ice cream shop. And in South Plainfield, flooding from the waters of the Bound Brook and driven rain combined to destroy much of Sherban Diner, which is a restaurant and 120-seat banquet hall.⁴⁷

⁴⁴ Montclair Girl, A List of Montclair Area Businesses That Have Temporarily Closed Due to Ida, <https://www.themontclairgirl.com/montclair-businesses-temporarily-closed-due-to-ida/>

⁴⁵ Detroit Free Press, 'You feel your heart fall out': Somerset County food businesses reel from Ida's destruction, <https://www.freep.com/story/entertainment/dining/2021/09/14/hurricane-ida-restaurants-food-businesses-central-jersey-somerset-county/8266575002/>

⁴⁶ News Week, Before-and-After Aerial Photos Show Extent of Devastation in New Jersey After Flooding, <https://www.newsweek.com/hurricane-ida-new-jersey-before-after-aerial-photos-damage-1626347>

⁴⁷ New York Times, As Ida Flooded New Jersey, He Was Swept Down a Sewer Pipe , <https://www.nytimes.com/2021/09/17/nyregion/nj-flooding-ida-damage.html#:~:text=The%20remnants%20of%20Hurricane%20Ida%2C%20which%20first%20made%20landfall%201%2C300.second%2Ddeadliest%20storm%20on%20record.>

Figure 19: Flood Aftermath at Summer Ville Ice Cream Shop in Somerville, NJ



Source: NJ.com

Commercial business sectors such as agriculture also saw economic losses. The United States Department of Agriculture Farm Service Agency reported crop, land, infrastructure, and livestock losses to both farmers and livestock producers.⁴⁸ Mullica Hills, in Gloucester County, was struck particularly hard as a result of an EF3 tornado—one of one of at least eight prompted by Hurricane Ida. At Wellacrest Farms, the largest dairy farm in New Jersey, multiple corn silos and outbuildings were destroyed, including the greenhouses, the packing house, a cooler, and sheds.^{49, 50, 51}

⁴⁸ USDA Farm Service Agency, USDA Offers Disaster Assistance to Farmers and Livestock Producers in New Jersey Impacted by Hurricane Ida, <https://www.fsa.usda.gov/state-offices/New-Jersey/news-releases/2021/USDA-Offers-Disaster-Assistance-to-Farmers-and-Livestock-Producers-in-New-Jersey-Impacted-by-Hurricane-Ida>

⁴⁹ ABC News, New Jersey's largest dairy farm nearly destroyed in tornado, <https://abcnews.go.com/US/wireStory/jerseys-largest-dairy-farm-destroyed-tornado-79859798>

⁵⁰ CBS Philly, About 120 Cows Rescued From Collapsed Barn In Mullica Hill Farm After Destructive Tornado, <https://philadelphia.cbslocal.com/2021/09/06/nj-tornado-mullica-hill-wellacrest-farms/>

⁵¹ Lancaster Farming, New Jersey Farmers Share How Hurricane Ida Affected Their Farms, https://www.lancasterfarming.com/news/main_edition/new-jersey-farmers-share-how-hurricane-ida-affected-their-farms/article_5a782273-9116-5266-8793-6b639c39f9ed.html

Figure 20: Tornado Damage at Wellacrest Farms in Mullica Hill, NJ, September 2, 2021@

Source: NJ.com

The businesses that were able to re-open following the storm saw a drop in commerce. Longer term road closures, especially near main streets, meant that consumer traffic was down. Many consumers also were dealing with the loss of their homes or displacement.

2.4.1.2 *Total Business Loans Approved by the SBA*

The Small Business Administration provides low-interest loans to business owners who have suffered damage from natural disaster events to help the homeowner recover more swiftly. After a homeowner applies for a loan from the SBA the loan undergoes an approval process and upon approval of the loan application an amount is determined and presented to the applicant. From here the business owner can accept the terms of the loan or decide to cancel their loan and decline the funds. The two below tables describe the number of business loans that were approved by the SBA with one including the loans that were subsequently cancelled by SBA or the business and the other excluding those canceled loans, effectively showing only the active loans. This number does not reflect an actual unmet need, as there were significant insurance claims made and paid. As described in Section 2.2.3.3 Insurance Claims and Losses in Disaster Impacted-Areas, the State was not able to disaggregate the commercial and residential insurance payments for Tropical Storm Ida.

Table 10: No. of Business Loan Applicants – Including Canceled Loan Applications

County	No. of Business Applicants	Total Verified Loss	Total Approved Loan Amount	Difference
BERGEN	368	\$39,167,427	\$12,180,500	\$28,086,337

County	No. of Business Applicants	Total Verified Loss	Total Approved Loan Amount	Difference
ESSEX	487	\$40,011,693	\$9,101,300	\$31,345,817
GLOUCESTER	11	\$131,838	\$4,400	\$131,120
HUDSON	250	\$16,290,859	\$3,562,100	\$12,907,815
HUNTERDON	33	\$7,030,700	\$637,900	\$6,426,081
MERCER	32	\$7,243,045	\$169,100	\$7,073,945
MIDDLESEX	183	\$23,736,887	\$2,996,300	\$21,493,553
MORRIS	23	\$284,595	\$0	\$284,595
PASSAIC	209	\$21,547,649	\$7,382,000	\$14,955,788
SOMERSET	252	\$144,984,669	\$22,621,100	\$123,560,647
UNION	383	\$86,644,625	\$6,771,100	\$77,173,221
WARREN	8	\$20,832	\$15,000	\$5,928
Grand Total	2,239	\$384,094,820	\$65,440,800	\$323,444,848

Table 11: No. of Business Loan Applicants – Excluding Canceled Loan Applications

County	No. of Business Applicants	Total Verified Loss	Total Approved Loan Amount	Difference
BERGEN	368	\$39,167,427	\$10,662,200	\$28,505,227
ESSEX	487	\$40,011,693	\$7,600,200	\$32,411,493
GLOUCESTER	11	\$131,838	\$0	\$131,838
HUDSON	250	\$16,290,859	\$2,841,500	\$13,449,359
HUNTERDON	33	\$7,030,700	\$415,700	\$6,615,000
MERCER	32	\$7,243,045	\$131,500	\$7,111,545
MIDDLESEX	183	\$23,736,887	\$1,781,600	\$21,955,287
MORRIS	23	\$284,595	\$0	\$284,595
PASSAIC	209	\$21,547,649	\$6,566,000	\$14,981,649
SOMERSET	252	\$144,984,669	\$21,572,500	\$123,412,169
UNION	383	\$83,644,625	\$4,983,500	\$78,661,125

County	No. of Business Applicants	Total Verified Loss	Total Approved Loan Amount	Difference
WARREN	8	\$20,832	\$15,000	\$5,832
Grand Total	2,239	\$384,094,820	\$56,569,700	\$327,525,120

2.5 Mitigation Only Activities

2.5.1 Introduction

The mitigation needs assessment is a risk-based assessment that summarizes the natural threats and hazards in Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union counties—the seven counties that HUD and DCA defined as most impacted and distressed (MID) by the 2021 remnants of Hurricane Ida—as well as Gloucester, Hunterdon, Mercer, Morris, and Warren counties, the five remaining counties in the disaster-declared area. The assessment was undertaken to inform the use of the State’s 15% CDBG – Mitigation set aside and to help build resilience and mitigation measures into recovery programs and projects.

Importantly, this assessment not only looks at hurricane and tropical storm risk, but rather the risk of any natural hazard likely to threaten Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Union, and Warren counties, including coastal erosion and sea level rise; earthquakes; floods (including riverine, coastal, storm surge, and local flooding); nor’easters; severe weather; severe winter storms; and tornados. These hazards were identified in New Jersey’s FEMA-approved Hazard Mitigation Plan, as well as the plans for Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Union, and Warren counties.

In addition to current hazards faced by the counties most impacted by Hurricane Ida, the mitigation needs assessment considers future threats, particularly as severe weather events become more frequent and severe. In this way, the State can ensure that it minimizes vulnerabilities to the impacts of future extreme events through its recovery and mitigation projects and programs.

This assessment will provide a basis upon which to propose programs and projects as part of this plan that will mitigate current and future hazards. In addition, it will inform all projects undertaken through CDBG-DR such that, at a minimum, they do not exacerbate natural hazard threats and make use of scarce resources for recovery and mitigation.

As part of this assessment, the State also sought to identify and address risks to indispensable services, or those services that enable continuous operation of critical business and government functions and/or are critical to human health and safety, and economic security.

2.5.2 State Hazard Mitigation Plan

New Jersey's State Hazard Mitigation Plan (HMP) is one of the keys to reducing the State's vulnerability to disasters and it serves as a framework for policymakers as they act to reduce the effects of hazards. It also is a requirement for accessing FEMA Hazard Mitigation Assistance grants. The risk assessment conducted as part of the HMP provides the factual basis for developing this needs assessment, as well as the strategy that will inform the use of New Jersey CDBG-DR allocations, especially the mitigation set aside. New Jersey's foundation for hazard mitigation is based on a hazard analysis and risk assessment that is comprehensive and multi-hazard. The risk assessment identifies 22 hazards of concern based on an analysis of federal risk assessment guidance, past disasters, and other resources.

Each natural hazard profile includes a general description of the hazard; the location of the hazard; the extent of the hazard; previous occurrences and losses; the probability of future occurrences; an impact analysis, including severity and warning time, secondary hazards, and environmental impacts; and a vulnerability assessment. The 10 natural hazards are included in the list below.

Hazard
1. Coastal Erosion/Sea Level Rise
2. Dam/Levee Failure
3. Earthquakes
4. Floods (riverine, coastal, storm surge, tsunami, and stormwater flooding caused by local drainage and high groundwater levels)
5. Geological Hazards (landslide and subsidence/sinkholes)
6. Hurricanes and Tropical Storms
7. Nor'easters
8. Severe Weather (high winds, tornadoes, thunderstorms, hail, and extreme temperatures)
9. Severe Winter Weather (snow, blizzards, and ice storms)
10. Wildfire

2.5.3 Local and Regional Hazard Mitigation Plans

In addition to the HMP, local hazard mitigation plans provide the factual basis for developing this needs assessment, as well as the strategy that will inform the use of the New Jersey CDBG-DR allocation, especially the mitigation set aside. The HMPs are required in order to access FEMA Hazard Mitigation Assistance grants. They also provide a more localized view of the hazards facing New Jersey.

2.5.3.1 *Bergen County Multi-Jurisdiction Hazard Mitigation Plan*

Bergen County has produced a Multi-Jurisdictional Hazard Mitigation Plan that profiles the natural and human-caused hazards that could impact the county. Each natural hazard profile includes a description of the hazard, the location of the hazard, the extent of the hazard, previous occurrences

and losses, the probability of future occurrences, the potential effects of climate change, and a vulnerability assessment.

The risk assessment identifies 13 hazards based on an analysis by Hazard Mitigation Steering Committee members, the State of New Jersey 2019 Hazard Mitigation Plan, and online research. The 13 hazards are as follows:

Hazard
11. Coastal Erosion
12. Cyber Attack
13. Dam and Levee Failure
14. Drought
15. Earthquakes
16. Floods
17. Geological Hazards
18. Hurricanes and Tropical Storms
19. Nor'easter
20. Severe Weather
21. Terrorism
22. Winter Storms
23. Wildfire

2.5.3.2 *Essex County All Hazard Mitigation Plan*

Essex County has produced an All Hazard Mitigation Plan that profiles the natural and human-caused hazards that could impact the county. Each natural hazard profile includes the geographic areas most affected by the hazard; the extent of each hazard; previous occurrences and losses; the impacts of climate change; the probability of future hazard events; and a vulnerability assessment, including the impact on populations, buildings, critical facilities and lifelines, the economy, future changes that may impact vulnerability, and vulnerability changes since 2015.

The risk assessment identifies 18 hazards based on an analysis of the State of New Jersey 2019 Hazard Mitigation Plan. The 18 hazards are as follows:

Hazard
1. Coastal Erosion and Sea Level Rise
2. Coastal Storms (including nor'easter, hurricane, tropical storm, and storm surge)
3. Drought
4. Earthquakes
5. Extreme Temperatures

Hazard
6. Floods (including dam failure and urban flooding)
7. Geological Hazards
8. Severe Weather (high winds, tornadoes, thunderstorms, and hail)
9. Severe Winter Storms (heavy snow, blizzards, and ice storms)
10. Wildfire
11. Civil Disorder
12. Cyber Attack
13. Disease Outbreak
14. Economic Collapse
15. Hazardous Substances (fixed sites and transportation)
16. Terrorism
17. Transportation Failure (bridge, railway, roadway, and aviation)
18. Utility Interruption

2.5.3.3 Gloucester County Hazard Mitigation Plan

Gloucester County has produced a Hazard Mitigation Plan that profiles the natural and human-caused hazards that could impact the county. Each natural hazard profile includes a hazard description; the location of the hazard; the extent of the hazard; previous occurrences and losses; previous events; the probability of future occurrences; climate change impacts; and a vulnerability assessment, including the impact on life, health, and safety; general building stock; critical facilities and lifelines; the environment; future changes that may impact vulnerability; and changes in vulnerability since the 2016 HMP.

The risk assessment identifies 15 hazards based on an analysis of the State of New Jersey 2019 Hazard Mitigation Plan. The 15 hazards are as follows:

Hazard
1. Coastal Erosion and Sea Level Rise
2. Dam and Levee Failure
3. Disease Outbreak
4. Drought
5. Earthquakes
6. Extreme Temperatures
7. Floods
8. Geologic Hazards
9. Hazardous Materials

Hazard
10. Hurricanes and Tropical Storms
11. Nor'easter
12. Severe Weather
13. Severe Winter Weather
14. Wildfire
15. Utility Failure

2.5.3.4 Hudson County Hazard Mitigation Plan

Hudson County has produced a Hazard Mitigation Plan that profiles the natural and human-caused hazards that could impact the county. Each natural hazard profile includes the geographic areas most affected by the hazard; the extent of the impacts; previous occurrences and losses; the impacts of climate change; the probability of future hazard events; and a vulnerability assessment, including the impact on populations, buildings, critical facilities and lifelines, the economy, future changes that may impact vulnerability, and vulnerability changes since 2015.

The risk assessment identifies 11 hazards based on an analysis of the State of New Jersey 2019 Hazard Mitigation Plan. The 11 hazards are as follows:

Hazard
1. Coastal Erosion and Sea Level Rise
2. Coastal Storm (including nor'easter, hurricane, tropical storm, and storm surge)
3. Dam and Levee Failure
4. Drought
5. Earthquakes
6. Extreme Temperatures
7. Floods (riverine, coastal, and urban)
8. Geological Hazards
9. Severe Weather (high winds, tornadoes, thunderstorms, and hail)
10. Severe Winter Weather (heavy snow, blizzards, and ice storms)
11. Wildfire

2.5.3.5 Hunterdon County Hazard Mitigation Plan

Hunterdon County has produced a draft 2021 Hazard Mitigation Plan that profiles the natural and human-caused hazards that could impact the county. Each natural hazard profile includes a profile and hazard description; the location of the hazard; the extent of the hazard; previous occurrences and losses; the probability of future occurrences; climate change impacts; a vulnerability assessment, including the impact on health, life, and safety, impact on general building stock, impact on critical facilities and lifelines, impact on the economy, and impact on the environment;

future changes that may impact vulnerability, including projected development, projected changes in population, and climate change; and the change in vulnerability since the 2016 HMP.

The risk assessment identifies 13 hazards based on incorporated input from the county and participating jurisdictions; a review of the State of New Jersey Hazard Mitigation Plan and previous hazard identification efforts; research and local, State, and federal information on the frequency, magnitude, and costs associated with the various hazards that have previously, or could feasibly, impact the region; and qualitative or anecdotal information regarding natural hazards and the perceived vulnerability of the study area's assets to them. The 13 hazards are as follows:

Hazard
1. Dam Failure
2. Disease Outbreak
3. Drought
4. Earthquakes
5. Floods (including riverine, flash, and urban flooding)
6. Geological Hazards (landslide, subsidence, and sinkholes)
7. Hazardous Materials
8. Hurricanes and Tropical Storms
9. Infestations and Invasive Species
10. Nor'easter
11. Severe Weather (high winds, tornadoes, thunderstorms, hail, and extreme temperatures)
12. Severe Winter Weather (heavy snow, blizzards, and ice storms)
13. Wildfire

2.5.3.6 *Mercer County Multi-Jurisdictional Hazard Mitigation Plan*

Mercer County has produced a Multi-Jurisdictional Hazard Mitigation Plan that profiles the natural and human-caused hazards that could impact the county. Each natural hazard profile includes a profile and hazard description; the location of the hazard; the extent of the hazard; previous occurrences and losses; the probability of future occurrences; climate change impacts; a vulnerability assessment, including an overview, data and methodology, the impact on health, life, and safety, impact on general building stock, critical facilities, and the economy; the effect of climate change on vulnerability; a description of future growth and development; and additional data and next steps.

The risk assessment identifies 12 hazards based on an analysis of the Hazard Mitigation Plan Steering Committee and participating jurisdictions; a review of the 2014 State of New Jersey Hazard Mitigation Plan and previous hazard identification efforts; research of local, State, and federal information on the frequency, magnitude, and costs associated with the various hazards that have previously, or could feasibly, impact the region; and qualitative or anecdotal information regarding natural hazards and the perceived vulnerability of the study area's assets to them. The 12 hazards are as follows:

Hazard
14. Dam Failure
15. Disease Outbreak
16. Drought
17. Earthquakes
18. Flooding (including ice jams)
19. Geological Hazards (landslides and subsidence/sinkholes)
20. Hazardous Materials (fixed site and in-transit)
21. Hurricanes and Tropical Storms
22. Nor'easter
23. Severe Weather (high winds, tornadoes, thunderstorms, hail, and extreme temperatures)
24. Severe Winter Weather (heavy snow, blizzards, and ice storms)
25. Wildfire

2.5.3.7 *Middlesex Multi-Jurisdictional All Hazards Mitigation Plan*

Middlesex County has produced a Multi-Jurisdictional All Hazards Mitigation Plan that profiles the natural and human-caused hazards that could impact the county. Each natural hazard profile includes a description of the hazard, the location of the hazard, the severity and extent of the hazard, the occurrence of the hazard and projected changes, and a risk and vulnerability assessment.

The risk assessment identifies 17 hazards based on an analysis of Hazard Mitigation Planning Steering Committee member responses, the State of New Jersey 2019 Hazard Mitigation Plan, local input, and an independent regional analysis of hazards. The 17 hazards are as follows:

Hazard
1. Coastal Erosion
2. Dam/Levee Failure
3. Drought
4. Earthquakes
5. Extremely High Temperatures
6. Extremely Low Temperatures
7. Floods (riverine, coastal, storm surge, local, and sea level rise)
8. Geologic Hazards (landslides, subsidence, and sinkholes)
9. Hazardous Materials (fixed sites, rails, and other transportation)
10. Hurricanes and Tropical Storms
11. Nor'easters
12. Power Outages

Hazard
13. Severe Weather (high winds, tornadoes, and hail)
14. Wildfire
15. Winter Storm (snow, blizzards, and ice storms)
16. Pandemic
17. Civil Unrest

2.5.3.8 Morris County Hazard Mitigation Plan

Morris County has produced a Hazard Mitigation Plan that profiles the natural and human-caused hazards that could impact the county. Each natural hazard profile includes a profile and hazard description; the location of the hazard; the extent of the hazard; previous occurrences and losses; the probability of future occurrences; climate change impacts; a vulnerability assessment, including an overview, data and methodology, the impact on health, life, and safety, impact on general building stock, impact on critical facilities, and impact on the economy; future changes that may impact vulnerability, including projected development, projected changes in population, and climate change; and changes since the 2015 HMP.

The risk assessment identifies 13 hazards based on input from the county and participating jurisdictions; a review of the State of New Jersey Hazard Mitigation Plan and previous hazard identification efforts; research and local, State, and federal information on the frequency, magnitude, and costs associated with the various hazards that have previously, or could feasibly, impact the region; and qualitative or anecdotal information regarding natural hazards and the perceived vulnerability of the study area's assets to them. The 13 hazards are as follows:

Hazard
1. Dam Failure
2. Disease Outbreak (mosquito-borne diseases, tick-borne diseases, campylobacteriosis, influenza, mumps, Ebola, and coronavirus)
3. Drought
4. Earthquakes
5. Extreme Temperatures (heat and cold)
6. Floods (including urban flooding)
7. Geological Hazards (landslide, subsidence, and sinkholes)
8. Harmful Algal Bloom
9. Hazardous Materials
10. Infestation (insects [e.g., gypsy moth, mosquitoes, spotted lanternfly, emerald ash borer], white-tailed deer, and rodents)
11. Severe Weather (hurricanes, tropical storms, high winds, tornadoes, thunderstorms, hail, and lightning)
12. Severe Winter Storms (heavy snow, blizzards, and ice storms)

Hazard
13. Wildfire

2.5.3.9 *Passaic County and All Municipalities Hazard Mitigation Plan*

Passaic County has produced a Hazard Mitigation Plan that profiles the natural and human-caused hazards that could impact the county. Each natural hazard profile includes a description of the hazard, the location of the hazard, the severity and extent of the hazard, the occurrence of the hazard and losses, the impacts of climate change, the probability of future hazard events, and a vulnerability assessment.

The risk assessment identifies 11 hazards based on input from the county and participating jurisdictions, a review of the State of New Jersey 2019 Hazard Mitigation Plan, and local input and research. The 11 hazards are as follows:

Hazard
1. Coastal Storm
2. Dam/Levee Failure
3. Disease Outbreak
4. Earthquakes
5. Extreme Temperatures
6. Floods (including riverine, flash, sea level rise, and urban flooding)
7. Geological Hazards (landslide, subsidence, and sinkholes)
8. Severe Weather (high winds, tornadoes, thunderstorms, and hail)
9. Severe Winter Weather (heavy snow, blizzards, and ice storms)
10. Wildfire
11. Hazardous Materials (fixed sites and transportation)

2.5.3.10 *Somerset County Multi-Jurisdictional Hazard Mitigation Plan*

Somerset County has produced a Multi-Jurisdictional Hazard Mitigation Plan that profiles the natural and human-caused hazards that could impact the county. Each natural hazard profile includes a hazard description, its location and extent, previous occurrences and losses, the probability of future events, and a vulnerability assessment.

The risk assessment identifies seven hazards based on input from the county and participating jurisdictions, a review of the State of New Jersey 2019 Hazard Mitigation Plan, and local input and research. The seven hazards are as follows:

Hazard
1. Drought
2. Earthquakes

Hazard
3. Extreme Temperatures
4. Flooding (riverine, flash, dam break, and ice jam)
5. Severe Storms
6. Severe Winter Storms
7. Wildfire

2.5.3.11 Union County Multi-Jurisdictional Hazard Mitigation Plan

Union County has produced a Multi-Jurisdictional Hazard Mitigation Plan that profiles the natural and human-caused hazards that could impact the county. Each natural hazard profile includes a hazard description, its location and extent, previous occurrences and losses, the probability of future events, the potential effects of climate change, and a vulnerability assessment.

The risk assessment identifies 25 hazards based on input from the Steering Committee and a review of the State of New Jersey 2019 Hazard Mitigation Plan. The 25 hazards are as follows:

Hazard
1. Dam Failure
2. Drought
3. Earthquakes/Geological Hazards
4. Erosion (including hurricanes, nor'easters, and tropical storms)
5. Extreme Temperatures – Cold
6. Extreme Temperatures – Heat
7. Floods (including tidal, flash, and riverine flooding)
8. Hail
9. Hazardous Materials Release – Fixed Site
10. Hazardous Materials Release – Transportation
11. High Winds – Straight-Line Winds (including hurricanes, nor'easters, tropical storms, and thunderstorms)
12. High Winds – Tornado
13. Landslide (non-seismic)
14. Severe Storms – Lightning
15. Severe Storms – Winter Weather
16. Storm Surges (includes hurricanes, nor'easters, and tropical storms)
17. Wildfire
18. Animal Disease
19. Civil Unrest

Hazard
20. Cyber Attack
21. Economic Collapse
22. Nuclear Hazards
23. Pandemic
24. Power Failure
25. Terrorism

2.5.3.12 Warren County Hazard Mitigation Plan

Warren County has produced a Hazard Mitigation Plan that profiles the natural and human-caused hazards that could impact the county. Each natural hazard profile includes a hazard description, its location and extent, previous occurrences and losses, the probability of future events, the potential effects of climate change, and a vulnerability assessment.

The risk assessment identifies 18 hazards based on input from county. The 18 hazards are as follows:

Hazard
1. Dam Failure
2. Drought
3. Earthquakes
4. Flooding (including ice jams)
5. Geological Hazards (landslide and subsidence/sinkholes)
6. Hazardous Materials (fixed site and in-transit)
7. Hurricanes and Tropical Storms
8. Nor'easter
9. Severe Weather (high winds, tornadoes, thunderstorms, hail, and extreme temperatures)
10. Severe Winter Weather (heavy snow, blizzards, and ice storms)
11. Wildfire
12. Animal Disease
13. Civil Unrest
14. Crop Failure
15. Cyber Attack
16. Economic Collapse
17. Power Failure
18. Terrorism

2.5.4 Greatest Risk Hazards

2.5.4.1 Coastal Erosion

Erosion and flooding are the primary coastal hazards that lead to the loss of lives or damage to property and infrastructure in developed coastal areas. Many natural factors affect erosion of the shoreline, including shore and nearshore morphology, shoreline orientation, and the response of these factors to storm frequency and sea level rise. Coastal shorelines change constantly in response to wind, waves, tides, sea level fluctuation, seasonal and climatic variations, human alteration, and other factors that influence the movement of sand and material within a shoreline system. Coastal erosion is measured as the rate of change in the position or horizontal displacement of shoreline over a specific period, measured in units of feet or meters per year. Erosion rates vary as a function of shoreline type and are influenced primarily by episodic events.

Coastal erosion can result in significant economic loss through the destruction of buildings, roads, infrastructure, natural resources, and wildlife habitats. Damage often results from an episodic event with a combination of severe storm waves and dune or bluff erosion. Historically, some of the methods used by municipalities and property owners to stop or slow down coastal erosion or shoreline change have exacerbated the problem. Attempting to halt the natural process of erosion with shore parallel or perpendicular structures such as seawalls (groins and jetties) and other hard structures typically worsens the erosion in front of the structure (i.e., walls), prevents or starves any sediment behind the structure (groins) from supplying downdrift properties with sediment, and subjects downdrift beaches to increased erosion. Since most sediment transport associated with erosion and longshore drift has been reduced, some of the State's greatest assets and attractions—beaches, dunes, barrier beaches, salt marshes, and estuaries—are threatened and will slowly disappear as the sediment sources that feed and sustain them are eliminated.

Between 1954 and 2012, there were 33 FEMA disaster declarations related to coastal erosion in Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union counties.

In New Jersey, coastal erosion will continue to be an ongoing problem along many areas of the coastline. From Sandy Hook south to Little Egg Inlet, the maximum long-term erosion rate is -8.6 meters per year and the maximum short-term erosion rate is -6.1 meters per year. From Little Egg Inlet south to Cape May Inlet, the maximum long-term erosion rate is -4.3 meters per year and the maximum short-term rate is -19.3 meters per year. Projections indicate that these rates will likely be about the same in the future. However, warmer temperatures due to climate change can lead to an increase in the frequency of storms, thus leading to more weather events that cause coastal erosion.

2.5.4.2 Sea Level Rise

Global sea levels are rising as a result of human-caused global warming, with recent rates being unprecedented over the past 2,500+ years.⁵² The two major causes of global sea level rise are thermal expansion caused by warming of the ocean (since water expands as it warms) and increased melting of land-based ice, such as glaciers and ice sheets.⁵³ Higher sea levels mean that deadly and destructive storm surges push farther inland than they once did, which also means more frequent

⁵² NASA, Sea Level, <https://climate.nasa.gov/vital-signs/sea-level/>

⁵³ National Ocean Service, Is Sea Level Rising?, <https://oceanservice.noaa.gov/facts/sealevel.html>

nuisance flooding. Disruptive and expensive, nuisance flooding is estimated to be from 300% to 900% more frequent within U.S. coastal communities than it was just 50 years ago.⁵⁴ In New Jersey, sea levels are rising faster than they are globally due to changes in the Gulf Stream, localized land subsidence, and continued geological influences as land slowly adjusts to the loss of the North American ice sheet at the end of the last ice age.⁵⁵ New Jersey coastal areas are likely to experience sea level rise of 0.6 to 1.0 foot between 2000 and 2030, and 1.0 to 1.8 feet between 2000 and 2050.⁵⁶ Projected sea level rise under different emissions scenarios can be found in Table 12. Figure 21 shows sea level rise under moderate emissions scenarios, and Figure 22 is a map of MID counties with 1 foot of sea level rise, the likely range estimate for 2030.

Table 12: Projected Sea Level Rise (SLR), in Feet, for New Jersey⁵⁷

Year	Central Estimate 50% probability that SLR meets or exceeds ...	Likely Range 67% probability that SLR is between ...	1-in-20 Chance 5% probability that SLR meets or exceeds ...	1-in-200 Chance 0.5% probability that SLR meets or exceeds ...	1-in-1,000 Chance 0.1% probability that SLR meets or exceeds ...
2030	0.8 foot	0.6 and 1.0 foot	1.1 feet	1.3 feet	1.5 feet
2050	1.4 feet	1.0 and 1.8 feet	2.0 feet	2.4 feet	2.8 feet
2100 (Low Emissions Scenario)	2.3 feet	1.7 and 3.1 feet	3.8 feet	5.9 feet	8.3 feet
2100 (High Emissions Scenario)	3.4 feet	2.4 and 4.5 feet	5.3 feet	7.2 feet	10 feet

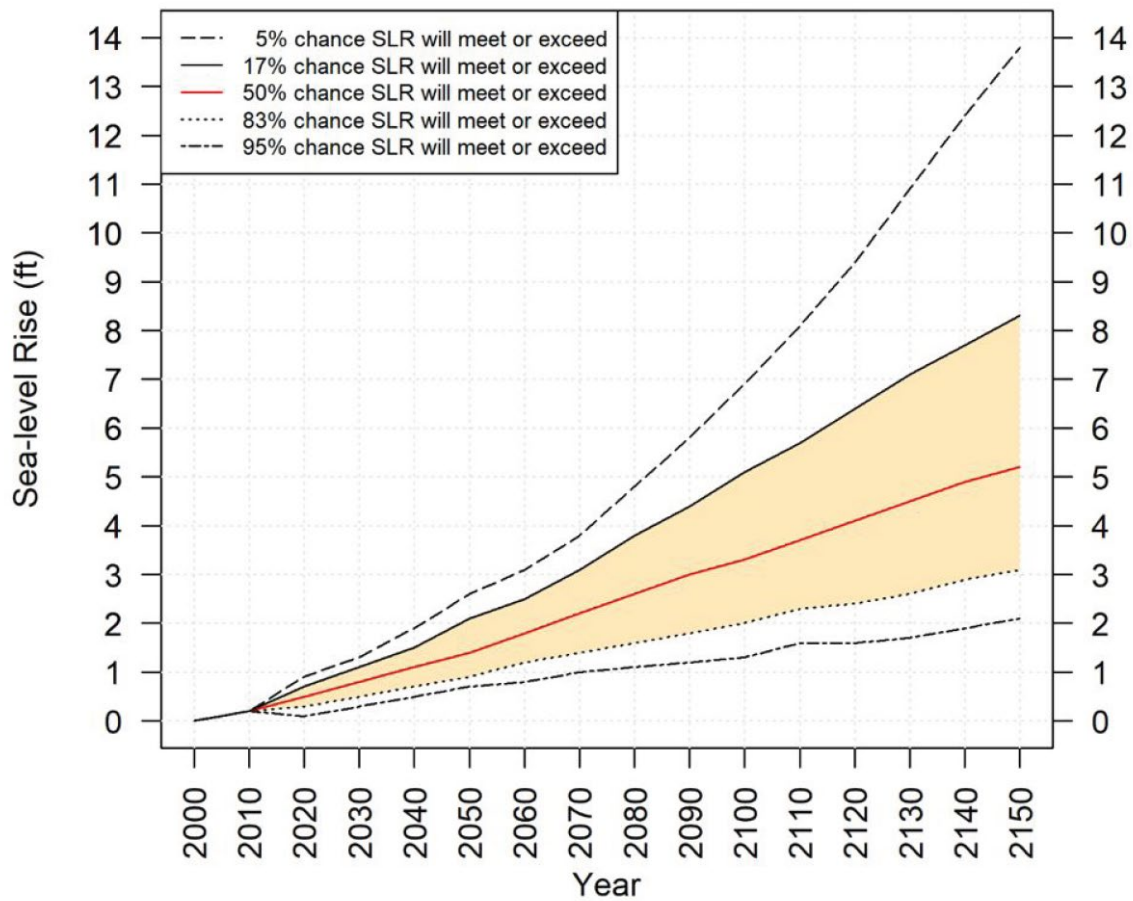
⁵⁴ Ibid.

⁵⁵ NJ.gov, 2020 New Jersey Scientific Report on Climate Change, <https://www.nj.gov/dep/climatechange/docs/nj-scientific-report-2020.pdf>

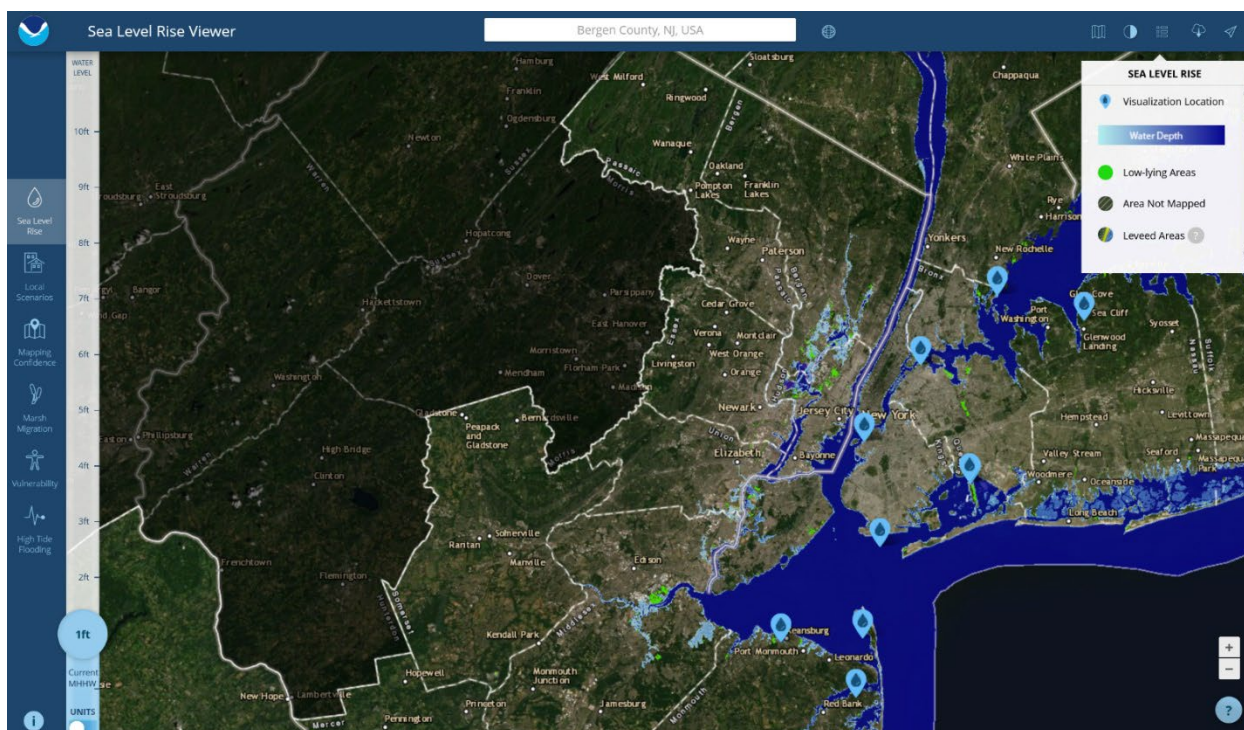
⁵⁶ Rutgers, Assessing New Jersey's Exposure to Sea-Level Rise and Coastal Storms: Report of the New Jersey Climate Adaptation Alliance Science and Technical Advisory Panel, <https://njadapt.rutgers.edu/docman-lister/conference-materials/167-njcaa-stap-final-october-2016/file>

⁵⁷ Ibid.

Figure 21: Sea Level Rise Projections Curve Under Moderate Emissions Scenario⁵⁸



⁵⁸ NJ.gov, 2020 New Jersey Scientific Report on Climate Change, <https://www.nj.gov/dep/climatechange/docs/nj-scientific-report-2020.pdf>

Figure 22: Sea Level Rise in MID Counties, 1-Foot Scenario⁵⁹

2.5.4.3 Earthquake

An earthquake is a vibration or shaking of the Earth's surface due to an underground release of energy. It can be caused by various conditions, such as sudden movement along geological faults or volcanic activity. Earthquake magnitudes, or severity, are recorded on the Richter scale with seismographs. Some may be so minor that they are virtually unnoticed, while others can destroy entire cities. Seismology, the study of earthquakes, helps scientists understand what areas are more prone to experiencing earthquakes, such as along active fault lines; however, earthquakes are generally unpredictable.

Most earthquakes occur where the Earth's tectonic plates meet, also known as fault lines. Earthquakes that occur within the plate interiors are much rarer, accounting for less than 10% of total earthquakes. New Jersey is a State where these rarer plate interior-related earthquakes occur. As plates continue to move and boundaries change over time, weakened boundary regions become part of the interior of the plates. These weakened boundary regions within the continents can cause earthquakes in response to disturbances that originate at plate edges or in the deeper crust.⁶⁰

Earthquakes are most likely to occur in northeastern New Jersey, where significant faults are concentrated; however, low-magnitude events have occurred in many other areas of the State. The average strength of earthquakes with epicenters in New Jersey is 1.8 on the Richter scale, meaning that they are usually not felt. New Jersey has not historically been vulnerable to many instances of

⁵⁹ [coastr.noaa.gov, Sea Level Rise Viewer, https://coast.noaa.gov/slr/#/layer/slr/1/-8280631.2860919405/4978813.840767594/10/satellite/125/0.8/2050/interHigh/midAccretion](https://coast.noaa.gov/slr/#/layer/slr/1/-8280631.2860919405/4978813.840767594/10/satellite/125/0.8/2050/interHigh/midAccretion)

⁶⁰ NJ.gov, State Hazard Mitigation Plan: Earthquake, https://nj.gov/njoem/mitigation/pdf/2019/mit2019_section5-5_Earthquake.pdf

higher magnitude earthquakes and damages associated with lower intensity earthquake events are minimal.

The table below, based on data gathered in the State's Hazard Mitigation Plan, presents the frequency, location, and magnitude of seismic events that have impacted New Jersey. Only events whose magnitudes were greater than 4.0 are included in the table. The most recent event occurred in 2011.

Table 13: Earthquake Incidents That Impacted New Jersey (Magnitude 4.0 or Greater@)

Date	Location	Magnitude (M)
12/19/1737	Greater New York City (NYC) Area	5.2
11/30/1783	North-Central New Jersey	5.3
9/09/1848	Greater NYC Area	4.4
8/10/1884	Greater NYC Area	5.2
9/01/1895	Near High Bridge, NJ	4.1
1/20/1905	Greater NYC Area	4.5
8/23/1938	Freehold, NJ	4.0
8/23/2011	Central Virginia	5.8

The northern half of New Jersey is most vulnerable to potential damage from an earthquake. Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Mercer, Passaic, Somerset, Sussex, and Union counties have the highest potential for sustaining significant damage during an event. City centers in Essex, Hudson, and Bergen counties have the highest vulnerability to potential earthquake damage due to the greater density of structures and population compared with other areas in the State.⁶¹

2.5.4.4 Flood (Riverine, Coastal/Storm Surge, and Local/Urban)

A flood or flooding refers to the general or temporary conditions of partial or complete inundation of normally dry land areas from the overflow of inland or tidal water and surface water runoff from any source. *Floodplains* are defined as any land areas susceptible to being inundated by water from any flooding source. There are several different types of flooding that impact Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union counties, including riverine, coastal, storm surge, local, and sea level rise flooding.

FEMA has identified and mapped areas of flood risk on Flood Insurance Rate Maps, with the highest risk zones called Special Flood Hazard Areas.⁶² The 100-year floodplain is considered a high-risk area and is denoted as Zone A. The 500-year floodplain is shown by the notation Zone C or Zone X. The areas between the 100- and 500-year floodplains are shown using Zone B and Zone X. In addition, high-risk coastal areas are denoted as Zone V. This information is shown in Table 14 below.

⁶¹ NJ.gov, State Hazard Mitigation Plan: Earthquake, https://nj.gov/njoem/mitigation/pdf/2019/mit2019_section5-5_Earthquake.pdf, 5.5-31

⁶² FEMA, Flood Zones, <https://www.fema.gov/glossary/flood-zones>

Table 14: FEMA-Designated Flood Zones

Zone	Description
Low- to Moderate-Risk Areas	
C and X (Unshaded)	An area of minimal flood hazard is usually depicted on Flood Insurance Rate Maps as above the 500-year flood level. Zone C may have ponding and local drainage problems that do not warrant a detailed study or designation as a base floodplain. Zone X is the area determined to be outside the 500-year flood and protected by a levee from the 100-year flood.
B and X (Unshaded)	An area of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. Zone B is also used to designate the base floodplains of lesser hazards, such as areas protected by levees from 100-year floods, or shallow flooding areas with average depths of less than 1 foot or drainage areas less than 1 square mile.
High-Risk Areas	
A	An area with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Because detailed analyses are not performed for such areas, no depths or base flood elevations are shown within these zones.
AE	The base floodplain where base flood elevations are provided.
AH	An area with a 1% annual chance of shallow flooding, usually in the form of a pond, with an average depth ranging from 1 to 3 feet. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Base flood elevations derived from detailed analyses are shown at selected intervals within these zones.
AO	
High-Risk Coastal Areas	
V	Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. No base flood elevations are shown within these zones.
Undetermined Risk Areas	
D	Areas with possible but undetermined flood hazards. No flood hazard analysis has been conducted. Flood insurance rates are commensurate with the uncertainty of the flood risk.

The flood zones in Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union counties can be found in Figure 23.

Figure 23: Flood Zones in MID Counties

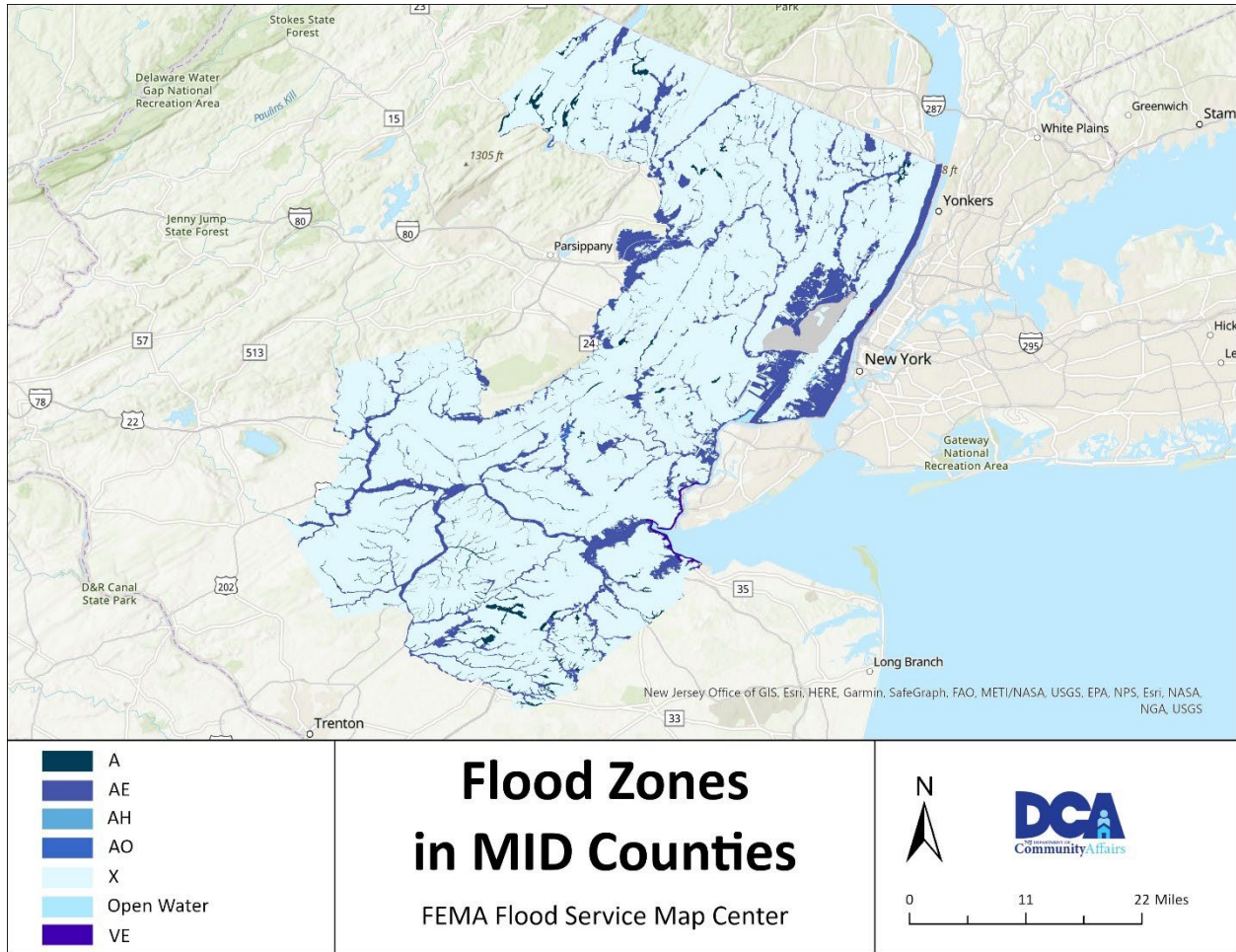
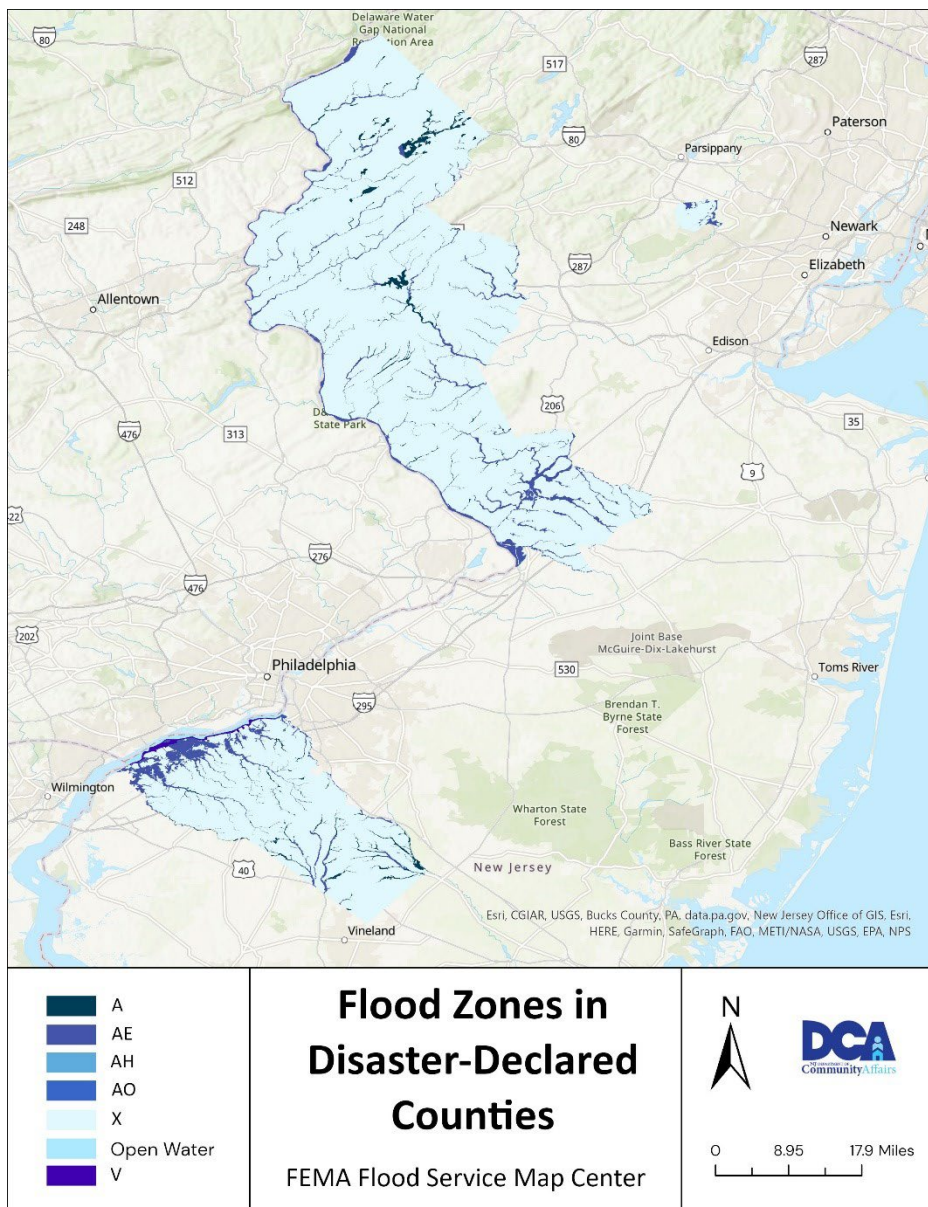


Figure 24: Flood Zones in Disaster-Declared Counties



2.5.4.5 Riverine (Inland) Flooding

Riverine floods are the most common flood type. They occur along a channel and include overbank and flash flooding. *Channels* are defined as ground features that carry water through and out of a watershed. They may be called rivers, creeks, streams, or ditches. When a channel receives too much water, the excess water flows over its banks and inundates low-lying areas.⁶³

⁶³ IllinoisFloods.org, Flooding and Flood Plain Management, <https://www.illinoisfloods.org/content/documents/desktop-reference/1%20Natural%20Aspects%20of%20Flooding.pdf>

2.5.4.6 Coastal and Storm Surge Flooding

Coastal flooding occurs along the coasts of oceans, bays, estuaries, coastal rivers, and large lakes. Coastal floods are the submersion of land areas along the ocean coast and other inland waters caused by seawater over and above normal tide action. Coastal flooding is a result of a storm surge where local sea levels rise, often resulting in weakened or destroyed coastal structures. Coastal structures can include sea walls, piers, bulkheads, bridges, or buildings.⁶⁴ Hurricanes and tropical storms, severe storms, and nor'easters cause most of the coastal flooding in New Jersey. Coastal flooding has many of the same problems as identified for riverine flooding but also has additional problems such as beach erosion; loss or submergence of wetlands and other coastal ecosystems; saltwater intrusion; high water tables; loss of coastal recreation areas, beaches, protective sand dunes, parks, and open space; and loss of coastal structures.¹⁴

2.5.4.7 Local/Urban Flooding

The National Oceanic and Atmospheric Administration (NOAA) defines *urban flooding* as the flooding of streets, underpasses, low-lying areas, or storm drains.⁶⁵

Urban drainage flooding is caused by increased water runoff due to urban development and drainage systems. Drainage systems are designed to remove surface water from developed areas as quickly as possible to prevent localized flooding on streets and other urban areas. Such systems make use of a closed conveyance system that channels water away from an urban area to surrounding streams, bypassing the natural processes of water filtration through the ground, containment, and evaporation of excess water. Since drainage systems reduce the amount of time the surface water takes to reach surrounding streams, flooding in those streams can occur more quickly and reach greater depths than before development in that area.

There have been 649 flood events across Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union counties between 2012 and 2022. These floods caused more than \$656 million in property damage, as well as at least 20 deaths and 7 injuries. The post-Hurricane Ida event alone caused more than 19 deaths and 7-injuries; the 19 deaths were caused by flooding within residential homes and vehicles, and the 7 injuries occurred when the roof of the U.S. Postal Service's bulk mail facility in Kearney, Hudson County, collapsed due to heavy rain. Ida caused nearly \$150 million in property damage. Rainfall totals for the event ranged from 5 to 10 inches. Major flood events in MID counties between 2012 and 2022 can be found in Table 15. Major flood events in disaster-declared counties between 2012 and 2022 can be found in Table 16.

⁶⁴ FEMA, Coastal Construction Manual, https://www.fema.gov/sites/default/files/2020-08/fema55_voli_combined.pdf?id=1671

⁶⁵ NOAA, Urban Flooding, <https://forecast.weather.gov/glossary.php?word=urban%20flooding>

Table 15: Major Flood Events With Deaths, Injuries, or Property Damage > \$10,000 in HUD MID Counties Between 2012 and 2022

County	Location	Date	Event Type	Deaths	Injuries	Property Damage
Essex	Irvington	9/01/2021	Flash Flood	2	0	\$0
Eastern Essex (Zone)		10/29/2012	Coastal Flood	1	0	\$0
Essex	Maplewood	9/01/2021	Flash Flood	1	0	\$0
Essex	Brills Junction	9/01/2021	Flash Flood	1	0	\$0
Hudson	Kearny	9/01/2021	Flash Flood	1	0	\$0
Hudson	East Newark	9/01/2021	Flash Flood	0	7	\$0
Middlesex (Zone)		10/29/2012	Coastal Flood	0	0	\$500,000,000
Middlesex	Middlesex	9/01/2021	Flash Flood	2	0	\$50,000,000
Middlesex	Avenel	4/30/2014	Flood	0	0	\$500,000
Middlesex	Avenel	5/01/2014	Flood	0	0	\$500,000
Middlesex	Plainsboro	7/30/2016	Flash Flood	0	0	\$100,000
Middlesex	Woodbridge	8/09/2012	Flash Flood	0	0	\$10,000
Middlesex (Zone)		3/07/2013	Coastal Flood	0	0	\$10,000
Passaic	Clifton	6/15/2015	Flash Flood	1	0	\$0
Passaic	Clifton	9/01/2021	Flash Flood	1	0	\$0
Passaic	Great Notch	8/11/2018	Flash Flood	0	0	\$3,200,000
Somerset	Branchburg Park	9/01/2021	Flash Flood	2	0	\$75,000,000
Somerset	Branchburg Park	9/01/2021	Flash Flood	3	0	\$25,000,000
Somerset	Peapack	4/30/2014	Flood	0	0	\$1,000,000
Somerset	Peapack	5/01/2014	Flood	0	0	\$1,000,000
Somerset	Basking Ridge Airport	8/22/2013	Flash Flood	0	0	\$50,000
Somerset	North Plainfield	5/31/2015	Flash Flood	0	0	\$50,000
Somerset	Green Brook	8/19/2015	Flash Flood	0	0	\$10,000
Union	Elizabeth	9/01/2021	Flash Flood	4	0	\$0
Union	Kenilworth	9/01/2021	Flash Flood	1	0	\$0

Table 16: Major Flood Events With Deaths, Injuries, or Property Damage > \$10,000 in Disaster-Declared Counties Between 2012 and 2022

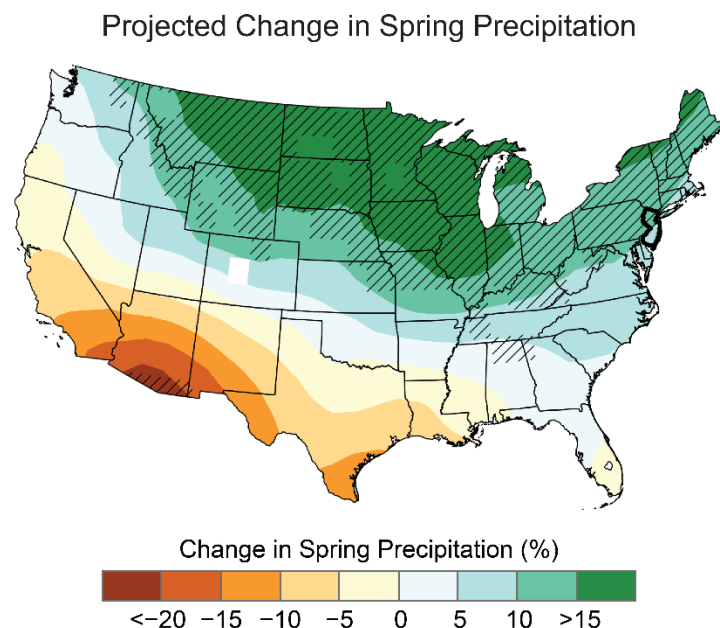
County	Location	Date	Event Type	Deaths	Injuries	Property Damage
Mercer	Titusville	9/01/2021	Flash Flood	2	0	\$50,000,000
Morris	Long Valley	9/01/2021	Flash Flood	0	0	\$10,000,000
Hunterdon	Riegel Ridge	9/01/2021	Flash Flood	6	0	\$5,000,000
Morris	Chatham	4/30/2014	Flood	0	0	\$1,250,000
Morris	Chatham	5/01/2014	Flood	0	0	\$1,250,000
Gloucester (Zone)		10/30/2012	Coastal Flood	0	0	\$1,000,000
Mercer (Zone)		10/30/2012	Coastal Flood	0	0	\$1,000,000
Mercer	Dutch Neck	7/30/2016	Flash Flood	0	0	\$1,000,000
Mercer	Penns Neck	7/30/2016	Flash Flood	0	0	\$1,000,000
Mercer	Dutch Neck	7/30/2016	Flash Flood	0	0	\$1,000,000
Hunterdon	Reaville	4/30/2014	Flood	0	0	\$250,000
Mercer	Titusville	4/30/2014	Flood	0	0	\$250,000
Hunterdon	Reaville	5/01/2014	Flood	0	0	\$250,000
Mercer	Titusville	5/01/2014	Flood	0	0	\$250,000
Gloucester	Center Square	7/28/2013	Flash Flood	0	0	\$50,000
Hunterdon	High Bridge	5/31/2015	Flash Flood	0	0	\$50,000

Winter and spring precipitation and extreme precipitation events are projected to increase during the 21st century (see Figure 25 for a precipitation map).⁶⁶ By 2050, annual precipitation in New Jersey could increase by 4% to 11%.⁶⁷ By the end of the 21st century, heavy precipitation events are projected to occur two to five times more often and with more intensity than in the 20th century.⁶⁸ The projections of increasing precipitation and heavy precipitation events are true for a large area of the Northern Hemisphere in the northern middle latitudes. This may result in increased coastal and inland flooding risks throughout the State. Increased inland and coastal flood events will have significant impacts on New Jersey's infrastructure and economy.

⁶⁶ NOAA, State Climate Summaries 2022, <https://statesummaries.ncics.org/chapter/nj/>

⁶⁷ New Jersey, Scientific Report on Climate Change, <https://www.nj.gov/dep/climatechange/docs/nj-scientific-report-2020.pdf>

⁶⁸ Ibid.

Figure 25: Projected Change in Spring Precipitation⁶⁹

2.5.4.8 Geological Hazards (Landslides and Subsidence/Sinkholes)

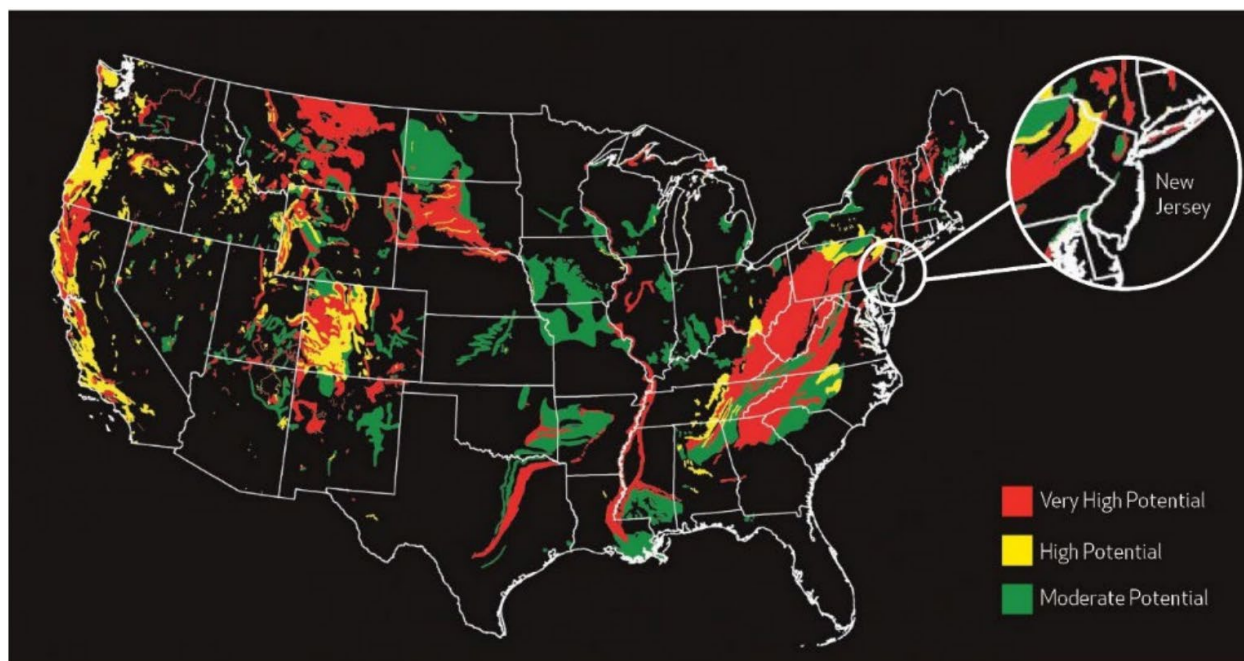
The term *landslide* includes a range of ground movement, such as deep failure of slopes, rockfalls, and shallow debris flows. While gravity acting on an oversteepened slope is the primary reason for a landslide, other contributing factors include (1) erosion by ocean waves, rivers, or glaciers that create oversteepened slopes; (2) saturation by heavy rains or snowmelt weakening slopes; (3) earthquakes that can cause weak slopes to fail; and (4) excess weight from rock stockpiling, rain and/or snow accumulation, or man-made structures.⁷⁰

New Jersey typically sees four main types of landslides: rockfalls, rockslides, slumps, and debris flows. Slumps are masses that move a short distance downslope. A debris flow, also known as a mudslide, is a form of rapid mass movement in which water-laden masses of soil and fragmented rock rush downslope. Debris flows are often caused by heavy precipitation or rapid snowmelt. Rockfalls commonly occur on steep cliffs and roadway cuts. Rockslides are the movement of newly detached masses of rock.

Landslides are common primarily in the northern region of New Jersey. See Figure 26 for a map from the United States Geological Survey of the landslide potential of New Jersey. The condition of rock—its strength, slope, layers, fractures, and water content—affect the probability of a landslide occurring.

⁶⁹ NOAA, State Climate Summaries 2022, <https://statesummaries.ncics.org/chapter/nj/>

⁷⁰ New Jersey OEM, State Hazard Mitigation Plan, https://nj.gov/njoem/mitigation/pdf/2019/mit2019_section5-7_Geo_Hazards.pdf, 5.7-2

Figure 26: Landslide Potential of the Continental United States⁷¹

Landslides can damage property, utilities, and transportation routes. The average annual cost of landslides in New Jersey is estimated to be in the hundreds of thousands of dollars and more than 60 fatalities have been attributed to landslide events in the State.⁷²

Landslides are often triggered by other natural hazards, such as heavy rains, floods, wildfires, or earthquakes. Therefore, landslide occurrences are often related to the frequency of these other hazards. Generally, landslides are most likely to occur during periods of significant rainfall.

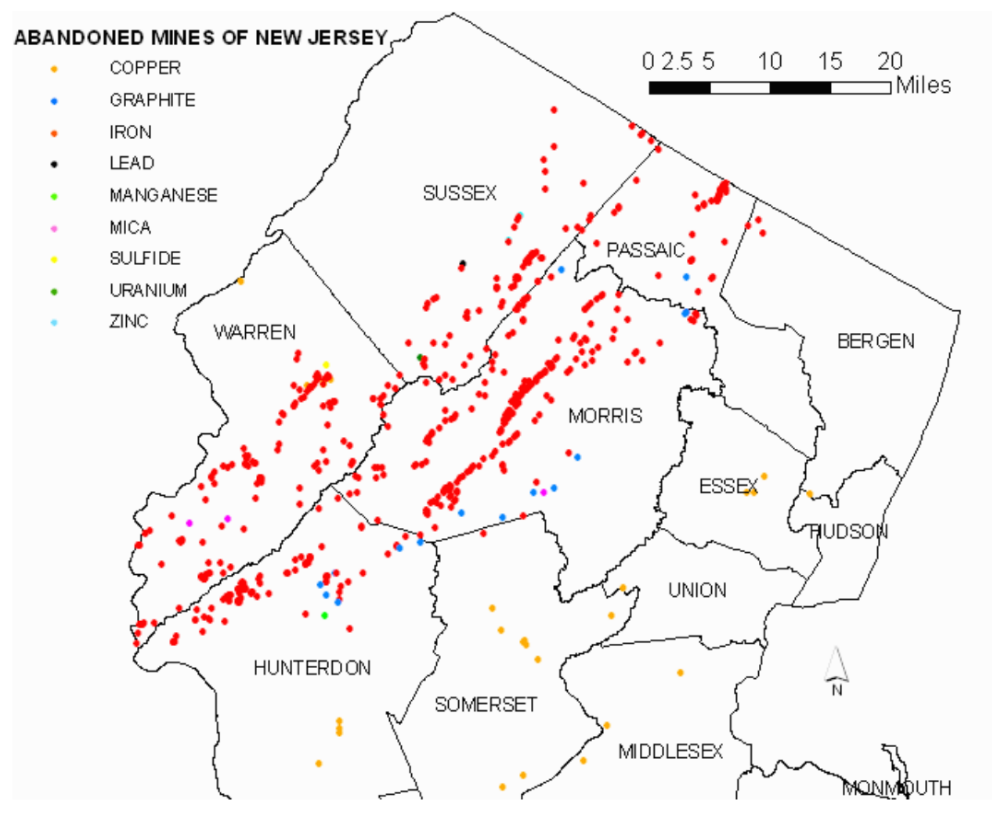
Land subsidence is the downward settling, or sudden sinking, of the ground with little to no horizontal motion. Subsidence often occurs through the loss of subsurface support, which can result from natural and human-caused occurrences.

New Jersey's northern regions may be particularly susceptible to the effects of subsidence and sinkholes. Sinkhole and subsidence activities occur primarily in Hunterdon, Morris, Passaic, Somerset, Sussex, and Warren counties. This susceptibility is due, in part, to the number of abandoned mines throughout the State. New Jersey was historically an iron-producing State, with operations continuing until 1986 when the last active mine was closed.⁷³ A map of New Jersey's abandoned mines is shown in Figure 27.

⁷¹ New Jersey OEM, State Hazard Mitigation Plan, https://nj.gov/njoem/mitigation/pdf/2019/mit2019_section5-7_Geo_Hazards.pdf, 5.7-3

⁷² New Jersey OEM, State Hazard Mitigation Plan, https://nj.gov/njoem/mitigation/pdf/2019/mit2019_section5-7_Geo_Hazards.pdf, 5.7-10

⁷³ New Jersey OEM, State Hazard Mitigation Plan, https://nj.gov/njoem/mitigation/pdf/2019/mit2019_section5-7_Geo_Hazards.pdf, 5.7-7

Figure 27: Abandoned Mines in New Jersey ⁷⁴

As these areas of the State become increasingly developed and as more people move out of the cities, the strain on underground aquifers could increase. This may increase the risks of sinkholes in those areas resulting from groundwater depletion.

New Jersey has an extensive history of landslides, which have occurred for a variety of reasons. While sinkhole and subsidence events are not typically tracked by county in the State, there are data on the number of abandoned mines in each county. This can give an indication of the potential subsidence susceptibility. Table 17 shows the number of landslide events, number of sinkhole/subsidence events (when available), and the number of abandoned mines in each MID and FEMA-declared county@.

⁷⁴ State of New Jersey, Dept. of Environmental Protection, Digital Geodata Series, <https://www.state.nj.us/dep/njgs/geodata/dgs03-2.htm>

Table 17: Number of Landslide Events, Sinkhole/Subsidence Events, and Abandoned Mines in the HUD and State MID and FEMA-Declared Counties⁷⁵

County	No. of Landslide Events	No. of Sinkhole/ Subsidence Events	No. of Abandoned Mines
Bergen	59	N/A	4
Essex	13	N/A	3
Gloucester	0	N/A	0
Hudson	19	N/A	0
Hunterdon	29	N/A	103
Mercer	1	N/A	0
Middlesex	8	N/A	3
Morris	30	N/A	211
Passaic	7	N/A	46
Somerset	9	N/A	12
Union	4	N/A	0
Warren	44	1,185	131

2.5.4.9 Hurricanes and Tropical Storms

A tropical cyclone is a rotating, organized system of clouds and thunderstorms that originates over tropical or subtropical waters and has a closed low-level circulation. Tropical cyclones rotate counterclockwise in the Northern Hemisphere.⁷⁶ Hurricanes and tropical storms, as well as tropical depressions, are tropical cyclones categorized by their maximum sustained surface winds. Tropical depressions occur during the formation of tropical cyclones and result in 1-minute mean surface winds of less than 38 mph, whereas tropical storms are characterized by a warm core and surface winds ranging from 39 to 73 mph. Hurricanes, or those tropical cyclones exceeding 74 mph sustained winds, are further categorized from 1 to 5 on the Saffir-Simpson Hurricane Wind Scale, with 5 representing the most severe wind and catastrophic damage. The Saffir-Simpson Scale is shown in Table 18.⁷⁷

⁷⁵ New Jersey OEM, State Hazard Mitigation Plan, https://nj.gov/njoem/mitigation/pdf/2019/mit2019_section5-7_Geo_Hazards.pdf, 5.7-32

⁷⁶ NHC, Tropical Cyclone Climatology, <https://www.nhc.noaa.gov/climo>

⁷⁷ NHC, Saffir-Simpson Hurricane Wind Scale, <https://www.nhc.noaa.gov/aboutsshws.php>

Table 18: Saffir-Simpson Scale

Category	Sustained Winds	Types of Damage Due to Hurricane Winds
1	74–95 mph	Very dangerous winds will produce some damage: Well-constructed frame homes could have damage to roofs, shingles, vinyl siding, and gutters. Large branches of trees will snap and shallowly rooted trees may be toppled. Extensive damage to power lines and poles likely will result in power outages that could last a few to several days.
2	96–110 mph	Extremely dangerous winds will cause extensive damage: Well-constructed frame homes could sustain major roof and siding damage. Many shallowly rooted trees will be snapped or uprooted and block numerous roads. Near total power loss is expected with outages that could last from several days to weeks.
3	111–129 mph	Devastating damage will occur: Well-built framed homes may incur major damage or removal of roof decking and gable ends. Many trees will be snapped or uprooted, blocking numerous roads. Electricity and water will be unavailable for several days to weeks after the storm passes.
4	130–156 mph	Catastrophic damage will occur: Well-built framed homes can sustain severe damage with loss of most of the roof structure and/or some exterior walls. Most trees will be snapped or uprooted and power poles downed. Fallen trees and power poles will isolate residential areas. Power outages will last weeks to possibly months. Most of the area will be uninhabitable for weeks or months.
5	157 mph or higher	Catastrophic damage will occur: A high percentage of framed homes will be destroyed, with total roof failure and wall collapse. Fallen trees and power poles will isolate residential areas. Power outages will last for weeks to possibly months. Most of the area will be uninhabitable for weeks or months.

The cooler waters off the coast of New Jersey can diminish the intensity of storms that have traveled up the eastern seaboard. However, historical data show that several tropical storms and hurricanes have impacted New Jersey. These storms are often the remnants of a larger hurricane or tropical storm hitting the Atlantic Coast hundreds of miles south of New Jersey but maintaining sufficient wind and precipitation to cause substantial damage to the State.⁷⁸ Figure 28 depicts historical hurricane tracks impacting the seven MID counties.⁷⁹ Table 19 outlines recent tropical storms and hurricanes that have impacted the MID counties.^{80, 81} Table 19 also outlines recent tropical storms and hurricanes that have impacted disaster-declared counties.

⁷⁸ New Jersey OEM, State Hazard Mitigation Plan, https://nj.gov/njoem/mitigation/pdf/2019/mit2019_section5-7_Geo_Hazards.pdf, 5.8-1

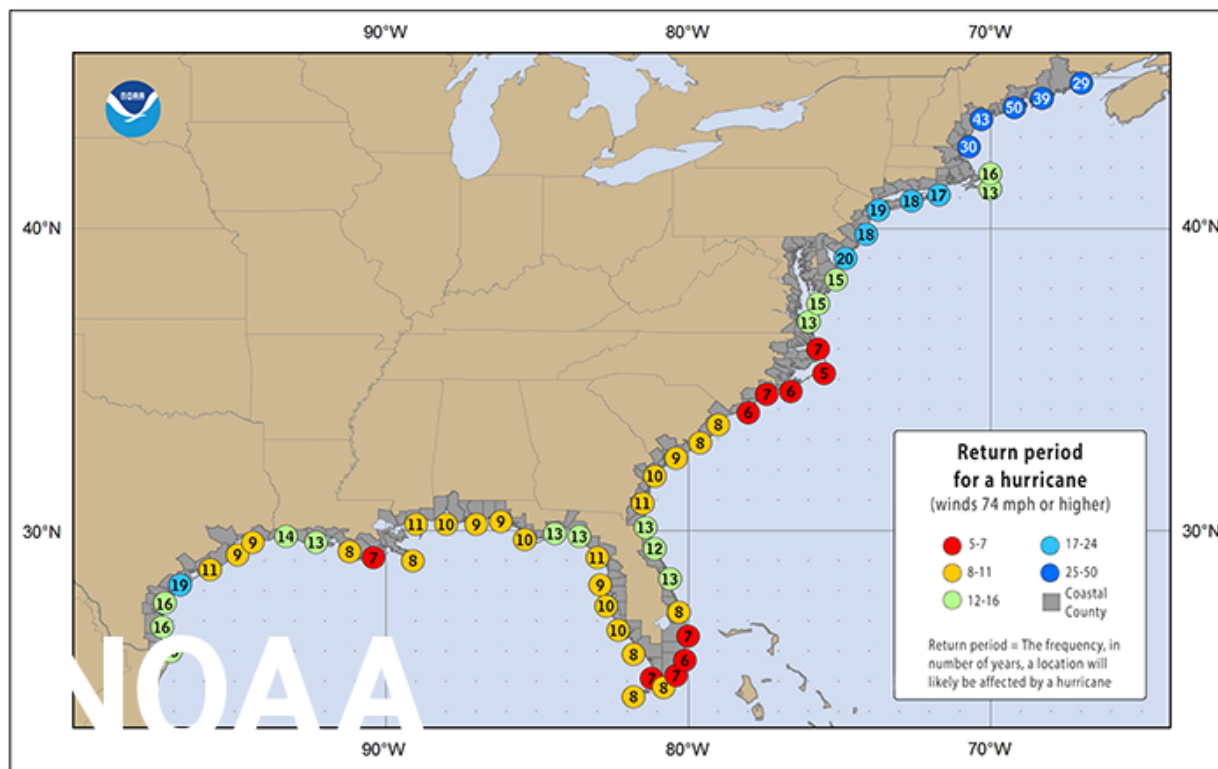
⁷⁹ Coast.NOAA.gov, Historical Hurricane Tracks, <https://coast.noaa.gov/hurricanes/#map=4/32/-80>

⁸⁰ NOAA, Storm Events Database, <https://www.ncdc.noaa.gov/stormevents/>

⁸¹ New Jersey OEM, State Hazard Mitigation Plan, https://nj.gov/njoem/mitigation/pdf/2019/mit2019_section5-7_Geo_Hazards.pdf, 5.8-16-23

Given the limited history of tropical cyclone events and the geography, New Jersey sees average return periods for hurricanes. Figure 29 illustrates the return period for Atlantic hurricanes.⁸²

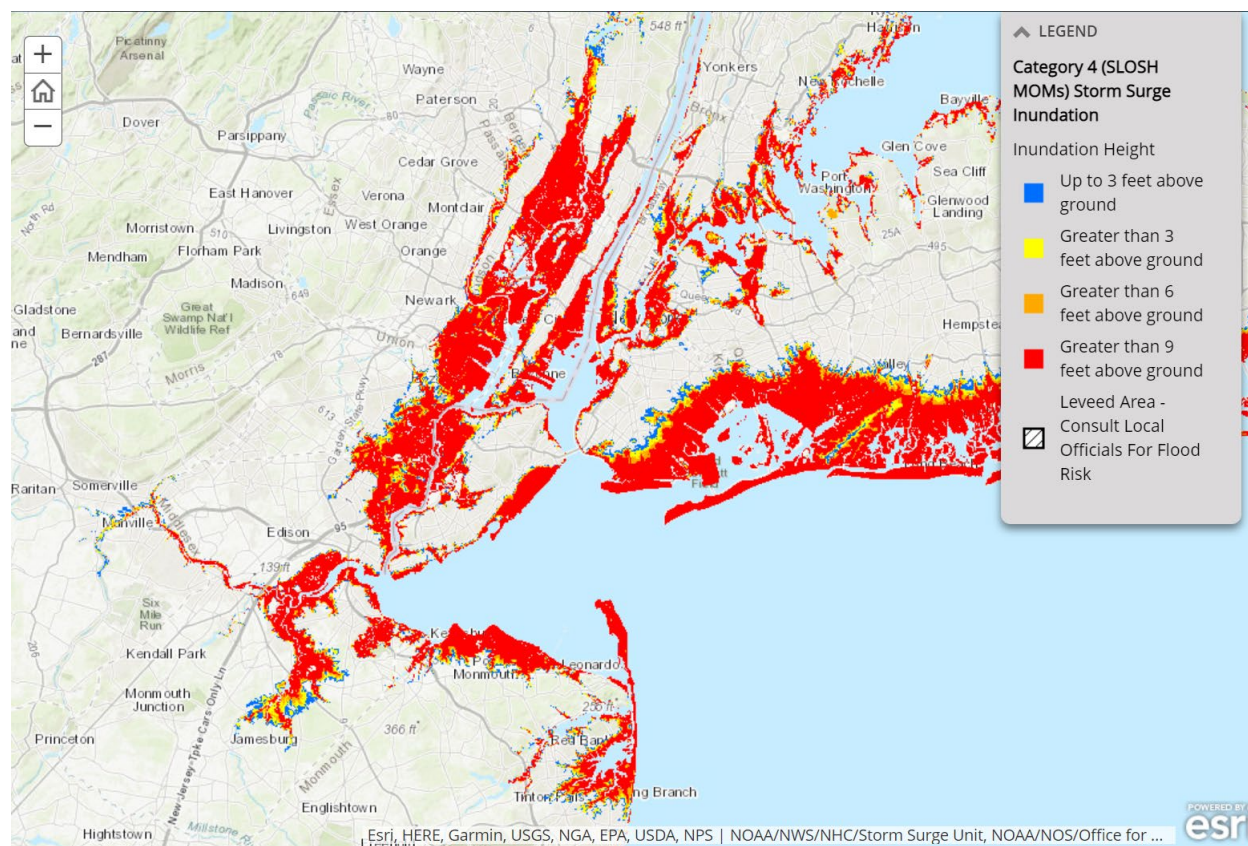
Figure 29: Hurricane Return Period (NOAA)



Among the myriad threats posed by a tropical cyclone, including high winds, heavy rain, and tornadoes, storm surge is perhaps the most dangerous, causing 49% of deaths in the United States directly attributable to Atlantic tropical cyclones.⁸³ Storm surges result from the forward motion and wind of a tropical cyclone accumulating water as it moves onshore. Surge effects tend to occur in the coastal areas of New Jersey, as well as specific riverine regions that experience storm surge backwater effects. Five of the MID counties—Bergen, Essex, Hudson, Middlesex, and Union—fall within these regions and are particularly vulnerable to surge effects. Figure 30—a Sea, Lake, and Overland Surges from Hurricanes (SLOSH) map—depicts storm surges for a Category 4 hurricane in these counties.

⁸²NOAA, What are the chances a hurricane will hit my home?, <https://www.noaa.gov/stories/what-are-chances-hurricane-will-hit-my-home>

⁸³ American Meteorological Society, Fatalities in the United States Indirectly Associated with Atlantic Tropical Cyclones, <https://journals.ametsoc.org/view/journals/bams/97/7/bams-d-15-00042.1.xml>

Figure 30: SLOSH Map⁸⁴

While not always as deadly as storm surges, tropical storm-force winds pose a threat to all counties, not only coastal areas. Depending on the population density of the impacted area, injury and death can result from wind-borne debris, structural collapse, falling limbs, and downed power lines, and can force local officials to close bridges that serve as vital evacuation routes for coastal communities.

In addition to storm surges and high winds, tropical cyclones can produce heavy rains that can result in damaging and life-threatening flooding. And while storm surges pose the greatest threat to coastal communities from tropical cyclones, heavy rains are especially dangerous for those who live inland, where swollen rivers and streams can cause flash flooding for several days after a tropical cyclone. While the Saffir-Simpson Scale measures a storm's severity based on surface wind speeds, oftentimes weaker, slower-moving systems can cause heavier rains and more severe flooding.

2.5.4.10 *Nor'easter*

Nor'easters are cyclonic storms that move along the East Coast of the United States. Named for the fact that the winds over coastal areas blow from a northeasterly direction, nor'easters occur most

⁸⁴ NOAA, National Storm Surge Hazard Maps, <https://noaa.maps.arcgis.com/apps/MapSeries/index.html?appid=d9ed7904dbec441a9c4dd7b277935fad&entry=1>

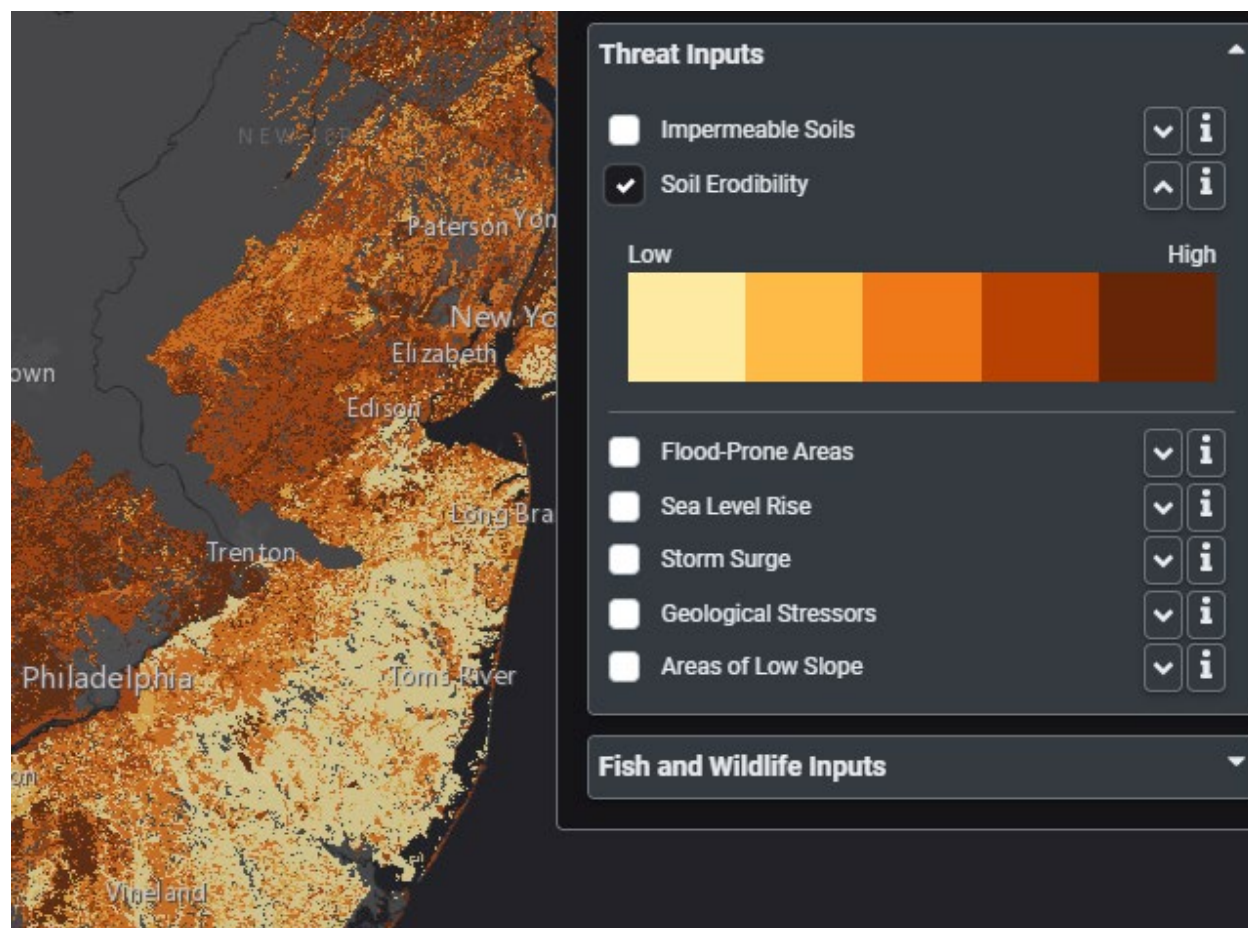
frequently between September and April. To be considered a nor'easter, a storm must have the following condition, as per the Northeast Regional Climate Center:

- Must persist for a minimum of 12 hours.
- Have a closed circulation.
- Be located within the area bounded at 45°N by 65°W and 70°W, and at 30°N by 85°W and 75°W.
- Show movement from a south-southwest direction to the north-northeast direction.
- Contain wind speeds exceeding 23 mph.

Nor'easters can have diameters that reach up to 1,200 miles. While the forward speed of these events is typically slower than that of a hurricane, the slower speed allows the nor'easter to linger on an area for days at a time and cause significant damage to impacted areas. The northeastern United States can see anywhere from 20 to 40 nor'easters in a given year, with at least 2 of these events considered to be severe. New Jersey alone can be impacted by 10 to 20 nor'easters every year, with approximately 5 of these events having a significant impact on the State.⁸⁵

Nor'easters commonly occur in the winter in New Jersey. The effects of these storms are wide ranging, with damage occurring due to heavy rain, snow, wind, coastal flooding, waves, and storm surges. Beyond property damage and loss of life, the greatest concern in New Jersey is coastal erosion from nor'easters. Past nor'easter events have done significant damage to the State's coastlines. In addition to the direct damage to coastlines, nor'easters have destroyed dunes and other protective structures at beaches, increasing the potential for future erosion on the coasts. New Jersey coastlines have a soil composition that is susceptible to erosion not only from flooding events but also from the wind events that accompany nor'easters. See Figure 31 for a map of soil erosion susceptibility in the State.

⁸⁵ New Jersey OEM, State Hazard Mitigation Plan, https://nj.gov/njoem/mitigation/pdf/2019/mit2019_section5-7_Geo_Hazards.pdf, 5.9-1

Figure 31: Susceptibility of Soils to Erosion⁸⁶

New Jersey has had seven severe nor'easter-related Presidential Major Disaster Declarations, as depicted in the table below:⁸⁷

Table 20: Recent Nor'easter-Related Presidential Disaster Declarations

Date/Event	Counties Impacted	Description
1962, Severe Storm, High Tides, Flooding	N/A	
1992, Coastal Storm, High Tides, Heavy Rain, Flooding	12	Winds reached 90 mph along the coast and 60 mph inland. High tides caused the destruction or damage of hundreds of homes along the coast.
1998, Coastal Storm	3	
2007, Severe Storms and Inland and Coastal Flooding	12	Strong winds caused approximately 120,000 homes and businesses to lose power statewide.

⁸⁶ NFWF, Coastal Resilience Evaluation and Siting Tool (CREST), <https://resilientcoasts.org/#Home>

⁸⁷ New Jersey OEM, State Hazard Mitigation Plan, https://nj.gov/njoem/mitigation/pdf/2019/mit2019_section5-7_Geo_Hazards.pdf, 5.9-8

Date/Event	Counties Impacted	Description
2009, Severe Storms and Flooding Associated with Tropical Depression Ida and a Nor'easter	3	Wind gusts reached nearly 60 mph with widespread tidal flooding and heavy rains and erosion. Initial damage estimates were around \$180 million.
2011, Severe Storm	11	More than 2 feet of snow in some areas left millions without power in the Northeast.
2016, Severe Winter Storm and Snowstorm	17	

Climate change is predicted to play a role in the intensity and frequency of nor'easters. The two biggest factors in the strength and size of a nor'easter and subsequent snowfall intensity are temperatures that reach just below freezing and significant moisture coming from the Gulf of Mexico. If temperatures dip too far below freezing, snow is less likely. As winter months in New Jersey become warmer, the State is more likely to reach temperatures that are in the correct zone for the creation of large nor'easters. Climate change also is predicted to produce more moisture, creating the perfect conditions for intense, frequent snow events and nor'easters.⁸⁸

2.5.4.11 Severe Weather — High Winds, Thunderstorms, Hailstorms, and Extreme Temperatures

The New Jersey Hazard Mitigation Plan defines *severe weather* as high winds, tornadoes, thunderstorms, hailstorms, and extreme temperatures.

2.5.4.11.1 High Winds

High winds are defined as a rough horizontal movement of air caused by uneven heating of the earth's surface. Wind occurs at all scales, from local breezes lasting a few minutes to global winds resulting from solar heating of the earth. Effects from high winds can include downed trees and power lines, and damage to roofs, windows, and so forth.

There were 72 high wind events across the 7 MID counties between 2012 and 2022, causing \$156 million in property damage, 3 deaths, and 1 injury.⁸⁹ There were 59 high wind events across the 5 disaster-declared counties, causing \$1.9 billion in property damage, 3 deaths, and 4 injuries.⁹⁰

2.5.4.11.2 Severe Storms/Thunderstorms and Hailstorms

Severe storms, or thunderstorms, can be dangerous by themselves and can cause destructive, deadly flooding. When they contain strong winds, hail, and tornadoes, they can turn violent. NOAA classifies a storm as "severe" when it produces wind gusts of at least 58 mph and/or hail 1 inch in diameter (about the size of a quarter) or larger and/or a tornado.

⁸⁸ New Jersey OEM, State Hazard Mitigation Plan, https://nj.gov/njoem/mitigation/pdf/2019/mit2019_section5-7_Geo_Hazards.pdf, 5.9-10

⁸⁹ NOAA, Storm Events Database, <https://www.ncdc.noaa.gov/stormevents/>

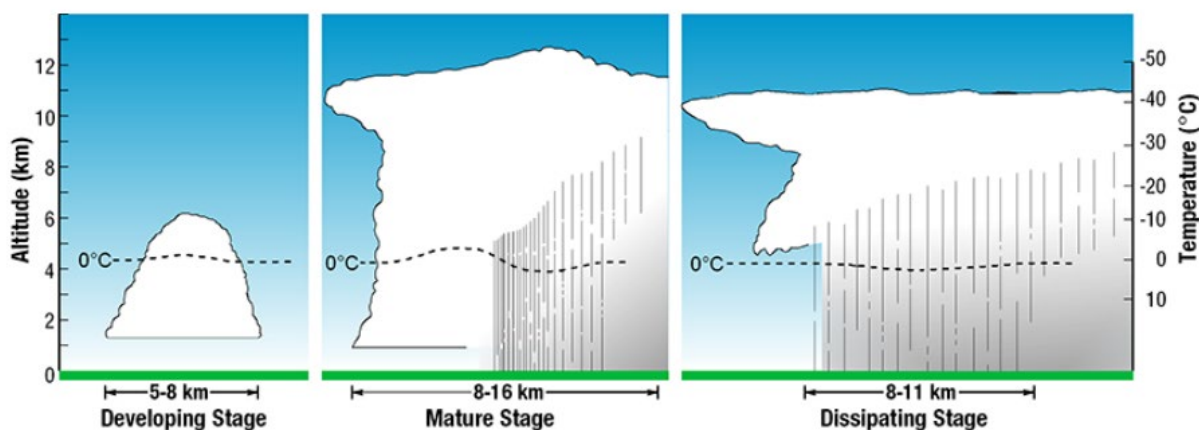
⁹⁰ Ibid.

Thunderstorms vary in type depending on size and organization. NOAA classifies thunderstorms by cells, or convection in the form of a single updraft, downdraft, or updraft/downdraft couplet, typically seen as a vertical dome or tower as in a towering cumulus cloud.⁹¹

- Ordinary cell thunderstorms only have one cell. These storms may also be referred to as single-cell thunderstorms or pulse thunderstorms.
- Multi-cell cluster thunderstorms are organized in clusters of two to four short-lived cells.
- Multi-cell line thunderstorms form in a line that extends, sometimes for hundreds of miles, and can persist for hours. These are called squall lines and they can be continuous or include contiguous precipitation.
- Long-lived squall lines are called derechos and can cause severe damage with fast straight-line winds.
- Supercell thunderstorms are very dangerous storms with long-lived strong tornadoes and damaging wind, hail, and flash floods.

Thunderstorms form due to three conditions: moisture, rising unstable air (air that keeps rising when given a nudge), and a lifting mechanism to provide the “nudge.” Thunderstorms have three stages in their life cycle—the developing stage, the mature stage, and the dissipating stage. The developing stage of a thunderstorm is marked by a cumulus cloud that is being pushed upward by a rising column of air (updraft). There is little to no rain during this stage; however, there is occasional lightning. The thunderstorm enters the mature stage when the updraft continues to feed the storm but precipitation begins to fall out of the storm, creating a downdraft (a column of air pushing downward). When the downdraft and rain-cooled air spreads out along the ground, it forms a gust front or a line of gusty winds. The mature stage is the most likely time for hail, heavy rain, frequent lightning, strong winds, and tornadoes. The production of a large amount of precipitation and a downdraft signifies the beginning of the dissipating stage.

Figure 32: Severe Storm Life Cycle⁹²



⁹¹ NOAA National Severe Storms Laboratory, Severe Weather 101- Thunderstorms, <https://www.nssl.noaa.gov/education/svrwx101/thunderstorms/>

⁹² NOAA National Severe Storms Laboratory, Severe Weather 101- Thunderstorms, <https://www.nssl.noaa.gov/education/svrwx101/thunderstorms/>

Hail forms inside a thunderstorm where there are strong updrafts of warm air and downdrafts of cold water. If a water droplet is picked up by the updrafts, it can be carried well above the freezing level. Water droplets freeze when temperatures reach 32°F or colder. As the frozen droplet begins to fall, it may thaw as it moves into warmer air toward the bottom of the thunderstorm. However, the droplet may be picked up again by another updraft and carried back into the cold air and refreeze. With each trip above and below the freezing level, the frozen droplet adds another layer of ice. The frozen droplet, with many layers of ice, falls to the ground as hail. Most hail is small and typically less than 2 inches in diameter.

Severe storms can have significant impacts. Lightning strikes can cause infrastructure and tree damage, start fires, and pose a threat to human life. Damage from hail increases with the size of the hail and can cause damage to vehicles, aircraft, and homes, and can be fatal to people and livestock. In addition, flooding from precipitation can cause significant property damage.

There were 604 severe storm events in the 7 MID counties between 2012 and 2022, which caused more than \$10 million in property damage. There were 726 severe storm events in the 5 disaster-declared counties, causing more than \$19.47 million in property damage. One event in 2012 caused \$8 million in damage to a residential property. Severe storm events causing more than \$100,000 in property damage, injury, or death in MID and disaster-declared counties are included in Table 21 and Table 22, respectively.

Table 21: Severe Storms in HUD and State MID Counties with > \$100,000 in Property Damage, Injuries, and Deaths Between 2012 and 2022

County	Location	Date	Event Type	Magnitude	Deaths	Injuries	Property Damage
Bergen	Ramsey	8/03/2018	Lightning		0	0	\$250,000
Bergen	Ramsey	10/02/2018	Lightning		0	1	\$6,000
Bergen	Dumont	10/07/2013	Thunderstorm, Wind	52	0	2	\$1,000
Bergen	Westwood	5/15/2018	Thunderstorm, Wind	52	0	1	\$1,000
Bergen	Demarest	9/07/2012	Lightning		1	0	\$0
Hudson	East Newark	5/15/2018	Thunderstorm, Wind	52	0	1	\$0
Passaic	Haskell	8/15/2012	Lightning		0	0	\$8,000,000
Union	Cranford	5/15/2018	Thunderstorm, Wind	52	0	1	\$3,000
Union	Winfield	7/14/2016	Thunderstorm, Wind	52	0	2	\$1,000

Table 22: Severe Storms in Disaster-Declared Counties with > \$100,000 in Property Damage, Injuries, and Deaths Between 2012 and 2022

County	Location	Date	Event Type	Magnitude	Deaths	Injuries	Property Damage
Gloucester	Clarksboro	6/23/2015	Thunderstorm, Wind	74	0	0	\$10,000,000
Gloucester	Paulsboro	6/23/2015	Thunderstorm, Wind	65	0	0	\$5,000,000
Gloucester	Iona	6/29/2012	Thunderstorm, Wind	56	0	0	\$500,000
Gloucester	Centre City	6/23/2015	Thunderstorm, Wind	65	0	0	\$500,000
Gloucester	Wenonah	6/23/2015	Thunderstorm, Wind	61	0	0	\$500,000
Gloucester	Turnersville	6/23/2015	Thunderstorm, Wind	56	0	0	\$500,000
Gloucester	Cross Keys Airport	6/23/2015	Thunderstorm, Wind	56	0	0	\$500,000
Gloucester	New Sharon	6/23/2015	Thunderstorm, Wind	61	0	0	\$100,000
Gloucester	Woodbury Heights	6/23/2015	Thunderstorm, Wind	56	0	0	\$100,000
Hunterdon	Three Bridges	7/18/2012	Lightning		0	0	\$100,000
Hunterdon	Pottersville	6/25/2013	Lightning		0	1	\$0
Hunterdon	Sergeantsville	10/31/2019	Thunderstorm, Wind	60	0	1	\$0
Mercer	East Windsor	7/02/2014	Lightning		0	0	\$1,000,000
Morris	Rockaway	7/26/2012	Thunderstorm, Wind	52	0	3	\$25,000
Morris	Convent Station	6/18/2018	Thunderstorm, Wind	50	1	1	\$0
Morris	Woodstock	9/12/2013	Thunderstorm, Wind	52	0	1	\$0
Morris	Chatham	8/08/2019	Lightning		0	1	\$0
Warren	Buttsville	7/15/2016	Lightning		0	1	\$0

Thunderstorms will potentially become more intense and severe as climate change creates conditions that are conducive to thunderstorm formation, with warmer surface temperatures and more moisture in the air due to increased evaporation. A study led by Purdue University found that a

doubling of greenhouse gases in the atmosphere would significantly increase the number of days that a severe thunderstorm could occur in the southern and eastern United States.⁹³

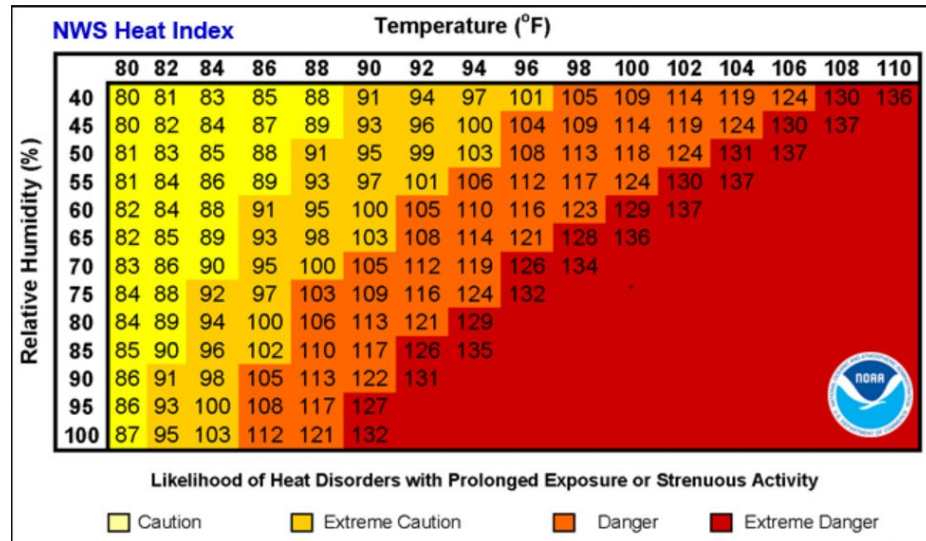
2.5.4.11.3 Extreme Temperatures

Extreme temperature includes both heat and cold events, which can have a significant impact on human health, commercial/agricultural businesses, and primary and secondary effects on infrastructure (e.g., burst pipes, power failures).

Extreme cold events are when temperatures drop well below normal in an area. Exposure to cold temperatures, whether indoors or outside, can lead to serious or life-threatening health problems such as hypothermia; cold stress; frostbite; or freezing of exposed extremities such as fingers, toes, nose, and ear lobes.

Conditions of *extreme heat* are defined as summertime temperatures that are substantially hotter and/or more humid than average for a location at that time of year. The heat index is a number in degrees Fahrenheit that indicates how hot it feels when relative humidity is factored into actual air temperature. Exposure to full sunshine can increase the heat index by at least 15 degrees. Figure 33 shows the heat index values when both humidity and temperature are considered. It also shows the likelihood of heat disorders with prolonged exposure to or strenuous activity in such conditions. Excessive summer temperatures in New Jersey are often identified through counts of days with maximum temperatures greater than or equal to 90°F and greater than or equal to 100°F.

Figure 33: National Weather Service Heat Index



Under extreme heat conditions, the National Weather Service can issue either a heat advisory or an excessive heat warning. A heat advisory is issued when a heat index of 100 degrees Fahrenheit or

⁹³ NASA, Severe Thunderstorms and Climate Change, <https://climate.nasa.gov/news/897/severe-thunderstorms-and-climate-change/>

higher is expected for 3 hours or more. An excessive heat warning is used when a heat index of 105 degrees Fahrenheit or higher is expected for 3 hours or more.

Extreme heat can impose stress on humans and animals. Exposure to heat can lead to a variety of adverse health impacts, ranging from cramps to death.⁹⁴ Heat exhaustion is a relatively common reaction to excessive heat and can include symptoms such as headaches, dizziness, and fainting. If exposure is prolonged, heatstroke can occur. This reaction is more severe and requires medical attention. Deaths from heat exposure typically occur in individuals with pre-existing conditions, frequently those with heart conditions.

Certain demographic groups are particularly vulnerable to adverse health impacts from extreme heat events.⁹⁵ Very young children, seniors, and populations with physical and psychiatric medical conditions are more vulnerable to health impacts from heat events than the general population. In addition, persons of color and low-income residents are at greater risk from adverse extreme heat health impacts.

Urban areas are also particularly at risk because of air stagnation and large quantities of heat-absorbing materials such as streets and buildings. Extreme heat also can result in distortion and the failure of structures and surfaces such as roadways and railroad tracks.

There were 66 heat events and 20 extreme cold events in the 7 MID counties between 2012 and 2022. There were 72 heat events in the 5 disaster-declared counties between 2012 and 2022. One heat event in 2016 during a PGA golf tournament in Union County caused 17 injuries after temperatures rose to the lower 90s in the afternoon. The combination of high temperatures and high humidity made it feel like the mid-90s. Another heat event in 2016 in Mercer County resulted in 12 cases of heat-related stress in middle school students. A 2015 extreme cold event led to the death of an elderly man from exposure.

Heatwaves in New Jersey are expected to impact larger areas with more frequency and longer duration by 2050. Heatwaves also are expected to substantially increase in spatial extent by the middle of the 21st century, with an increased frequency and duration in New Jersey. Annual average temperatures in New Jersey have risen more than 3.5°F since the early 20th century.⁹⁶ A higher emissions pathway could lead to unprecedented warming in the 21st century (see Figure 34). By 2050, temperatures in New Jersey are expected to increase by 4.1°F to 5.7°F.⁹⁷ New Jersey can expect to experience an average annual temperature that is warmer than any to date (low emissions scenario) and future temperatures could be as much as 10°F warmer (high emissions scenario). New Jersey also can expect that by the middle of the 21st century, 70% of summers will be hotter than the warmest summer experienced to date. Climate change could result in a 55% increase in summer heat-related mortalities. While heatwaves are predicted to be more intense, extreme cold is predicted to be less intense. An increase in temperatures is expected to be felt more during the

⁹⁴ Union of Concerned Scientists, Heat Waves and Climate Change, <https://www.ucsusa.org/resources/heat-waves-and-climate-change>

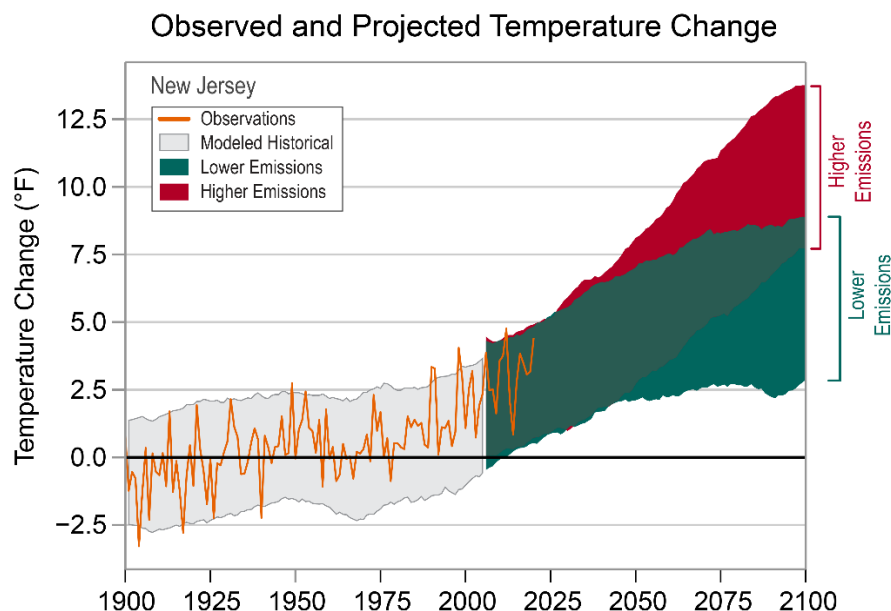
⁹⁵ Ibid.

⁹⁶ NOAA, State Climate Summaries 2022, <https://statesummaries.ncics.org/chapter/nj/>

⁹⁷ New York Academy of Sciences, New York City Panel on Climate Change 2015 Report Chapter 1: Climate Observations and Projections, <https://nyaspubs.onlinelibrary.wiley.com/doi/10.1111/nyas.12586>

winter months (December, January, and February), resulting in less intense cold waves, fewer subfreezing days, and less snow accumulation.

Figure 34: Predicted Temperature Change in New Jersey Under Different Emissions Scenarios



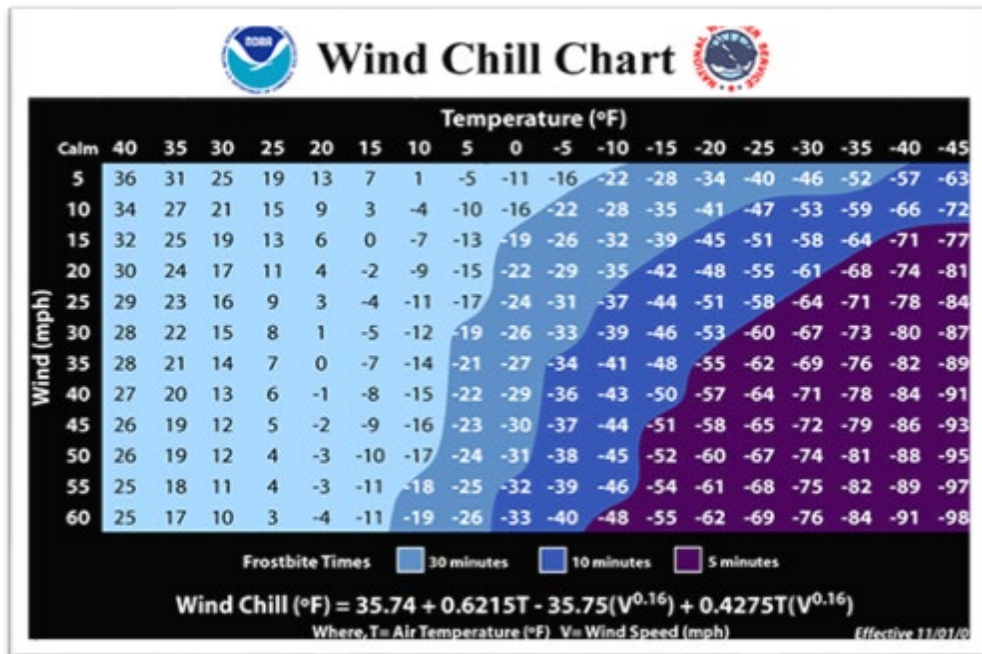
2.5.4.12 Severe Winter Storm

Winter storms usually occur when cold arctic air from Canada meets warmer, moist air from the Gulf of Mexico, producing heavy snow and sometimes blizzard conditions. Severe winter storms can be characterized by heavy snow and/or blowing snow, freezing rain, sleet, and extreme cold. Winter storms usually occur between October and April and can cause considerable damage, with heavy snow immobilizing transportation systems, downing trees and power lines, collapsing buildings, and resulting in crop and livestock losses.

Blizzards are winter storms lasting at least 3 hours with sustained wind speeds exceeding 35 mph, visibility of $\frac{1}{4}$ mile or less, and whiteout conditions. When heavy snow or freezing rain accumulates in excess of 6 inches in a 12-hour period or $\frac{1}{4}$ inch, respectively, it can disrupt the flow of vital supplies and disrupt emergency and medical services. Severe ice storms also can result in electric power loss to large areas, impede emergency assistance, and strand motorists.

The frigid temperatures and wind chills associated with severe winter storms also are dangerous to people, particularly children and the elderly, sometimes resulting in hypothermia, frostbite, and, in rare cases, death. Such temperatures also can freeze pipes and kill livestock, fish, wildlife, and pets. The figure below illustrates frostbite potential relative to the duration of bare skin exposure.

Figure 35: NOAA Wind Chill Chart⁹⁸



Since 1993, New Jersey has had nine severe winter storm-related Presidential Major Disaster Declarations, as shown in the table below:

Table 23: Severe Winter Storm History Since 1993

Date/Event	Counties Impacted	Description
1993, Severe Blizzard	21	
1996, Severe Snowstorm	21	
2003, Snowstorm	21	
2010, Severe Winter Storm and Snowstorm	7	20 to 30 inches of snow fell across southern New Jersey, 10 to 20 inches fell across central New Jersey, and less than 10 inches of snow fell in northern New Jersey.
2010, Snowstorm	7	
2011, Severe Winter Storm and Snowstorm	15	Heavy snow was reported across the State.
2016, Severe Winter Storm and Snowstorm	17	Record snowfall fell across parts of New Jersey.
2018, Severe Winter Storm and Snowstorm	6	
2021, Severe Winter Storm and Snowstorm	5	

⁹⁸ National Weather Service, Wind Chill Chart, <https://www.weather.gov/safety/cold-wind-chill-chart>

2.5.4.13 Tornado

A tornado is a violent windstorm characterized by a twisting, funnel-shaped cloud. Tornadoes are most often generated by thunderstorm activity but sometimes result from hurricanes and other tropical storms. Tornadoes occur when cool, dry air intersects and overrides a layer of warm, moist air, forcing the warm air to rise rapidly. Tornado wind speeds normally range from 65 mph to more than 200 mph but can reach more than 300 mph. The maximum winds in tornadoes are often confined to extremely small areas and vary tremendously over short distances, even within the funnel itself. These storms typically travel around 10 to 20 mph but can move at more than 60 mph. Damage paths can vary from as narrow as 1 mile to as wide as 50 miles. Tornadoes can occur at any time of the year and at any time of the day.

Tornadoes are measured by their intensity in terms of wind speed and their area using the Enhanced Fujita (EF) Scale. The scale ranges from EF 0, with minor damages from winds ranging 65 to 85 mph, to EF 5 with severe damages from winds more than 200 mph.

Table 24: Enhanced Fujita Scale

EF Number	Estimated 3-Second Gust (mph)	Typical Damage
0 (Gale)	65–85	Some damage to chimneys; branches broken off trees; shallow-rooted trees blown over; damaged signboards.
1 (Weak)	86–110	Surfaces peeled off roofs; mobile homes pushed off foundations or overturned; autos pushed off roads.
2 (Strong)	111–135	Roofs torn off frame houses; mobile homes demolished; boxcars pushed over; large trees snapped or uprooted; light object missiles generated.
3 (Severe)	136–165	Roof and some walls torn off well-constructed houses; trains overturned; most trees in forests uprooted. Well-constructed houses leveled; structures with weak foundations blown off, sometimes to a distance; cars flung about and large missiles generated.
4 (Devastating)	166–200	Well-constructed houses leveled; structures with weak foundations blown off some distance; cars flung about and large missiles generated.
5 (Incredible)	200+	Strong frame houses lifted off foundations and carried considerable distances to disintegrate; automobile-sized missiles flying more than 100 meters; trees debarked; steel-reinforced concrete structures badly damaged.

Bergen, Essex, and Union counties have experienced 4 instances of tornadoes over the past 10 years, while the 5 disaster-declared counties have experienced 11 instances of tornadoes over the past 10 years. One tornado in Essex County in 2021 caused nearly \$330,000 in property damage, with a tree knocking over a home. Table 25 lists the tornadoes and the property damage that occurred as a result of the event.

Table 25: Tornadoes in MID and Disaster-Declared Counties With Injuries and Property Damage, 2012–2022

County	Location	Date	EF Number	Injuries	Property Damage
Gloucester	Harrisonville	9/01/2021	EF3	2	\$5,000,000
Essex	Glen Ridge	7/29/2021	EF0		\$330,000
Union	Cranford	8/07/2019	EF0		\$117,000
Bergen	Passaic Junction	10/07/2013	EF1		\$30,000
Union	Berkeley Heights	7/01/2013	EF0		\$20,000

Certain populations, such as those with residents who live in mobile homes, are more vulnerable to impacts from tornadoes. The 2020 American Community Survey estimate for Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union counties of mobile home units is 4,986, or nearly 0.3% of the occupied housing units. Residents living in these units will need additional assistance in finding shelter during tornado events.

Tornadoes may become more frequent or severe due to climate change. Higher temperatures and humidity may increase the atmospheric instability associated with the generation of severe thunderstorms and tornadoes. However, vertical wind shear also could decrease, resulting in fewer or weaker severe thunderstorms and tornadoes.

2.5.5 Indispensable Services

Indispensable services are those that enable the continuous operation of critical business and government functions and/or are critical to human health and safety and economic security. As part of the HMP, the New Jersey Office of Emergency Management (NJOEM) defined and quantified such critical facilities that would be needed during or immediately after a natural disaster. NJOEM defines a *critical facility* as “a facility or system that has been identified by NJOEM and the State Hazard Mitigation Team as essential in providing vital State services; protecting life and property; maintaining continuity of government and operations; or supporting emergency response, government, sheltering functions, and recovery.”⁹⁹ A full list of State-identified critical facilities for all seven MID counties can be found in Table 26.

Table 26: State-Identified Critical Facilities in MID Counties: Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union Counties

County:	Bergen	Essex	Hudson	Middlesex	Passaic	Somerset	Union
Wastewater	6	6	7	4	3	3	5
Storage of Critical Records	0	1	0	1	1	0	0
Shelters	228	109	96	137	87	105	141
School	419	360	186	321	215	159	244

⁹⁹ State HMP (2020), Section 5.1 – 30

County:	Bergen	Essex	Hudson	Middlesex	Passaic	Somerset	Union
Rail Tunnels	0	0	1	0	0	0	0
Rail Facilities	30	22	8	10	9	11	16
Potable Water	3	4	2	7	12	2	3
Ports	0	3	5	0	0	0	5
Police	74	42	24	32	21	22	26
Oil	0	0	0	1	0	0	0
Natural Gas	0	0	1	0	0	0	0
Military	0	0	0	0	0	0	0
Medical	9	15	9	11	6	5	9
Light Rail Facilities	0	17	24	0	0	0	0
Highway Tunnels	0	0	2	0	0	0	0
Highway Bridges	1	2	4	4	0	0	2
Fire	142	63	54	89	57	51	45
Ferry	1	0	8	0	0	0	0
Emergency Operations Center	1	2	1	2	1	1	1
Emergency Medical Services	101	57	37	107	58	52	53
Electric Power	4	1	2	3	1	1	1
Dams	79	34	3	51	155	102	32
Correctional	1	2	2	4	0	1	1
Communication	0	0	1	0	2	1	0
Special Needs	46	43	16	38	29	29	26
Airport	1	2	0	0	0	0	0
TOTAL	1,148	784	493	816	648	539	607

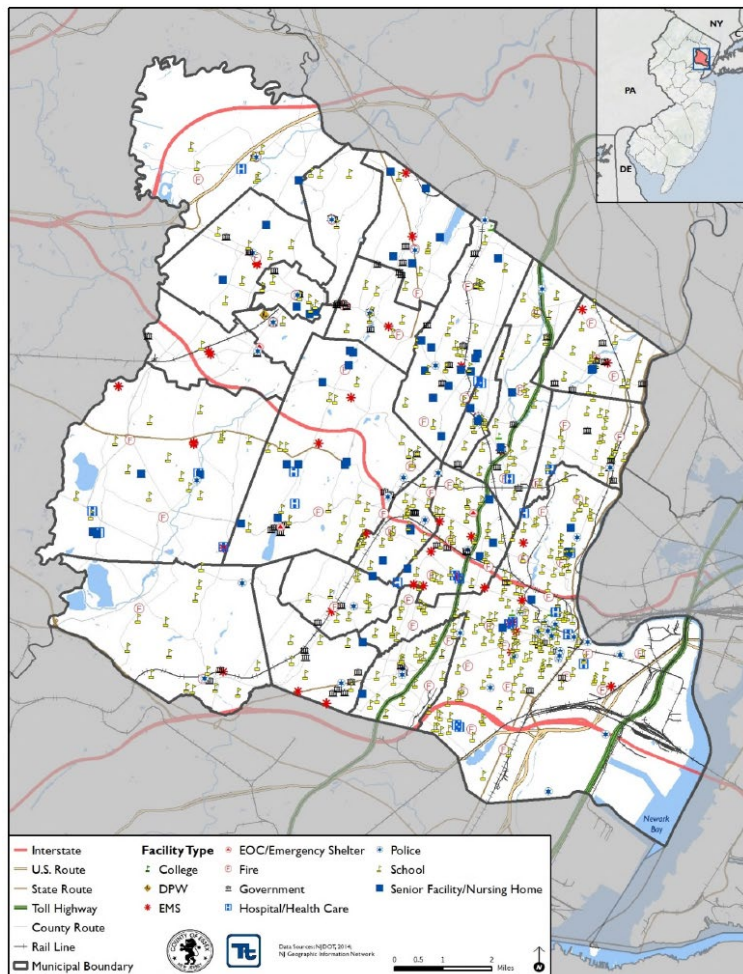
Table 27: State-Identified Critical Facilities in Disaster-Declared Counties: Gloucester, Hunterdon, Mercer, Morris, and Warren Counties

County:	Gloucester	Hunterdon	Mercer	Morris	Warren
Wastewater	3	3	6	14	2
Storage of Critical Records	0	0	7	0	0
Shelters	9	45	119	103	94
School	120	69	157	246	55
Rail Tunnels	0	0	0	0	0
Rail Facilities	0	4	4	19	1
Potable Water	0	1	3	5	0

County:	Gloucester	Hunterdon	Mercer	Morris	Warren
Ports	0	0	0	0	0
Police	26	19	24	41	15
Oil	0	0	0	0	0
Natural Gas	0	0	0	0	0
Military	0	0	1	1	0
Medical	3	2	12	10	3
Light Rail Facilities	0	0	3	0	0
Highway Tunnels	0	0	0	0	0
Highway Bridges	1	0	0	0	4
Fire	55	38	37	91	32
Ferry	0	0	0	0	0
Emergency Operations Center	1	1	3	1	1
Emergency Medical Services	43	38	35	89	29
Electric Power	0	0	1	4	1
Dams	70	107	97	251	105
Correctional	0	3	3	1	1
Communication	0	0	2	0	1
Special Needs	17	6	25	42	10
Airport	0	0	1	1	0
TOTAL	346	328	538	913	351

In Bergen County, NJOEM identified 1,148 critical facilities, including 419 schools and 101 emergency operations centers (EOCs). Bergen County's Hazard Mitigation Plan identifies critical facilities (including EOCs, fire stations, police stations, hospitals, schools [including those used as Red Cross shelters], childcare facilities, and senior care facilities) and critical infrastructure (including airports, bridges, ferry ports, water treatment facilities, wastewater treatment facilities, and municipal public works buildings). The county's HMP identifies 612 critical facilities and 442 pieces of critical infrastructure across all Bergen jurisdictions.

In Essex County, NJOEM identified 784 critical facilities, including 57 emergency medical services (EMS) locations, 63 fire stations, and 109 shelters. The Essex County All Hazard Mitigation Plan included maps of emergency and government facilities, transportation assets, utility lifelines, and high potential loss facilities. The map of emergency and government facilities can be seen in Figure 36.

Figure 36: Emergency and Government Facilities in Essex County

NJOEM identified 346 critical facilities in Gloucester County. Gloucester County's Hazard Mitigation Plan also considered critical facilities, utilizing FEMA's seven community lifelines—safety and security; food, water, and shelter; health and medical; energy; communications; transportation; and hazardous materials. Under safety and security, the county identified 47 emergency facilities, 104 schools, 61 government buildings, and 39 dams; under food, water, and shelter, 54 emergency food pantries, 27 potable water facilities, 3 potable water pump stations, 6 potable water tanks, 3 potable water towers, 1 potable water treatment plant, 15 potable water wells, 52 wastewater metering stations, 70 wastewater pump stations, 16 wastewater treatment facilities, 5 public housing authority properties, 10 senior facilities, and 3 shelters; under health and medical, 67 medical facilities and 34 EMS stations; under energy, 1 electric substation, 3 fuel facilities that are municipally owned, and 1 electric facility; under communications, 51 antenna structures; under transportation, several major roadways, 11 ports, 11 bus routes, 6 airports, and a freight line; and under hazardous materials, 10 Comprehensive Environmental Response, Compensation, and Liability Act sites.

NJOEM identified 328 critical facilities in Hunterdon County. Hunterdon County's Hazard Mitigation Plan also considered critical facilities, including essential facilities, transportation systems, lifeline

utility systems, high potential loss facilities, and hazardous materials facilities. The county identified 16 law enforcement facilities, 38 fire stations, 20 EMS facilities, and 24 EOCs; 24 major medical and hospital facilities; 76 schools; 73 shelters; a commuter rail service, commuter bus service, several major highways, and 3 airports; 20 critical communication towers and facilities; a major reservoir and 11 potable water pumps, tanks, and facilities; 7 regional and municipal sewage treatment plants; and 89 dams.

In Hudson County, NJOEM identified 493 critical facilities. Hudson County's Hazard Mitigation Plan also considered critical facilities, including essential facilities, transportation systems, lifeline utility systems, high potential loss facilities, and hazardous materials facilities. The county identified 34 police stations, 61 fire stations, 6 EMS/public safety squads, 14 EOCs, 7 medical facilities, 96 shelters, more than 200 schools, 29 senior facilities, and 28 government facilities in the county. There are 11 heliports in the county, 24 railroad facilities, 31 passenger rail facilities, 14 bus facilities, 29 ferry facilities, 5 marinas, and 45 port facilities. PSE&G, the main gas and electricity provider in the county, provided information on 7 electric generating stations and 53 electric substations and switching stations. In addition, there is 1 oil refinery, 5 communication facilities, 5 wastewater treatment plants, 29 wastewater pump stations, and several water service companies.

NJOEM identified 538 critical facilities in Mercer County. The Mercer County Multi-Jurisdictional Hazard Mitigation Plan also identifies critical facilities. These facilities include 24 law enforcement facilities, 59 fire and EMS facilities, and 2 emergency operation centers; 5 major hospital and medical facilities; 206 schools; 29 senior facilities; 160 government facilities; several major roadways, 3 airports, 23 heliports, 2 bus facilities, and 11 rail facilities; 7 water suppliers, 4 potable water pumps, 1 well, and 1 water tower; 6 wastewater providers; 3 electric facilities and 3 electric substations; and 96 dams.

In Middlesex County, NJOEM identified 816 critical facilities. The Middlesex County Multi-Jurisdiction All Hazards Mitigation Plan categorizes critical facilities through FEMA's seven community lifelines—safety and security; food, water, and shelter; health and medical; energy; communications; transportation; and hazardous materials. Under safety and security, the county identified 35 police stations, 84 fire stations, 1 EOC, 199 public schools, 57 private schools, and 17 colleges and universities; under food, water, and shelter, 93 food assistance organizations, 93 shelters, 1 potable water company, and 4 wastewater facilities; under health and medical, 15 hospitals, 14 urgent care centers, 99 EMS stations, and 39 nursing homes; under energy, 2 electric and natural gas providers; under communications, 14 cellular towers, 3 broadcast transmitters, and 3 AM-FM transmission towers; under transportation, several major roadways, freight facilities, passenger rail lines, ferry facilities, and marine terminals; and under hazardous materials, 1,248 contaminated sites.

In Morris County, NJOEM identified 913 critical facilities. The Morris County Hazard Mitigation Plan also considered critical facilities, including essential facilities, transportation systems, lifeline utility systems, high potential loss facilities, and hazardous materials facilities. Of the 1,139 critical facilities identified in the Morris County HMP, 1,096 were identified as FEMA community lifelines. The county identified 37 law enforcement facilities, 99 fire stations, 36 EMS facilities, and 39 EOCs; 1 correctional facility; 13 major medical and hospital centers; 241 schools; 36 shelters and 46 senior facilities; several major roadways, a regional rail line, 21 rail facilities, several bus transit systems, and 2 airports; 9 essential communication facilities; 121 potable water pumps, tanks, and facilities; 24 regional and municipal sewage treatment plants and 110 package plants; 7 electric

generation facilities, 8 electric substations, 7 natural gas facilities, 3 nuclear facilities, and 3 oil facilities; 224 dams; and 26 hazardous materials facilities.

NJOEM identified 648 critical facilities in Passaic County. The Passaic County and All Municipalities Hazard Mitigation Plan also considered critical facilities, including essential facilities, transportation systems, lifeline utility systems, high potential loss facilities, and hazardous materials facilities. The county identified 27 law enforcement facilities, 115 fire and EMS facilities, and 19 EOCs; 3 hospitals; more than 200 schools; 53 shelters; 40 senior facilities; major roadways, including the Garden State Parkway; 28 bus and park and ride facilities; 10 railroad facilities; 1 private airport; 12 essential communication facilities; 10 potable water treatment plants and 15 potable water pumps, as well as 80 wells; 6 wastewater treatment plants and 24 wastewater pump stations; 3 electric power generating facilities and 15 electric substations; 1 natural gas facility; 1 agricultural facility; 17 correctional facilities; 3 libraries; 22 facilities classified as farmland or parks and open space; 7 historic sites; and 23 parking facilities.

NJOEM identified 539 critical facilities in Somerset County. The Somerset County Multi-Jurisdictional Hazard Mitigation Plan conducted a comprehensive inventory of critical facilities. These facilities include 20 police stations; 56 fire stations; 24 rescue squads; 2 combined facilities; 14 EOCs; 14 hospitals; 88 shelters; 126 schools; 87 senior facilities; several major roadways; 26 airports and helipads; 13 New Jersey Transit facilities; 19 bus facilities; 4 potable water facilities, 6 water tanks/towers, 39 water wells, and 7 pump stations; 17 surface water and 39 groundwater wastewater facilities; 20 electric substation and transfer stations; 21 communication facilities; and 23 Department of Public Works facilities, 21 town halls, and 27 county facilities.

NJOEM identified 607 critical facilities in Union County. The Union County Multi-Jurisdictional Hazard Mitigation Plan includes a FEMA Hazus Program print-out with several critical facilities identified, including 2 EOCs, 39 fire stations, 118 hospitals, 28 police stations, and 472 schools.

NJOEM identified 351 critical facilities in Union County. The Warren County Hazard Mitigation Plan also considered critical facilities, including emergency and essential facilities, including 8 police stations, 25 fire stations, 4 first aid facilities, and 26 EOCs; 2 major healthcare facilities; 42 educational facilities; 88 shelters; 12 senior facilities; and 34 government facilities. In addition, the plan identified 2 air facilities; 1 communication facility; 1 potable water facility; 8 wastewater facilities; 4 electric power facilities; 105 dams; and 1 military installation.

2.5.6 Conclusion

As this mitigation needs assessment makes clear, there are at least eight natural hazards that pose a considerable risk to Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Union, and Warren counties—those counties that were most impacted and distressed by the 2021 Hurricane Ida event. By characterizing these hazards in terms of their frequency and each county's vulnerability, DCA and its subrecipients can draw on this needs assessment to identify current and future hazards in their communities and target CDBG-DR funds toward cost-effective solutions to mitigate them over the long term.

In addition, this assessment informed the CDBG-DR programs that are designed to mitigate the most common hazards identified in the State and the local jurisdiction hazard mitigation plans. Those hazards include:

- High winds from tornados, hurricanes, tropical storms and Nor'easters.
- Flooding including riverine, sea level rise, storm surge, and urban flooding
- .

DCA has created several program to directly mitigate these hazards including the Resilient Community infrastructure program, Blue Acres buyout program, and the FEMA non-federal cost share program. One of the eligible activities in the infrastructure projects would be to harden public facilities against flooding. The Blue Acres buyout program would purchase flood prone properties and create green space.

The remaining programs were designed to incorporate mitigation measures that will address not only high wind and flooding hazards but also several of the other hazards in the mitigation plans. For example, the Homeowner Assistance and Rehabilitation Program (HARP) will include construction standards that protect against high winds and if necessary, include elevation as part of the rehabilitation activity to protect against future flooding events. The Smart Move new housing construction program will only develop housing that is not in the floodplain or susceptible to storm surge and urban flooding.

DCA designed the Resilient NJ program to fund community local and regional resilience planning. The program will be modeled on the existing Resilient NJ program that was created following Superstorm Sandy. The plans will result in strategies that communities can use to implement projects that can guard against future disasters and natural hazards. The State is also developing a Statewide Housing Mitigation Tool to assess the housing stock in disaster-impacted and at-risk areas. The State and local governments and partners can use this tool to make informed development and floodplain management decisions and to target resources toward the greatest need to help mitigate flooding impacts in communities.

In January 2023, the U.S. Department of Housing and Urban Development (HUD) announced that the State of New Jersey would receive an additional \$149,229,000 in Community Development Block Grant Disaster Recovery (CDBG-DR) funding. In substantial amendment number 4, the state allocated this funding into existing programs as well as created new programs. The additional funding also allowed the state to reassess and reallocate a portion of their first allocation funding.

The state created two new mitigation programs that will be funded with the second allocation. As mentioned previously, flooding and high winds are the prevalent disaster threats identified in both the New Jersey's State Hazard Mitigation Plan (HMP) as well the local and regional hazard mitigation plans. To mitigate flooding risk to structures and infrastructure that impact low to moderate income households, the State created the Resilient Multifamily Housing Program and the Ivy Hill Storm Water Project Neighborhood Mitigation Program. The Resilient Multifamily Housing Program will harden mechanical systems within existing affordable multifamily housing units to make them more resistant to future flooding events. The Ivy Hill Storm Water Project Neighborhood Mitigation Program will enhance an existing stormwater system to add capacity for high water flow events.

The state reevaluated the funding from the first allocation for the Resilient NJ program, the FEMA Non-federal Cost Share program as well as the Statewide Housing Mitigation Planning program to determine the best use of those funds and still meet the mitigation set-aside requirement.

All of the FEMA Non-Federal Match program funding will be reallocated to HARP. As mentioned in the Unmet Needs section, HARP is oversubscribed. This reallocation of funds is necessary in order to ensure the State can assist all eligible LMI households that applied to HARP. Therefore, DCA will eliminate the FEMA Non-Federal Match program as an eligible program.¿

All of the Resilient NJ program and the Statewide Housing and Mitigation Tool will be reallocated to the Housing Counseling and Legal Services Program. Both the Resilient NJ program and the Statewide Housing and Mitigation Tool will be funded with CDBG–DR Sandy funding. Interchangeability allows Sandy funding to be used in HUD MID counties that overlap with Ida HUD MID designations.

Even with the reallocation of a portion of the funds from the first allocation, the mitigation set-aside will still be met. The current programs from the first allocation that will be spent to meet the mitigation set-aside amount of \$29,784,000 will be:

- Resilient Communities: \$54,000,000
- Blue Acres: \$16,000,000

The programs from the second allocation that will be spent to meet the mitigation set-aside of amount of \$19,465,000 will be:

- Resilient Multifamily Housing Program: \$30,000,000
- Ivy Hill Storm Water Project Neighborhood Mitigation Program: \$10,000,000

3

General Requirements

3. General Requirements

3.1 Citizen Participation

3.1.1 Outreach and Engagement

In the development of this Action Plan, DCA consulted with disaster-affected residents, stakeholders, local governments, public housing authorities, State agencies, and other affected parties in the surrounding geographic area. In doing so, DCA ensured that the Action Plan was consistent with the disaster impacts, comprehensive, inclusive, and reflective of input. DCA also sought to consult with State agencies, such as the New Jersey Housing and Mortgage Finance Agency and the New Jersey Economic Development Authority, to ensure that all available funding sources are noted and leveraged to the extent possible.

DCA hosted a virtual stakeholder meeting on June 9, 2022. The attendees are listed below:

- Fair Share Housing Center of New Jersey
- New Jersey Organizing Project
- Ironbound Community Corporation
- Arcadis
- Latino Action Network
- HOPES Community Action Partnership

As a result of this meeting and feedback from partners, DCA will ensure the following:

- Citizens will be notified through ad postings in select newspapers, focusing on the Spanish-speaking population.
- An online survey will be conducted focusing on needs and hazards within the communities.
- DCA will be making efforts to promote and provide a social media tool to access outreach documents in other languages.
- Printed materials will be produced to give out at events.

In addition to stakeholder and partner meetings, DCA also developed a Tropical Storm Ida Recovery Registration Survey. DCA created the survey to seek feedback from people impacted by Tropical Storm Ida to understand the continuing unmet needs of homeowners and renters. The survey is available on the DCA website at <https://www.nj.gov/dca/ddrm/home/idasurvey.shtml>. DCA launched a print and social media campaign in the HUD and State MID areas early summer 2022 to advertise the survey. By targeting Spanish and English language Facebook and Twitter ads by zip code, the social media campaign was able to effectively reach heavily impacted areas in the state. The print media campaign included public notice and display ads promoting the survey and ran for six weeks. The campaign included English language print media as well as Spanish, Portuguese, Chinese, Korean, Polish, French Creole, Arabic, and Gujarati languages. At the time of publication of the initial Action Plan, there have been over 7,000 registrants to the survey who have provided an email address. DCA will use this information to communicate regularly with disaster survivors and

potential program applicants on program updates, action plan amendments, and other helpful recovery information.

In addition to the social media and print campaign, DCA created a Hurricane Ida Recovery Registration Survey Partner Outreach Toolkit. The toolkit includes various forms of advertising media to make it easy for partner organizations to communicate to the populations they serve in a manner that is most comfortable for them and their audiences. The partner organizations download the individual resources they want to use including social media copy and graphics for Facebook and Twitter; the CDBG-DR Factsheet, a descriptive flyer, and an article with interesting graphics for their organization's website or newsletter. The toolkit was accessed over 1300 times by organizations that serve vulnerable populations, underserved communities, as well as protected classes. A list of organizations that received the toolkit is included in Section 5.3 of the Action Plan. The Hurricane Ida Recovery Registration Survey Partner Outreach Toolkit is available upon request.

As an update to the ongoing citizen participation requirements related action plan amendment number 4. In developing the substantial amendment to allocate the additional funding, DCA reached out to stakeholders, partners, the Governor's office, and other State agencies.

DCA attended many community forums in the disaster-impacted areas after the initial Action Plan was approved to update residents about the progress of program launch and also to continue to hear community unmet needs in preparation for this substantial amendment to allocate additional funding to existing programs and to create new ones. In addition to meeting with residents, DCA has also met with and provided information to new and existing community partners to spread the word about eligible programming. DCA has organized meetings with local officials to hear their remaining unmet needs and to discuss Ida programs available to residents. Table 4 provides a brief description of the event and/or action and the date it occurred.

Table 4: DCA Program Outreach and Stakeholder Engagement Efforts

Event Name	Description	Date
Updated Tropical Storm Ida Recovery Registration Digital Toolkit to Announce Programs	Outreach materials in toolkit informed people that Ida recovery programs were coming very soon and urged them to fill out Tropical Ida Recovery Registration in order to receive updates about Ida recovery programs.	1/24/2023
Existing Community Partners	Virtual meeting with existing community partners to inform them that the Ida Action Plan was approved and discussed the launch date for TBRA, HARP, Housing Counseling and Legal Services, and SRRP.	1/25/2023
New Community Partners	Virtual meeting with new community partners to inform them that the Ida Action Plan was approved and discussed the launch date for TBRA, HARP, Housing Counseling and Legal Services, and SRRP.	1/30/2023 2/1/2023
Mt. Pilgrim Missionary Baptist Church — Passaic	Community outreach table at food distribution event at Mt. Pilgrim Missionary Baptist Church in the City of Passaic. The food distribution was organized by United Passaic Organization, a Community Action Program agency.	2/4/2023

Compass 82, St. Vincent de Paul, and New Jersey Voluntary Organizations Active in Disaster (NJVOAD)	Virtual meeting with disaster case managers to discuss Tropical Storm Ida recovery, the Action Plan, and the four Ida recovery programs that launching first: TBRA, HARP, Housing Counseling and Legal Services, and SRRP. Meeting hosted by Compass 82, St. Vincent de Paul, and NJVOAD.	2/22/2023
Local Government Officials	Virtual meeting with local government officials from Ida-impacted towns regarding CDBG-DR funds and upcoming Ida recovery programs. Provided broad overview of the programming.	2/24/2023
Updated Version of Tropical Storm Ida Recovery Programs Digital Toolkit	Third version of Tropical Storm Ida Recovery Programs Digital Toolkit completed and shared with community partners, State departments/agencies, disaster case managers, and NJVOAD. Outreach materials in the toolkit inform people that Ida recovery programs have launched and provide fact sheets about the specific programs that are now available on the DCA website in each program page.	2/27/2023
NJVOAD	Virtual meeting with NJVOAD membership to discuss Tropical Storm Ida recovery, the Action Plan, and the four Ida recovery programs that launched first: TBRA, HARP, Housing Counseling and Legal Services, and SRRP. NJVOAD membership includes the Affordable Housing Alliance, American Red Cross, Catholic Charities, Community Food Bank of New Jersey, Islamic Relief USA, Jersey Cares, Lutheran Social Ministries, Legal Services of New Jersey, NJ State Library, Salvation Army, etc.	3/2/2023
Ivy Hill Neighborhood Group	Community meeting with Ivy Hill (Newark) neighborhood group about flooding issues exacerbated by Tropical Storm Ida. Community meeting hosted by Seton Hall University and City of Newark.	3/14/2023
New Jersey Resource Project (NJRP)	Community meeting about Tropical Storm Ida recovery programs in Manville (Manville Public Library). Community meeting hosted by NJRP.	3/14/2023
Local Government Officials	Virtual meeting with local government officials from Ida-impacted towns (Lodi, Little Ferry, Hackensack, Maywood, Saddlebrook) regarding CDBG-DR funds and Ida recovery programs. Provided an overview of the programs available and upcoming programs.	3/27/2023
Local Government Officials	Virtual meeting with local government officials from Ida-impacted towns (Garfield, Hasbrouck-Heights, Elmwood Park, Wallington) regarding CDBG-DR funds and Ida recovery programs. Provided an overview of the programs available and upcoming programs.	3/29/2023

Local Government Officials (Newark)	Virtual meeting with City of Newark officials (Eric Pennington, Shakeenah Smith, Juba Dowdell, Luis Ulerio, Salimu Taylor, Melvin Waldrop, Allison Ladd) regarding CDBG-DR funds and Ida recovery programs. Provided an overview of the programs available and upcoming programs.	3/31/2023
NJRP	Community meeting about Tropical Storm Ida recovery programs in Somerville (American Legion). Community meeting hosted by the NJRP.	4/3/2023
Local Government Officials	Virtual meeting with local government officials from Ida-impacted towns (East Orange, Orange, Belleville, Montclair, Caldwell, Nutley) regarding CDBG-DR funds and Ida recovery programs. Provided an overview of the programs available and upcoming programs.	4/4/2023
Local Government Officials	Virtual meeting with local government officials from Ida-impacted towns (West New York, Guttenberg, Union City, North Bergen) regarding CDBG-DR funds and Ida recovery programs. Provided an overview of the programs available and upcoming programs.	4/5/2023
Local Government Officials	Virtual meeting with local government officials from Ida-impacted towns (Bayonne, Jersey City, Kearny, Secaucus) regarding CDBG-DR funds and Ida recovery programs. Provided an overview of the programs available and upcoming programs.	4/6/2023
Local Government Officials	Virtual meeting with local government officials from Ida-impacted towns (New Brunswick, North Brunswick, Highland Park) regarding CDBG-DR funds and Ida recovery programs. Provided an overview of the programs available and upcoming programs.	4/6/2023
Local Government Officials	Virtual meeting with local government officials from Ida-impacted town (Elizabeth) regarding CDBG-DR funds and Ida recovery programs. Provided an overview of the programs available and upcoming programs.	4/6/2023
Local Government Officials	Virtual meeting with local government officials from Ida-impacted towns (Carteret, Woodbridge, Rahway) regarding CDBG-DR funds and Ida recovery programs. Provided an overview of the programs available and upcoming programs.	4/6/2023
Local Government Officials	Virtual meeting with local government officials from Ida-impacted towns (Roselle, Roselle Park, Union) regarding CDBG-DR funds and Ida recovery programs. Provided an overview of the programs available and upcoming programs.	4/10/2023
Local Government Officials	Virtual meeting with local government officials from Ida-impacted towns (Passaic, Clifton, Woodland Park) regarding CDBG-DR funds and Ida recovery programs. Provided an overview of the programs available and upcoming programs.	4/10/2023

Local Government Officials	Virtual meeting with local government officials from Ida-impacted towns (Bound Brook, South Bound Brook, Dunellen, Raritan, Somerville) regarding CDBG-DR funds and Ida recovery programs. Provided an overview of the programs available and upcoming programs.	4/10/2023
NJRP	Community meeting about Tropical Storm Ida recovery programs in Milford (The Milford House). Community meeting hosted by NJRP.	4/18/2023
NJRP	Online-only, statewide community meeting for Spanish-speaking residents about Tropical Storm Ida recovery programs. Community meeting hosted by NJRP.	4/20/2023
NJRP	Community meeting about Tropical Storm Ida recovery programs in City of Elizabeth (Make the Road NJ office). Community meeting hosted by NJRP.	4/26/2023
NJRP	Online-only community meeting for residents statewide about Tropical Storm Ida recovery programs. Community meeting hosted by NJRP.	4/26/2023
NJRP, South Ward Environmental Alliance, and Clinton Hill Community Action	Community meeting about Tropical Storm Ida recovery programs in the South Ward neighborhood of Newark (Clinton Hill Early Childhood Learning Center). Community meeting hosted by NJRP, South Ward Environmental Alliance, and Clinton Hill Community Action.	4/29/2023
New Jersey Broadcasters Association	Public service announcement in English and Spanish announcing that Ida recovery programs are available and that a May 1 application deadline is approaching for some programs. PSA aired on stations at Press Communications, iHeart, Townsquare, Longport, WRRC, WRNJ, WEMG (Mega 105.7, Spanish-language), and Audacy's 94.7 The Block.	4/24/2023 - 5/1/2023
Social Media Post	Social media posting about May 1 application deadline for HARP.	4/24/2023 - 5/1/2023

DCA has also been focusing its efforts on reaching as many potential applicants as possible. After releasing the applications for TBRA, HARP, and SRRP, DCA monitored applications received to determine if historically underserved areas within the MID areas were responding. For the HARP program, additional analysis and mapping was utilized to pinpoint areas for further outreach.

To ensure underserved areas were being reached, DCA collaborated with NJRP. NJRP is a disaster recovery advocacy organization made up of storm survivors. Ten community meetings were organized for New Jersey residents impacted by Tropical Storm Ida to get the word out about DCA's Ida recovery programs. Representatives from DCA's Division of Disaster Recovery and Mitigation participated in all the meetings, which were held in hard-hit communities, to answer questions and provide information about recovery programs such as TBRA, HARP, and the Housing Counseling and Legal Services Program. Approximately 700 people were reached across the 10 meetings.

DCA recognizes that affected stakeholders are partners in the development and implementation of this plan. The Action Plan and public notice was posted on the DCA disaster recovery website www.state.nj.us/dca/ for the 30-day comment period. It was available in English, Portuguese, and Spanish. DCA ensured that all citizens had equal access to information, including persons with disabilities, elderly families, and those with limited English proficiency.

DCA advertised the availability of the Draft Action Plan and public hearings via public notice in a print and social media campaign. The social media campaign started on September 1, 2022, on Facebook and Twitter in both Spanish and English. The print campaign included newspapers with wide circulation similar to those targeted for the registration survey. The public could comment on the draft Action Plan by an easy-to-use webform, email, letter, phone, or in person at public hearings.

For those who otherwise could not obtain a copy of the Action Plan, DCA made copies available upon request by contacting

New Jersey Department of Community Affairs
1st Floor Information Desk
101 South Broad Street
Trenton, NJ 08625

For more information, citizens can refer to the DCA Citizen Participation Plan that can be found at <https://www.nj.gov/dca/ddrm/>.

A summary of citizen comments on this Action Plan, along with DCA responses, are included in Section 5.4 of this document .

Changes to program budgets and program design were made as a result of the public comment process. DCA appreciated the volume of the response to the Action Plan.

3.1.2 LEP Individuals and Persons with Disabilities

Limited English Proficiency (LEP)

DCA and its subrecipients have developed a comprehensive Language Access Plan (LAP) as the appropriate response to meet the needs of Limited English Proficiency (LEP) individuals, as well as to comply with Title VI, Executive Order 13166, and Final Guidance (72 FR2732). DCA is also committed to complying with HUD's language access requirements and will update the LAP as new Census data becomes available. The LAP provides direction on LEP needs as identified by the four-factor analysis data as set forth in the plan. The LAP also describes how DCA and its partner agencies will provide meaningful language access for LEP individuals to the DCA's CDBG-DR funded activities, programs, and services. Access will be provided both in-person and virtually. A link to the Language Access Plan can be found here <https://nj.gov/dca/ddrm/plansreports/index.shtml>

DCA will provide oral and written language services. Oral language access services may come in the form of "in-language" communication (i.e., a demonstrably qualified bilingual staff member communicating directly in an LEP person's primary language) and interpreter services. Written language access services will come in the form of written translation provided by DCA translators or a DCA-approved translation contractor.

DCA will engage in specific outreach efforts to ensure that LEP persons are aware of the language access services available to them. DCA and its partner agencies will also provide training to program-level LAP Coordinators and will direct service staff on how to implement this LAP and on sources of assistance available to LEP individuals. This training will be periodically updated and delivered as DCA's LEP needs and language access services evolve.

DCA and its partner agencies will provide notice to LEP (Limited English Proficiency) individuals of their eligibility for benefits, programs, and services in a language they understand, to the maximum extent practical.

DCA will identify and maintain a list of partner organizations at the state and county level that serve LEP communities to assist in outreach efforts for program announcements, application opportunities, and other public information. All outreach materials will be translated into Spanish and shall include a notice in the other nine identified languages stating that language assistance services are available in these languages upon request. DCA will also provide translations of outreach materials in languages other than Spanish, as appropriate, when outreach efforts are targeted towards LEP communities and applicants of HUD-funded programs and when it is applicable to provided translations in other languages.

All correspondence from DCA that is sent to prospective or existing applicants related to HUD-funded programs and services for individuals and businesses shall include a provision indicating that free language interpretation services are available by contacting a toll-free number that serves LEP persons in the appropriate language. In addition to individuals, LEP small business owners will also be provided language interpretation services when specifically requested. The Department's website will include posted information about how to obtain language access services as an LEP person. Field Offices have posted language access information in conspicuous locations and in multiple languages.

All outreach efforts will be culturally appropriate and utilize demographic data to ensure campaigns are reflective of and targeted towards the specific needs of LEP communities throughout the state. DCA aims to ensure that all outreach efforts are timely, relevant, and offered via multiple mediums.

All teams working on outreach will report directly to the DCA LAP Coordinator on a regular basis regarding specific LEP outreach activities and numbers of LEP individuals contacted (as available). The DCA LAP Coordinator will regularly assess and maintain an accurate record of language assistance services to improve LEP outreach programs and activities in accordance with customer need and program resources and capacity.

Translation of Vital Documents

All documents defined as "vital documents" will be translated into Spanish. Vital documents will be made available in the other nine languages upon request and will be maintained for future use as needed to develop a database of translated documents. A vital document is defined as a document that includes information regarding program eligibility requirements, applications and instructions, program eligibility determinations, and appeals procedures. Those documents include the action plan, substantial amendments, performance reports, and other relevant program materials.

HUD provides a selection of program documents in ten to thirteen languages other than English. DCA has also translated additional forms and documents into Spanish through the HAPPY Software

System, HUD websites, or DCA's bilingual staff. The DCA LAP Coordinator will ensure that program and field office staff are able to obtain these documents as needed.

The state will provide on-demand written translation services through a contractor for DCA and its partner agencies as needed. In-house Spanish translators are also available for programs developed in the nine counties most affected by Superstorm Sandy and the counties affected by Hurricane Ida that are funded by CDBG – DR funds.

Persons with Disabilities

To ensure persons with disabilities have access to program materials, services, and benefits, DCA will provide various accommodations, such as:

- Advertising on program documents and in program offices that participants may request reasonable accommodations from DCA to receive benefits or services from CDBG-DR programs.
- All content published on the DCA's CDBG-DR website is Section 508 compliant. If participants need program materials or other website content (e.g., action plans, performance reports, etc.) delivered in another way (e.g., printed and shipped or additional time from a program representative explaining content and requirements), DCA will make reasonable accommodations
- Ensuring participant intake centers are accessible to persons with physical disabilities
- Providing multiple avenues for submitting applications (e.g., online, through paper application, over the phone, through an individual with power of attorney to represent the participant, etc.)
- Training and monitoring subrecipients and program partners to ensure they have compliant plans for accommodating the functional needs of persons with disabilities
- Training and monitoring subrecipients and units of local governments to ensure they design public facilities and infrastructure in a way that is compliant with Section 504 of the Rehabilitation Act of 1973, as amended, and generally accessible to persons with disabilities

3.1.3 Public Hearings

Per the Federal Register's approach toward CDBG-DR, at least one public hearing is required during the 30-day comment period. The process below will be followed for a public hearing regarding use of the CDBG-DR funds .

DCA held two in person public hearings. The first public hearing was held in Manville on September 8, 2022 from 6 to 8 pm. The second public hearing was held in Newark on September 13, 2022 from 6 to 8 pm. All public hearings were held at a time and accessible location convenient to potential and actual beneficiaries, and with accommodations for persons with disabilities or limited English proficiency. Both public hearing locations were physically accessible to persons with disabilities. The public hearings were promoted for at least 10 business days prior to the hearings.

To provide meaningful access for individuals with limited English proficiency as well as those needing auxiliary aids, DCA provided a sign language interpreter, closed captioning (Newark), as well as

simultaneous Spanish translation services. At the Newark public hearing simultaneous Portuguese translation services were also provided

3.1.4 Complaints and Appeals

Formal complaints are written statements of grievance, including email, comments posted on the DCA website, and handwritten complaints. DCA shall detail the process and contact information (through the website and email address) for submitting complaints within program guidelines, application documents, and on the DCA website. DCA shall maintain a tracker for collecting and categorizing complaints through resolution.

Verbal complaints are informal complaints. DCA and its subrecipients will attempt to resolve informal complaints; however, they are not subject to the written response process described above.

The State will accept written citizen complaints related to CDBG-DR funded programs, the Action Plan, substantial amendments, or quarterly performance reports. Written complaints should be submitted via email to DisasterRecoveryandMitigation@dca.nj.gov or be mailed to:

New Jersey Department of Community Affairs
P.O. Box 800
Trenton, NJ 08625-0800
Attention: Commissioner

The State will make every effort to provide a timely written response to every citizen complaint within 15 working days of receipt of the complaint, where practicable.

The State will require that its subrecipients follow a citizen complaint procedure reflective of the goals of the Citizen Participation Plan. A copy and/or summary of citizen complaints received by subrecipients will be forwarded to the New Jersey Department of Community Affairs. The complainant must be made aware by the subrecipient that if she or he is not satisfied with the response, a written complaint may be filed with the Department of Community Affairs.

All citizen complaints related to fair housing/equal opportunity violations involving discrimination will be forwarded to the New Jersey Department of Law and Public Safety, Office of the Attorney General, Division on Civil Rights. To file a fair housing complaint in New Jersey, please call:

Trenton Regional Office: 609-292-4605
TTY: 609-292-1785

Atlantic City Office: 609-441-3100
TTY: 609-441-7648

Camden Office: 856-614-2550
TTY: 856-614-2574

Newark Office: 973-648-2700
TTY: 973-648-4678

Additionally, complaints can be submitted to the U.S. Department of Housing and Urban Development Fair Housing and Equal Opportunity Section. To file a complaint please contact FHEO Region 2 Office: 1 (800) 496-4294, fax: (202) 485- 5737, and email: complaintsoffice02@hud.gov. Complaints regarding accessibility can be reported to the State's Section 504 Coordinator. Plan

publication efforts must meet the effective communications requirements of 24 Code of Federal Regulations (CFR) 8.6 and other fair housing and civil rights requirements, such as the effective communications requirements under the Americans with Disabilities Act.

State Section 504 Coordinator:
Daniel Santos
Daniel.Santos@dca.nj.gov

Complaints regarding fraud, waste, or abuse of government funds will be forward to the HUD Office of the Inspector General Fraud Hotline (phone: 1-800-347-3735 or email: hotline@hudoig.gov).

DCA or its subrecipients will include a written appeals process within each set of program guidelines. The appeals processes will include, but are not limited to, the following:

- The process for submitting, tracking, and resolving a written appeal to the organization administering the program (DCA or its subrecipient), to include whether an appeals committee will be established to review and/or rule on appeals.
- The documentation required when submitting an appeal.
- The timelines for reviewing and providing a response to the appeal.
- Clarification of what may or may not be appealed. Generally, policies that have been approved and adopted within program guidelines may not be appealed. DCA and its subrecipients do not have the authority to grant an appeal to a regulatory or statutory or HUD-specified CDBG-DR requirement.

Documentation must be maintained at the local level to support compliance with these requirements.

3.2 Public Website

DCA will maintain separate dedicated webpages for each CDBG-DR funded disaster recovery effort to show how all grant funds are used and administered. The webpages will be navigable from the DCA homepage and provide timely public notifications, program information, and reports. The website will also provide an up-to-date listing and link to critical documents, including, but not limited to, the following:

- The Public Action Plan (including all amendments)
- Each performance report (as created using the Disaster Recovery Grant Reporting system)
- Citizen participation plan
- Procurement policies and procedures
- All executed contracts that will be paid with CDBG-DR funds as defined in 2 CFR 200.22 (including subrecipients' contracts)
- A summary including the description and status of services or goods currently being procured by the grantee or the subrecipient (e.g., phase of the procurement, requirements for proposals)

The website will be available to the public and accessible to persons with disabilities and those with limited English proficiency (LEP). DCA will take reasonable measures to ensure meaningful access to

programs and activities for all individuals, including LEP persons, members of protected classes, vulnerable populations, and individuals from underserved communities.

Reports and program information will be monitored frequently to ensure that current information is displayed. At a minimum, the website will be reviewed and updated quarterly. Changes to the website may only be authorized by designated personnel. The designated personnel will be responsible for testing the website to ensure that all uploads are working properly and that data are displayed correctly.

3.3 Amendments

Over time, recovery needs will change. Thus, DCA will amend the Disaster Recovery Action Plan as often as necessary to best address long-term recovery needs and goals. This Action Plan describes proposed programs and activities. As programs and activities develop, an amendment may not be triggered if the program or activity is consistent with the descriptions provided in this plan.

3.3.1 Substantial Amendment

Substantial amendments to the Action Plan will require at least 30 days of public notice. The State has defined *substantial amendments* to the Action Plan as those proposed changes that require the following decisions:

- A change in program benefit or eligibility criteria
- Addition or deletion of any allowable activity described in the approved application
- The allocation or re-allocation of more than \$10 million
- A proposed reduction in the overall benefit requirement

Those amendments that meet the definition of a substantial amendment are subject to public notification and public comment procedures. Citizens and units of local government will be provided with reasonable notice and an opportunity to comment on proposed substantial amendments to the Action Plan. A notice and copy of the proposed substantial amendment will be posted on the New Jersey Department of Community Affairs' official website. Copies will be provided upon request at DCA if otherwise not accessible for review by any residents. Citizens will be provided with no less than 30 days to review and comment on the proposed substantial amendment. Written comments may be submitted to the New Jersey Department of Community Affairs via email at DisasterRecoveryandMitigation@dca.nj.gov or to P.O. Box 800, Trenton, NJ 08625-0800. A summary of all comments received and responses will be included in the substantial amendment that is submitted to HUD for approval and posted to the Department of Community Affairs' official website.

3.3.2 Non-Substantial Amendment

Non-substantial amendments are amendments that do not meet the threshold for a substantial amendment and do not require a public comment period. Non-substantial amendments to the Action Plan will be posted on the New Jersey Department of Community Affairs' official website after notification is sent to HUD and the amendment becomes effective. Every amendment to the Action Plan (substantial and non-substantial) will be numbered sequentially and posted on the website.

3.4 Displacement of Persons and Other Entities

To minimize the displacement of persons and other entities who may be affected by the activities outlined in this Action Plan, DCA and subrecipients will coordinate with applicable agencies and entities to ensure that all programs are administered in accordance with the Uniform Relocation Assistance and Real Property Acquisition Act (URA) of 1970, as amended (49 CFR Part 24); Section 104(d) of the Housing and Community Development Act of 1974, as amended; and implementing regulations at 24 CFR Part 570.496(a).

These regulations and requirements apply to both property owners and tenants in the event that proposed projects cause the displacement of persons or other entities. DCA will include detailed policies and procedures for when proposed programs or projects could potentially cause the displacement of people or other entities. DCA also will budget to cover the costs involved in implementing those policies and procedures. Currently, it is not anticipated that proposed programs will cause displacement.

DCA will draw on existing Residential Anti-displacement and Relocation Assistance Plans (RARAPs) and will adapt them to meet URA Section 104(d) and related waivers, and the alternative requirements specified in the Consolidated Notice. The adapted RARAP also will be updated prior to implementing any activity with CDBG-DR funds.

In accordance with the State's Residential Anti-Displacement and Relocation Assistance Plan (RARAP), steps will be taken to minimize direct and indirect displacement of persons from their homes. In addition, the RARAP lists several actions that subrecipients must include in their local plan. The actions chosen are dependent upon the project objectives and related feasibility of each action. More information is included in the State's RARAP, which is available on request.

In addition, housing programs developed with this Action Plan have policy and funds built in to minimize displacement.

- The Smart Move program was created to build new housing that will be sold to qualified homebuyers displaced as a result of hurricane Ida and as a result of the Blue Acres buyout program. In the initial pilot, DCA will prioritize qualified primary residential occupants who sold their high-risk owner-occupied homes through the Blue Acres Buyout Program. During construction if displaced persons with disabilities are identified modifications can be made to the home to meet their accessibility needs.
- The Blue Acres Buyout Program will offer access to housing counseling services to help displaced persons with disabilities to find accessible units, including the Smart Move program.
- The Homeowner Assistance and Recovery Program will offer temporary rental assistance to those who are required to relocate due to rehabilitation or reconstruction through the program to minimize the impact, so it is not a barrier for participation. If the displaced person has disabilities, the cap for temporary rental assistance can be raised to accommodate additional costs associate with finding an accessible unit.
- The Homeowner Assistance and Recovery Program and Small Rental Repair Program will follow federal URA requirements and the State's URA policies and procedures. Included within each of those program budgets are the URA-eligible costs to ensure renters are

provided just compensation in the event of temporary or permanent relocation. If a displaced household includes persons with disabilities, program staff will make reasonable accommodations and will ensure an accessible unit will be found for them. At a high level, the steps the programs will take to ensure accessibility needs of displaced persons with disabilities are met include:

- Determining the features in the existing housing that make it currently accessible, as well as any other accessible housing needs.
- Ensuring that facilities for meeting with the displaced person are accessible as well as providing reasonable accommodations at the request of a displaced person who is disabled
- Inspecting replacement housing to ensure that it is free of barriers for the disabled person and includes other features to meet the accessibility needs of the displaced person with disabilities
- DCA will make exceptions to the maximum award amounts, when necessary, to comply with federal accessibility standards or to reasonably accommodate a person with disabilities.

CDBG-DR funds may not be used to support any federal, State, or local projects that seek to use the power of eminent domain, unless eminent domain is employed for an eligible public use.

The disaster completely leveled homes and displaced 600 residents in Union County alone. Tenants and homeowners are still looking for access to the housing market. Many residents became homeless because of the damage caused from Tropical Storm Ida, and due to the limited stock of affordable housing, residents are finding it difficult to become first-time homebuyers or find suitable rental housing. The proposed programs in this Action Plan will look to address displacement due to the disaster by providing new housing opportunities.

3.5 Protection of People and Property

The State of New Jersey will leverage CDBG-DR funds to build economic and disaster resilience into all recovery programs and activities. The Action Plan, as written, intends to promote mitigation, rehabilitation, and elevation of existing properties; further reconstruction of affordable owner-occupied housing; creation of new housing; construction of infrastructure; and funding of a buyout program. DCA will ensure that all newly constructed buildings meet all locally adopted building codes, standards, and ordinances. In the absence of locally adopted and enforced building codes, the requirements of the New Jersey State Building Code will apply. Future property damage will be minimized by requiring that any rebuilding be done according to the best available science for that area with respect to base flood elevations.

3.5.1 Elevation Standards

All structures, defined at 44 CFR 59.1, designed principally for residential use and located in the 1% annual chance (or 100-year) floodplain, which receive assistance for new construction, reconstruction, rehabilitation of substantial damage, or rehabilitation that results in substantial improvement, as defined at 24 CFR 55.2(b)(10), must be elevated with the lowest floor, including the basement, at least 2 feet above the 1% annual chance floodplain elevation (base flood elevation). Mixed-use structures with no dwelling units and no residents below 2 feet above base

flood elevation must be elevated or floodproofed in accordance with FEMA floodproofing standards at 44 CFR 60.3(c)(3)(ii) or a successor standard up to at least 2 feet above base flood elevation.

Mixed-use structures with no dwelling units and no residents below 2 feet above base flood elevation must be elevated or floodproofed up to at least 2 feet above base flood elevation.

If a structure is in a 500-year floodplain, the structure must be elevated 3 feet above the 100-year floodplain.

The State is exceeding the advanced elevation requirements established in Section II.B.2.c of the Federal Register Notice titled *Elevation standards for new construction, reconstruction, and rehabilitation of substantial damage, or rehabilitation resulting in substantial improvements*. DCA will adhere to the proposed Department of Environmental Protection elevation standard of 3 feet above base flood elevation across all programs.

Structures that are elevated will meet federal accessibility standards.

The cost of elevation will be included as part of the overall cost of rehabilitation or replacement of a property. It is estimated that the costs will depend on the location, the size of the unit, and the level to which the property must be elevated.

3.5.2 Flood Insurance Requirements

Assisted property owners who are receiving assistance must comply with all flood insurance requirements. HUD-assisted homeowners for a property located in a Special Flood Hazard Area must obtain and maintain flood insurance in perpetuity and in the amount prescribed by FEMA's National Flood Insurance Program. DCA will require a permanent deed restriction on each property requiring flood insurance. DCA will ensure compliance by keeping a copy of the deed restriction in the project file and review flood insurance documents during periodic monitoring as prescribed in the program policy and procedures. DCA may not provide disaster assistance for the repair, replacement, or restoration of a property to a person who has received federal flood disaster assistance that was conditioned on obtaining flood insurance and then that person failed to obtain or allowed their flood insurance to lapse for the property. DCA is prohibited by HUD from providing CDBG-DR assistance for the rehabilitation or reconstruction of a house if:

- The combined household income is greater than 120% of AMI or the national median,
- The property was located in a floodplain at the time of the disaster, and
- The property owner did not maintain flood insurance on the damaged property.

3.5.3 Construction Standards

DCA will require quality inspections and code compliance inspections on all projects and places, with an emphasis on high-quality, durable, sustainable, and energy-efficient construction methods and materials. Site inspections will be required on all projects to ensure quality and compliance with building codes.

DCA will specify the standards that will be used within each set of program guidelines.

All rehabilitation, reconstruction, or new construction must meet an industry-recognized standard that has achieved certification under at least one of the following programs:

- ENERGY STAR® (Certified Homes or Multifamily High Risk)
- LEED (New Construction, Homes, Midrise, Existing Building Operations and Maintenance, or Neighborhood Development)
- ICC 700 National Green Building Standard®
- U.S. Environmental Protection Agency (EPA) Indoor airPLUS
- Any other equivalent comprehensive green building standard program acceptable to HUD

For the rehabilitation of non-substantially damaged residential buildings, DCA will follow the guidelines to the extent applicable as specified in the [HUD Office of Community Planning and Development \(CPD\) Green Building Retrofit Checklist](#). The State will require replacement and new construction to meet green building standards by requiring compliance with ENERGY STAR. New Jersey will further encourage green building practices throughout all other proposed programs. New Jersey and its grantees can utilize the Center for Green Building at Rutgers University and its New Jersey Green Home Remodeling Guidelines as a resource for green building practices. The Guidelines were funded with grants from the New Jersey Department of Environmental Protection and U.S. EPA. The Guidelines were developed with broad participation and the concurrence of an advisory group composed of residential building and remodeling professionals, interior designers, landscape architects, and experts in the field of green building and energy-efficient design.

Furthermore, New Jersey will work closely with various agencies, including Northeast Energy Efficiency Partnerships, the U.S. Green Building Council (USGBC), International Code Council, New Jersey Chapter of USGBC, and the New Jersey Chapter of the American Institute of Architects, to develop a plan for encouraging sustainable community initiatives and implementing green building, energy efficiency, and storm hazard mitigation measures.

Substantial damage is defined in 44 CFR 59.1 means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

The New Jersey State Uniform Construction Code authorizes the Commissioner of the DCA to adopt and enforce rules pertaining to construction codes and provides for the administration and enforcement of those rules throughout the State. The Uniform Construction Code (New Jersey Administrative Code 5:23) contains the UCC Act and all rules issued under the Act related to the administration and enforcement of construction regulations. DCA will adopt this standard in the reconstruction or new construction of all site-built housing funded with CDBG-DR assistance. This is in addition to ensuring that all multifamily housing subsidized with CDBG-DR assistance meets Americans with Disabilities Act and accessibility requirements. By adopting this standard across its programs, the State will help increase the availability of accessible housing to meet the current and future needs of older adults and people living with disabilities. This will increase opportunities for households to age in place and build in increased community resiliency for individuals with disabilities.

If the rehabilitated home cannot meet accessibility standards, programs will work with applicants to identify reasonable accommodations and provide alternatives (e.g., acquisition and relocation to lower risk, more accessible areas).

All projects will be subject to cost reasonableness standards as outlined in the policies and procedures of the applicable program specific to the applicable activity. Industry standard cost-estimating software will be used to compare scopes of work and actual construction costs against location-specific indexes informed by historical construction costs for a given region.

3.5.4 Contractor Standards

Contractors selected under DCA will make every effort to provide opportunities to low- and very low-income persons by providing resources and information to notify Section 3 individuals and businesses of opportunities in the community. Grantees may elaborate on specific steps to promote Section 3.

DCA will undertake the following efforts to help meet its Section 3 goals:

- Ensure that Section 3 requirements are outlined in all applicable contracts and subrecipient agreements.
- Build the capacity of stakeholders, including subrecipients and contractors, to meet Section 3 standards through technical assistance, tools, and guidance.
- Designate a Section 3 coordinator who will manage, support, and facilitate an effective Section 3 program, and who will be able to effectively communicate program requirements to stakeholders.

DCA will report Section 3 accomplishments in the Disaster Recovery Grant Reporting system.

Recovery programs implemented by DCA and its subrecipients will incorporate uniform best practices of construction standards for all construction contractors performing work in all relevant jurisdictions. As required in 2 CFR 200.321, DCA will take all necessary steps to ensure that minority-owned businesses and women-owned business enterprises are used when possible. Those steps include the following:

- Placing qualified small and minority-owned businesses and women-owned business enterprises on solicitation lists.
- Ensuring that small and minority-owned businesses and women-owned business enterprises are solicited whenever they are potential sources.
- Dividing total requirements, when economically feasible, into smaller tasks or quantities to permit maximum participation by small and minority-owned businesses and women-owned business enterprises.
- Using the services and assistance, as appropriate, of such organizations as the Small Business Administration and the Minority Business Development Agency of the U.S. Department of Commerce.
- Requiring that the prime contractor, if subcontracts are to be let, take the affirmative steps listed above.

All contractors must have a New Jersey business license. Construction contractors will be required to carry the required licenses and insurance coverage(s) for all work performed, and contractors will be required to provide a warranty period for all work performed.

Contractor standards, warranty periods, and warranty notification periods will be detailed in the respective policies and procedures documents and will pertain to the scale and type of work being performed, including the controls for ensuring that construction costs are reasonable and consistent with market costs at the time and place of construction. Rehabilitation contract work provided through a program administered by DCA included in this Action Plan may be appealed by homeowners and small businesses (if applicable) whose property was repaired by contractors under the State's control.

The processes for homeowners to submit appeals for rehabilitation work, as well as complaints such as contractor fraud, poor quality work, and associated issues, will be detailed within each respective set of program guidelines.

3.5.5 Preparedness, Mitigation, and Resiliency

Design Programs Protecting People and Property from Harm

The primary focus of the housing recovery program is to provide relief for those affected by disasters while complying with all CDBG-DR requirements and addressing recognized impediments to fair housing choice as required under the Fair Housing Act. Assistance may be provided to eligible applicants under a variety of housing option activities, including acquisition, rehabilitation, reconstruction, new construction, demolition, elevation, hazard mitigation, down payment assistance, reimbursement, and storm hardening of homeowner and rental housing units, as allowable. All housing activities should consider the following objectives:

- Provide high-quality, durable, resilient, mold-resistant, energy-efficient, decent, safe, and sanitary housing that meets Green Building Standards and mitigates the impact from future disasters.
 - Resilient measures may include elevating the first floor of habitable area, breakaway ground floor walls, reinforced roofs, storm shutters, and so forth.
 - Rental units also will follow safe, decent, and sanitary requirements in the impacted areas identified in the HUD-approved Action Plan.
- Designing programs to reduce barriers and affirmatively further fair housing for federally protected classes and vulnerable populations.
- Emphasize housing choices and designs to reduce maintenance and insurance costs, as well as provide independent living options.
- Make improvements to reduce the possibility of property damage, personal and commercial hardship, and long-lasting monetary burdens.

Emphasize High Quality, Durability, Energy Efficiency, and Sustainability

For rehabilitation construction, in order to promote water and energy conservation and indoor air quality, the State will follow the HUD CPD Green Building Retrofit Checklist to the extent applicable to

the rehabilitation work undertaken, including the use of mold-resistant products when replacing surfaces such as drywall. When older or obsolete products are replaced as part of the rehabilitation work, rehabilitation is required to use ENERGY STAR-labeled, WaterSense-labeled, or Federal Energy Management Program-designated products and appliances, or other equivalent.

Enforce Resilient Building Codes

DCA will require both quality inspections and code compliance inspections on all projects. Site inspections will be required on all projects to ensure quality and compliance with building codes. DCA will encourage and support subrecipients' efforts to update and strengthen local compliance codes to mitigate hazard risks due to high winds, tornados, and flooding, where applicable. In the project application, subrecipients will submit an explanation of both current and future planned codes to mitigate hazard risks. DCA will provide technical guidance on hazard mitigation code examples.

Fund Feasible, Cost-Effective Measures

DCA will require that grantees demonstrate that projects address a problem that has been repetitive or a problem that poses a significant risk to public health and safety if left unsolved; cost less than the anticipated value of the reduction in both direct damages and subsequent negative impacts to the area if future disasters were to occur; have been determined to be the most practical, effective and environmentally sound alternative after consideration of a range of options; contribute, to the extent practicable, to a long-term solution to the problem it is intended to address; and/or consider long-term changes to the areas and entities it protects and have manageable future maintenance and modifications requirements.

Make Land Use Decisions to Reduce Future Risks

Through the planning activities funded through this Action Plan, local and tribal governments may use funds to carry out the planning needed to enhance local codes and standards, carry out additional outreach to members of their communities, and/or develop policy modifications that will help encourage responsible and safe standards to reduce future natural hazard risks. To this end, DCA will work, as appropriate, with the New Jersey Department of Environmental Protection (DEP), New Jersey State Hazard Mitigation Officer, New Jersey Office of Planning Advocacy, New Jersey Planning Commission, and local and regional municipalities. In particular, DEP's Division of Land Resource Protection regulates land use activities through a permit process in accordance with the rules promulgated in support of the following statutes: Freshwater Wetlands Protection Act (New Jersey Statutes Annotated [NJSA] 13:9B et seq.), Flood Hazard Area Control Act (NJSA 58:16A), Wetlands Act of 1970 (NJSA 13:9A-1 et. seq.), Coastal Area Facility Review Act (NJSA 13:19-1 et seq.), Waterfront Development Law (NJSA 12:5-3), Tidelands Act (NJSA 12:3), New Jersey Water Pollution Control Act (NJSA 58:10A et seq.), and the Highlands Water Protection and Planning Act (Public Law 2004, c.120).

Increase the Awareness of Hazards in Communities

To effectively increase the awareness of community hazards, the State knows that information needs to be shared with residents and businesses through local, trusted resources. As part of the delivery of CDBG-DR programs, the State may allocate or award funding to subrecipients through its housing, planning, mitigation, buyout, and infrastructure programs.

DCA is committed to ensuring environmental justice in minority, low-income, refugee, and immigrant populations. Members of these populations are encouraged to participate in outreach efforts by DCA to provide valuable input on the needs and priorities of these communities. To ensure adequate public participation and access to information as required by Executive Order 12898, DCA will solicit public recommendations in developing and implementing environmental justice strategies, use public documents that are concise and understandable, and translate appropriate public documents for limited English-speaking populations.

DCA also will provide meaningful opportunities for public participation throughout the environmental review process as required by guidance from the Council on Environmental Quality.

Promote Sound, Sustainable Long-Term Recovery Planning Informed by a Post-Disaster Evaluation of Natural Hazard Risks

The State has allocated some funding toward planning activities. One of the primary purposes of the program is to promote sound, sustainable long-term recovery that accounts for an understanding of current and projected natural hazard risks, including climate-related hazards.

In addition, the Resilient NJ planning program will fund local government resilience and mitigation planning efforts. The program will build on the existing efforts of Resilient New Jersey, a comprehensive climate resilience planning, guidance, and technical assistance program set up following Superstorm Sandy to support local and regional climate resilience planning. CDBG-DR funds will be used to expand Resilient New Jersey beyond the Sandy-affected area to also potentially include Hunterdon, Mercer, Morris, Passaic, Somerset, and Warren counties. The ultimate purpose of this planning effort is to build local engagement structures and capacity to identify a prioritized action plan of specific, targeted activities to be implemented as part of recovery, reconstruction, and long-term resilience processes so that communities stronger, safer, and more resilient for future disasters.

Lastly, DCA is prepared to initiate efforts to develop a statewide Housing Mitigation Strategy, which is a risk assessment that would determine which areas of the State are most impacted by repetitive flooding and where those areas overlap with LMI communities. This would be a tool for use as part of the Hurricane Ida recovery and just for mitigation purposes in non-recovery scenarios. The strategy is intended to act as a roadmap to suggest the appropriate mitigation solutions for each community and to inform data-backed decisions on how and where to direct recovery and mitigation funding.

Use of the FEMA-Approved Hazard Mitigation Plan

The State of New Jersey's Office of Emergency Management is the lead agency for developing the State's FEMA-approved Hazard Mitigation Plan. The planning process is informed by multiple federal, State, local, and tribal government agencies. The plan captures historic disaster experiences and reflects the natural and human-caused hazards that New Jersey faces, based on current science and research. The State Hazard Mitigation Plan outlines a strategy to reduce the risks from hazards and serves as the basis for prioritizing future project funding.

Mitigation Efforts Must Be of Reasonable Cost

All rehabilitation, reconstruction, and new construction work will be designed to incorporate the principles of sustainability, including water and energy efficiency, resilience, and mitigation against the impact of future disasters. DCA will—and will encourage its subrecipients to incorporate preparedness and mitigation measures for rebuilding activities. This helps to ensure that communities build back safer and stronger than before the disaster. The incorporation of these measures also reduces the costs of recovering from future disasters. Mitigation measures that are not incorporated into those rebuilding activities must be a necessary expense related to disaster relief, long-term recovery, and restoration of infrastructure.

All resilience performance metrics and processes for establishing cost reasonableness for mitigation and resilience measures will be included within individual program guidelines.

3.5.6 Broadband Infrastructure in Housing

24 CFR 570.202 states that any substantial rehabilitation or new construction of a building with more than four rental units will include the installation of broadband infrastructure, except when:

- The location of the new construction or substantial rehabilitation makes the broadband infrastructure infeasible,
- The cost of installing broadband infrastructure would result in a fundamental alteration in the nature of its program or activity, or in an undue financial burden, or
- The structure of the housing to be substantially rehabilitated makes installation of broadband infrastructure infeasible.

3.5.7 Cost-Effectiveness

The State will establish policies and procedures to assess the cost-effectiveness of each proposed program or activity to assist a household under any residential rehabilitation or reconstruction program or activity funded with CDBG-DR funds. Policies and procedures also will establish the criteria for determining when the cost of the rehabilitation or reconstruction of the unit will not be cost-effective relative to other means of assisting the property owner.

DCA will define *demonstrable hardship* as experiencing conditions such as continued financial hardships, impacts from the COVID-19 pandemic on the affordability of the housing stock, or residing in unsafe or unsanitary living conditions as a result of the 2021 remnants of Hurricane Ida.

DCA defines a residential property as “not suitable for rehabilitation” if any of these conditions apply:

- The property is declared a total loss.
- Repairs would exceed 50% of the cost of reconstruction.
- Repairs would exceed 50% of the pre-disaster fair market value.
- Repairs exceed a dollar threshold specified by DCA in its policies and procedures.

- Homes cannot be rehabilitated or reconstructed in place under existing agency policies and award caps due to legal, engineering, or environmental constraints, such as permitting, extraordinary site conditions, or historic preservation.

The State may provide exceptions to award maximums on a case-by-case basis and will include procedures within program guidelines on how the State or its subrecipients will analyze the circumstances under which an exception is needed and the amount of assistance that is necessary and reasonable.

3.5.8 Duplication of Benefits

Section 312 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended, generally prohibits any person, business concern, or other entity from receiving financial assistance with respect to any part of a loss resulting from a major disaster for which such person, business concern, or other entity has received financial assistance under any other program or from insurance or any other source.

To comply with Section 312, DCA shall ensure that each program and activity provides assistance to a person or entity only to the extent that the person or entity has a disaster recovery need that has not been fully met.

As per the Duplication of Benefits Policy, DCA and its subrecipients are subject to the requirements in Federal Register (FR) notices explaining the duplication of benefit requirement (84 FR 28836 and 84 FR 28848, published June 20, 2019, or other applicable notices).

4

Grantee Proposed Use of Funds

4. Grantee Proposed Use of Funds

4.1 Overview

DCA is the lead agency and responsible entity for administering \$228,346,000 in CDBG-DR funds for recovery from Tropical Storm Ida. DCA will implement these programs directly and/or in partnership with other State agencies or subrecipients. All programs have been designed in accordance with HUD eligible activities to meet HUD National Objectives and the requirements of the Consolidated Notice. These programs, along with the funding allocated to each, is outlined below.

Homeowner Housing Assistance

- Homeowner Assistance and Recovery Program
- Smart Move: New Housing Development
- Blue Acres
- Resilient Multifamily Housing Program

Rental Housing Assistance

- Small Rental Repair Program
- Tenant-Based Rental Assistance

Public Services

- Housing Counseling and Legal Aid Assistance

Infrastructure

- Resilient Communities
- FEMA Non-Federal Cost Share
- Ivy Hill Storm Water Mitigation Program

Mitigation Planning and Administration

- Resilient New Jersey
- Statewide Housing Mitigation Tool
- Administration

4.2 Program Budget

Table 28a: CDBG-DR Program Budget

Program Category	Program	May 2022 Budget	January 2023 Budget	Total Allocation	Percentage of Total Allocation
Housing	Homeowner Assistance and Recovery Program	\$68,178,700	\$43,187,121	\$111,365,821	29.50%
Housing	Smart Move	\$9,750,000	\$37,250,000	\$47,000,000	12.45%
Housing	Blue Acres	\$16,000,000	\$13,330,429	\$29,330,429	7.77%
Housing	Small Rental Repair Program	\$13,000,000	\$0	\$13,000,000	3.44%
Housing	Housing Mitigation Fund	\$10,000,000	\$0	\$10,000,000	2.65%
Housing	Resilient Multifamily Housing Program	\$15,000,000	\$15,000,000	\$30,000,000	7.95%
Public Service	Tenant-Based Rental Assistance	\$15,000,000	\$13,000,000	\$28,000,000	7.42%
Public Services	Housing Counseling & Legal Services	\$9,000,000	\$0	\$9,000,000	2.38%
Public Service	Homeowner Assistance and Recovery Program — temporary relocation	\$7,000,000	\$0	\$7,000,000	1.85%
Infrastructure	Resilient Communities	\$54,000,000	\$0	\$54,000,000	14.30%
Infrastructure	Ivy Hill Storm Water Mitigation Program	\$0	\$10,000,000	\$10,000,000	2.65%
Infrastructure	Smart Move — infrastructure in support of housing	\$0	\$10,000,000	\$10,000,000	2.65%
Planning	Resilient New Jersey	\$0	\$0	\$0	0.00%
Planning	Statewide Housing Mitigation tool	\$0	\$0	\$0	0.00%
Administration	Administration	\$11,417,300	\$7,461,450	\$18,878,750	5.00%
TOTAL		\$228,346,000	\$149,229,000	\$377,575,000	100%

4.3 Connection to Unmet Needs

4.3.1 HUD MID Expenditure Requirement

As required by the Federal Register, Vol. 87, No. 23, February 3, 2022 (87 FR 6364), DCA will allocate at least 80% of the funds to address unmet needs within HUD-identified “most impacted and distressed” (MID) areas. These include Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union counties.

The remaining 20% of the allocation may be used to address unmet needs in areas that are outside the HUD-identified MID areas, provided that they received a presidential disaster declaration and are

designated as grantee-identified MID by the State. The State has limited the grantee-identified MID areas to Gloucester, Hunterdon, Mercer, Morris, and Warren counties. Up to 20% of the funding may be used to address unmet needs in these grantee-identified MID areas.

4.3.2 CDBG-DR Program Allocation

The State's CDBG-DR allocation is insufficient for meeting all remaining housing, infrastructure, economic revitalization, and mitigation needs resulting from Tropical Storm Ida. Due to the funding limitations of the appropriation, HUD was not able to allocate the full amount of calculated unmet need for 2021 CDBG-DR grantees. As stated in the Executive Summary in January 2023 HUD allocated an additional \$149.229,000 in CDBG-DR funds to the State to respond to the unmet needs related to Tropical Storm Ida.

This Action Plan considers and addresses housing and infrastructure unmet recovery and mitigation needs, along with public services and planning that support housing, infrastructure, and economic revitalization unmet needs.

After reevaluation of the unmet need DCA targeted the second allocation and reallocated a portion of the first allocation to meet the remaining unmet needs as identified in application submissions as well as additional public input. For a full discussion of unmet need, please reference the unmet need section of the Action Plan. The final budget by program from each allocation is found in table 28a.

Prior to the additional allocation DCA decided to not allocate funding to address large multifamily rental housing (properties with more than seven units) or additional economic revitalization needs due to funding already being in place, lack of identified need, and receiving 60% of our HUD calculated unmet need with our current allocation.

Currently, \$350 million in Coronavirus State Fiscal Recovery Fund (SFRF) dollars are being administered by the New Jersey Housing and Mortgage Finance Agency (HMFA) for affordable multifamily development. DCA will coordinate with HMFA to track the number of affordable housing units created in the HUD and State MIDs to help further inform the use of additional CDBG-DR funding for large multi-family housing. The CDBG-DR funded Tenant Based Rental Assistance program is also available for renters, including those in large multifamily developments that have been impacted by Ida.

DCA made this statement in the initial Action Plan "The State will continue to monitor multifamily affordable rental housing and economic revitalization needs and will amend this Action Plan in the future if warranted. As part of that monitoring, DCA is reaching out with a request to all PHAs and LIHTC properties to fill out a webform to determine if remaining unmet need exists as a result of Tropical Storm Ida. Once DCA receives the webforms, it will re-assess its need for a multi-family housing program. If a large number of respondents express an ongoing need to recover from Ida, DCA will consider completing a substantial amendment to its Action Plan to create a multi-family rehabilitation housing program. At that time, DCA will also consider any waivers it may need to combine CDBG-DR with other federal housing programs to make certain CDBG-DR funding is utilized in the most efficient manner to allow for the maximum number of units to be rehabilitated. DCA will also consider utilizing any future CDBG-DR funding received as a result of the nearly two-billion-dollar appropriation that was recently approved by congress." As a result of the survey, speaking with

community leaders and representatives, as well as the NHFA, DCA has created a multifamily program utilizing funding from the second allocation.

4.3.3 Expenditure Requirement for Low- to Moderate-Income (LMI) Persons or Households

The Federal Register Notice also requires that at least 70% of all program funds benefit LMI persons or households. Most of the programs in the Action Plan include a prioritization for LMI households and individuals; the State anticipates meeting this requirement. The State will closely monitor the impact of State programs and CDBG-DR programs on impacted LMI persons, including vulnerable populations, protected classes, and members of underserved communities.

4.3.4 Mitigation Expenditure Requirement

Through this allocation, the State is required to ensure that at least 15% of the funds are used for mitigation activities that reduce risk in the HUD and grantee-identified MID areas. The State anticipates exceeding this expenditure requirement because many of the programs (Blue Acres, Smart Move: New Housing Development, Resilient Communities, Resilient New Jersey, and the Statewide Housing Mitigation Tool) meet the definition of *mitigation activities* included in the Federal Register. The State will include clear resilience and mitigation performance metrics for mitigation activities that meet the 15% mitigation set-aside requirements.

To protect the State's investment in housing and community recovery, the State has allocated significant resources to resilient infrastructure activities through the Resilient Communities program. While the infrastructure allocation may appear to be proportionately higher than the relative unmet infrastructure needs, the State knows there are significant unreported infrastructure unmet needs and the housing and business recovery needs are overstated because the State is unable to accurately allocate insurance payouts to commercial, residential, real, and personal property categories. In addition, natural hazard mitigation saves \$6 on average for every \$1 spent on federal mitigation grants, according to analysis by the National Institute of Building Sciences carried out for FEMA.

This cost savings and the savings to property and life will help protect impacted New Jerseyans from current and future hazards.

4.4 Leveraging Funds

The State will leverage all available federal, insurance, and private nonprofit assistance wherever available. This includes assistance from FEMA Individual Assistance and Public Assistance, SBA housing and business loans, the U.S. Army Corps of Engineers, the National Flood Insurance Program, private insurance, and other traditional recovery sources. In addition to these sources, the State will leverage the resources below to help meet recovery and mitigation needs.

4.4.1 Housing

4.4.1.1 *Capital Improvement and Assistance Program*

In March 2022, the State of New Jersey approved a supplemental appropriation for fiscal year 2022 to provide \$25 million to the New Jersey Housing and Mortgage Finance Agency for its Capital Improvement and Assistance Program. The loans support the rehabilitation of eligible affordable housing properties—including multifamily affordable rental properties—that have been impacted by natural disasters, with priority given to those that suffered damage as a result of Tropical Storm Ida. To date, the program has approved at least seven mortgage financing commitments from two multifamily affordable rental developers in Passaic and Union counties. At this time, the State anticipates that the combination of this funding with insurance will meet the HUD and affordable rental multi-family unmet recovery needs.

4.4.1.2 *FEMA Flood Mitigation Assistance (FMA)*

Also in March 2022, FEMA made \$10 million available to New Jersey through its new FMA program, the Swift Current Initiative, which seeks to substantially speed up the delivery of funding following a flood event by expediting awards after a disaster rather than through an annual grant application cycle. The funds are administered through the New Jersey Department of Environmental Protection (DEP), which intends to apply them toward buyouts of repetitive loss and severe repetitive loss homes in Ida-affected communities, including Manville. The homeowner application period opened on April 1, 2022 and will close on October 3, 2022.

The State will leverage FEMA FMA funds along with CDBG-DR funds allocated for buyouts. All buyouts funded through FEMA FMA will be dedicated and maintained in perpetuity as open space for the conservation of natural floodplain functions.

4.4.1.3 *Sandy CDBG-DR: Interchangeability of Disaster Funds*

HUD allows for CDBG-DR funds to be interchanged between Superstorm Sandy, and Tropical Storm Ida allocations in counties identified by HUD as “most impacted and distressed” (MID) in both disasters. This means that in those HUD-identified MID areas of overlap between Sandy and Ida, DCA may apply Sandy funds toward Ida recovery efforts when allowable by Superstorm Sandy Action Plans and HUD regulations and the Federal Register. As appropriate, DCA will develop and submit Superstorm Sandy CDBG-DR Action Plan Amendments to reallocate funds that meet this interchangeability requirement.

At the time of initial publication, DCA has developed a Superstorm Sandy CDBG-DR Action Plan Amendment to supplement the following Tropical Storm Ida CDBG-DR recovery programs:

- Homeowner Assistance and Recovery Program
- Smart Move: New Housing Development
- Blue Acres
- Small Rental Repair Program
- Tenant-Based Rental Assistance
- Housing Counseling and Legal Services

- Resilient Communities
- FEMA Non-Federal Cost Share
- Statewide Housing Mitigation Tool

4.4.1.4 *American Rescue Plan Act Coronavirus State and Local Fiscal Recovery Funds*

In addition to administering CDBG-DR, DCA also is the grant manager for the Coronavirus State and Local Fiscal Recovery Fund (SLFRF), allocated to New Jersey through the American Rescue Plan Act. SLFRF monies are designed to help address the COVID-19 pandemic public health emergency and its effects on the economy. SLFRF accounts for approximately \$6.2 billion of the State's COVID-19 portfolio. DCA is responsible for overseeing the allocation of this funding and ensuring that it meets all U.S. Department of the Treasury requirements. DCA will work with the Governor's Disaster Recovery Office and other State agencies to determine where it is effective to leverage SLFRF funds, along with CDBG-DR, to fund cross-eligible projects that will meet both COVID-19 and Ida recovery needs.

4.4.2 Infrastructure

4.4.2.1 *FEMA Hazard Mitigation Grant Program*

New Jersey is eligible for Hazard Mitigation Grant Program (HMGP) funds under Section 404 of the Stafford Act, as amended. Up to 75% of the cost of approved hazard mitigation measures is authorized in federal funding. The 6-month lock-in amount provided by FEMA was \$49,541,138. The New Jersey Office of Emergency Management (OEM), the applicant for these funds, is inviting applications from eligible subapplicants, State agencies, local governments, special districts, and federally recognized tribes. Eligible activities include, but are not limited to, property acquisition and demolition, structure elevation, dry floodproofing, generators, and flood risk reduction projects. The State and/or eligible subapplicants may leverage FEMA HMGP funds with CDBG-DR for the above projects to the extent that projects also meet the requirements of one of the CDBG-DR programs.

4.4.3 Economic Revitalization

4.4.3.1 *New Jersey Economic Development Authority*

The Ida/Henri Business Assistance Grant Program provides short-term, immediate rent or mortgage reimbursement support to New Jersey small and medium-sized businesses and nonprofits that have suffered physical damage as a result of the remnants of storms Henri and/or Ida. The program is currently funded with \$10,500,000 of State funds appropriated by the State legislature and may increase to \$15 million. One-third of the initial request and one-third of the subsequent request (if necessary) was reserved for entities in a census tract that was eligible to be selected as a New Jersey Opportunity Zone.

The program provides grants from \$1,000 up to \$5,000 to New Jersey-based businesses and nonprofits that have up to 50 full-time equivalent employees as reported on their last Employer Report of Wages Paid (WR-30) with the New Jersey Department of Labor and Workforce Development and have a physical commercial location in New Jersey that suffered physical damage as a result of the remnants of Storms Henri and/or Ida. As of July 2022, the program has received

2,122 applications for \$7.1 million and has made grants to 951 business for \$3.37 million in funding. Thus far, the program has been able to assist all eligible businesses and has not turned anyone away due to lack of available funding. The program is still operational as of July 2022.

4.5 Program Partners

DCA may engage program partners through formal agreements such as subrecipient and interagency agreements and through informal partnerships. It is critical for DCA to engage a spectrum of program partners so that programs are more accessible, understandable, and tailored to equitably meet the unmet needs of disaster-impacted residents and communities.

When engaging in formal agreements for the administration or implementation of programs, DCA will ensure that subrecipients have the capacity and expertise to carry out the program activities included in their scope of work. DCA may help expand subrecipient capacity and will provide technical assistance and training to subrecipients on program requirements, applicable federal cross-cutting and State requirements, reporting, and performance requirements. The state will perform a risk assessment of each of its subrecipients, which will inform the frequency and nature (either on-site or desk) of the monitoring and technical assistance plan. Monitoring components will include a review of subrecipients policies prior to program launch as well as checking in early with each subrecipient to ensure adequate outreach to potential applicants. As part of monitoring and risk assessment factors will be identified to flag potential subrecipients who may need additional training or oversight to ensure that they are following the requirements of fair housing and nondiscrimination obligations. Additionally, each program policy and procedures will include recordkeeping requirements for all regulatory obligations.

The program descriptions include the types of subrecipients or interagency partnerships that may support DCA in the administration or implementation of specific programs.

4.6 Distribution of Funds

Each of the program descriptions below include information on how DCA will distribute CDBG-DR funds and whether DCA or another State agency will carry out the activities directly or through subrecipients.

DCA will ensure that all environmental review requirements are met before each activity is initiated. DCA is the responsible entity for all environmental reviews.

Each program section includes the following subsections, as applicable for the different types of programs:

- Program Budget and Amount for LMI and HUD MIDs
- Program Description
- Program Tieback to Disaster/Unmet Needs
- How the Program Will Promote Housing for Vulnerable Populations
- Program Affordability Period (if applicable)

- Program Definition of Second Home/Eligibility
- Program National Objective(s)
- Program Eligibility
- Program Responsible Entity (does not include environmental review)
- Program Maximum Assistance
- Program Estimated Begin and End Dates
- Other Program Details
- Program Competitive Application Overview (if applicable)
- Program Method of Distribution Description/Overview
- How Mitigation Set-Aside Activities Will Meet the Definition of Mitigation
- How Mitigation Set-Aside Activities Will Address Current and Future Risks
- How the Program Will Advance Long-Term Resilience (Infrastructure and Planning)
- How the Program Will Address Disaster-Related Storm Water Management/Other Systems (Infrastructure and Planning)

4.7 Program Income

Program income is the gross income received by DCA or any of its subrecipients that is directly generated from the use of CDBG-DR funds. Information regarding how program income may be generated and used is available at 24 CFR §570.489 and 24 CFR §570.504, as well as on HUD's website. DCA allows for the following uses of program income:

1. Program income is maintained by the State agency administering the program (DCA or a subrecipient) to pay the agency's next CDBG-DR eligible expense.
2. Program income is transferred from a subrecipient to DCA to pay the next CDBG-DR eligible expense.
3. Program income is used as a revolving loan fund for CDBG-DR eligible purposes.
4. Program income is transferred to the State's annual CDBG program before or after the closeout of the grant to continue disaster-related activities.

Collectively, these options ensure rapid expenditure of program income and minimize any impact on the timely obligation and expenditure of CDBG-DR funds.

4.8 Resale or Recapture

Resale or recapture requirements will vary by program. Resale and recapture provisions are most common for new construction of housing and when programs have affordability period requirements. When applicable, the program descriptions below will indicate whether there are affordability periods, resale, and/or recapture requirements. Program guidelines will provide additional details on the terms of resale or recapture and the specific circumstances under which resale or recapture will be used. Program guidelines will be made available on the DCA website.

DCA will ensure that affordability restrictions are enforceable and imposed by recorded deed restrictions, covenants, property liens, personal guarantees, bylaws, and/or other similar mechanisms.

Homeowner Assistance and Recovery Program (HARP)

Program	Budget	HUD-Identified MID Budget	Grantee-Identified MID Budget
Homeowner Assistance and Recovery Program	\$111,365,821	\$89,092,656	\$22,273,164

4.8.1 Program Description

The program provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes, including rehabilitation, reconstruction, elevation, and/or other mitigation activities. These mitigation activities include, but are not limited to, structural and utility retrofits to make the building more resistant to floods, grading and slope stabilization, and drainage improvements. Only costs incurred after an award will be eligible for reimbursement. Reimbursement of pre-award costs is not allowed. Additional funds may be provided to address site-specific accessibility needs to make housing accessible for individuals living with disabilities.

All applicable elevation, construction, and contractor standards will be followed, and details will be provided in the program guidelines.

Homeowners living in the Special Flood Hazard Area (SFHA) or other DEP-designated flood risk areas will be required to obtain and maintain flood insurance. DCA will place a permanent flood insurance covenant on the property to ensure that flood insurance is maintained when ownership transfers.

Homeowners who are required to relocate due to rehabilitation or reconstruction through this program may be eligible for temporary rental assistance. The Homeowner Temporary Relocation Assistance (HRA) program budget is incorporated into the HARP budget. HUD considers the HARP program a public service activity, and the budget for the activity must be considered in the public service cap. Therefore, in DRGR it is listed as another program and activity. Homeowners who own duplexes and triplexes, when one of the units is an eligible HARP unit, may receive assistance for the rehabilitation of the rental units, provided they agree to meet program affordability and small rental requirement terms. Assistance for rental units will be provided in line with the requirements described under the Small Rental Repair Program.

In cases where homes have been substantially damaged, the cost to rehabilitate is not reasonable, or the home cannot be rehabilitated in a manner to reasonably accommodate the impacted household, homeowners may be eligible for reconstruction or acquisition at current fair market value and incentivized to relocate.

In October of 2025, in APA 10, DCA added the reimbursement pathway to HARP. This will allow disaster impacted homeowners to be reimbursed for costs to their primary residence paid for from the date of the disaster until May 31, 2023, or until they applied to the HARP program. Costs are restricted to repair activities necessary to respond to the imminent threat to public health or safety stemming from the storm. Work must be completed within the same footprint of the damaged structure, sidewalk, driveway, parking lot, or other developed areas. All costs must be adequately documented.

NOTE: Based on feedback related to unmet needs for impacted homeowners provided during the public comment period, the State added an additional \$10 million to HARP prior to finalizing the Initial Action Plan.

4.8.2 Program Tieback to Disaster/Unmet Needs

The program is limited to Tropical Storm Ida-impacted individuals and properties. Through this program, NJ DCA will help address impacted communities' unmet housing recovery needs and help build long-term financial and disaster resilience for homeowners. In response to the second allocation of funding in January 2023, DCA reevaluated the unmet needs to determine the amount of funding needed to assist as many applicants as possible in this program. For a full discussion of the unmet needs, please see the unmet needs section of the Action Plan.

DCA determined through Ida impacted homeowner feedback that there were many homeowners that paid for the costs of repairs themselves. To meet the needs of homeowners at the various stages of their recovery, DCA decided to add a reimbursement pathway to HARP. The new pathway will make sure that homeowners are not penalized for addressing repairs necessary to respond to the imminent threat to public health or safety stemming from the storm. DCA will verify that all costs are for reasonable and necessary repairs by completing a thorough cost reasonableness review. DCA may, at its discretion, open a new application round for this pathway after the Action Plan is approved.

4.8.3 How the Program Will Promote Housing for Vulnerable Populations

The State is committed to reducing barriers for vulnerable populations, homeowners still struggling to recover, and homeowners who have been unable to recover safely. To this end, the program design and engagement strategy includes, but is not limited to:

- **Prioritizing residents of Manville.** After close coordination between NJDEP and NJOEM, an area of concern has been identified in Manville that perpetually floods during storm events. For those residents that applied to the HARP or SRRP program, they will instead be offered buyouts through the Blue Acres program so long as they meet other eligibility requirements. The State plans to prioritize these vulnerable residents of Manville, so long as they are:
 - Low-to-moderate income and
 - Located in a disaster risk area, defined as areas experiencing 5.5' or more of flooding during Ida, and/or are within the Lost Valley area of Manville that has emergency access limitations during flooding events.
- **Working closely with community-based organizations to conduct outreach and engagement and facilitate connections with vulnerable populations.** This approach is critical for reaching impacted residents who have not yet participated in other recovery programs, such as FEMA Individual Assistance, and individuals with limited English proficiency.
- **Leveraging Racial and Ethnically Concentrated Areas of Poverty (RECAP) mapping, EPA's Environmental Justice Screening and Mapping Tool (EJScreen), and data to perform**

additional targeted outreach and engagement. Using [HUD's Affirmatively Furthering Fair Housing mapping tool](#), the State will generate maps and reports to identify segregation trends, areas of concentrated poverty, disparity in housing needs and access to opportunity, and the location and tenant characteristics of publicly supported housing within the HUD and State MIDs. While the EPA EJScreen does not provide data on every environmental impact and demographic indicator that may be relevant to a particular location, it does provide a nationally consistent perspective on demographic and environmental information. This information and mapping will help the State and its outreach partners further target program engagement and encourage participation in these areas.

- Funding and facilitating access to housing counseling services for all program applicants through the supportive services (housing counseling and legal services) described below.** These services will provide application, documentation, and long-term housing planning wraparound and referral services that may be needed for vulnerable populations as they move through the program, including survivors who are not experiencing homelessness but require supportive housing (e.g., elderly, frail elderly, persons with disabilities [mental, physical, developmental], formerly incarcerated persons), victims of domestic violence, persons with alcohol or other substance-use disorder, persons with HIV/AIDS and their families, and public housing residents.
- Providing construction support services and project design support to applicants.** To help safeguard applicants from contractor fraud, price gouging, construction delays, and the time-consuming requirements of managing the housing recovery process, the State will provide construction support services to applicants as they complete their recovery and will help homeowners have the designs and specifications needed to obtain reasonable and implementable quotes and contracts from homebuilders.
- Carrying out a phased and prioritization approach for application intake and processing that prioritizes LMI households, seniors, and individuals living with disabilities.** Two housing choice impediments facing New Jersey are declining housing affordability and the need for housing for special needs populations. Because housing prices in the State have risen significantly over the past 2 years, an increasing proportion of low-income households are experiencing inadequate or cost-burdened housing. Furthermore, there is a growing need for more housing for special needs populations, such as the disabled, veterans, and those experiencing homelessness. By prioritizing low-income households and households with a member who has a disability in the phased application process, this program will promote affordable housing for both vulnerable populations. The phasing approach is outlined in Table 29 below.

Table 29: HARP Application Phase

Application Phases		Phase I	Phase II	Phase III
Household Income	Less than 80% of AMI	X	X	X
	80% to 120% of AMI		X	X
	120% of AMI to \$250,000			X
Geography	Most Impacted	N/A	<i>Prioritized</i>	<i>Prioritized</i>
	Other Impacted			
Homeowner Age 62+ AND/OR Household Member With a Disability	Yes	<i>Prioritized</i>	<i>Prioritized</i>	<i>Prioritized</i>
	No			
Level of Damage	Substantial Damage	N/A	<i>Prioritized</i>	<i>Prioritized</i>
	Moderate Damage			

4.8.4 Program Definition of Second Home/Eligibility

Per the requirements in the Consolidated Notice, properties that served as second homes at the time of the disaster, or following the disaster, are not eligible for assistance for rehabilitation, reconstruction, new construction, replacement, or incentives. A *second home* is defined as a home that is not the primary residence of the owner, a tenant, or any occupant at the time of the disaster or at the time of application for CDBG-DR assistance.

4.8.5 Program National Objective(s)

LMI persons and households; urgent need

The program may use the Urgent Need national objective to provide assistance to eligible disaster-impacted applicants with incomes greater than 80% of AMI.

4.8.6 Program Eligibility

CDBG-DR Eligible Activity	Rehabilitation, reconstruction, elevation, acquisition, incentives, relocation assistance, and clearance; Housing and Community Development Act of 1974 (HCDA) Section 105(a)1, 2, 4, 5, 7, 8 and 11; applicable waivers identified in the Allocation Announcement Notice and Consolidated Notice (87 FR 31636), other applicable waivers or alternative requirements.

Geographic Eligibility: Eligible locations include jurisdictions within:

- HUD-identified MID counties: Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union.
- State-identified MID counties: Gloucester, Hunterdon, Mercer, Morris, and Warren.

Additional funding will be allocated for Ida-impacted communities that overlap with storms Sandy MID areas through the Superstorm Sandy CDBG-DR-funded HARP. These eligible locations include

cities and jurisdictions within the HUD-identified counties of Bergen, Essex, Hudson, Middlesex, and Union.

Eligible Applicants:

- Eligible structure types include single-family homes, duplexes, triplexes, townhomes, modular homes, manufactured homes, and condominiums.
- The property owner must have occupied the home at the time of the disaster and own the property at the time of application.
- Home must have been the applicant's primary residence at the time of the disaster.
- Must be able to demonstrate damage impact to the home by a damage assessment, proposals/invoices evidencing repairs and storm related mitigation measures immediately following the storm, or a Program assessment.
- The homeowner must have a household adjusted gross annual income of \$250,000 or less.

For reimbursement, costs need to be paid after the date of the qualifying disaster and before May 31, 2023, or before the date the homeowner completes an application to DCA for HARP assistance whichever is sooner. Ineligible Applicants:

- Residents of Manville with a property that is located in a flood hazard area that experienced 5.5' or more of inundation during Ida and/or is located within the Lost Valley area of Manville that has emergency access limitations during flooding events. Final eligibility determinations for individual properties affected by these criteria will be made in consultation with the New Jersey Department of Environmental Protection and New Jersey Office of Emergency Management.

Owners of Duplexes and Triplexes:

- Owner-occupied unit: The homeowner and the unit must meet the above criteria.
- Non-owner-occupied units: Eligible for assistance under HARP if the homeowner agrees to affordably rent all assisted units per the requirements described under the Small Rental Repair Program.

Eligible Activities:

To meet the unmet housing recovery and resilience needs of each eligible applicant, DCA may include a variety of eligible homeowner assistance and recovery program activities. DCA will provide the awards necessary to repair, reconstruct, acquire, or replace the damaged property per program guidelines. Incentives also may be required to help applicants relocate if their property is acquired through HARP. Properties located in an SFHA, or high-risk flood area defined by DEP, will be required to elevate their properties at or 3 feet above base flood elevation. Eligible costs also include demolition and removal of the original structure, if needed.

In addition, funds may be provided to address site-specific accessibility needs, infrastructure repairs, site remediation, elevation, and resilience and mitigation measures.

For reimbursement only, the activities must:

- Be completed within the same footprint of the damaged structure, sidewalk, driveway, parking lot, or other developed areas.
- Repair activities necessary to respond to the imminent threat to public health or safety stemming from the storm.

Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

Ineligible activities:

- Forced mortgage payoffs
- Funding for second homes
- Assistance for applicants who previously received federal disaster assistance and did not maintain flood insurance where required
- Assistance for the rehabilitation or reconstruction of a house, if (1) the combined household income is greater than either 120% of AMI or the national median, (2) the property was located in a floodplain at the time of the disaster, and (3) the property owner did not obtain flood insurance on the damaged property, even when the property owner was not required to obtain and maintain such insurance
- Assistance to applicants who live in communities that do not participate in the National Flood Insurance Program (NFIP) because they are prohibited from receiving federal assistance.
- For reimbursement, units in the SFHA, floodway, or high-risk flood area defined by DEP and mitigation only activities that are not a direct tie-back to the storm; work that affects significant elements of properties listed on or eligible for listing on the National Register of Historic Places or otherwise alters environmental conditions.

Restrictive Covenants:

- To ensure that projects are completed per program requirements, applicants must agree to a restrictive covenant being recorded on the property until the project is completed and occupied by the participant.
- Properties located in an SFHA or a high-risk flood area defined by DEP will be required to obtain and maintain flood insurance. This requirement will be recorded as a permanent restrictive covenant on the property to ensure that future owners understand the flood insurance requirements.

4.8.7 Program Responsible Entity

New Jersey DCA

4.8.8 Program Maximum Assistance

Each award will be calculated using consistent program construction and award calculation standards, which are summarized further in this section and will be detailed in the program guidelines.

The maximum assistance that applicants are eligible to receive will be determined based on the necessary and reasonable scope of work and cost of materials using industry-standard cost estimating software, comparative and market analysis of price per square foot, and/or a review of multiple construction bids. For elevation and reconstruction projects, DCA or its agent(s) will prepare the design and scopes of work, which will help limit and standardize costs and ensure that projects meet the desired resilience and energy efficiency goals. DCA will publish comprehensive construction standards, limitations, and eligible recovery and mitigation activities in the program guidelines, which will serve as the mechanism for establishing the maximum assistance that an applicant may receive through the program. Exceptions to the maximum award, standards, and/or eligible expenses may be required. DCA will make exceptions to the maximum award amounts when necessary, to comply with federal accessibility standards or to reasonably accommodate a person with disabilities.

The maximum assistance per applicant is \$300,000 for a single-unit home rehabilitation and \$100,000 max for reimbursement for a total of \$400,000 for single-unit rehabilitation. The program may provide an additional \$50,000 for each additional unit for duplexes and triplexes, resulting in an overall program cap of \$500,000 or \$400,000 max for rehabilitation and \$100,000 max for reimbursement for a multi-unit structure. However, because each award will be calculated based on a necessary and reasonable scope of work and cost of materials using industry standard cost estimating software, comparative and market analysis, or price per square foot, and/or review of multiple construction bids, DCA anticipates that on average, most awards will be lower than the maximum award. When planning their recovery, applicants should not anticipate they will receive the maximum award.

4.8.9 Program Estimated Begin and End Dates

The program will open for applications in the first quarter of 2023. The program will end when all eligible participants have completed closeout, all budgeted funds have been expended, or 6 years after execution of the grant agreement with HUD.

4.8.10 Program Method of Distribution Description/Overview

Homeowners will apply to the program and program staff will work closely with applicants to determine their program pathway. The program is not a competitive program; however, it is phased and prioritized per the description above. DCA will enter into grant agreements with approved applicants directly. The award agreements for the rental units will be treated similarly as described under the Small Rental Repair Program.

For all homes built before 1978, DCA will oversee and/or procure inspection for lead, assessment, compliance monitoring, and lead clearance report services. The State will manage these components on behalf of eligible applicants. Homeowners are responsible for procuring contractors to perform lead remediation and abatement and DCA will help ensure that contractors perform the work in compliance with all applicable rules, regulations, and statutes.

Eligible applicants may be placed in one of the following pathways, as described below:

- **Pathway 1 Homeowner with Existing Construction Contract:**

If a homeowner is already under contract for rehabilitation, The Program Representative will provide the homeowner with the contract requirements necessary to participate. A contract addendum will be provided to the applicant and must be executed with their builder required to receive HARP funding.

Homeowners are responsible for hiring licensed contractors to perform lead remediation and abatement. DCA will verify the contractors are properly licensed and help ensure that contractors perform the work in compliance with all applicable rules, regulations, and statutes incorporated in the contract addendum.

- **Pathway 2 Homeowner Selects Contractor:**

Homeowners can hire registered and insured builders of their choice to perform the construction on their projects or engage with manufactured home dealers or sellers directly to purchase their replacement home. Homeowners are precluded from acting as their own general contractors.

Once a contractor is selected and has provided a quote for the scope of work, the Program will verify that costs are necessary and reasonable compared to the estimated cost of repairs. If the contractor's quote is outside the estimated cost of repairs, additional steps will be taken to justify the costs, the homeowner may select a different contractor, or the homeowner will pay for costs above those deemed necessary and reasonable.

All projects receiving elevation and/or reconstruction assistance will be required to use DCA-provided services to develop their project scopes of work. The State will procure a pool of design firms who will prepare the geotechnical, engineering, architectural, and/or other design components to be provided to the applicant prior to them selecting their own contractor(s). Applicants who are rehabilitating their homes may ask for DCA feasibility and design support. Applicants are financially responsible for all upgrades and change orders that are not within the approved scope of work.

For homeowners that have a need for further assistance with the construction process, the Program will coordinate with the New Jersey Builder's Association to curate a list of contractors the homeowner can select. The State will actively assist homeowners with contract execution, payment terms, performance requirements, and managing construction through project completion and compliant with all state, local, and federal requirements.

- **Pathway 3 Acquisition:** This is not a pathway that an applicant can choose; DCA may offer to acquire the property from the applicant at current fair market value only in the even that rehabilitation and/or elevation of the property cannot reasonably accommodate existing occupants that may be part of vulnerable populations such as the elderly, frail, persons with disabilities [mental, physical, developmental], and others as defined in the Action Plan or if the cost of rehabilitation of a property is not reasonable as determined by the Program, Applicants also may qualify for incentives to relocate to a lower risk area. The State will not exercise its power to acquire properties through the use of eminent domain, adjudication or other involuntary acquisition processes. Acquisition awards are limited to the current fair

market value of the property, which is determined at the time the Program performs the appraisal of a property. All awards are subject to the Robert T. Stafford Act, requiring that all funds used for the same purpose as the CDBG-DR award be deducted as a duplication of benefit.

- **Pathway 4 DCA selected Non-Profit Contractors**

DCA proposes to select a pool of non-profit organizations to act as contractors to rehabilitate HARP applicant homes. The HARP applicant can then choose from the pool of contractors. Payment would go from DCA to the contractors. DCA would maintain oversight over the program and continue to do eligibility checks and DOB as well as provide property construction estimates.

A solicitation will be issued in a Notice of Funding Availability (NOFA) for non-profit organizations that do rehabilitation construction. The NOFA will include:

1. Scope of Work - the type of housing repair work to be performed including construction standards.
2. Process overview – roles and responsibilities of DCA and the non-profit contractor
3. Service delivery cost – up to 15% of the repair estimate can be billed for project delivery to cover the non-profits overhead and worker payrolls. Additional services such as providing temporary relocation coordination for the household and/or managing escrow accounts could be paid on a unit price or time and materials for staff time.
4. Qualifications - appropriate construction registrations and or licenses, not debarred, and qualified to work in homes with lead-based paint, and or abate Lead Based Paint. Relevant experience, financial stability.

- **Pathway 5 Reimbursement**

For homeowners who have already paid for costs to rehabilitate their homes, DCA may be able to reimburse some or all costs. The costs need to be paid after the date of the qualifying disaster and before May 31, 2023, or before the date the homeowner completes their application to DCA for HARP assistance. Costs must be adequately documented to prove that the work was (1) limited to that necessary to respond to the imminent threat to public health and safety stemming from the storm and (2) did not alter environmental conditions. DCA will evaluate costs to determine if there are any duplication of benefits. The program must follow HUD's Lead Safe Housing Rule, and the repairs must either be exempt from the requirements or mitigation will need to occur before reimbursement. To verify eligibility DCA will require applicants to document that repairs were necessary and provide proof of eligible expenses such as a contractor quote and/or proof of payment dated within the eligibility period, and photos of completed repair.

Smart Move: New Housing Development

Program	Budget	HUD-Identified MID Budget	Grantee-Identified MID Budget
Smart Move: New Housing Development	\$47,000,000	\$37,600,000	\$9,400,000

Program Description

New Housing Development:

The State is piloting a program that subsidizes the new development of quality, energy-efficient, resilient, and affordable housing in lower risk areas within or near disaster-impacted communities that are participating in Blue Acres or other buyout programs that are supported by different funding sources. The program aims to provide safe housing for relocating residents so they may stay in or near their communities after selling their high-risk properties.

In summer of 2024 DCA revised its approach to this program due to lack of interest. The first application round resulted in two communities that may be selected to work with DCA to construct affordable new single-family homes. Subsequent application rounds will allow developers to apply directly to DCA. All private for-profit or nonprofit developers working with the program will build new housing that will be sold to qualified homebuyers and/or Blue Acres participants. DCA will prioritize qualified primary residential occupants who sold their high-risk owner-occupied homes through the Blue Acres Buyout Program. As part of the pilot, the State may, depending on the availability of funding, incorporate alternative resilient and green energy solutions into the development, including, but not limited to, fuel cells or microgrids. New construction will meet HUD's Green and Resilient Building Standards, which requires that the new building meet an industry-recognized green building standard that has achieved certification and a minimum energy efficiency standard. DCA will also be competitively procuring a Construction Management firm that will assist DCA in implementing the program.

The new developments will be built outside the 500-year floodplain and the inland or coastal climate adjusted floodplain, as defined by DEP. The site and housing designs may include additional resilience and energy efficiency construction standards, which will be defined in the program guidelines.

The budget also includes funding for infrastructure in support of housing. In DRGR it is listed as a separate program and activity.

Occupants of the New Housing:

This project will be developed and implemented in close coordination with DEP to facilitate the relocation of Blue Acres Buyout Program participants into the new development, where feasible. DCA will manage the application prioritization, review, and award processes for residents who acquire the new units. If approved Blue Acres participants will be expected to utilize the net amounts of their buyout and incentive funds toward their new housing development purchase. At least 70% of the homes will be sold to LMI homeowners or homebuyers.

NOTE: Based on feedback and support for the program provided during the public comment period, the State added an additional \$5 million to Smart Move prior to finalizing the Initial Action Plan.

4.8.11 Program Tieback to Disaster/Unmet Needs

Housing developed under this program will add resilient, energy-efficient, affordable housing stock to disaster-impacted communities that are losing housing stock that is not suitable for rehabilitation through the Blue Acres Buyout Program. In response to the second allocation of funding in January 2023, DCA reevaluated the unmet needs to determine the amount of funding needed to assist as many applicants as possible in this program. For a full discussion of the unmet needs, please see the unmet needs section of the Action Plan.

4.8.12 How the Program Will Promote Housing for Vulnerable Populations

The manner in which the program promotes housing for vulnerable populations includes, but is not limited to:

- **Developing energy-efficient, affordable housing in lower risk areas for individuals relocating from high-risk areas.** One of the greatest relocation barriers for lower income households living in high-risk areas is the availability of affordable, quality housing in lower risk areas. This pilot program seeks to expand affordable housing choice and to rebuild financial equity for residents who have experienced repetitive losses, housing instability, and property devaluation.
- **Prioritizing LMI persons and households and relocating persons.** At least 70% of the homes must be sold to LMI households. In addition to meeting this programmatic goal, DCA will prioritize the following individuals:
 - **Priority #1:** Households participating in the Blue Acres program within the jurisdiction of the Smart Move New Housing Development area. This priority approach provides opportunities for relocating residents to remain in lower risk areas within their communities.
 - **Priority #2:** Ida-impacted households who are relocating through a Blue Acres program in another jurisdiction and/or Ida-impacted qualified first-time homebuyers with incomes at or below 120% of AMI. This priority approach provides opportunities for storm-impacted homeowners and renters to relocate to lower risk areas.
- **Providing housing counseling and legal services to residents.** These services, provided through the public services program described further below, will provide financial and housing counseling to help residents budget the housing costs in their new home. These services will help residents understand their financial obligations; the difference in cost between their pre-storm home and the new home; and their post-award maintenance, occupancy requirements, and other award conditions.
- **Working closely with community-based organizations to conduct outreach and engagement and using the DCA survey tool to reach vulnerable populations.** DCA has created a survey specifically for feedback from Ida-impacted homeowners and renters. The

survey gathers information on residents' funding needs. DCA has partnered with community-based organizations and other State agencies to advertise the survey and solicit feedback. Outreach efforts specifically for distributing this survey have and will continue to be made to reach racially and ethnically concentrated areas of poverty.

- **Minimizing the concentration of poverty.** According to DCA's Analysis of Impediments, there is a concentration of subsidized housing in neighborhoods with relatively high levels of poverty. *Concentrated poverty* refers to areas where a high proportion of residents are poor. To determine whether an area has a concentration of poverty, researchers analyze the share of people in a given geographic area (usually a census tract) living in poverty. An area is often considered poverty "concentrated" if it is in a census tract where the poverty rate is 40% or more, meaning that at least 4 in 10 people fall below the poverty line. The poverty line is lower than 30% of AMI levels in all Ida-impacted areas. This program will work with local governments and developers to identify sites to minimize concentrations of poverty.

4.8.13 Program Affordability Period

For each new development, at least 70% of homes constructed with these program funds are required to be occupied by LMI households.

Sale to Initial Occupant:

Because the development of these homes and neighborhoods will be funded in part (or in whole) with CDBG-DR funding, the homes can be sold to LMI buyers at an affordable price. Buyers will work with HUD-certified Housing Counselors to establish a maximum amount that they can afford. The CDBG-DR investment in the property allows developers, the State, or local governments to sell the units for less than full value, thus creating instant equity for the LMI homebuyer. The State will review the post-construction appraisal amount and ensure that no sale results in an unreasonable amount of equity for the homebuyer or return on investment for the developer.

Affordability Periods:

Affordability periods will be documented through a restricted use covenant, mortgage, or other enforceable legal and financial mechanism.

Resale and recapture requirements will differ for both homeowners and homebuyers. Those are defined as follows:

- Homeowner: A resident who currently owns their home and is currently participating in a buyout program.
- Homebuyer: those residents who were not homeowners at the time of the disaster and who meet the program definition of first-time homebuyers. The criteria below will classify a first-time homebuyer:
 - Individuals who have had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This may also include a spouse, so if either meets the above test, they are considered first-time homebuyers.
 - Single parents who have only owned a property with a former spouse while married.

- Individuals who are displaced homemakers and have only owned with a spouse.
- Individuals who have only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations.
- Individuals who have only owned property that was not in compliance with state, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.

The State will detail resale and recapture requirements for homeowners and homebuyers in the program guidelines.

- Relocating Blue Acres homeowners will be subject to a 5-year occupancy period.
- For new homebuyers, the provision of housing through this development will meet the definition of new construction for homeownership, as described within 87 FR 31636. New homebuyers will follow the required minimum affordability periods within the HOME requirements at 24 CFR 92.254(a)(4), as described in the table below.

Table 30: Affordability Periods, based on amount of homeownership assistance provided to homebuyer

Homeownership Assistance Amount per Unit	Minimum Period of Affordability in Years
Under \$15,000	5
\$15,000 to \$40,000	10
Over \$40,000	15

Recapture:

For the new homebuyer properties, the recapture requirements will be recorded as a deed restriction or covenant on the property. The restriction will ensure that if the property is sold during the period of affordability, some or all of the funding provided to the homebuyer at initial sale will be returned to DCA upon sale of the home.

Within the program guidelines, agreement, and deed restriction or covenant, the State will include language which ensures that the initial sale price and recapture guidelines provide the homebuyer with a fair return on investment and will ensure that the initial sale price is affordable to a reasonable range of low-income homebuyers.

The recapture procedures and requirements will be detailed in the program guidelines.

4.8.14 Program National Objective(s)

LMI persons and households; urgent need

The program may use the Urgent Need national objective to provide assistance to eligible disaster-impacted applicants with incomes greater than 80% of AMI.

The national objective will be met upon occupancy of the new homes.

4.8.15 Program Eligibility

CDBG-DR Eligible Activity

New construction, acquisition, clearance, and homeownership assistance; HCDA Section 105(a)1, 4, 5, 11, 14, and 24; applicable waivers identified in the Allocation Announcement Notice and Consolidated Notice (87 FR 31636).

Geographic Eligibility: Eligible locations include jurisdictions within:

- HUD-identified MID counties: Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union.
- State-identified MID counties: Gloucester, Hunterdon, Mercer, Morris, and Warren.

Additional funding will be made for Ida-impacted communities that overlap with Sandy HUD and State MID areas through the Sandy CDBG-DR-funded Smart Move. These eligible locations include cities and jurisdictions within the HUD-identified counties of Bergen, Essex, Hudson, Middlesex, and Union.

Eligible Developers:

Approved applicants must be experienced developers in good standing with the State. The developers or partnerships may be for-profit or nonprofit entities. Additional eligibility requirements will be described in the program guidelines and the Notice of Funding Availability (NOFA).

Eligible Developer Activities:

DCA, local governments, landlords, or other qualified organizations (e.g., public housing authorities, nonprofit organizations, community land trusts) may acquire land for development. Developer eligible costs include acquisition, demolition and clearance, soft and hard construction costs, resilience, energy efficiency, and other costs related to development. Specific activities will be detailed in the program guidelines and the NOFA.

Eligible Occupant Applicants:

- Homeowners whose homes were acquired through a Blue Acres Buyout Program or other state or federally funded buyout program
- Ida-impacted renters or first-time homebuyers with household incomes at or below 120% of AMI
- At least 70% of the homes within each development must be sold to households with incomes at or below 80% of AMI.

Eligible Occupant Activities:

Assistance will be provided to homeowners and homebuyers, as needed, to purchase the home and make the home affordable. Assistance may be provided in the form of down payment assistance, a first mortgage, and/or a soft second mortgage. Blue Acres participants will be expected to utilize the net amounts of their buyout and incentive funds toward their new housing development purchase.

4.8.16 Program Definition of Second Home/Eligibility

Housing created through the Smart moves program will be dedicated to primary residence only and not second homes. A *second home* is defined as a home that is not the primary residence of the owner, a tenant, or any occupant at the time of the disaster or at the time of application for CDBG-DR assistance.

4.8.17 Program Responsible Entity

New Jersey DCA

4.8.18 Program Maximum Assistance

New Housing Development:

Through an agreement with the developer, DCA will fund pilot communities and developers with a \$15,000,000 maximum award for each based on funding availability after the first rounds and program demand.

Within program guidelines and the NOFA, the State will define minimum construction standards that achieve the resilience, energy efficiency, affordability, and quality goals of the program.. The maximum award is calculated as the total development costs less sale proceeds Prior to publishing the NOFA, the State will carry out an independent cost estimate to identify the maximum assistance that is necessary and reasonable for achieving the detailed resilience, energy efficiency, affordability, and quality construction standards.

Exceptions to the maximum award and eligible expenses may be required, and the exceptions review and approval processes will be further detailed in the program guidelines.

Occupants:

DCA and/or the Housing and Mortgage Finance Agency will perform an individual financial analysis of each applicant to structure the award in a manner that makes the home affordable for the occupant. The details and timing of the analysis will be provided in the program guidelines. The award may be structured as a first mortgage or as a second mortgage and may be partially forgivable upon meeting the affordability terms. Applicants may not be required to qualify for a private first mortgage as a precondition of approval.

DCA will make exceptions to the maximum award amounts when necessary, to comply with federal accessibility standards or to reasonably accommodate a person with disabilities.

4.8.19 Program Estimated Begin and End Dates

The State anticipates that the program will begin in 2024 and extend through project and program closeout or expiration of the grant.

4.8.20 Other Program Details

One goal of this pilot program is to provide proven alternative energy solutions that will reduce energy costs and address specific energy needs for post-disaster continuity of operations. Therefore, DCA may carry out alternative energy resilience projects based on such feasibility components as follows:

1. Cost to build the energy resilience project
2. Cost to operate the energy resilience project
3. Whether the project is a green energy solution
4. The extent of the environmental benefits
5. The complexity and timeframe to install the project
6. The complexity to operate the project after completion
7. Whether the project will reduce residents' electrical costs
8. Whether the alternate source complements energy efficiency
9. The logistics and number of partners required to make the project implementable and sustainable
10. Whether the project can be replicated in other communities

4.8.21 Program Competitive Application Overview

In the initial application round, DCA competitively selected two jurisdictions for the initial pilot. Scoring criteria was published in the NOFA documents and included weighted levels based on the project site, development team experience, project readiness, resilient and/or innovative design components, community need, value of the CDBG-DR investment, level of community engagement, unit and income mix, and the leveraging of partnerships. Subsequent rounds may include weighted levels of environmental site conditions, the feasibility of gaining site control, proximity to buyout or prospective buyout communities, concentrations of poverty, proximity and accessibility to infrastructure and public services, hazards, and other criteria that may impact the financial feasibility of the project and livability and safety for the occupants relocating to the new development.

Subsequent rounds will allow developers to directly apply to DCA. Scoring criteria will be published in the application documents and may include the criteria listed above in addition to weighted levels of financial reasonableness, the ability to leverage other funding, resilient design, energy efficiency, affordable units, mixed income, and location.

4.8.22 Program Method of Distribution Description/Overview

DCA will administer the program and will coordinate with DEP and local governments.

DCA may partner with other State agencies, such as the New Jersey Housing and Mortgage Finance Agency (HMFA) to underwrite or otherwise assist with project developments and/or homeowner eligibility.

DCA may partner with HMFA when applicants need mortgage financing assistance when they are unable to buy the house through a private first mortgage provider.

Blue Acres

Program	Budget	HUD-Identified MID Budget	Grantee-Identified MID Budget
Blue Acres	\$19,330,429	\$23,434,343	\$5,866,086

4.8.23 Program Description

Blue Acres is a voluntary buyout and incentive program that will be administered by DEP. Buyouts are acquisitions of properties located in a floodway, floodplain, or other Disaster Risk Reduction Area that reduce the risk from future flooding. Under Blue Acres, buyout properties will be voluntarily sold to DEP or their designee for current fair market value (post-storm value) and must be converted to and maintained per open space, recreational or wetlands management, or other disaster risk reduction practices. The program also may provide incentives to eligible homeowners to help them afford the costs related to relocating to a lower risk area. Incentives may not be provided to compensate for a loss.

After properties are acquired, CDBG-DR funds also may be used to conduct demolition and debris removal activities; restore land as wetlands, floodplains, and so forth; and serve a defined climate resilience purpose.

Properties purchased under this program will be owned by the State, units of general local government, or other eligible nonprofits and will be maintained in a manner consistent with risk reduction and State floodplain management goals. Property owners' participation in the program is entirely voluntary.

The program will be managed by DEP, which has a long and successful history of voluntary acquisition of real estate for open space, recreation, and natural resource restoration. The Green Acres program has been purchasing land for preservation for more than 50 years. For the past two decades, the State, through the Blue Acres program, has been purchasing flood-prone properties and restoring the natural landscape. Recent improvements have been made to Blue Acres, to include proactive, climate resilience planning. This resilience planning will influence the buyout decision making process and inform policy improvements that will encourage greater overall effectiveness.

NOTE: Based on feedback provided during the public comment period, the State added an additional \$5 million to Blue Acres prior to finalizing the Initial Action Plan.

4.8.24 Program Tieback to Disaster/Unmet Needs

Tropical Storm Ida substantially affected certain New Jersey communities that have repeatedly sustained significant flood losses. Buyouts are a key component of addressing the varying threat of climate change at the community level. Buyouts are a vitally important component of the State's comprehensive, planned resilience strategy. Communities have a unique opportunity to re-evaluate their housing patterns and reimagine low-lying, vulnerable areas that are no longer suitable for

residential housing. Mitigation funds for buyouts and other recovery solutions can help mitigate risk by correcting outdated land use patterns. Buying out flood-prone properties removes both people and property from harm's way. Removing structures and improvements from the floodplain and floodway allows the land to return to its natural function, which is better able to absorb flood waters during future storms and severe weather events. In response to the second allocation of funding in January 2023, DCA reevaluated the unmet needs to determine the amount of funding needed to assist as many applicants as possible in this program. For a full discussion of the unmet needs, please see the unmet needs section of the Action Plan.

4.8.25 How the Program Will Promote Housing for Vulnerable Populations

Severe weather events have affected and continue to negatively affect communities throughout New Jersey, and these events are clearly being exacerbated by climate change. Numerous riverine and coastal communities have a long-standing history of repeat flooding and storm-related losses. Many residents have experienced the cycle of damage and loss so many times that they are desperate for a permanent solution, such as a buyout. These homeowners hope that selling to the State will allow them to relocate to a safer, less flood-prone area so they can recover emotionally, financially, and physically. The decision to pursue a buyout is a complex, personal choice unique to every household, and the State of New Jersey is committed to an expedited, voluntary buyout process to assist those households who want to relocate and present them with an opportunity to do so.

The manner in which the program promotes housing for vulnerable populations includes, but is not limited to:

- **Prioritizing LMI persons.** Consistent with the State of New Jersey's environmental justice goals and to maximize the use of CDBG-DR funds for buyouts, Blue Acres buyouts initially will be directed toward socially vulnerable populations and homeowners who are identified as LMI persons.
- **Prioritizing residents of Manville.** After close coordination between NJDEP and NJOEM, an area of concern has been identified in Manville that perpetually floods during storm events. For those residents that applied to the HARP or SRRP, they will instead be offered buyouts through the Blue Acres program so long as they meet other eligibility requirements. The State plans to prioritize these vulnerable residents of Manville, so long as they are:
 - Low-to-moderate income and
 - Located in a disaster risk area, defined as areas experiencing 5.5' or more of flooding during Ida, and/or are within the Lost Valley area of Manville that has emergency access limitations during flooding events.
- **Lowering flood insurance premiums for the surrounding community.** Buying out flood-prone properties not only reasonably compensates people for moving out of harm's way, but it also reduces the number of homes in floodplains, and therefore fewer homeowners are required to purchase flood insurance policies through the NFIP, leading to reduced flood risk ratings and reductions in insurance premiums for entire communities.
- **Working closely with local governments to understand high-risk areas, social vulnerabilities, and community or public services that depend on residents.** DEP will work

closely with the local governments where buyouts will occur. This close coordination will help DEP understand the specific needs of residents living in high-risk areas. It also will help the State understand the community, social, and public supports and systems that are dependent upon the residents and upon which the residents rely. This information is critical to understanding the impact buyouts have on community identity, as well as, on existing systems—including ratables and publicly provided infrastructure, transportation, public services, utilities, and so forth—that comes with removing residents from an area and identifying ways to continue services or supports for relocating households.

- **Working closely with community-based organizations to conduct outreach and engagement and using the DCA survey tool to reach vulnerable populations.** DCA has created a survey specifically for feedback from Ida-impacted homeowners and renters. The survey gathers information on residents' funding needs. DCA has partnered with community-based organizations and other State agencies to advertise the survey and solicit feedback. Outreach efforts specifically for distributing this survey have been made and will continue to be made to reach racially and ethnically concentrated areas of poverty.
- **Leveraging Racial and Ethnically Concentrated Areas of Poverty (RECAP) mapping and data to perform additional targeted outreach and engagement.** Using HUD's Affirmatively Furthering Fair Housing mapping tool, the State will generate maps and reports to identify segregation trends, areas of concentrated poverty, disparity in housing needs and access to opportunity, and location and tenant characteristics of publicly supported housing within the HUD and State MID areas. This information and mapping will help the State and its outreach partners further target program engagement and encourage participation in these areas. Buyout program proposals might be the only and highest offer an at-risk property receives. Coupling a buyout program and a relocation incentive might allow RECAP residents their only opportunity to build equity outside of at-risk areas. The new property is more likely to increase in value with time instead of decrease as their current assets may have done due to the area's risk.
- **Funding and facilitating access to housing counseling services for all program applicants through the supportive services (housing counseling and legal services) described below.** These services will provide application, documentation, and long-term housing planning wraparound and referral services that may be needed for vulnerable populations—including survivors who are not experiencing homelessness but require supportive housing (e.g., elderly, frail elderly, persons with disabilities [mental, physical, developmental, formerly incarcerated persons, and so forth]), victims of domestic violence, persons with alcohol or other substance-use disorders, persons with HIV/AIDS and their families, and public housing residents—as they move through the program. Families that include persons with disabilities will be handled on a case-by-case basis to ensure specific needs of the family can be addressed and accommodations are appropriate for their transition to new safer housing environment. Applicants also may receive financial counseling to understand the changes in monthly and annual expenses associated with moving from their high-risk property to their new home. This will help ensure that homeowners are relocating to safer housing that is affordable for their household.
- **Supporting Equitable Relocation for Blue Acres participants.** DEP will be developing mapping tools that clearly designate areas outside the 100- and 500-year floodplains and utilizing HUD's RECAP mapping to clearly define the different housing options in the participants'

buyout community. The State wants to be completely transparent regarding areas of concentrated poverty or segregation trends so that the decision to purchase a home in a safer part of the community looks at more than just its location in a floodplain. Participants will be able to utilize the mapping tools to target their prospective homes. Buyout communities that also offer an incentive to purchase new, resilient Smart Moves housing, will help to ensure that low-income households have an affordable, safe, local option for rehousing their families without losing connection to their community. The incentive option has been designed to fill the gap between the purchase price of the buyout property and the cost for a comparable home replacement in a lower-risk housing area. The State will offer LMI households voluntarily selling property to the Blue Acres program temporary rental and moving assistance to ensure that lower income households do not find themselves without a place to go after the sale of their property. Once a replacement property is located, the Blue Acres program will calculate an incentive amount to cover higher costs of the replacement housing and insure its affordability. Displaced tenants will also receive relocation benefits through the Uniform Relocation Act (URA) and will have the ability to stay within the community.

4.8.26 Program National Objective(s)

LMI persons and households; urgent need

The program may use the Urgent Need national objective to provide assistance to eligible disaster-impacted applicants with incomes greater than 80% of AMI.

4.8.27 Program Eligibility

CDBG-DR Eligible Activity

Acquisition and clearance; safe housing incentives; HCDA Section 105(a)1, 4, and 11; applicable waivers identified in the Allocation Announcement Notice and Consolidated Notice (87 FR 31636), other applicable waivers or alternative requirements.

Geographic Eligibility: Eligible locations include jurisdictions within:

- HUD-identified MID counties: Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union.
- State-identified MID counties: Gloucester, Hunterdon, Mercer, Morris, and Warren.

Additional funding will be made for Ida-impacted communities that overlap with Sandy HUD and State MID areas through the Sandy CDBG-DR-funded Blue Acres. Those eligible locations include cities and jurisdictions within the HUD-identified counties of Bergen, Essex, Hudson, Middlesex, and Union.

Applicant Eligibility:

- Homeowners whose properties:
 - Are vulnerable to climate change as determined by resilience planning.

- Are located in the floodway or floodplain, have another quantifiable flood risk, or are located in another high-risk area designated by DEP.
- Are in an area that has sustained repetitive flood or storm-related losses.
- Have a documented flood or loss from Tropical Storm Ida.
- Served as a primary residence as either a full-time rental or owner-occupied home. Commercial properties and second homes are not eligible.

Eligible Activities:

DEP may voluntarily acquire properties located in a floodway, floodplain, or other Disaster Risk Reduction Area. Buyouts will be purchased for post-storm value and maintained as open space, recreational or wetlands management, or other disaster risk reduction practices. The program also may provide incentives to eligible homeowners to help them afford the costs related to relocating to a lower risk area. Incentives may not be provided to compensate for a loss.

After properties are acquired, CDBG-DR funds also may be used to conduct demolition and debris removal activities; restore land as wetlands, floodplains, and so forth; and serve a defined climate resilience purpose.

Safe Housing Incentive Conditions:

Safe Housing Incentives are limited to primary residents. In exchange for receiving a Safe Housing Incentive, applicants must agree to move to a lower risk area. For this program, a lower risk area is an area outside the SFHA, or the 100-year floodplain, as defined by FEMA, NFIP, and/or DEP's forthcoming Inland Flood Rule.

Recognized by FEMA as a "National Best Practice," the goal of the Blue Acres Buyout Program is to dramatically reduce the risk of future catastrophic flood damage for remaining communities and residents, and to help New Jersey families move to lower risk areas.

4.8.28 Program Definition of Second Home/Eligibility

A *second home* is defined as a home that is not the primary residence of the owner, a tenant, or any occupant at the time of the disaster or at the time of application for CDBG-DR assistance. Second homes are not eligible under this program. Program Responsible Entity

- New Jersey DEP

4.8.29 Program Maximum Assistance

Buyouts: Homes will be purchased at 100% of their current (post-storm) fair market value as determined through the program's established valuation process.

Safe Housing Incentives: The program may award incentives to eligible applicants in addition to the buyout award. Incentives are available to owners who are primary residents. DEP and DCA will establish county, city, and/or State valuations of estimated costs to move to a lower risk area in the HUD and grantee MID areas. Incentives will be calculated as the difference between the value of a

comparable replacement unit in a lower risk area and the home's current fair market value. Homeowners who agree to move within the jurisdiction where the buyout occurred may be eligible for an additional incentive. The incentive valuation methodologies will be published in the program guidelines.

The maximum program award is \$706,748, though individual awards will be capped based on the lesser of the maximum program award or the award calculation based on the buyout and housing incentive parameters described above. Exceptions to these maximum awards will be documented in the program guidelines. However, based on previous experience, additional incentives may be needed to help homeowners relocate when they face circumstances such as the following:

- Multiplex housing.
- The outstanding mortgage value is greater than the buyout and incentive award.
- The homeowner faces other demonstrated financial or personal/medical hardships.
- When necessary, to comply with federal accessibility standards or to reasonably accommodate a person with disabilities.

Tenants who are permanently displaced are eligible for assistance in accordance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA), as amended.

The program is entirely voluntary. Until a written agreement on the purchase price of the home has been reached, DEP, at its discretion, may decide not to move forward with the purchase of any home being considered for a buyout (likewise, the homeowner has the same option).

This program also may fund demolition and clearance activities to convert purchased property to open space. The State or local governments will manage and/or competitively procure these activities and will ensure that all costs are necessary and reasonable by developing site-specific or community-specific scopes of work.

4.8.30 Program Estimated Begin and End Dates

The State of New Jersey anticipates the launch of the Blue Acres program in the first quarter of 2023, with completion by the first quarter of 2027.

4.8.31 Other Program Details

Local government partnerships are important to the success of the Blue Acres program. DEP will work closely with these partners to identify areas that are feasible for buyouts. If there is not a municipal partner involved, then DEP will work with other State partners to determine the feasibility of buyouts and the final use of the land.

Final ownership of the land will be determined by DEP in the program policies and procedures. Land ownership options include, but are not limited to, the following:

1. DEP to retain as state-owned land
2. Land transfer to another entity (nonprofit or local government)

3. Joint title for restoration and future conservation

4.8.32 Program Method of Distribution Description/Overview

DEP will administer this program. Interested homeowners apply directly to DEP.

DEP will coordinate closely with DCA and seek DCA's approval prior to awarding funding to a buyout community to facilitate relocation to lower risk housing, including to sites funded through the Smart Move: New Housing Development program, where feasible.

This program also will be implemented in close coordination with the Homeowner Assistance and Recovery Program (HARP) and the Small Rental Repair Program.

4.8.33 How Mitigation Set-Aside Activities Will Meet the Definition of Mitigation

The buyouts will increase resilience to disasters and reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship by removing buildings and residents from areas at high risk of flooding.

4.8.34 How Mitigation Set-Aside Activities Will Address Current and Future Risks

Properties will be evaluated for flood risk based on the history of hazards, the current flood risk as reflected by FEMA Flood Insurance Rate Maps and other flood risk products, as well as the flood risk associated with future conditions, including future development, a rise in sea level, and climate change.

The State will include resilience performance metrics in the program guidelines and in each CDBG-DR project, as applicable. For each project, the State will establish performance metrics, including:

1. An estimate of the projected risk to the project from natural hazards, including those hazards that are influenced by climate change.
2. Identification of the mitigation measures that will address the projected risks.
3. An assessment of the benefit of project resilience measures through verifiable data.

Small Rental Repair Program

Program	Budget	HUD-Identified MID Budget	Grantee-Identified MID Budget
Small Rental Repair Program	\$13,000,000	\$10,400,000	\$2,600,000

4.8.35 Program Description

This program will provide awards to owners of rental properties with one to seven units requiring rehabilitation as a result of damages from Tropical Storm Ida. The program will restore or create additional affordable rental units in disaster-impacted areas. It also will work to alleviate blight in some of the areas that were hit hardest by the storm. Properties must maintain affordability periods in accordance with the standards described in the Program Affordability section below.

The program will provide assistance for activities necessary to restore storm-damaged homes, including rehabilitation, elevation, and/or other mitigation activities. Mitigation activities include, but are not limited to, structural and utility retrofits to make the building more resistant to floods, grading and slope stabilization, and drainage improvements. Assistance also may be provided to make housing accessible for individuals living with disabilities. Substantial rehabilitation, of properties with more than four rental units will include the installation of broadband infrastructure, where feasible. Only costs incurred after an award will be eligible for reimbursement. Reimbursement of pre-award costs is not allowed.

NOTE: Based on feedback provided during the public comment period, the State moved \$27 million from the Small Rental Repair Program to assist more applicants with rental assistance, housing counseling, homeowner repairs, FEMA non-federal cost share funding, and buyouts prior to finalizing the Initial Action Plan. The State also amended the name of this program from “Neighborhood Landlord Program” to the “Small Rental Repair Program,” as it more accurately describes the intent of the program – to repair damaged small rental properties to increase access to affordable housing for impacted renters living in the most impacted and distressed areas of the state.

4.8.36 Program Tieback to Disaster/Unmet Needs

The program will rehabilitate housing damaged by Tropical Storm Ida in storm-impacted communities. As an update to this section in June of 2023 after DCA received 189 eligible applications, the program will solely fund rehabilitation and elevation activities. It is unknown at this time how many properties will require reconstruction. The anticipated average cost for just rehabilitation on each property, regardless of the number of applications, might mean the demand for funding could exceed the allocation. Therefore, If DCA were to focus on reconstruction instead of rehabilitation, there would be a remaining unmet need for clean, safe, and affordable rental housing because reconstruction as an activity is more expensive than rehabilitation. Reconstruction also requires tenants to be displaced for a long period of time. By focusing CDBG-DR resources on rehabilitation and elevation, DCA can assist more LMI households. . In response to the second allocation of funding in January 2023, DCA reevaluated the unmet needs to determine the amount of

funding needed to assist as many applicants as possible in this program. For a full discussion of the unmet needs, please see the unmet needs section of the Action Plan.

4.8.37 How the Program Will Promote Housing for Vulnerable Populations

DCA is committed to increasing the availability of affordable rental units within the disaster-impacted areas, which will directly support housing for vulnerable populations. The manner in which the program promotes housing for vulnerable populations includes, but is not limited to:

- **Providing assistance that results in the availability of long-term affordable rental housing for low-income renters.** According to DCA's 2020 Analysis of Impediments, renters are the most housing cost-burdened group in the State. This program is designed to principally provide affordable rental housing to LMI households living in disaster-impacted communities for up to 5 years, though it is anticipated that if the state funds community housing and development organizations or other non-profit developers through this program, those projects will result in longer-term affordability for repaired or rehabilitated units.
- **Utilization of accessibility standards and supporting code measures to support renters living with disabilities.** According to DCA's 2020 Analysis of Impediments, there is a lack of affordable housing units for renters living with disabilities. Reasonable efforts will be made to ensure that program-funded units will have accessibility standards built into the rehabilitation design, thereby increasing accessible housing stock in the impacted areas. The scope of work funded under the program will comply with applicable codes and standards. This will provide more safety measures for the tenant and thus a more sustainable, safe place to live.
- **Providing housing counseling services to tenants occupying affordable rental units.** Tenants occupying the rehabilitated units will be given access to housing counseling services. They will be informed of their fair housing rights, the maximum rents that landlords may charge them (including whether they have housing choice vouchers or other subsidies), and the availability of support for limited English proficient individuals in understanding the home rental process. This strategy is consistent with helping address New Jersey fair housing impediments, which include difficulty in accessing housing and understanding the home rental process for people with limited English proficiency and a lack of public information about fair housing law rights and responsibilities.
- **Providing housing counseling services to landlords.** Landlords are required to undergo financial and housing counseling in exchange for participating in the program. Counseling will include fair housing training, how to account for housing choice vouchers and other rental payments in what they charge tenants, reporting and tenant eligibility requirements, URA requirements, affordability period requirements, and the terms and conditions of their awards. The property owner will be instructed on all federal and State fair housing laws and regulations, including the prohibition of discrimination based on federal or State protected classes.
- **Leveraging existing resources and engaging community-based organizations, nonprofits, community housing development organizations, and public housing authorities to conduct outreach, facilitate engagement, and connect affordable units with vulnerable populations.**

By working closely with community-based organizations, DCA will be able to access vulnerable impacted renters who may not yet have participated in other recovery programs. Outreach and engagement will target households and landlords with limited English proficiency and households at or below 30% of AMI. DCA also will make efforts to match survivors with landlords by utilizing various websites and social media platforms, such as www.AffordableHomesNewJersey.com, and posting their properties on the New Jersey Housing Resource Center.

4.8.38 Program Affordability Period (if applicable)

NOTE: this program was initially designed to only require a minimum of 51% of the units to be affordable, for longer terms that are in line with the HOME requirements. However, based on public comment and feedback, the instability of the housing market, high property taxes, and affordable housing shortage faced in the impacted areas, the State has modified this program to require all assisted units to be affordable for LMI households for the time periods described below.

Number of Affordable Units by Property Size:

To meet the LMI national objective, rental housing assisted with CDBG-DR funds must be principally rented to LMI households at affordable rents. For this program, all units must be affordable for LMI households.

Affordability Period:

The following affordability timeframes apply to all assisted units:

Table 31 Affordability Periods, based on CDBG-DR per unit award

Rental Housing Activity Rehabilitation or acquisition of existing housing per unit amount of CDBG-DR funds	Minimum Period of Affordability in Years (after initial occupancy)
Under \$15,000	1
\$15,000 to \$50,000	3
Over \$50,000	5

Affordable Rents:

Rents payable by the household plus utilities may not exceed 30% of income for a household earning 80% of AMI. DCA will publish the affordable rents annually for participating landlords and tenants to understand the maximum affordable rents that may be charged on affordable units. These affordable rents will be based off HUD Fair Market Rents, which are updated annually.

Other Requirements and Enforceability:

This affordability period will be documented through an award agreement and restricted use covenant. Both will be in place until the end of the affordability period.

Properties located in an SFHA or a high-risk flood area defined by DEP will be required to obtain and maintain flood insurance. This requirement will be recorded as a permanent restrictive covenant on the property to ensure that future owners understand the flood insurance requirements.

4.8.39 Program Definition of Second Home/Eligibility

A *second home* is defined as a home that is not the primary residence of the owner, a tenant, or any occupant at the time of the disaster or at the time of application for CDBG-DR assistance. Second homes are not eligible under this program unless they are converting to an eligible affordable rental property per program guidelines .

4.8.40 Program National Objective(s)

LMI persons and households and Urgent Need

4.8.41 Program Eligibility

CDBG-DR Eligible Activity

Rehabilitation, elevation, acquisition, and lead-based paint and clearance; HCDA Section 105(a)1, 2, 4, 5, 11, and 25; applicable waivers identified in the Allocation Announcement Notice and Consolidated Notice (87 FR 31636), other applicable waivers or alternative requirements.

Geographic Eligibility: Eligible locations include jurisdictions within:

- HUD-identified MID counties: Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union.
- State-identified MID counties: Gloucester, Hunterdon, Mercer, Morris, and Warren.

Additional funding will be made for Ida-impacted communities that overlap with Sandy HUD and State MID areas through the corresponding Sandy CDBG-DR-funded Program. These eligible locations include cities and jurisdictions within the HUD-identified counties of Bergen, Essex, Hudson, Middlesex, and Union.

Applicant Eligibility:

- Eligible applicants include any public, private, for-profit, or nonprofit entity that owns the subject property at the time of application.
 - Priority may be given to the original owners who owned the property continuously from the time of the storm until the time of application for assistance.
 - New owners include those entities who (1) purchased the property after the storm or have an option to purchase, or other suitable form of site control for an eligible property that received a significant amount of damage during the storm; and (2) wish to exercise that option in order to rehabilitate the property.
- Properties must have seven or fewer units.

Ineligible Applicants:

- Manville property owners with a property that is located in a flood hazard area that experienced 5.5' or more of inundation during Ida and/or is located within the Lost Valley area of Manville that has emergency access limitations during flooding events. Final eligibility determinations for individual properties affected by these criteria will be made in consultation with the New Jersey Department of Environmental Protection and New Jersey Office of Emergency Management.

Eligible Activities:

Activities necessary to restore storm-damaged homes, including rehabilitation, elevation, and/or other mitigation activities. Mitigation activities include, but are not limited to, structural and utility retrofits to make the building more resistant to floods, grading and slope stabilization, and drainage improvements. Assistance also may be provided to make housing accessible for individuals living with disabilities. Substantial rehabilitation of properties with more than four rental units will include the installation of broadband infrastructure, where feasible. Only costs incurred after an award will be eligible for reimbursement. Reimbursement of pre-award costs is not allowed. Properties located in an SFHA, or high-risk flood area defined by DEP, will be required to elevate their properties at or 3 feet above base flood elevation. Eligible costs also include demolition and removal of the original structure, if needed.

In addition, funds may be provided to address site-specific accessibility needs, infrastructure repairs, site remediation, elevation, and resilience and mitigation measures.

Displaced tenants are eligible for assistance under the URA. The program guidelines will define situations when landlords are responsible for covering eligible tenant displacement costs and when those tenants may be eligible to receive additional assistance through the Small Rental Repair Program or other programs, including, but not limited to, the Tenant-Based Rental Assistance program.

Ineligible activities:

- New construction
- Forced mortgage payoffs
- Funding for second homes, unless they are converting to an eligible affordable rental property per program guidelines
- Assistance for applicants who previously received federal disaster assistance and did not maintain flood insurance where required
- Compensation payments
- Assistance to properties located in communities that do not participate in National Flood Insurance Program (NFIP) because they are prohibited to receive federal assistance.

Restrictive Covenants:

- To ensure that projects are completed per program requirements, applicants must agree to a restrictive covenant being recorded on the property through the affordability terms.
- Properties located in an SFHA or a high-risk flood area defined by DEP will be required to obtain and maintain flood insurance. This requirement will be recorded as a permanent restrictive covenant on the property to ensure that future owners understand the flood insurance requirements.

4.8.42 Program Responsible Entity

New Jersey DCA

4.8.43 Program Maximum Assistance

Each award will be calculated using consistent program construction and award calculation standards, which are summarized further in this section and will be detailed in the program guidelines.

The maximum assistance that applicants are eligible to receive will be determined based on the necessary and reasonable scope of work and the cost of materials using industry-standard cost-estimating software, comparative and market analysis of price per square foot, and/or the review of multiple construction bids. For elevation projects, DCA will prepare the design and scopes of work, which will help limit and standardize costs and ensure that the projects meet the desired resilience and energy efficiency goals. DCA will publish comprehensive construction standards, limitations, and eligible recovery and mitigation activities in the program guidelines, which will serve as the mechanism for establishing the maximum assistance that an applicant may receive through the program. Exceptions to these standards and eligible expenses may be required, and the exceptions review and approval processes will be further detailed in the program guidelines.

The maximum assistance is \$50,000 per unit for rehabilitation. For properties that require elevation, up to an additional \$50,000 per unit may be available, resulting in a total maximum assistance of \$100,000 per unit, or overall program cap of \$700,000 for a seven-unit structure. Because each award will be calculated based on a necessary and reasonable scope of work and cost of materials using industry standard cost estimating software, comparative market analysis, or price per square foot and/or review of multiple construction bids, DCA anticipates that on average, most awards will be lower than the maximum award. When planning their recovery, applicants should not anticipate they will receive the maximum award.

DCA will make exceptions to the maximum award amounts when necessary, to comply with federal accessibility standards or to reasonably accommodate a person with disabilities.

4.8.44 Program Estimated Begin and End Dates

The program will open for applications in the first quarter of 2023. The program will end when all eligible participants have completed closeout, all budgeted funds have been expended, or 6 years after execution of the grant agreement with HUD.

The State will continue to monitor landlords through the completion of their affordability period, which may extend beyond the life of the grant agreement with HUD.

4.8.45 Other Program Details

N/A

4.8.46 Program Competitive Application Overview (if applicable)

The program will be implemented in phases. Additional priorities may be added within Phases I or II if the program is oversubscribed. For this program, the State has prioritized the following types of rental units.

- Properties owned by the original owner
- Properties with one to four units

Table 32: Small Rental Repair Program Application Phases

Application Phases		Phase I	Phase II
Unit Ownership	Original owner	X	X
	New owner		X
No. of Units in Property	1–4	X	X
	5–7		X

4.8.47 Program Method of Distribution Description/Overview (if applicable)

DCA will implement this program. Landlords apply directly to DCA for assistance.

The housing and financial counseling requirements described in this program will be funded through the public services program described below.

Tenant-Based Rental Assistance

Program	Budget	HUD-Identified MID Budget	Grantee-Identified MID Budget
Tenant-Based Rental Assistance	\$28,000,000	\$22,400,000	\$5,600,000

4.8.48 Program Description

Through the Tenant-Based Rental Assistance program, the State will supplement rental housing costs for low-income rental families impacted by Tropical Storm Ida, thereby making rental housing more affordable. The State is requesting a regulatory waiver from HUD to allow for providing direct rental assistance to renters (rather than having to provide funding to landlords) for a period of up to 24 months. The program will initially prioritize households with incomes at or below 30% of AMI.

The program provides at-risk disaster survivors with the assistance needed to access stable and affordable housing while they work toward their long-term recovery. This intermediate assistance is critical for helping residents preserve personal savings, retirement, and any other assets needed to meet their permanent recovery plan and long-term financial resilience. These resources also help protect impacted residents from having to take on additional debt, including high-interest and predatory debt that increases the vulnerability of survivors to current and future disasters and household disruptions. In addressing the immediate housing and financial vulnerability of displaced renters, the program mitigates the impact of future storm damage by moving residents to safer housing and preparing them for financial success.

NOTE: Based on feedback provided during the public comment period, the State moved \$5 million prior to finalizing the Initial Action Plan from the Small Rental Repair Program into the TBRA budget to assist more applicants with rental assistance. The State also amended the program to set aside funding based on income, to allow the State to help additional renters while still ensuring there is adequate funding for extremely low and low-and-moderate income renters.

4.8.49 Program Tieback to Disaster/Unmet Needs

The program provides financial and supportive assistance to renter households residing in HUD and State MID areas or displaced by Tropical Storm Ida. In response to the second allocation of funding in January 2023, DCA reevaluated the unmet needs to determine the amount of funding needed to target this program. For a full discussion of the unmet needs, please see the unmet needs section of the Action Plan.

4.8.50 How the Program Will Promote Housing for Vulnerable Populations

- Partnering with housing counseling, nonprofit, and social service organizations.** By partnering with housing counseling agencies and other community-based organizations, the program will make a concerted effort to engage with the hardest to reach, most vulnerable populations who may have become homeless or are at risk of homelessness as a result of the disaster. These vulnerable populations are the ones who are at the most risk of being precariously housed. The housing counseling agencies and community-based organizations can help renters find housing, provide fair housing training, and provide the essential wraparound services to ensure keeping a precariously housed person or family stably housed.
- Implementing a phased prioritized method of application intake that prioritizes extremely low- and moderate-income households.** There are significant impediments facing extremely low-income households in the State of New Jersey, including declining housing affordability, the need for housing for special needs populations, and equitable access to fair housing information for households with limited English proficiency (“LEP”). This program will provide assistance to those individuals and households who are experiencing homelessness or housing instability or are at risk of experiencing homelessness due to the lack of affordable intermediate housing options. Households who are at or below 30% of AMI will receive first priority in the application process. By providing a prioritized and phased approach based on vulnerability in the application process, this program will promote safe, affordable, stable housing for the most vulnerable and special needs populations.
- Providing multiple paths of entry to the program.** Applicants will be able to apply to the program through housing counseling agencies and partners, and through DCA directly and through the survey. If needed, DCA will identify other ways to bring people into the program to reduce obstacles and duplicative application processes.
- Ensuring equal access to critical information for all protected classes.** The program will be designed to ensure that all federally and State protected classes and other qualifying disaster survivors, who are unstably housed as a result of the disaster, can be housed temporarily until they may benefit from a permanent subsidized housing recovery program. This program also will provide critical supportive services to vulnerable populations through housing navigation and case management. To ensure inclusion of the LEP population, the local Language Access Plan will be utilized by all partner organizations, and resources will continue to be made available in multiple languages to improve access to affordable housing. The State will provide information regarding the availability of affordable rental and homeownership opportunities through the New Jersey Housing Resource Center. This site provides an online resource to locate affordable/accessible housing. This website is free to use and searches can be conducted in multiple languages.

4.8.51 Program National Objective(s)

LMI persons and households; urgent need

The program may use the Urgent Need national objective to provide assistance to eligible disaster-impacted applicants with incomes greater than 80% of AMI.

4.8.52 Program Eligibility

CDBG-DR Eligible Activity

Public Service: Section 105(a)(8); Rental Payments: 24 CFR 570.207(b)4; applicable waivers identified in the Allocation Announcement Notice and Consolidated Notice (87 FR 31636), other applicable waivers or alternative requirements.

Geographic Eligibility: Eligible locations include residents currently living within or who were residing in the following jurisdictions at the time of Tropical Storm Ida:

- HUD-identified MID counties: Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union.
- State-identified MID counties (up to 20% of program funding): Gloucester, Hunterdon, Mercer, Morris, and Warren.

Additional funding will be made for Ida-impacted communities that overlap with Sandy HUD and State MID areas through the Sandy CDBG-DR-funds. These eligible locations include cities and jurisdictions within the HUD-identified counties of Bergen, Essex, Hudson, Middlesex, and Union counties.

Applicant Eligibility:

LMI rental households who (1) resided in one of the HUD or State most-impacted counties at the time of the storm, or (2) will be moving into the seven most impacted counties. Priority will be given to households at or below 30% of AMI .

Eligible Activities:

Rental assistance will be provided for up to 24 months (pending a waiver from HUD). The program also will refer applicants to supportive services through housing counseling and community-based organizations.

4.8.53 Program Responsible Entity

New Jersey DCA

4.8.54 Program Maximum Assistance

The maximum amount of assistance an applicant may receive is described below.

- **Rental Assistance:** On a monthly basis, for up to 24 months (subject to waiver approval) of rental payments. The amount of the subsidy will be the total of the monthly rent and utility allowance minus the amount to be paid by the tenant, not to exceed 30% of the tenant's adjusted gross monthly income. The program will subsidize the difference between the *tenant rent* and the *unit rent and utility allowance*. The unit rent may not exceed 130% of HUD's fair market rent for the county where the unit is located.

DCA will make exceptions to the maximum award amounts when necessary, to comply with federal accessibility standards or to reasonably accommodate a person with disabilities.

- **Other housing assistance** (e.g., utilities, security deposits):
 - Limited to actual costs and a cost reasonableness review
 - Security deposits limited to up to 1.5 months

4.8.55 Program Estimated Begin and End Dates

The program will be open for applications in the first quarter of 2023. The State anticipates that the program will be completed by the fourth quarter of 2025.

4.8.56 Other Program Details

N/A

4.8.57 Program Competitive Application Overview (if applicable)

The State will not structure this program as a competition; however, the program prioritizes households with incomes at or below 30% of AMI . If the program is oversubscribed, the State may add additional prioritization factors.

Through initial program launch, the State is reserving program funding in the following ways:

- 50% of total program direct costs for households at or below 30% AMI
- 25% of total program direct costs for households at or below 80% AMI
- 25% of total program direct costs for households up to 120% AMI

4.8.58 Program Method of Distribution Description/Overview (if applicable)

DCA will administer the program directly.

Housing Counseling and Legal Services

Program	Budget	HUD-Identified MID Budget	Grantee-Identified MID Budget
Housing Counseling and Legal Services	\$9,000,000	\$7,200,000	\$1,800,000

4.8.59 Program Description

DCA will provide grants to subrecipients to deliver critical supportive services that have increased because of the storm. This Housing Counseling and Legal Services program was developed by DCA to provide a wide range of counseling services to both renters and homeowners impacted by Tropical Storm Ida.

The program is a collaboration of HUD-certified, nonprofit, community-based organizations that provide a wide range of counseling services. Counselors provide supportive services, such as foreclosure prevention, relocation services, and debt management, and assist with application intake for CDBG-DR-funded programs. The agencies participating in the program have or will be trained to use the State's language line and the "I Speak" cards to assist any applicant of limited English proficiency. Housing counselors also may provide information to renters participating in the Tenant Based Rental Assistance program or occupying rental units funded through HARP or the Small Rental Repair Program to help them understand their housing rights, landlord requirements, and the conditions and limitations of their Tenant-Based Rental Assistance. Housing counselors also may provide the fair housing, asset management, affordability, and award terms guidance for landlords participating in HARP and the Small Rental Repair Program.

This program also will fund legal services that help impacted residents transition to more permanent housing.

NOTE: Based on feedback provided during the public comment period, the State added an additional \$2 million to Housing Counseling and Legal Services prior to finalizing the Initial Action Plan.

4.8.60 Program Tieback to Disaster/Unmet Needs

The program provides services to individuals and households living in the impacted communities or who were impacted by Tropical Storm Ida. In response to the second allocation of funding in January 2023, DCA reevaluated the unmet needs to determine the amount of funding needed to target this program. As a result the program received additional funding by reallocating funding from the first allocation programs.

4.8.61 How the Program Will Promote Housing for Vulnerable Populations

In the aftermath of a disaster, housing counseling and legal services are a critical component of comprehensive disaster relief. Legal resources are often confusing, unattainable, and/or unaffordable to individuals with limited English proficiency; HUD-defined vulnerable populations; and LMI households as they work through the challenges of recovery that require legal representation, support, and analysis. Failure to resolve these legal issues often results in the denial of recovery resources and/or delays to recovery.

Housing counseling and legal services providers will help impacted residents, vulnerable populations, and members of underserved communities expedite their recovery by:

- Providing access to fair housing information for participants.
- Providing guidance and counseling services to households with limited English proficiency.
- Assessing housing needs and financial resources and addressing other concerns about short- and long-term housing.
- Discussing the unique assistance needs and resources available.
- Connecting with State and local recovery resources.
- Communicating with lenders, insurance companies, and government agencies.
- Supporting application intake and assisting with the necessary paperwork for recovery programs, thereby reducing barriers of entry into recovery and other funding programs.
- Reviewing income, expenses, credit, and debt and helping to develop ways to improve a participant's financial situation.
- Providing other housing navigation services, as needed.

4.8.62 Program National Objective(s)

LMI persons and households; urgent need

4.8.63 Program Eligibility

CDBG-DR Eligible Activity

Public Services; HCDA Section 105(a)8; applicable waivers identified in the Allocation Announcement Notice and Consolidated Notice (87 FR 31636), other applicable waivers or alternative requirements.

Geographic Eligibility: Eligible locations include cities and jurisdictions within:

- HUD-identified counties: Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union.
- State-identified MID counties: Gloucester, Hunterdon, Mercer, Morris, and Warren.

Additional funding will be made for Ida-impacted communities that overlap with Sandy HUD and State MID areas through the Sandy CDBG-DR-funds. These eligible locations include cities and jurisdictions within the HUD-identified counties of Bergen, Essex, Hudson, Middlesex, and Union counties.

Subrecipient Eligibility:

- HUD-certified housing counseling agencies, nonprofit organizations, and community-based organizations

Applicant Eligibility:

- Resident displaced or impacted by Tropical Storm Ida

Eligible Activities:

Housing counseling organizations may provide supportive services, including, but not limited to, foreclosure prevention, homebuyer financial counseling, relocation advisory services, debt management, and assistance with application intake for CDBG-DR-funded programs. The services also may provide support to navigate insurance requirements, State programs, application submittal, and any technology gaps.

Assistance will be provided to eligible subrecipient legal services providers to deliver recovery-related assistance such as working through insurance claims; clearing property titles; working through heirship and probate; fighting unlawful evictions and foreclosures; combating contractor scams, disputes, and fraud; assistance with school transfers; and other legal services needed for applicants to complete their recovery. This includes legal services for participants in HARP, other CDBG-DR programs, and eligible residents who are not participating in CDBG-DR programs.

Financial counseling services will be provided to owners of small rental properties who will rent housing at affordable rates to income-qualified tenants. They will receive training on fair housing requirements and compliance requirements for participating in affordable rental programs.

4.8.64 Program Responsible Entity

New Jersey DCA

4.8.65 Program Maximum Assistance

The maximum amount allocated to subrecipients will be \$3,000,000 and detailed in the program guidelines and applicable NOFAs and will be determined based on such factors as the subrecipient's capacity, the scope of work, the types of services provided, and/or the communities served by the organization.

4.8.66 Program Estimated Begin and End Dates

The program will begin in the first quarter of 2023. The program will end when all funds have been expended and all eligible participants have completed closeout, or 6 years after execution of the grant agreement with HUD.

4.8.67 Program Competitive Application Overview (if applicable)

The program policies and public funding announcements will provide information on how qualified organizations are selected as subrecipients, to include all scoring criteria, relative weighting, and minimum requirements. Subrecipients will be selected competitively through a NOFA, competitive procurement, or other process described in New Jersey's Qualified Action Plan.

The program is not competitive for residents seeking housing or legal services.

4.8.68 Program Method of Distribution Description/Overview

The State will implement this program through subrecipients and/or directly. While the State anticipates primarily carrying out this program through subrecipients, there may be gaps in geographic, service, or demographic service areas and the State may supplement subrecipients by providing direct services through the State.

Resilient Communities Program

Program	Budget	HUD-Identified MID Budget	Grantee-Identified MID Budget
Resilient Communities	\$54,000,000	\$43,200,000	\$10,800,000

4.8.69 Program Description

This competitive program provides funding for infrastructure projects that will help impacted communities become more resilient to current and future natural hazards. This approach will help the State invest in activities within the HUD- and State-identified MIDs and achieve the following goals:

1. Reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship by lessening the impact of future disasters.
2. Recover from Tropical Storm Ida's disaster impacts.
3. Protect publicly funded recovery investments in impacted communities.

Eligible applicants will be responsible for the implementation of approved projects. DCA will review projects for CDBG-DR and program eligibility and will select projects based on scoring and ranking approaches that include evaluation of the project's cost effectiveness and overall risk reduction and resilience to critical infrastructure. DCA will monitor approved projects and will provide oversight to ensure their completion. DCA also will offer technical assistance on program requirements and ways to make applications competitive for lower capacity applicants, as needed.

NOTE: Based on feedback provided during the public comment period, the State moved \$1 million from the Resilient Communities Program to assist more applicants in the FEMA Non-Federal Cost Share Program prior to finalizing the Initial Action Plan.

4.8.70 Program Tieback to Disaster/Unmet Needs

. This program addresses unmet recovery and mitigation needs for public infrastructure in HUD-identified and State-identified MIDs. Disaster-related impacts also will be part of the competitive application review criteria. Through additional outreach the State determined that multiple jurisdictions have other sources of funding and only need CDBG-DR funds to close a small finance gap. DCA wants to award as many jurisdictions as possible and not have any barriers in the way like minimum grant awards. By allowing CDBG-DR funding to be applied for at all funding levels, DCA will help mitigate as much of the unmet infrastructure needs as possible in disaster affected counties..

4.8.71 How the Program Will Advance Long-Term Resilience

Projects will be required to have natural hazard risk reduction benefits. Projects will be scored based on the degree to which the application meets certain program criteria, including the following:

- Mitigates the risk to public infrastructure.
- Mitigates the risk to one or more of FEMA's community lifelines, including safety and security; food, water, and shelter; health and medical; energy; communications; transportation; and hazardous materials.
- Incorporates nature-based solutions.
- Protects and benefits disadvantaged communities that are marginalized, underserved, and overburdened by pollution and other impacts of climate change as well as areas with high concentrations of protected class groups
- Promotes resiliency through ancillary or triple bottom line benefits (social, environmental, and economic benefits).
- Considers climate change and future conditions.
- Leverages federal, State, and local partnerships.
- Proof of public outreach, engagement, and opportunity to participate in project selection and design.

Applicants will be required to demonstrate how the projects will be operated and maintained beyond the life of the CDBG-DR grant, including incorporating technologies to prevent early failures of the project. Applicants will demonstrate in their applications the data and analysis completed to evaluate the risks, including climate-related natural hazards.

Each project will be required to meet resilience performance metrics. Projects should be independently effective and provide measurable natural hazard risk reduction benefits. Details on how subrecipients and DCA will measure, track, and report on resilience performance metrics will be included in the program guidelines.

4.8.72 How the Program Will Address Disaster-Related Systems and Stormwater Systems

As described in the Unmet Needs Assessment, there are many infrastructure needs resulting from Tropical Storm Ida that are not covered by FEMA Public Assistance or HMGP. Program funds may be used to replace damaged systems and/or build new systems that will help protect life and property and provide mitigation benefits by withstanding future disasters and the impacts of climate change.

4.8.73 Program National Objective(s)

Assistance provided under this program will meet the national objectives of benefiting LMI persons or households or addressing an urgent need.

The urgent need national objective will be used when an eligible recovery or mitigation project does not meet an LMI national objective.

4.8.74 Program Eligibility

CDBG-DR Eligible Activity

Acquisition, construction, reconstruction, or installation of public works, facilities, and site or other improvements; HCDA Section 105(a)1, 2, 4, 9 ; applicable waivers identified in the Allocation Announcement Notice and Consolidated Notice (87 FR 31636), other applicable waivers or alternative requirements.

Geographic Eligibility: Eligible locations include cities and jurisdictions within:

- HUD-identified counties: Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union.
- State-identified MID counties: Gloucester, Hunterdon, Mercer, Morris, and Warren.

Additional funding will be made for Ida-impacted communities that overlap with Sandy HUD and State MID areas through the Sandy CDBG-DR-funded Resilient Communities. These eligible locations include cities and jurisdictions within the HUD-identified counties of Bergen, Essex, Hudson, Middlesex, and Union.

Applicant Eligibility:

Eligible applicants include State agencies; local governments, including cities, townships, counties, and special district governments; and federally or State-recognized tribal governments.

Eligible Activities:

Activities may include acquisition; pre-construction activities; construction or reconstruction; installation; and other infrastructure improvements, including those intended for flood protection, drainage improvement, emergency power, and hazard mitigation. Funds cannot be used to cover the costs for maintenance and operation, purchase of construction equipment, or buildings used for general use by government entities.

4.8.75 Program Responsible Entity

New Jersey DCA or local governments.

4.8.76 Program Maximum Assistance

The maximum assistance available is \$5 million. Funding is allocated for each project based on the eligibility criteria below. Each project will be evaluated related to the costs and benefits of the infrastructure project. These benefits will not only include recovery but also consider the long-term benefits of protection against future risks.

DCA will make exceptions to the maximum award amounts when necessary, to comply with federal accessibility standards or to reasonably accommodate persons with disabilities.

4.8.77 Program Estimated Begin and End Dates

This program will begin in the second quarter of 2023 and multiple funding rounds may be implemented based on the availability of funds. The program will end when all funds have been expended and all eligible participants have completed closeout, or 6 years after execution of the grant agreement with HUD.

4.8.78 Other Program Details

The program is designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. DCA and its partners will perform outreach to all communities within eligible areas to encourage them to submit applications. Communities that lack the resources to complete applications will be provided with technical assistance by DCA or a partner agency. DCA will encourage communities to ensure that projects align with other infrastructure investments from State and federal sources so that funds can be leveraged and that applications not funded under this allocation can be submitted for other competitive grants.

4.8.79 Program Competitive Application Overview

Projects will be evaluated through a Request for Applications process. Receipt of applications will be followed by an application evaluation and scoring process that will result in funding awards and the execution of subrecipient agreements.

For applications to be eligible, they must:

- Be an eligible activity under CDBG-DR.
- Meet a CDBG-DR national objective.
- Mitigate risk to critical public infrastructure.
- Mitigate risk to one or more community lifelines.

DCA will establish weighted scoring that will assess such factors as the following:

- How the project will address a disaster-related impact
- How the project will mitigate natural hazard risk to critical structures, facilities, and systems
- How effective the proposed project is in protecting the public, including members of protected classes, HUD-defined vulnerable populations, and historically underserved communities, from the risks in each of the respective impacted communities
- Environmental or ecosystem service benefits such as air quality, water filtration, and recreational space
- Whether the project incorporates nature-based solutions
- Whether the applicant and project consider climate change and future conditions
- The population expected to benefit from the project
- The outreach and engagement plan and efforts carried out by the applicant

- The cost reasonableness of the project
- Other funds leveraged
- Whether the project can be implemented successfully as designed
- The ability of the applicant to operate and maintain the project beyond the life of the CDBG-DR grant
- Other co-benefits of the project

4.8.80 Program Method of Distribution Description

DCA will engage applicants through a competitive application process based on published ranking and scoring criteria. DCA may coordinate with other State partners, such as OEM and DEP, to provide technical assistance to communities in developing applications and assist in evaluating and scoring applications based on the criteria described in this plan.

4.8.81 How Mitigation Set-Aside Activities Will Meet the Definition of Mitigation

The funded infrastructure projects will increase resilience to disasters and reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship by lessening the impact of future disasters.

4.8.82 How Mitigation Set-Aside Activities Will Address Current and Future Risks

In addition to the scoring criteria, which emphasize the resilience benefits of proposed projects, each project also will be evaluated qualitatively to assess how they will reduce future disaster risks in the community and address climate change and other future conditions as they relate to critical services to the community.

The State will include resilience performance metrics in the program guidelines and within each CDBG-DR project, as applicable. For each project, the State will establish performance metrics, including:

1. An estimate of the projected risk to the project from natural hazards, including those hazards that are influenced by climate change.
2. Identification of the mitigation measures that will address the projected risks.
3. An assessment of the benefit of the project resilience measures through verifiable data.

Resilient New Jersey

Program	Budget	HUD-Identified MID Budget	Grantee-Identified MID Budget
Resilient NJ	\$0	\$0	\$0

4.8.83 Program Description

This program will support local and regional resilience planning. The program will build on the existing efforts of Resilient NJ, a comprehensive climate resilience planning, guidance, and technical assistance program set up following Superstorm Sandy to support local and regional climate resilience planning. The regional resilience planning component of the Resilient NJ program was originally funded as part of HUD's National Disaster Resilience Competition (NDRC). One goal of the NDRC program was to model replicable programs. Funding Resilient NJ program with Ida funds will expand the program into the Ida-impacted counties and continue to implement the program model established under the NDRC program. The ultimate purpose of this planning effort is to build local engagement structures and capacity and to identify a prioritized action plan of specific, targeted activities that can be implemented as part of recovery, reconstruction, and long-term resilience processes so that communities are stronger, safer, and more resilient to future disasters.

Depending on funding availability, types of activities could include, but are not limited to:

- Creating plans that address housing development, economic revitalization, public land use and infrastructure.
- Developing updated local codes and standards to improve resilience.
- Developing comprehensive guidance utilizing the Resilient NJ Toolkit developed under the existing Resilient NJ program.
- Obtain technical assistance and subject matter expertise and developing climate resilience plans.
- Obtain technical assistance and subject matter expertise through the NJ Resilience Accelerator to identify, prioritize, and plan financially sustainable community projects and initiatives that support equitable long-term resilience.
- Develop community-led Resilience and Adaptation Action Plans.
- Cohorts of municipalities may collaborate across jurisdictions to break down barriers to resilience.

4.8.84 How the Program Promotes Long-Term Resilience

This program meets the definition of *long-term resilience* through the creation of comprehensive, sound plans that promote resilient redevelopment and long-term recovery and take into account future risk conditions. The plans will enhance the value and integrity of the social, ecological, and economic resources in the region, improve public access and recreational opportunities, and reach underserved and socially vulnerable populations.

4.8.85 Program National Objective(s)

Planning activities are presumed to meet a national objective under the requirements at 24 CFR 570.208(d)(4).

4.8.86 Program Eligibility

CDBG-DR Eligible Activity

Planning; HCDA Section 105(a)12 and 16; applicable waivers identified in the Allocation Announcement Notice and Consolidated Notice (87 FR 31636), other applicable waivers or alternative requirements.

Geographic Eligibility: Eligible locations include cities and jurisdictions within:

- Ida HUD-identified counties: Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union.
- Ida State-identified MID counties: Gloucester, Hunterdon, Mercer, Morris, and Warren.

Additional funding will be allocated for Ida-impacted communities that overlap with Sandy HUD and State MID areas through the Sandy CDBG-DR-funded Resilient New Jersey. These eligible locations include cities and jurisdictions within the HUD-identified counties of Bergen, Essex, Hudson, Middlesex, and Union.

Applicant Eligibility:

- Regional teams that may include counties, municipalities and community-based organizations
- Consultant teams to support regional teams with technical and planning assistance.

Program Eligible Activities:

Technical and planning assistance will be provided to regional teams to develop Regional Resilience and Adaptation Action Plans that identify and prioritize local and regional actions to promote social, economic, and ecological recovery, reconstruction, and resilience to current and future climate impacts through robust community engagement, particularly with underserved and socially vulnerable populations. Depending on funding availability, assistance could be provided to implement limited sets of actions identified in the plans to create resilience toolkits, and/or to carry out technical assistance and outreach or engagement needed to carry out or implement resilience plans.

DEP will procure services to support subrecipients to provide technical and planning assistance.

4.8.87 Program Responsible Entity

New Jersey DCA, DEP, or local governments, as applicable

4.8.88 Program Maximum Assistance

The maximum assistance that regional teams may receive per grant is \$300,000. Individual awards will depend on the nature and duration of the planning or technical assistance grant. Maximum assistance also will be informed by the scale and scope of the grant. Specific eligible uses of the funds and the planning performance and outcome requirements will be included in the program application and guidelines. DEP may publish award caps in program application announcements.

4.8.89 Program Estimated Begin and End Dates

The start date of the program will be the first quarter of 2024.

The program will end when all funds have been expended and all eligible participants have completed closeout, or 6 years after execution of the grant agreement with HUD.

4.8.90 Program Method of Distribution Description/Overview

Funding will be distributed through an application process whereby eligible applicants apply to DEP for grants. DEP will provide funds to regional partners for costs accrued throughout the project. The majority of funds will be expended to procure consultant teams that provide planning and technical assistance. Application approval and associated funding allocations will be made through evaluation of threshold criteria related to the grant application and subject to funding availability. Ida-impacted communities that have not yet received grants under Resilient New Jersey will be given priority.

DCA will coordinate and consult with State partners, such as DEP, who administers the current Resilient NJ program.

DEP will coordinate closely with DCA and seek DCA's approval prior to awarding funding to ensure the LMI National Objective is met.

When making allocations, DCA will assist the DEP program management team to assess applications on such factors as the following:

- Does the project meet a National Objective (LMI, Urgent Need)?
- How will the planning team initiate and engage in inclusive outreach that is representative of the community, including individuals in federally protected classes, vulnerable populations, and underserved communities?
- Are the goals of the proposed plan in alignment with meeting the CDBG-DR goal of helping the community protect the public, including members of protected classes, HUD-defined vulnerable populations, and historically underserved communities, from the risks in each of the respective impacted communities? Does the planning team address a path for adopting and implementing the plan?

4.8.91 How Mitigation Set-Aside Activities Will Meet the Definition of Mitigation

This program supports local and regional resilience planning, with the fundamental goal of reducing risk of loss of life, injury, damage to and loss of property, and suffering and hardship. Through the program, impacted communities will develop strategies, adoptable practices and policies to lessen the impact of future disasters.

4.8.92 How Mitigation Set-Aside Activities Will Address Current and Future Risks

The planning activities carried out through this program will incorporate an analysis of current and future risks and climate impacts. Using this information, awarded entities will expand local engagement and community education on these topics. Additionally, the teams will develop plans with specific, targeted activities that address the communities' specific risks and climate impacts.

Statewide Housing Mitigation Strategy Tool

Program	Budget	HUD-Identified MID Budget	Grantee-Identified MID Budget
Statewide Housing Mitigation Strategy Tool	\$0	\$0	\$0

4.8.93 Program Description

The State will develop a Statewide Housing Mitigation Strategy Tool to assess the housing stock in disaster-impacted and at-risk areas. This assessment may include such components as taking inventory of housing by type, risk, accessibility, and other components needed to understand community and regional residential vulnerabilities. Special attention will be focused on LMI communities. The State and local governments and partners can use this tool to make informed development and floodplain management decisions and to target resources toward the greatest need.

4.8.94 How the Program Will Meet the Definition of Mitigation

The State's goal in developing the tool will be to use it to make decisions that will increase resilience to disasters and reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship by lessening the impact of future disasters.

4.8.95 How the Program Will Address Current and Future Risks/Mitigation Needs Assessment

By identifying areas that have been damaged by repetitive flooding and then cataloging those homes that have previously been mitigated or in need of mitigation, the State will have a powerful decision-making tool. It can target resources to elevate structures, create buyout strategies, and develop land use plans that take into consideration flooding and other current and future climate risks when planning future development.

4.8.96 Program National Objective(s)

For planning-only activities, HUD waived the requirements at 24 CFR 570.483(b)(5) and (c)(3), and instead, as an alternative requirement, 24 CFR 570.208(d)(4) applies to States when funding disaster recovery-assisted planning-only grants, or when directly administering planning activities that guide disaster recovery.

4.8.97 Program Eligibility

CDBG-DR Eligible Activity

Planning; HCDA Section 105(a)12 and 16; applicable waivers identified in the Allocation Announcement Notice and Consolidated Notice (87 FR 31636), other applicable waivers or alternative requirements.

Geographic Eligibility: The tool will assess indirect and direct flooding effects on the disaster-affected counties in:

- HUD-identified counties: Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union.
- State-identified MID counties: Gloucester, Hunterdon, Mercer, Morris, and Warren.

Additional funding will be made for Ida-impacted communities that overlap with Sandy HUD and State MID areas through the Sandy CDBG-DR-funded Statewide Housing Mitigation. These eligible locations include cities and jurisdictions within the HUD-identified counties of Bergen, Essex, Hudson, Middlesex, and Union.

Applicant Eligibility:

- The State will administer the Statewide Housing Mitigation Strategy Tool.

Eligible Activities:

- Planning activities that are directly related to needs identified as a result of the declared disaster or to promote long-term recovery and resilience.

4.8.98 Program Responsible Entity

New Jersey DCA

4.8.99 Program Estimated Begin and End Dates

The program will begin in the fourth quarter of 2022 or soon after HUD has approved the Public Action Plan. DCA plans to use the tool in funding decision-making for other CDBG-DR programs.

Ivy Hill Storm Water Mitigation Program

Program	Budget	HUD-Identified MID Budget	Grantee-Identified MID Budget
Ivy Hill Storm Water Mitigation Program	\$10,000,000	\$10,000,000	\$0

4.8.100 Program Description

The Ivy Hill Storm Water Mitigation Program will address the currently undersized stormwater culverts and areas of poor drainage and infiltration. A particular area of focus will be to redirect and capture the excess surface runoff that flows to Woodbine Avenue. The funds will address unmet needs remaining in the Ivy Hill area of Newark in Essex County and will help the neighborhood become more resilient to current and future hazards.

4.8.101 Program Tieback to Disaster/Unmet Needs

The Ivy Hill neighborhood was impacted by Tropical Storm Ida. This project addresses unmet recovery and mitigation needs for public infrastructure in a HUD-identified MID.

4.8.102 How the Program Will Advance Long-Term Resilience

This project will have natural hazard risk reduction benefits that will mitigate the risk to public infrastructure, will incorporate nature-based solutions, and has already demonstrated proof of public outreach to participate in the project design.

4.8.103 How the Program Will Address Disaster-Related Systems and Stormwater Systems

As described in the Unmet Needs Assessment, there are many infrastructure needs resulting from Tropical Storm Ida that are not covered by FEMA's Public Assistance Program or Hazard Mitigation Grant Program. Program funds will be used to mitigate flooding caused by the effects of Tropical Storm Ida in order to protect life and property and provide mitigation benefits by withstanding future disasters and the impacts of climate change.

4.8.104 Program National Objective(s)

Assistance provided under this program will meet the national objectives of benefiting LMI persons or households or addressing an urgent need.

The Urgent Need national objective will be used when an eligible recovery or mitigation project does not meet an LMI national objective.

4.8.105 Program Eligibility

CDBG–DR- Eligible Activity

Acquisition, construction, reconstruction, or installation of public works, facilities, and site or other improvements; HCDA Section 105(a)1, 2, 4, 9, 12, and 14; applicable waivers identified in the Allocation Announcement Notice and Consolidated Notice (87 FR 31636), other applicable waivers or alternative requirements.

- Geographic Eligibility: HUD-identified MID county of Essex

Eligible Applicant:

Funding will be awarded to the City of Newark to be used only within impacted areas.

Eligible Activities:

Activities may include acquisition, planning, project scoping, and pre-construction as well as construction and installation of drainage improvements to promote recovery and hazard mitigation. Funds cannot be used to cover the costs for maintenance and operation, purchase of construction equipment, or buildings used for general use by government entities.

4.8.106 Program Responsible Entity

4.8.107 New Jersey DCAProgram Maximum Assistance

\$10,000,000 will be allocated to the Ivy Hill Storm Water Mitigation Program to address the currently undersized stormwater culverts and areas of poor drainage and infiltration.

4.8.108 Program Estimated Begin and End Dates

This project will be funded in the first quarter of 2024.

4.8.109 Program Method of Distribution Description

DCA will directly allocate all funds to the City of Newark through a subrecipient agreement to ensure completion of the project. The administration of the project will be a joint effort between the City of Newark and DCA. DCA takes an active role in program management, working directly with City officials and staff in a collaborative and coordinated fashion. DCA retains the decision-making authority for each project. Consequently, DCA will work closely with City officials and partnering authorities to ensure completion of this project.

4.8.110 How Mitigation Set-Aside Activities Will Meet the Definition of Mitigation

This funded stormwater infrastructure project will increase resilience to disasters and reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship by lessening the impact of future disasters.

4.8.111 How Mitigation Set-Aside Activities Will Address Current and Future Risks

This project will be evaluated qualitatively to assess how it will reduce future disaster risks in the community and address climate change and other future conditions as they relate to critical services to the community.

The State will include resilience performance metrics within this project, which will include:

- An estimate of the projected risk to the project from natural hazards, including those hazards that are influenced by climate change.
- Identification of the mitigation measures that will address the projected risks.
- An assessment of the benefit of the project resilience measures through verifiable data.

Resilient Multifamily Housing Program

Program	Budget	HUD-Identified MID Budget	Grantee-Identified MID Budget
Resilient Multifamily Housing	30,000,000	24,000,000	\$6,000,000

4.8.112 Program Description

DCA has worked with NJHMFA to design the Resilient Multifamily Housing Program. Funding will be made available for non-amortizing cash flow loans to developers of multifamily properties under NJHMFA oversight, such as but not exclusively those leveraging 9% and 4% LIHTC to offset costs associated with resilient rehabilitation that meet or exceed the standards in HUD's CPD Green Building Retrofit Checklist.

Eligible expenses would include, but not be limited to elevating and/or floodproofing buildings, moving vulnerable equipment, installing emergency generators and/or on-site renewable generation, hardening sites, adding stormwater mitigation infrastructure such as berms, vegetation, bioswales, green roofs, blue roofs, and rain gardens, creating safe refuges, and/or performing other necessary exterior work identified by applicants in their submitted site and risk assessments.

No new construction of multifamily rental projects will be eligible.

4.8.113 Program Tieback to Disaster/Unmet Needs

Through this program, the State will address unmet housing recovery needs by increasing the availability of safe, sanitary, and affordable housing. The program will rehabilitate units as well as make existing rental units more resilient to future disaster events. For a full discussion of the unmet needs, please see the unmet needs section of the Action Plan.

4.8.114 How the Program Will Promote Housing for Vulnerable Populations

The State is committed to reducing barriers and leading an equitable recovery from Tropical Storm Ida. The Resilient Multifamily Housing Program will help impacted residents, vulnerable populations, and members of underserved communities expedite their recovery by providing decent, affordable, clean housing options. Efforts will be made to coordinate with community-based organizations to enlist their help to reach vulnerable populations.

4.8.115 Program Affordability Period

The affordability requirement is for a period of 1, 3, or 5 years, determined by the amount of funding provided to each unit wherein the program-funded units must be rented to LMI tenants. The following affordability time frames apply to all assisted units:

Table 10: Affordability Periods, Based on CDBG–DR Per-Unit Award

Amount per Unit	Minimum Period of Affordability in Years
Under \$15,000	1
\$15,000–\$50,000	3
Over \$50,000	5

Either this program or NJHMFA affordability period requirements will be applied, whichever is longer.

Affordable Rents:

Units that are intended to meet an LMI national objective in a project must be rented to persons of verified LMI income and subject to the 65% HOME rent limits (published annually by HUD) for the affordability period.

Restrictive Covenants:

To ensure that projects are completed per program requirements, applicants must agree to a restrictive covenant being recorded on the property through the affordability terms. The affordability period will be documented through a non-amortizing cash flow loan and restricted use covenant. Both will be in place until the end of the affordability period or until the loan is paid in full.

4.8.116 Program National Objective(s)

Low- to Moderate-Income Housing (LMH) or Urgent Need will be used to meet a national objective for this program. To meet the LMH national objective, 51% of units must be occupied by LMI households. CDBG–DR funds can pay for multifamily rental new construction when less than 51% of the units will be occupied by LMI households; however, a minimum of 20% of all occupants must be LMI households. Where LMI occupancy is between 20% and 50%, the CDBG–DR funds must not exceed the percentage of LMI households to occupy the units. CDBG–DR funds that provide assistance to the LMI units will meet the LMH national objective. If less than 20% LMI occupancy is achieved, Urgent Need will be the determined national objective.

4.8.117 Program Eligibility

CDBG–DR-Eligible Activity	rehabilitation, reconstruction, elevation, and lead-based paint and clearance; HCDA Section 105(a)1, 2, 4, 5, 11, 14, 15 and 25; applicable waivers identified in the Allocation Announcement Notice and Consolidated Notice (87 FR 31636), other applicable waivers or alternative requirements.

Geographic Eligibility:

Eligible locations include jurisdictions within:

- HUD-identified MID counties: Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union.
- State-identified MID counties: Gloucester, Hunterdon, Mercer, Morris, and Warren.

Eligible Applicants:

Eligible applicants are owners of multifamily buildings who are subject to NJHMFA oversight or are part of NJHMFA's tax credit portfolio. Additional eligibility requirements will be described in the program policy.

Eligible Activities:

Eligible activities include demolition and clearance, soft and hard construction, resilience measures, energy efficiency, and other costs related to development. Specific activities will be detailed in the program policy.

Eligible Beneficiaries:

The program's beneficiaries will be current and future renters. The property owner/developer will be responsible for ensuring the ratio of LMI units is maintained for the affordability period.

4.8.118 Program Definition of Second Home/Eligibility

Housing created through the Resilient Multifamily Housing program will be dedicated to primary residences only and not second homes. A *second home* is defined as a home that is not the primary residence of the owner, a tenant, or any occupant at the time of the disaster or at the time of application for CDBG-DR assistance.

4.8.119 Program Responsible Entity

NJHMFA

4.8.120 Program Maximum Assistance

There is a \$3,500,000 maximum award for each property. Within program policy, the State will define minimum construction standards that achieve the resilience, energy-efficiency, affordability, and quality goals of the program. The State will also publish a maximum per-unit cap in the application to reflect the costs more accurately at the time of developer selection. Prior to publishing the application, the State will carry out an independent cost estimate to identify the maximum assistance that is necessary and reasonable for achieving the detailed resilience, energy-efficiency, affordability, and quality construction standards. Exceptions to the maximum award and eligible expenses may be required, and the exceptions review and approval processes will be further detailed in the program guidelines.

4.8.121 Program Estimated Begin and End Dates

The State anticipates that the program will begin in the first or second quarter of 2024 and extend through project and program closeout or expiration of the grant.

4.8.122 How Mitigation Set-Aside Activities Will Meet the Definition of Mitigation

The program will increase resilience to disasters and reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship by lessening the impact of future disasters.

4.8.123 How Mitigation Set-Aside Activities Will Address Current and Future Risks

The program will be evaluated qualitatively to assess how it will reduce future disaster risks within each multifamily rental project.

The State will include resilience performance metrics within this project, which will include:

- An estimate of the projected risk to the project from natural hazards, including those hazards that are influenced by climate change.
- Identification of the mitigation measures that will address the projected risks.
- An assessment of the benefit of the project resilience measures through verifiable data.

Housing Mitigation Fund Program

Program	Budget	HUD-Identified MID Budget	Grantee-Identified MID Budget
Housing Resilience Mitigation Fund Program	\$10,000,000	\$8,000,000	\$2,000,000

4.8.124 Program Description

The Housing Mitigation Fund Program (HMFP) will provide grants to eligible applicants for housing reconstruction on a vacant lot or an uninhabitable home that was damaged by a previous disaster. The program can also provide grant assistance for mitigation reconstruction or mitigation activities on owner-occupied housing designed to reduce risk from future disasters. The program will prioritize assistance to the most at-risk structures and vulnerable populations.

The program will allow construction activities intended to ensure primary residential housing structures can mitigate the risk from future disaster events as outlined in the mitigation needs assessment in the Action Plan and those activities that are related to residential housing improvements. For the purposes of this program, eligible mitigation activities are those that mitigate against the damage to residential housing caused by wildfires, flooding, severe weather, and extreme temperatures.

DCA will also establish a revolving fund. It will be capitalized with returned program funds upon the sale of the home, transfer, or certain types of refinancing. The funds will be segregated, tracked, and redeployed for future mitigation activities. This approach ensures compliance while maximizing the long-term resilience benefits of CDBG-DR funds

Program Tieback to Disaster/Unmet Needs

The program is open to applicants who can demonstrate control of a site which has sustained a direct or indirect impact from Tropical Storm Ida. Each project that does not have a tie-back to Tropical Storm Ida will be evaluated to determine if it meets the definition of mitigation as defined by HUD and addresses a mitigation need as defined in this Action Plan.

4.8.125 How the Program Will Advance Long-Term Resilience

This project will have natural hazard risk reduction benefits for housing.

4.8.126 How the Program Will Promote Housing for Vulnerable Populations

The State is committed to reducing barriers for vulnerable populations, to ensure that their homes can be protected against future risks even if they did not experience the impacts of Ida. To this end, the program design and engagement strategy includes, but is not limited to:

- **Working closely with community-based organizations to conduct outreach and engagement and facilitate connections with vulnerable populations.** This approach is critical for reaching homeowners to let them know the program is available to them.
- **Funding and facilitating access to housing counseling services for all program applicants through the supportive services (housing counseling and legal services) described below.** These services will provide application, documentation, and long-term housing planning wraparound and referral services that may be needed for vulnerable populations as they move through the program.
- **Providing construction support services and project design support to applicants.** To help safeguard applicants from contractor fraud, price gouging, construction delays, and the time-consuming requirements of managing the housing recovery process, the State may provide construction support services to applicants as they complete their recovery and may help homeowners have the designs and specifications needed to obtain reasonable and implementable quotes and contracts from homebuilders.
- **Carrying out a prioritization approach for application intake and processing that prioritizes LMI households and those homes located in the most at the risk locations.** Because housing prices in the State have risen significantly over the past several years, an increasing proportion of low-income households are experiencing inadequate or cost-burdened housing. By prioritizing low-income households this program will promote affordable housing for vulnerable populations as well as prioritize those living at the most high risk locations. .

4.8.127 Program Definition of Second Home/Eligibility

Per the requirements in the Consolidated Notice, properties that served as second homes at the time of the disaster, or following the disaster, are not eligible for assistance for rehabilitation, reconstruction, new construction, replacement, or incentives. A *second home* is defined as a home that is not the primary residence of the owner, a tenant, or any occupant at the time of the disaster or at the time of application for CDBG-DR assistance. The second home definition does not apply to vacant lots that will be used to reconstruct homes damaged by the disaster and sold to eligible LMI homeowners who will use the purchased home as their primary residence.

4.8.128 Program National Objective(s)

Benefit to low- and moderate-income (LMI) households; or

Urgent Need (UN) where LMI criteria cannot be met but the activity will respond to a mitigation need that if not addressed will result in a serious threat to the health and welfare of the individual household.

4.8.129 Program Eligibility

CDBG–DR-Eligible Activity	Acquisition, construction, reconstruction, installation of public works, facilities, and site or other improvements; HCDA Section 105(a)1, 2, 4, 9, 12, and 14; applicable waivers identified in the Allocation Announcement Notice and Consolidated Notice (87 FR 31636), other applicable waivers or alternative requirements.

Geographic Eligibility: Eligible locations include jurisdictions within:

HUD-identified MID counties: Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union.

State-identified MID counties: Gloucester, Hunterdon, Mercer, Morris, and Warren.

Mitigation and Reconstruction Requirements:

- All applicants must demonstrate site control.
- To meet the mitigation needs of each eligible applicant, DCA may include a variety of eligible homeowner mitigation activities per program guidelines.
- Properties that are undergoing reconstruction will meet State and Local elevation requirements. This may include a requirement to elevate their properties at or above base flood elevation.
- Properties located in an SFHA or a high-risk flood area defined by DEP will be required to obtain and maintain flood insurance. This requirement will be recorded as a permanent restrictive covenant on the property to ensure that future owners understand the flood insurance requirements.
- Applicants must agree to a deed restriction being recorded on the property until funds are fully repaid at the time of sale or transfer or certain types of refinancing.

Mitigation Pathway:

Eligible Applicant:

- Homeowners whose income is at or below 120 percent of area median income and the property to mitigate is their primary residence.

Eligible Activities Include:

- Mitigation activities are required to address hazards. Examples include:
- Flood prevention (i.e. French Drains, Sump Pumps, Regrading, Water proofing)
- Wind prevention (i.e. Roof tie-downs, Bracing, Roof Replacement)
- Fire prevention (i.e. Fire Detection, Fire Suppression, Fireproofing)
- Heat prevention (i.e. Ventilation, Insulation, and Air Conditioning)

- Activities must not disturb painted surfaces unless the home was built after 1978 and must agree to comply with all applicable federal requirements including environmental reviews and URA requirements (24 CFR Part 58; 24 CFR Part 570.606).
- Design and Engineering services
- Environmental Services
- Technical Support

Eligible Structures:

- Eligible structure types include single-family homes, duplexes, triplexes, townhomes, modular homes, manufactured homes, and condominiums.

Reconstruction Pathway:**Eligible Applicant:**

- Applicants can include developers or homeowners at or below 120% AMI
- For applicants other than homeowners, the reconstructed home must be sold to a qualified LMI homeowner and that home must be used as their primary residence.

Eligible Activities Include:

- Structure Demolition
- Design and Engineering Services
- Environmental Services
- Mitigation Reconstruction
- Technical Support
- Site-specific accessibility needs

Eligible Structures:

- Structure types are limited to Single Family homes; and
- Owner occupied home with a high risk of repeatable disaster impact; or
- Uninhabitable structures that require reconstruction from a previous disaster; or
- Vacant residential lots that require reconstruction from a previous disaster.

Ineligible Mitigation and Reconstruction Activities:

- Funding for second homes
- Assistance for applicants who previously received federal disaster assistance and did not maintain flood insurance where required
- Compensation payments
- Assistance for the mitigation or reconstruction of a house, if (1) the combined household income is greater than either 120% of AMI of the national median, (2) the property was located in a floodplain at the time of the disaster, and (3) the property owner did not obtain flood insurance on the damaged property, even when the property owner was not required to obtain and maintain such insurance.
- Flood-related mitigation assistance to structures in communities that do not participate in the National Flood Insurance Program (NFIP) because they are prohibited from receiving federal assistance.

Residents of Manville: with a property that is located in a flood hazard area that experienced 5.5' or more of inundation during Ida and/or is located within the Lost Valley area of Manville that has emergency access limitations during flooding events. These properties are ineligible for assistance.

Determinations will be made in consultation with the New Jersey Department of Environmental Protection and New Jersey Office of Emergency Management.

4.8.130 Program Responsible Entity

New Jersey Department of Community Affairs

4.8.131 Program Maximum Assistance

Program will cap mitigation pathway awards at \$100,000 per housing unit. Homeowners applicants must select eligible activities from a list published on the program website. Each activity has a pre-determined maximum benefit calculated based on cost reasonable market conditions.

Program will cap reconstruction pathway awards at up to \$500,000. The program will publish a replacement housing matrix which establishes award caps by bedroom count and square footage further detailed in the program policies

Pre-determined maximum benefits will be continuously adjusted based on current market conditions. Exceptions to program caps will be described in the program policy and procedures.

4.8.132 Program Estimated Begin and End Dates

This program expects to open applications in the second quarter of 2026 and will conclude when all funds for the program have been expended or reallocated to other programs.

4.8.133 Program Application Priority

Eligible applicants must apply to the program. The Program will select applicants based on priority order. Applicant selection will follow established priority order. Due to the rolling application process, higher-priority applicants may not always be available. In such cases, lower-priority applicants may be selected. When higher-priority applicants are available, they will receive precedence. Selections each month are subject to funding availability and Program processing capacity.

Applications will be prioritized on factors including income, property located in a HUD MID area, homeowner disability, property located in the floodplain, and the structure's risk. Application scoring criteria will be fully explained in the program policy and procedures.

4.8.134 Program Method of Distribution Description

DCA will enter into grant agreements with approved applicants directly.

Eligible applicants are responsible for procuring contractors and all applicable rules, regulations, and statutes as defined in the program agreements.

4.8.135 How Mitigation Set-Aside Activities Will Meet the Definition of Mitigation

The program will fund mitigation and reconstruction. These activities will increase resilience to future disasters by reducing the long-term risk of loss of life or injury and damage to property. Funding for this program may include mitigation set aside and non-mitigation set aside funds.

4.8.136 How Mitigation Set-Aside Activities Will Address Current and Future Risks

This project will be evaluated qualitatively to assess how it will reduce future disaster risks for the homeowner and the community. The State will include resilience performance metrics within this program, which may include:

An estimate of the projected risk to the project from natural hazards as identified in the mitigation needs assessment. Identification of the mitigation measures that will address the projected risks. An assessment of the benefit of the project resilience measures through verifiable data.

Administration

Program	Budget	HUD-Identified MID Budget	Grantee-Identified MID Budget
Administration	\$11,417,300	\$9,133,840	\$2,283,460

4.8.137 Program Description

The administrative costs necessary for the general administration of the CDBG-DR grant include, but are not limited to, DCA and partner State agency's time spent administering programs; DCA compliance and monitoring of the State's subrecipients, vendors, and other recipients of funding; and other costs specified as eligible administrative expenses in 24 CFR 570.206. Up to 5% of the overall grant and any program income may be used for administration of the grant, inclusive of administrative costs incurred by the State.

4.8.138 Program Eligibility

CDBG-DR Eligible Activity	Program administrative costs, defined at 24 CFR 570.205 and 570.206, and any applicable waivers or alternative requirements.

Applicant Eligibility: New Jersey DCA

5

Appendix

5. Appendix

5.8 Certifications

- a. The grantee certifies that it has in effect and is following a residential antidisplacement and relocation assistance plan in connection with any activity assisted with funding under the CDBG program.
- b. The grantee certifies its compliance with the restrictions on lobbying required by 24 CFR Part 87, together with disclosure forms, if required by Part 87.
- c. The grantee certifies that the Action Plan for Disaster Recovery is authorized under State and local law (as applicable) and that the grantee, and any entity or entities designated by the grantee, possess(es) the legal authority to carry out the program for which it is seeking funding, in accordance with applicable HUD regulations and this Notice. The grantee certifies that activities to be administered with funds under this Notice are consistent with its Action Plan.
- d. The grantee certifies that it will comply with the acquisition and relocation requirements of the URA, as amended, and implementing regulations at 49 CFR Part 24, except where waivers or alternative requirements are provided for in this Notice.
- e. The grantee certifies that it will comply with Section 3 of the Housing and Urban Development Act of 1968 (12 United States Code [U.S.C.] 1701u) and implementing regulations at 24 CFR Part 135.
- f. The grantee certifies that it is following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105 or 91.115, as applicable (except as provided for in notices providing waivers and alternative requirements for this grant). Also, each local government receiving assistance from a State grantee must follow a detailed citizen participation plan that satisfies the requirements of 24 CFR 570.486 (except as provided for in notices providing waivers and alternative requirements for this grant).
- g. Each State receiving a direct award under this Notice certifies that it has consulted with affected local governments in counties designated in covered major disaster declarations in the non-entitlement, entitlement, and tribal areas of the State in determining the uses of funds, including the method of distribution of funding or activities carried out directly by the State.
- h. The grantee certifies that it is complying with each of the following criteria: Funds will be used solely for necessary expenses related to disaster relief, long-term recovery, restoration of infrastructure and housing, and economic revitalization in the most impacted and distressed areas for which the President declared a major disaster in

2017 pursuant to the Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1974 (42 U.S.C. 5121 et seq.).

- i. With respect to activities expected to be assisted with CDBG-DR funds, the Action Plan has been developed to give the maximum feasible priority to activities that will benefit LMI families.
- j. The aggregate use of CDBG-DR funds shall principally benefit LMI families in a manner which ensures that at least 70% of the grant amount is expended for activities that benefit such persons.
- k. The grantee will not attempt to recover any capital costs of public improvements assisted with CDBG-DR funds by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements, unless (i) disaster recovery grant funds are used to pay the proportion of such fee or assessment that relates to the capital costs of such public improvements that are financed from revenue sources other than under this title, or (ii) for the purposes of assessing any amount against properties owned and occupied by persons of moderate income, the grantee certifies to the Secretary that it lacks sufficient CDBG funds (in any form) to comply with the requirements of clause (i).
- l. The grantee certifies that it will conduct and carry out the grant in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601–3619) and implementing regulations, and that it will affirmatively further fair housing.
- m. The grantee certifies that it has adopted and is enforcing the following policies. In addition, States receiving a direct award must certify that they will require units of general local government that receive grant funds to certify that they have adopted and are enforcing (i) a policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations, and (ii) a policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.
- n. Each State receiving a direct award under this Notice certifies that it (and any subrecipient or administering entity) currently has or will develop and maintain the capacity to carry out disaster recovery activities in a timely manner and that the grantee has reviewed the requirements of this Notice. The grantee certifies to the accuracy of its applicable Public Law Financial Management and Grant Compliance certification checklist, or other recent certification submission, if approved by HUD, and related supporting documentation referenced therein and its Implementation Plan and Capacity Assessment and related submission to HUD referenced therein.

- o. The grantee will not use grant funds for any activity in an area identified as flood prone for land use or hazard mitigation planning purposes by the State, local, or tribal government or delineated as a special flood hazard area (or 100-year floodplain) in FEMA's most recent flood advisory maps, unless it also ensures that the action is designed or modified to minimize harm to or within the floodplain, in accordance with Executive Order 11988 and 24 CFR Part 55. The relevant data source for this provision is the State, local, and tribal government land use regulations and hazard mitigation plan and the latest issued FEMA data or guidance, which includes advisory data (such as Advisory Base Flood Elevations) or preliminary and final Flood Insurance Rate Maps.
- p. The grantee certifies that its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K, and R.
- q. The grantee certifies that it will comply with environmental requirements at 24 CFR Part 58.
- r. The grantee certifies that it will comply with applicable laws.

5.9 Waivers

No waivers will be submitted as part of the Action Planning process. On the advice of HUD, DCA will work with HUD to finalize the waivers and if approved they will be added to the Action Plan by a non-substantial amendment.

5.10 Citizen Participation: Hurricane Ida Recovery Registration Survey Partner Toolkit Recipients

All organizations that received the toolkit were encouraged to send to groups that could benefit. Those organizations are listed below:

- New Jersey Organizing Project (NJOP), an organization made up of people/families impacted by disasters. Its members include people from protected classes and historically underrepresented communities.
- Fair Share Housing Center, an advocacy organization focused on housing affordability and equity issues. The Center's work assists people from protected classes, historically underrepresented communities, and LEP households.
- Latino Action Network, an advocacy organization focused on uniting and empowering New Jersey's diverse Latino communities.
- NAACP New Jersey Conference, Housing Committee
- Ironbound Community Corporation, a community organization helping people who live in Newark's Ironbound section, which is a historically underrepresented community that has many immigrant families and LEP households.

- Housing and Community Development Network of New Jersey, statewide association of over 250 non-profit housing and community development corporations, professional organizations, and New Jersey corporations that support housing and economic opportunities for LMI residents.
- Community Action Partnership (CAP) agencies that receive CSBG funds through DCA. All of these agencies serve people from protected classes, historically underrepresented communities, and LEP households.
 - O.C.E.A.N. Inc.
 - Greater Bergen Community Action
 - United Community Corp.
 - North Hudson Community Action Corp.
 - HOPES Community Action
 - Bayonne Economic Opportunity Foundation (BEOF)
 - Jewish Renaissance Foundation
 - Puerto Rican Action Board (PRAB)
 - Affordable Housing Alliance
 - United Passaic Organization
 - Somerset Community Action Program
 - Plainfield Action Service
- Steering committees of Resilient NJ projects that are in Ida-impacted counties:
 - Northeast NJ-Arcadis Project Team – Jersey City, Newark, Hoboken, Bayonne, the HOPES Community Action Partnership, and the Ironbound Community Corporation
 - Raritan River and Bay Area (Middlesex County)-Arcadis Project Team – Middlesex County Office of Planning, Old Bridge, Perth Amboy, Sayreville, South River, Woodbridge, and the Lower Raritan Watershed Partnership.
- Manville Relief Center
- City of Newark Sustainability Program
- Newark neighborhood group whose members live on or near the 100 block of Woodbine Avenue and were significantly impacted by Ida. All the members are from protected classes.
- All New Jersey state departments and agencies received the Partner Toolkit.

- All New Jersey counties received the Partner Toolkit.
- All New Jersey municipalities received the Partner Toolkit.

5.11 Summary of and Responses to Public Comments

Public comments and responses will be summarized after the public comment period, prior to final Action Plan or Substantial Amendment submission to HUD.

Public Comment for Substantial Action Plan Amendment #8

No public comments were received.

Public Comment for Substantial Action Plan Amendment #5

Public Comment 1:

From the Mayor of Manville: After Hurricane Ida devastated my hometown, you visited and promised to help my residents. Over two years have passed by, and my residents are still hurting. We are extremely disappointed by a recent change in the disaster recovery policy by your administration. The Ida disaster recovery action plan included a program called HARP which allowed for funding home elevations and making storm-damaged repairs for those with no flood insurance. A total of 75 HARP applications were submitted from Manville with 38 approved to move forward for funding. In July of this year, a policy change was announced at a meeting in Manville to discuss “buyouts”. Representatives from NJOEM, NJDEP, Blue Acres, and the Office of Disaster Recovery announced that HARP funding for elevations in Manville was being eliminated because NJOEM felt it was “too risky” to rescue people who lived in certain areas. These determinations were made with no consultation or collaboration with me, the Mayor, my professional floodplain manager, or my OEM Director. Based on your earlier promises, privately funded elevations are currently taking place in the so-called “risk reduction areas” (RRA’s) that your staff identified. Many of these substantially damaged homeowners were in discussions with DCA HARP staff about elevations when the “bombshell” dropped. It is so heartless to do this to my residents who have suffered so much. The goal of NJOEM, knocking every home down, will never be realized because the risk reduction map devised by NJOEM is flawed. With this new policy of buyouts only, the NJOEM and Blue Acres staff are causing more harm to Manville than good. They also refuse to take input from the municipality over the priority of future buyouts. We still have homes with collapsed foundations throughout my community with no buyout offers made, while offers are being made to already repaired homeowners. We cannot afford to remove homes that never had first-floor water in any of our past major flood events and survive financially. This decision to pull HARP funding opportunities should be reversed by you and a new policy implemented going forward for future storm events that includes input from the municipality. I received no cooperation from anyone when asking for a follow-up meeting to discuss this decision and how it was determined. Governor Murphy, the people who are most affected by this decision, can least afford its result. They are low to moderate income; their future buyout offers based on old real estate market values will not come close to making them whole and, sadly, where will they go? Houses in Manville that have been flooded and rebuilt are selling for much more than their pre-Ida values. I welcome you to revisit my hometown. I will take you on a tour so you can see my concerns. You will see areas where elevations are currently taking place since we cannot stop residents from elevating. Several elevations are underway and defeat NJOEM’s goal. See attached photos. Under FEMA regulations, they are obligated to use NFIP insurance monies for the increased cost of compliance (ICC) to elevate above the base flood elevation plus the local freeboard requirement (+4 feet in Manville). We are also a proud FEMA Community Rating System

(CRS) level 5 rated Borough, doing everything we can to make Manville more storm resilient while saving 25% on flood insurance policies. Residents affected by flooding want to stay and live safely in Manville. We do not agree with this change in policy and want to work together with state officials for the future of Manville.

Public Comment 2:

There are homes in my neighborhood in Manville that are currently being raised and are safe from any future flooding. Please have the new rule revoked.

Public Comment 3:

As a longtime resident of Manville, I am all too familiar with the flooding and the personal and financial devastation that follows. Over past 30+ years, my family has had damaged to our residences and our business properties due to the flooding. As a result, we have sold the business properties and cross our fingers each time we have a heavy rain. Our town has struggled to overcome these hurdles and I believe it is a disservice on the part of the state government to no longer help in funding property elevations and storm-damaged repairs; and instead, offering homeowners the opportunity for buyouts through Blue Acres. Many of those affected are low to medium income people who are struggling to rebuild and stay in the town. They deserve and need assistance to do that. Please reconsider your decision.

Public Comment 4:

Moved from Manville/NJ after flooding 3 times and saw no hope for assistance I would have accepted raising the foundation But state n government saw otherwise Buyout of entire valley turning it into sports fields for county use Manville will have to join Bridgewater school system and reuse land for housing.

Public Comment 5:

REJECT APA 5! The proposed amendment, APA 5 for the Ida action plan for disaster recovery, should be rejected outright by officials at HUD. This late change to a disaster recovery plan makes no sense and here's why. State officials at the New Jersey Office of Emergency Management (NJOEM) and state officials at the Office of Disaster Recovery did not include any officials from the local municipality, the Borough of Manville, for input or analysis of the proposed plan for implementation of so-called "risk reduction areas (RRA)" on a proposed RRA map they presented to the Borough in late July of this year. The map itself is flawed and was not shared ahead of the meeting. When requesting to see the backup data that determined the map, state officials would not provide it. Why? Manville's flood plain manager, Manville's mayor, Manville's OEM coordinator, and police Emergency Services Unit had absolutely no input into the reasoning behind such a late, drastic change to the Ida Action Plan after almost two years of waiting for help. Manville did not encounter any loss of life in any previous major flood event. Privately funded elevations are already taking place in their so-called risk-reduction areas where elevations do make sense. NJOEM wants to knock down every house in the RRA-designated zones, even homes that do not flood or already elevated homes! NJOEM officials who determined and proposed this new policy do not live here, do not know the terrain, and asked for no input from local officials. For that reason alone, the proposed APA 5 should be rejected since it also adversely affects the Manville community financially. A community

still suffering from the effects of Hurricane Ida. I have residents still displaced, living in hotels, and many busted-up homes with collapsed foundations, and still no federal aid has been given to Manville to help those suffering. I had residents waiting for an elevation program to be funded living in RVs before making required repairs to their homes. This late change to a disaster recovery plan should be rejected by HUD officials since we had no input into NJOEM's proposed plan to knock down well over 500 homes. PLEASE REJECT APA 5! Please help Manville by restoring the HARP program and its many benefits for Manville and its residents. These are federal tax dollars that Manville deserves to make it more storm resilient.

Public Comment 6:

I'm Councilman Agans from the Borough Of Manville, in my recent 2yrs as councilman I've been the Chairman of our Building n Grounds Committee as well sat on our policy and liaison to our Municipal land use. I'm writing to you in regarding to IDA APA 5 your plan for my community and in my opinion your plan is very inconsistent and really saddening to myself and to the residents of Manville. My community had endeavor many storms mostly man-made phenomenon but during hurricane IDA this was a mother nature. In my town many volunteers and Professionals worked hard and diligently to update our fema and flood maps and zones to assist our residents to get out of harm's way and also stay in Manville. IDA APA 5 Plan however undermines our efforts and work from the very same citizens and people that work, lived in Manville. We weren't even received a considerate discussion this is wrong. Yes, Manville Floods Yes with Data storms will get worse but Manville if you look at Data is a growing town with young families entering from all parts of the State and Businesses are reopening and entering our borough, we are not a town that's on the decline by any means shape. The people who did this plan rushed it through judgement for whatever reason they may have and it's a shame! My Town believed we were getting assistance form the State agencies on ELEVATION projects as well as buyout combination efforts this is not a one fix all solution as we re-entitled to flood mitigation Projects as well INSTEAD MANY GOT RUNAROUNDS AND FALSE HOPE AND HELP! I urge you to reject the IDA APA 5 and talk to myself and my colleagues in a SERIOUS CONVERSATION that will include 3 steps of Buyouts, Elevations and Mitigation. THIS CAN BE DONE IF PEOPLE ARE WILLING TO PUT IN THE WORK I TOOK AN OATH TO DO JUST THAT I HOPE YOU ARE TOO AS YOU REPRESENT ALL OF NJ AND NOT A FEW OF NJ!

Public Comment 7:

This comment came in as a packet from NJRP. There are 4 section several sections:

Section 1: Comment from Fair Share Housing Center and the New Jersey Resource Project:

We support the smallest part of the Action Plan Amendment for the State of New Jersey Tropical Storm Ida Substantial Amendment #5. We are otherwise wholly opposed. We will start with the good: the modification to Section 2.2.1 so that we are not dependent on FEMA. estimates or one foot of flooding to qualify families for programs is commendable. FEMA is notorious at undercounting damage - this is a positive step forward. As for the rest of the amendment - whose focus is on mandatory buyouts for Manville Ida survivors - we are opposed to approving this part of the amendment. We are calling on HUD not to approve the part of the Action Plan Amendment for the State of New Jersey, Tropical Storm Ida Substantial Amendment #5, which only offers certain Manville residents' access to the buyout program, rather than HARP and SRRP as

well as the buyout program. We believe that under the circumstances of Ida recovery, two years after a storm is too late to tell survivors they can only accept a buyout and have no other options besides self-funding repairs and mitigation. Manville residents deserve a chance and a choice: the same.

options being offered to Ida survivors statewide. Manville was one of New Jersey's hardest hit areas during Ida. It's even been referred to as ground zero, garnering a visit from President Biden in 2021. The Manville community is 20% senior citizens, 30% people of color, 20% bilingual speakers. Manville is a working-class community - not a wealthy one. One that has been overlooked for Army Corps projects because Manville did not meet the cost-benefit standard for flood protection projects. It is also a tight knit community. This current amendment requires that survivors 1) go through a slow and dysfunctional Blue Acres buyout process which has thus far failed to relocate families quickly and safely; 2) pay for our repairs and elevation out of pocket, which is simply not possible for working families who have been struggling for two years after the storm; or 3) remain in our homes, with varying degrees of mitigation and repair, likely even more vulnerable to the next storm. We do not believe these outcomes align with HUD's mission to create strong, sustainable, inclusive communities and quality affordable homes for all. Rather, the vast majority of this amendment to the Ida Action Plan will leave families less safe from the effects of extreme weather and less economically secure. The federal disaster recovery system has again failed us: Because FEMA failed to provide rental assistance beyond the initial two months, many Ida survivors are significantly behind on mortgage payments and some face foreclosure or have already lost their homes. Immediately after Ida, 10,000 families were receiving rental assistance under FEMA, by the third month when families would need to re-certify or re-apply, that number dropped: less than 200 Ida survivors in New Jersey who received Continued Temporary Rental Assistance from FEMA, a resource survivors depend on when displaced by storm damage or repairs. Families either paid out of pocket through investing what savings they had, ran up debt or reinvested flood insurance money and SBA loans to make their homes more livable while waiting for additional resources. We cannot overstate the degree to which the lack of rental assistance has impacted Ida recovery, and the health and economic security of families particularly the dual expenses of rent and mortgage payments. This means significant funds have been invested in their storm impacted homes and having credit that is good enough to qualify for a new mortgage will be a challenge in New Jersey's increasingly expensive and competitive housing market And in a move that the Keith Adams, the director of New Jersey Voluntary Organizations Active in Disaster, called "... the most abysmal, criminal failure that I've ever seen in a disaster case management program in my entire career," New Jersey did not roll out case managers for Ida recovery until sixteen months after the storm. This means flood survivors did not have help apply for or navigate programs with case managers until far too late. Affordable housing is scarce - and often in a flood plain: Unfortunately, much of New Jersey's affordable housing is also in a floodplain or is otherwise vulnerable to flooding and sea level rise. During Ida, 1,022 apartments in New Jersey that received public assistance from the federal government were severely damaged, and more than 800 families were displaced. More than 13,000 New Jersey homes and apartments paid for with federal funding have a "very high" or "relatively high" risk of river flooding, and more than 15,300 such units are at risk of coastal flooding, according to a report from the Public and Affordable Housing Research Corporation and the National Low Income Housing Coalition. If we're asking people to move, we must first and foremost guarantee that they have somewhere they can reasonably afford to move to - without sticking families in yet another unsafe situation. This is a systemic problem that needs to be addressed by moving and rebuilding enclaves of affordable housing in areas with lower flood risks. Buyouts are a key tool for storm recovery, but New Jersey

must roll them out equitably for them to have a tangible and beneficial impact: We're not against buyouts as an important option in the storm recovery toolkit. We've been advocating for buyouts to be part of the National Flood Insurance Program for years, such that they would be offered immediately after a storm. Some families would eagerly accept a buyout, if we knew the process would get us into new, affordable homes on a reasonable timeline. Others are hesitant to leave our lifelong homes and neighborhoods and would prefer to mitigate and elevate. But all of us agree: as it stands now, this amendment to the Ida Action Plan will guarantee neither option, and is in no way adequately prepared to serve the needs of the Ida-affected families in Manville. Instead, it will worsen the instability families face from the storm. It doesn't have to be this way. We believe it is possible to make sure residents still have access to affordable housing, keep community members together or near where they need to be to preserve social capital and overall make sure that there is a community-based approach to getting safer. But what does doing that equitably with community health and economic and racial justice look like? A truly equitable buyout process is one that would take into consideration not only an appropriate timeline for both informing residents and rolling out buyout offers, but also a game plan for ensuring affordable housing availability and preserving community social capital. We would love to see a buyout process that really works for low-to-moderate income (LMI) communities: one that includes relocation support to get them out of harm's way quickly, with clear communication, and ensures neighbors are able to preserve social bonds and networks, as these relationships are what grant us support and assistance in challenging situations. That includes identifying relocation options that allow them to stay at their jobs and kids to remain in their schools if this is what families want. Further, if our state and federal government knows that mandatory buyouts may need to be an option in the case of significant damage, communities need to know before a storm hits – and especially not two or more years later. These buyouts must then be offered immediately, without yet another protracted waiting period before we can get families their offer and everything they need to move into a new home. Please reject the parts of the amendment that do not offer Manville residents a choice and do not represent the best that New Jersey can do for its residents. After Superstorm Sandy, many of our members were able to rebuild right on the waterfront. If we live right on the water and can go home, in the middle of bays and right on the Atlantic Ocean - why are Manville residents being pushed out? Thank you for your consideration.

Section 2: Firsthand accounts and quotes from Manville residents

Many of the New Jersey Organizing Project (NJOP)'s members are Hurricane Ida survivors from Manville. Here's what they have shared directly about how this change will affect their families and their recovery:

1. As a single mother, one of the highlights in my life was being able to buy my own home for my boys and me. I bought my home in Manville, New Jersey, January 2020. The realtor listing indicated that my home was never flooded. The morning of September 1, 2021, my life was changed when Hurricane Ida pummeled the area. Unlike most of my neighbors, who were aware of the dangers of living in Manville and the possibility of flooding, I was not. I woke up the morning of September 1, 2021, to hearing noises. I opened my blinds and to my surprise, saw that the cars in the driveway were under water. I quickly ran to wake my son. I then opened the basement door and was met with the unbelievable sight of nothing but brown water. Less than 2 minutes later, water started coming into the first floor. My home is a one level house with an attic space and a basement. I lost everything in the basement, everything on the first floor living space, and 2 cars. I stayed in a hotel for about 2 weeks but had to move out quickly upon learning that my insurance would not be covering my stay as I did not

have “Loss of Use of Premises” on my policy. I had to pay out-of-pocket for the 2 weeks we had already stayed. I also quickly found out that my flood insurance did not have “Content Replacement” and I would not be covered for our personal belongings lost. To add insult to injury, I practically begged FEMA for some assistance, but to no avail. I produced all documentation requested and for some reason, I was not approved. I was never given a proper explanation for why I wasn’t approved. My closest family member lived approximately 1 hour away from Manville. Luckily, my 2 boys and I were welcomed into their home. I now must pay rent on top of continuing to pay my mortgage. I also must buy food more frequently because we did not have space to store many refrigerated or perishable items. This all while I was dealing with the insurance company and trying to find a reputable contractor who did not see this as a get rich scheme for themselves. The stress was overwhelming and at times I felt like I was losing my sanity. I anxiously waited 2 years and counting (like most of us who live here in Manville) for help through the HARP Program as promised to us by the State. The State’s decision not to allow us into the HARP Program and to not help us elevate our homes here in Manville is devastating. I love living here in Manville and I am not interested in moving to another community. I don’t have the money to move either. Because of this decision I have no idea what comes next. Fast forward, my house is not what it used to be. I am back in my home, but only after dealing with the contractor from hell and fighting tooth and nail through our broken disaster recovery system. My home certainly has a different feel, I have a feeling of anxiety & PTSD when it rains. I am truly grateful for this platform to share the stories of survivors of this process and to assist those in need of information and resources.

2. I had my house in Manville on the market 5 days before it flooded. We even had a family come during the torrential downpour at the beginning of Hurricane Ida for a showing. On September 2, I was paying attention to the Raritan because I knew there was a chance it would flood - I’ve lived in Manville for years through other floods. At 5 p.m., the flood gauge I had on my phone projected 27 feet of water in my area, and I knew we’d have to evacuate. We first went down into the basement because we were getting tornado warnings, then back upstairs because they were calling for flooding. There was no notice from the Manville police to evacuate. During previous floods, they would usually come and evacuate people, knock on doors, but they didn’t this time. There was only the flood siren. Finally, around midnight, I just called the Manville police myself and they told me, ‘if you can get out, leave.’ My (now ex) fiancé was at work, and I was at home by myself with all 3 of my kids, 2 dogs. I had to load them all up into the minivan at midnight. Since the police hadn’t notified anyone else, I went around to my neighbors’ houses and knocked on doors myself to tell them to move their cars to higher ground. As we were driving out, there were cars tipped on their sides, and water pouring in on the streets. Once we got out, we stayed at my father-in-law’s house for a few days, but it was hard for him to have all the dogs and kids there, so we got a hotel room in Somerset. When I went home to check on the house, it was destroyed. My fridge was thrown across the kitchen. The mud and the muck were everywhere, and it was like my whole life had been destroyed. We were a whole family living in that hotel for a while. Both FEMA and the Red Cross were talking about hotel vouchers being available to people in my situation, and I was on the phone with them, the Salvation Army, and 211 eight hours a day just trying to get as much assistance as I could because I knew I had lost my home. The Red Cross couldn’t help, FEMA vouchers weren’t out yet, and at that point our hotel bill was \$5,000. The Red Cross finally made the aid available to me when I wrote into News 12. I had no coverage for contents in my flood policy, which I didn’t know. I lost my whole life and

FEMA only gave me \$8,000 for \$60,000 worth of stuff. Rent was really expensive at the time and I’m on a forbearance with my mortgage, so after looking for a place to rent for a while, I finally got an RV. As this was all happening, I became a single dad of two toddlers since the stress of the situation broke off my engagement. A year later, we’re in the RV, parked in the

driveway on my property, and looking ahead at spending another winter there with my two boys. I've been in the ear of every politician, every agency. I'm the only one on my block who didn't rebuild - but I don't want to rebuild, get new furniture, new appliances, and then cross my fingers and hope that I don't flood again before I'm able to lift my house. In the beginning, Manville gave Contact: two options: either raise our house or take a Blue Acres buyout. Now, even more recently, they're saying we either have to take a buyout or fund our recovery ourselves. The government has to get their act together so I can actually mitigate my home and rebuild above the floodplain, like all of my neighbors and I should be able to. And they need to do it soon. Right now, there's more hurricanes developing in the Atlantic. We've had several natural disasters, once in a lifetime events, happen since Ida. I'm frustrated. It's my understanding that people are still recovering 10 years after Sandy, and I don't want to end up being one of those people. I have flood insurance, we were declared a national disaster area, Manville was one of the hardest hit areas in the state, and Biden and Murphy even came to our town. But yet I'm still homeless.

3. In December of 2019 my husband and I purchased our first home together after searching for years. We moved to Manville - the Lost Valley - because we found our dream home - which even had a pool! We moved from Middlesex County and were very excited to start our next chapter together in our new home. On September 1st, 2021, it was a regular weeknight. My husband and I had dinner. I had checked the water level in the pool and decided it could wait to be lowered the next morning. After a few tornado warnings we went to bed to only be woken up at midnight by the sound of a siren. I didn't know what it meant so I looked online and was told that we should move our cars since there was going to be flooding. After we moved the cars, we saw other people walking back into the valley, so we figured we were safe to do the same. After falling asleep for a few hours, I was woken up again by flashing lights outside my bedroom window, right on the bridge. I quickly noticed a wet spot when I put my foot on the floor and noticed my cat who sleeps downstairs was staring at me. Her fur was also wet! Then I looked out the window - through the trees I noticed there were emergency responders set up at the corner. I tried to rush downstairs, but it was too late - water was already in my home on the 1st floor and already up to the third step on the second staircase in

our home. I woke up my husband to tell him what was happening, but he didn't believe me when I said there was water in our home. At this point outside the water was up to the top of our 6-foot fence outside, and we knew we couldn't walk out with our cats because they'd get wet. I screamed out from the second floor that we needed to be rescued. We tried to grab the most important things, but honestly, we didn't know what to take with us since we were in shock. An hour and a half later, it was finally me for the boat rescue to pick us up, and at this point the water was 4 feet high. Thank goodness for the fireman that had us turn off our electric and gas on our way out. We left our home by boat and were then taken by a van to our local VFW which was set up as a shelter. We needed to figure out our next move. Fortunately, we had flood insurance, so I called the insurance office and found out that we had lodging and displacement coverage. We booked a hotel room, but the next challenge was to get someone to pick us up and take us out of Manville so we could get there. The entire process took from 7 am to 4 pm - since the only way into Manville was from Rt. 206. We had never been in a flood before and didn't have any knowledge or information about what to do next. Social media was helpful, and we found out the next day that the water receded early in the morning. Someone kindly posted a video of our house since it's right on the bridge where most people enter and exit the town. So, we came home - and found out the house had experienced 5 feet of flooding. Everything on the first floor was destroyed. We lost both our home and our workplace since we both had been working from home due to Covid. The insurance company didn't give us much direction when we

called them again. In fact, our neighbors who had flooded before gave us more info than the insurance company. They advised us to rip out and remove all of our damaged belongings from the first floor so they didn't collect mold. We piled everything we ripped out on the front lawn, and it was still there when the president came to visit Manville - he went to the house that burned down catty corner from where we live. He said a lot of nice things when he was here - but at this point we feel forgotten. While we were able to rebuild and be home within three months; we still have many repairs that need to be done which were not covered by insurance or any programs available to storm survivors. This gap remains on us as a financial burden. Most recently, I received two emails from the state advising me that my home is high risk and not eligible for funding. This hit hard. Our options are now very limited. Either we sell our home that we love or take a buyout - rather than get assistance to stay in our home. For us to raise our home and stay we'd have to pay out of pocket, which would add on to our existing financial burden which is not an option and will never be an option. What I want to know is why the heck did the policy change after we all wasted our time filling out multiple applications? I had hoped for over a year that I would get funding to raise my home to stay home and be safe. While we are home, we are NOT safe nor properly prepared for the next storm.

Our members have also been sharing their stories in the press:

- Either I sell my home or take a buyout, rather than get assistance to stay in my home which I love. Why the heck did the policy change after we all wasted our time filling out repair and elevation applications? I had hoped for over a year that I would get funding to raise my home.” (MyCentralJersey)
- “We shouldn’t be forced into a buyout that might not even cover your mortgage. Because then what? I’ll owe the bank money, I’m going to lose my house, and my credit is shot because of all this so I’ll have nowhere else to live.” (New Jersey Monitor)
- “We lost everything. And here we are, two years later, our house is still in shambles. I guess I’m going to move [back into my home] and risk being flooded again, because I’m not in a position to buy or rent right now.” (FOX Weather)
- “[My buyout offer] is still grossly under what I needed to even break even. And that would leave me and my daughter homeless.” (NJ Spotlight)
- “Thanks to Ida, our credit is shot. There’s no chance of being able to afford a home that is not in a flood zone. I just want to have the basics for my kids and to be able to feed them.” (CBS NY)
- “There’s a good possibility that [the Blue Acres buyout program] will offer me less than what I owe on my mortgage. And then what? My credit’s destroyed from all of this. I’m in partial foreclosure.” (NBC NY)
- “[I just received] an email saying, ‘unfortunately, we can’t give you any federal funds because you’re in a floodway, and we suggest you apply to Blue Acres.’ With Ida, it just seems like we’re the forgotten ones. If I could get mortgage forbearance that would be a

huge help.” (NJ Spotlight / PBS)

- “A buyout isn’t a bad option to have in the storm recovery toolkit. But this decision is coming nearly two years after the fact, after many have already endured a long period of

applying and waiting for aid to repair, elevate, and remain in their homes.” (Star Ledger)

- “Manville’s Hurricane Ida survivors deserve a choice and a chance — not a disaster

recovery system that constantly changes the rules on us.” (Gothamist)

- “I’m stuck here. My daughter and I are both stuck here. I don’t know what we’re going to

do.” (News 12 NJ)

Section 3: Comment signatures gathered in person in Manville.

The packet contained twenty-one (21) signatures that signed under this paragraph:

Manville’s Hurricane Ida Survivors deserve a chance and a choice. We support the smallest part of the Action Plan Amendment for the State of New Jersey Tropical Storm Ida Substantial Amendment #5. We are otherwise wholly opposed. We will start with the good: the modification to Section 2.2.1 so that we are not dependent on FEMA estimates or one foot of flooding to qualify families for programs is commendable. FEMA is notorious at undercounting damage - this is a positive step forward. As for the rest of the amendment - whose focus is on mandatory buyouts for Manville Ida survivors - we are opposed to approving this part of the amendment. We are calling on HUD not to approve the part of the Action Plan Amendment for the State of New Jersey, Tropical Storm Ida Substantial Amendment #5, which only offers certain Manville residents’ access to the buyout program, rather than HARP and SRRP as well as the buyout program. We believe that under the circumstances of Ida recovery, two years after a storm is too late to tell survivors they can only accept a buyout and have no other options besides self-funding repairs and mitigation. Manville residents deserve a chance and a choice: the same options being offered to Ida survivors statewide.

Section 4: Comment signatures gathered virtually.

The packet contained a spreadsheet containing one-hundred and thirty-seven (137) signatures some had comments against the new policy, and some had no comments.

Public Comment 8

When Hurricane Ida struck New Jersey on September 1, 2021, Manville was ground zero. Now, only weeks away from the two-year anniversary of Ida, Manville families have abruptly been informed that they will no longer qualify for state grant funding to rebuild, repair, or elevate their homes. Ida survivors need you to take action and REVERSE this decision. Homeowners whose houses were damaged in the storm have long been told that they would qualify for the Homeowner Assistance and Recovery Program (HARP), allowing them the funds they would need to complete necessary repairs and mitigation efforts to remain in their homes. However, on August 3, 2023, the DCA and the DEP suddenly informed a large number of Manville residents that now, the only option available to them would be to accept a buyout from the DEP’s Blue Acres program - whose track record during Ida has been already mired with delays, confusion, and a lack of adequate resources - or get nothing at all.

Ida families have already endured many months of waiting, a complicated aid application process, and an excruciatingly slow rollout of aid programs. For many, their credit has also been devastated by the financial burden of the storm. So, even if they accept a buyout now, it may be difficult for them to find a new mortgage, especially due to rising home prices. It's not fair to change the rules on us two years down the line - especially when, as far as we can tell, none of the community members who will be impacted by this decision were involved in the decision-making process. Governor Murphy, we need you to reverse this decision now - or to guarantee that the buyout process works for us, not against us. This means that Ida survivors in Manville need 1) support restoring their credit so they're able to move; 2) more money put into the Blue Acres buyout program so homes are fairly compensated; and 3) an expedited timeline to be put into place so families are not waiting another two years for help.

Response to All Comments

New Jersey is already experiencing adverse impacts to public health, safety, and property due to climate change. Climate change is causing flood risks across New Jersey to increase, and areas that have never flooded before are now seeing regular and significant inundation. In response, the State is taking necessary planning, policy, and regulatory actions to prepare for a shift in the way we develop, redevelop, and recover after climate events. Disaster recovery programs and the Blue Acres program are evolving to couple disaster recovery functions with comprehensive, forward-looking resilience planning. This shift is consistent with a risk-informed approach that will reduce our state's vulnerability to climate impacts in the future, saving lives in the process.

With this context in mind, the State after careful consideration and a thorough analysis has established a resilience and risk reduction policy that prohibits using federal disaster recovery funding to elevate homes and repair storm-damaged homes in areas at high risk of future flooding hazards. This decision was made collaboratively by multiple state agencies, including the New Jersey Office of Emergency Management (NJOEM), DCA, and DEP with the understanding that in some specific areas there is such a high risk of repeated flooding that elevating structures and doing other mitigation measures would not reduce the excessive risk to life and property. However, elevations are still an eligible activity as part of the CDBG-DR Homeowner Assistance Repair Program (HARP) and FEMA HMGP program in Manville outside of the risk reduction area.

The risk reduction policy would redirect seventy-five (75) homeowners from HARP including thirty-three (33) who had applied to both HARP and Blue Acres prior to the establishment of the risk reduction decision.

The Manville resilience and risk reduction areas were determined using the best available planning and science data to inform the use of post Ida recovery and mitigation funds with the goal of reducing future flood risk in a community that has a longstanding flood history. This resilience and risk reduction decision was built on the priority cluster areas established by Manville Borough's 2018 Acquisition Action Plan and emergency management LiDAR data which indicates that several areas of Manville experienced 5.5 ft of flood water (or more) during Ida. Floodwaters at this height are treacherous, the water has velocity, and it is impassable for residents and first responders. Only waterborne rescues can occur. According to engineering data, the Lost Valley neighborhood in Manville is under designed for a 1% flood event. It had significant areas of high floodwater; the northeastern part of this neighborhood is not in a mapped FEMA flood zone, yet it experienced 2-3 feet of floodwater. Indeed, during Hurricane Ida, several homes and structures in Manville exploded

due to fires and gas leaks resulting from floodwaters. Elevating these homes or the surrounding homes simply would not fully mitigate these types of dangers. To compound concerns, this neighborhood has only two evacuation points at the Kyle Street tunnel and Bridge Street, both of which become impassable with 3 feet or more of flood water. In essence, a few feet of floodwater cut this neighborhood off from the rest of the community and future flood events are likely to do the same. Dangerous floodwater heights and access concerns in these areas were confirmed by Ida flood inundation data and HEC-RAS simulations developed by Rutgers University. Despite the best of intentions, structures elevated in accordance with the municipal ordinance in these areas of high water will not be sufficient for tomorrow's climate change driven floods. These factors led to the determination that elevations are not the best risk reduction alternative for these risk flood vulnerable areas. Homeowners who elect to self-fund elevations will not be prevented from doing so. Aside from estimations and simulations Manville has now suffered three catastrophic flooding events to the low-lying areas of town in just over two decades (Hurricane Floyd in 1999, Hurricane Irene in 2011, Hurricane Ida in 2021). These flooding events endanger homeowners and require town-wide solutions to protect residents and, where necessary, remove them entirely from dangerous areas.

When the State was awarded federal CDBG-DR funds to help with Hurricane Ida recovery, DCA set about developing a Hurricane Ida Action Plan in consultation with residents, county and municipal officials, nonprofit organizations, advocacy groups like the New Jersey Organizing Project and other stakeholders in New Jersey, as well as with input DCA received from thousands of people who completed the Hurricane Ida Registration Survey and from scores of people who attended our public meetings in Manville and Newark about the Action Plan. Through that process the State was clear about the very limited federal funding New Jersey was receiving for Ida recovery and about the State's intent to efficiently use the funding to assist as many low to moderate-income households as possible while helping to guard communities against the effects of future storm disasters.

Because federal disaster recovery funding is very limited, the resilience and risk reduction policy is designed to maximize the efficient use of this limited resource by directing elevation and repair funding to those areas at less risk of future flooding. The State is focusing on doing the most we can to help as many households as possible with the limited federal money we have. The State recognizes the impact this risk reduction policy will have on some households and, therefore, took steps to provide households affected with information about the Blue Acres program, including hosting informational sessions residents in Manville that are most immediately impacted by the policy. The Blue Acres buyout program is a permanent state program with voluntary enrollment to the program. The Department of Environmental Protection (DEP) as the administrator of the Blue Acres program will continue to engage in dialogue with organizations, elected officials, and residents about ways to improve the buyout program and process. The non-mandatory Blue Acres program, which purchases properties located in areas at risk of flooding and helps property owners relocate to safer locations. The State has allocated \$22 million of the Hurricane Ida CDBG-DR budget for the Blue Acres program as well as \$18 million in Sandy CDBG-DR through interchangeability towards buyouts for Ida impacted property owners. The State has allocated millions more in federal Hazard Mitigation Grant Program funds towards buyouts for Ida impacted properties. Additionally, the New Jersey Office of Emergency Management (NJOEM) has obligated up to \$10 million of FEMA Flood Mitigation Assistant (FMA) Swift Current funding for buyouts in Manville.

There are other Ida CDBG-DR programs that can assist households affected by this policy in Manville. As mentioned above the Blue Acres buyout program can offer households the current fair market

value to purchase their home. The homeowner participant may also be eligible for a safe housing incentive to assist them in moving to lower risk areas within the same community or into another community. Tenants who live in homes that are bought out are also eligible for moving assistance as part of the HUD required uniform relocation assistance and acquisition regulations. Another Ida CDBG-DR program that can be utilized by Manville residents affected by this policy is the Smart Move program. Interested communities can apply to NJ DCA for CDBG-DR funds to incentivize developers to create new affordable single-family housing within their communities. The City of Manville could apply to this program and create affordable housing in lower risk areas within the community. The occupants of the new housing will be first time homebuyers as well as participants in the Blue Acres program. The program will prioritize Blue Acres participants. In addition, seventy (70%) of the homes will be reserved for low-to moderate income households. Blue Acres participants will use their safe housing incentive to purchase the new home. If eligible, the new occupants may also qualify for additional homebuyer assistance as part of the Smart Moves program. The goal of the Blue Acres and Smart Move programs are to assist storm-impacted households to relocate to lower risk areas.

Public Comment for Substantial Action Plan Amendment #4

1. **Public Comment:** The New Jersey Builders Association (NJBA) is pleased to provide the following comments on Hurricane Ida Action Plan Amendment #4. NJBA is the leading trade association for the residential construction industry whose members include residential and commercial builders, developers, remodelers, subcontractors, suppliers, engineers, architects, consultants and other professionals. NJBA and its members strive for a more vibrant, greener, and affordable housing market in New Jersey. We extend our gratitude to the Department for their continued efforts in responding to and recovering from Hurricane Ida. We note that housing was the most significant unmet need in the original action plan, and we are pleased to see that the new funding under Amendment 4 will focus on addressing housing insecurity, construction, and rehabilitation. We would like to particularly express our support for two programs that help address the larger undersupply of housing in NJ: allocating additional resources to the Smart Move Program and creating the Resilient Multifamily Housing Program. We believe that this plan will achieve its intended effect of stabilizing lives and communities while also providing a new supply of affordable, resilient, and energy-efficient homes. Please do not hesitate to reach out to use our Association and its members as a resource. We look forward to continuing to work with the Department on this and other endeavors.

DCA Response: DCA appreciates the comment from the New Jersey Builders Association.

2. **Public Comment from the Borough of Manville Mayor Richard M. Onderko:**
 - a) more money allocated to smart moves to create housing opportunities for residents who are now forced to take a buyout.
 - b) more municipal input into the prioritization of buyout areas.
 - c) more funds for elevations where they make sense. Municipality should have say in progress of saving rateables and assisting with ICC funds.
 - d) more funds for emergency buyouts. Disaster recovery is simply taking too long!

DCA Response: New Jersey's Department of Community Affairs (DCA) is in receipt of your email comment dated August 4, 2023 regarding the Hurricane Ida Action Plan Amendment #4. We understand the Borough needs funding to facilitate the purchase of homes in high

risk flooded areas as well as build new single family housing for those displaced. In 2022, The U.S. Department of Housing and Urban Development (HUD) announced that the State of New Jersey would receive \$228,346,000 in Community Development Block Grant Disaster Recovery (CDBG-DR) funding to support long-term recovery and mitigation efforts following Hurricane Ida (DR-4614). In 2023, HUD announced an additional \$149,229,000 in CDBG-DR funding bringing the total amount to \$377,575,000. In August 2023 DCA requested the public to comment on its Hurricane Ida Action Plan Amendment #4 which included DCA's allocation plan for the additional funds as well as reprogramming a portion of the initial CDBG-DR funds. In addition to these Ida CDBG-DR allocations, HUD allows recipients who received funding for previous disasters (Sandy) to unitize that funding on more recent disasters. DCA allocated a total of \$52,000,000 in Sandy funding to Ida recovery. The Sandy Action Plan Amendment #53 describing the funding is currently out for public comment until August 29, 2023 and available on the DCA Website. The State is allocating \$228,696,250 in Ida funding and \$43,500,000 in Sandy funding for housing programs including the Blue Acres buyout program, the Homeowner Assistance and Recovery Program (HARP), the Small Rental Rehabilitation Program (SRRP), and the Smart Move single family housing program. Additional funding from the second allocation of CDBG-DR funding was also budgeted to these housing programs. The HARP and SRRP programs received \$65,437,121 and when combined with funding from the first allocation and Sandy funding means a total of \$183,865,821 will be spent on homeowner and rental rehabilitation. Elevation is an allowable expense in these programs if the property is located in a high-risk area for flooding and is required. The Blue Acres program received \$6,330,429 and when combined with the first allocation and Sandy funding means a total of \$40,330,429 will be spent buying out homes and relocating households out of harms way. The resulting greenspace will serve as flood protection for the community. Through Action Plan Amendment #4 the Smart Move program received \$20,000,00 and when combined with the first allocation means a total of \$50,000,000 will be spent to provide new housing for displaced Blue Acre recipients and/or disaster affected first time home buyers. A total of 80% of the program budget for each program listed above must be spent in the HUD MID counties which includes Somerset County. DCA will continue to inform and involve City officials and residents in decision making regarding Manville. DCA strives to be transparent as it administers programs and allocates funds related to disaster recovery. DCA is also in contact with the Governor's office and other agencies like the New Jersey Department of Environmental Protection (DEP) and the New Jersey Office of Emergency Management (NJOEM) in allocating resources for disaster recovery for a coordinated effort throughout state government. The State very much appreciates you taking the time to let us know of your community's continuing recovery needs. The State will continue to work to ensure federal funds are disbursed to the communities as quickly as possible.

3. Public Comment from Borough of Manville Councilwoman Barabra A. Madak:

- a) We need additional money to enforce flood protection for Manville
- b) More money to assist residents who don't want to leave Manville
- c) Money to protect the population from disaster
- d) Money to research to possibly diverting flood waters to another area

DCA Response: New Jersey's Department of Community Affairs (DCA) is in receipt of your email comment dated August 11, 2023 regarding the Hurricane Ida Action Plan Amendment #4. We understand that the Borough needs additional funding to research and enforce flood protection as well as provide safe housing for Manville residents to protect the population from future disasters. In 2022, The U.S. Department of Housing and Urban Development (HUD) announced that the State of New Jersey would receive \$228,346,000 in Community Development Block Grant Disaster Recovery (CDBG-DR) funding to support long-term recovery and mitigation efforts following Hurricane Ida (DR-4614). In 2023, HUD announced an additional \$149,229,000 in CDBG-DR funding bringing the total amount to \$377,575,000. In August 2023 DCA requested the public to comment on its Hurricane Ida Action Plan Amendment #4 which included DCA's allocation plan for the additional funds as well as reprogramming a portion of the initial CDBG-DR funds. DCA allocated a total of \$52,000,000 in Sandy funding to Ida recovery. The Sandy Action Plan Amendment #53 describing the funding is currently out for public comment until August 29, 2023 and available on the DCA Website. The State is allocating \$228,696,250 in Ida funding and \$43,500,000 in Sandy funding for housing programs designed to either to rehabilitate disaster affected homes to make them habitable again, to buyout homes and provide rehousing incentives to households located in high flooding risk areas and to build new homes that prioritize applicants that have participated in the CDBG-DR buyout program. A total of 80% of the program budget for housing program must be spent in the HUD MID counties which includes Somerset County. The allocation also includes the Resilient Communities program which was designed for communities like Manville to apply for funding to manage storm water runoff and divert it from buildings and neighborhoods. The Resilient Communities program applications are now available on the DCA Website and will close December 15, 2023. DCA is also in contact with the Governor's office and other agencies like the New Jersey Department of Environmental Protection (DEP) and the New Jersey Office of Emergency Management (NJOEM) in allocating resources for disaster recovery for a coordinated effort throughout state government. The State very much appreciates you taking the time to let us know of your community's continuing recovery needs. The State will continue to work to ensure federal funds are disbursed to the communities as quickly as possible.

4. Public Comment from Borough of Manville Councilman Brandan Agans:

The State in its action plan I would like to see For them to have more programs for elevations of housing especially in Inland Flood prone areas. Recently with Sandy the housing elevations started in the ocean communities on south and north jersey but when Ida came more inland communities need help with elevation programs its unfair to have them just in Ocean communities like my hometown and a town I represent Manville NJ we would benefit great dearly because as a small community we're growing with young families and a destination for people to have and grow a family in Somerset County. Secondly, the state would benefit alot by instituting solutions and projects of water utilities water doesn't have any boundaries unlike municipalities and counties. For example, My town Manville receives water in any major storm event from 780 miles due to the fact that we're at the lowest point on the two watersheds that we belong to. Water utility system would benefit all municipalities and big and small and the counties would benefit to with safety and less repairs for infrastructure storm damage In the future. The State can set up different regions and have multi county participation along with multi municipality coordination. NJ is the only state that doesn't have a storm water utility and with man made problems of development and lack of enforcements we need bold man made solutions to fix the problems!

DCA Response: New Jersey's Department of Community Affairs (DCA) is in receipt of your email comment dated August 11, 2023 regarding the Hurricane Ida Action Plan Amendment #4. We understand that the Borough needs stormwater management and elevation considerations for housing to protect the population from future disasters. In 2022, The U.S. Department of Housing and Urban Development (HUD) announced that the State of New Jersey would receive \$228,346,000 in Community Development Block Grant Disaster Recovery (CDBG-DR) funding to support long-term recovery and mitigation efforts following Hurricane Ida (DR-4614). In 2023, HUD announced an additional \$149,229,000 in CDBG-DR funding bringing the total amount to \$377,575,000. In August 2023 DCA requested the public to comment on its Hurricane Ida Action Plan Amendment #4 which included DCA's allocation plan for the additional funds as well as reprogramming a portion of the initial CDBG-DR funds. In addition to these Ida CDBG-DR allocations, HUD allows recipients who received funding for previous disasters (Sandy) to unitize that funding on more recent disasters. DCA allocated a total of \$52,000,000 in Sandy funding to Ida recovery. The Sandy Action Plan Amendment #53 describing the funding is currently out for public comment until August 29, 2023 and available on the DCA Website. The State is allocating \$228,696,250 in Ida funding and \$43,500,000 in Sandy funding for housing programs designed to either rehabilitate disaster affected homes to make them habitable again, to buyout homes and provide rehousing incentives to households located in high flooding risk areas and to build new homes that prioritize applicants that have participated in the CDBG-DR buyout program. Elevation is an eligible activity in both the Homeowner Assistance and Recovery Program (HARP) and the Small Rental Rehabilitation Program (SRRP). Elevation assistance is available to properties by the ocean or inland and is based on flood risk. If the property is substantially damaged and is in a special flood hazard area, the property is required to be elevated or in certain locations bought out. If elevated, the lowest habitable floor will be elevated to the minimum Base Flood Elevation (BFE) plus three (3) feet, or as required by the local jurisdiction, whichever is highest. A total of 80% of the program budget for housing program must be spent in the HUD MID counties which includes Somerset County. DCA will share your concerns about the lack of a statewide or regional storm water utility with the Department of Environmental Protection (DEP) and the New Jersey Office of Emergency Management (NJOEM). Educating municipalities and regions on the benefits of a storm water utility to assist in the planning and management of stormwater projects can result in appropriate flood control measures being put in place to aid in disaster preparation. Currently, the CDBG-DR allocation does include the Resilient Communities program which was designed for communities like Manville to apply for funding to manage storm water runoff and divert it from buildings and neighborhoods. The Resilient Communities program applications are now available on the DCA Website and will close December 15, 2023. DCA is also in contact with the Governor's office and other agencies like the New Jersey Department of Environmental Protection (DEP) and the New Jersey Office of Emergency Management (NJOEM) in allocating resources for disaster recovery for a coordinated effort throughout state government. The State very much appreciates you taking the time to let us know of your community's continuing recovery needs. The State will continue to work to ensure federal funds are disbursed to the communities as quickly as possible.

5. **Public Comment from the Fair Share Housing Center:**

Fair Share Housing Center (FSHC) and our allies greatly welcome the opportunity to discuss the development of the NJ-DCA Hurricane Ida CDBG-DR Action Plan Substantial Amendment #4. In reviewing the draft amendment, we are pleased to see that the feedback from impacted communities and individuals, especially those in lower-income communities, have been considered, and that additional funding and attention to the redevelopment of affordable rental inventory, are being supported. These include, but are not limited to, the expansions of the Smart Move: New Housing Development program and the HARP program. In the interest of brevity, we are not specifically addressing many of the admirable components of the draft, but focus on elements which we believe contribute to both appropriate allocation of funding among the various programs and offer the most assistance to the populations and communities most impacted by disasters, in addition to procedural and substantive resident and community-based participation. We also recognize that those directly impacted must continue to have transparent and impactful roles in the implementation of this multifaceted and dynamic response to this devastating storm. The signatories hereto have the following observations and concerns regarding the identified sections of the draft Amendment: Citizen Participation pp. 9: We applaud DCA for its robust approach to citizen participation since the approval of the initial Action Plan last year. With additional financial assistance available in existing 2 recovery programs and new ones created through this Amendment, we encourage DCA to continue to work with community-based organizations to craft outreach materials so that they inform residents of the nature of available assistance and the basic eligibility requirements to encourage persons unfamiliar with disaster recovery programs to investigate their eligibility and seek assistance. Smart Move: New Housing Development How the Program Will Promote Housing for Vulnerable Populations pp. 13: It is certainly admirable—and vital—that DCA seeks to prioritize low- and moderate-income (LMI) households in facilitating relocation through the Smart Move program. However, we have received feedback from our grassroots partners that LMI households have not participated in the Blue Acres program to the same extent that nonLMI households have, making DCA's proposed first priority for Smart Move homes— households participating in the Blue Acres Buyout Program within the jurisdiction of the Smart Move New Housing Development area—challenging to achieve if the goal is to have at least 70% of homes sold to LMI households. By the State's own analysis, there are 400 potential households interested in participating in the program—a small percentage of the number of households in locations that are most vulnerable to disasters. Priority #2 is a critical element that will ensure that Smart Move homes will be able to go to the households most vulnerable to the impacts of disasters and least likely to be able to easily bounce back. We look forward to reviewing how DCA plans to administer this program following the Amendment's adoption. Resilient Multifamily Housing Program FSHC is excited to see this addition to the Action Plan that is responsive to the unmet needs identified in the initial Plan. Program Affordability Period pp. 19: The minimum affordability periods listed in Table 10 range from 1-5 years depending on the amount of assistance per unit. For beneficiaries that receive over \$50,000 per unit, the minimum period of affordability should be increased to 30 years to better address the significant affordable housing shortage and the fact that lower-income New Jerseyans are more likely to experience long-lasting effects from disasters. The 30- year affordability restriction is also consistent with New Jersey's Uniform Housing Affordability Controls (UHAC) standards. If affordability periods are not increased, we are potentially adding to our state's significant housing affordability crisis rather than preserving our already-limited affordable housing stock. As an overall comment, we also request that DCA

commit to publishing data that will enable the public to understand the amount, unit sizes, location, and affordability levels of all units assisted or generated through each of the programs outlined in this Amendment. Doing so will not only promote critical transparency on the use of these funds but will also hopefully enable DCA and others to evaluate the effectiveness of these programs on addressing their intended purpose in providing support for individuals and communities that have been affected by this devastating storm.

Conclusion We, the undersigned, appreciate the opportunity to submit comments in response to the NJ-DCA Hurricane Ida Action Plan Substantial Amendment #4. We agree with the need for this additional allocation of CDBG-DR funds to more adequately provide for a full and fair recovery for Ida survivors. We applaud the State of New Jersey and the Department of Community Affairs for this amendment as a thoughtful initial response to Tropical Storm Ida recovery and would welcome the opportunity to discuss any of the above comments further to further improve the strategy for recovery.

DCA Response: New Jersey's Department of Community Affairs (DCA) is in receipt of your letter dated August 11, 2023 regarding Hurricane Ida Action Plan Amendment #4. We appreciate your organization taking the time to comment on Action Plan Amendment #4. We also thank you for your acknowledgement of the Citizen Participation and Outreach DCA has been engaging in with disaster affected communities in New Jersey since Hurricane Ida. These interactions have been invaluable as we decided how the Community Development Block Grant Disaster Recovery (DBG-DR) allocations from the U.S. Department of Housing and Urban Development (HUD) will be budgeted.

Citizen Participation As you mention in your letter, DCA has taken a robust approach to citizen participation since the approval of the Action Plan. As DCA implements each program, additional public outreach is planned that is program specific. DCA will continue to work with community-based organizations and hold informational meetings within the affected communities. In addition, for each program a fact sheet is planned that provides an overall summary of the program and how to apply. These are available on the program web page and can be printed and distributed by community-based organizations. The program webpage also provides potential applicants with when to apply, who is eligible, what is eligible, and how to get help with the application. There are also links to the detailed program policy. All printed materials are also available in Spanish.

Smart Move: New Housing Development The overall goal of the Smart Move program is for 70% of the homes to be sold to LMI households. The Department of Environmental Protection (DEP) also has a target of 70% of buyouts for LMI households. This goal is higher than Sandy's LMI goal. For the Smart Move program to reach the 70% LMI goal applicants will either be relocated Blue Acres program participants or disaster affected first time homebuyers. It is understood that there might be more LMI households that are first time homebuyers than Blue Acres participants. In association with the DEP who is administering the Blue Acres program, outreach is being conducted to encourage as many LMI households as possible to participate in the buyout program in order to relocate them out of harms way. DCA will work closely with DEP to market the Smart Move program to Blue Acres participants.

Resilient Multifamily Housing Program The minimum affordability periods listed in the Action Plan amendment follow the HOME program requirements for rehabilitated units and are based on the amount to CDBG-DR funding per unit. However, if the multifamily property to be rehabilitated is already participating in another New Jersey Housing and Mortgage Finance Agency (NJHMFA) program like the Low-income Housing Tax Credit (LIHTC) program, then the affordability period that is longest will be applied. For instance, the typical LIHTC project has an affordability period of 30 years.

Activity Progress Data Quarterly DCA must publish metrics on program accomplishments on its website as a Quarterly Performance Report (QPR) that it also submits to HUD via the HUD DRGR reporting system. The report is required by HUD and lists accomplished metrics for each CDBG-DR activity including amount of funding per project, LMI or Urgent Need national objective, funding spent during the quarter and many other metrics. DCA would be willing to discuss a framework for additional data to be posted on the DCA website to ensure transparency across all recovery programs is accessible to the public. Thank you again for your thoughtful comments. DCA looks forward to additional conversations with the Fair Share Housing Center as it implements CDBG-DR funding for Ida recovery.

Public Comment for the initial Action Plan:

1. **Public Comment:** We got water in our basement during Ida. We are senior citizens with health problems and had a very difficult time mopping it up for hours. Eventually we put old sheets, towels, and rags down to soak it up. Where was the help? My husband had to replace a whole wall and spent a lot of time and money on it. Our insurance did not cover it since we're not designated a flood zone. Where was the help to reimburse us for that? It's not a gigantic amount but getting reimbursed would help us with that unexpected expense. The government is giving millions of dollars to wipe out student loans, to other countries, illegal immigrants, credit to buy electric cars, help with rent, food stamps, etc. yet we citizens on a fixed income get nothing when we need it! Why is that? I'd really appreciate an answer because we are getting more discouraged with this country every day, and it's not right or fair that we're being ignored while others are given free hand-outs.

DCA Response: The State recognizes that Ida had a devastating effect on households and communities and recognizes that some senior citizens may face unique recovery challenges. Unfortunately, repairs completed prior to the start of the housing programs described in the Ida CDBG-DR Action Plan cannot be reimbursed. However, if additional repairs are needed, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The State understands there is a need for reimbursement. If funds are available after addressing the unmet needs of those residents whose properties remain unrepaired, the state will re-evaluate reimbursing homeowners for prior repairs. As described in the draft Action Plan, the State will prioritize unmet needs within HUD-identified and State-identified "most impacted and distressed" (MID) areas which includes Passaic County.

2. **Public Comment:** I received no help at all. FEMA didn't help me and the state of NJ left me with no help. My comments don't matter because I was hung out to dry and paid out thousands of dollars using credit, and now I'm stuck with debt.

DCA Response: Thank you for taking the time to comment. The State recognizes that Ida had a devastating effect on households and is committed to helping them recovery by offering a wide range of housing programs for both renters and owners. The State understands there is a need for reimbursement. If funds are available after addressing the unmet needs of those residents whose properties remain unrepaired, the state will re-evaluate reimbursing homeowners for prior repairs. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

3. **Public Comment:** I really don't understand how you are proposing to help us. Is the STATE considering reimbursing us for losses that we were unable to recover from our insurance plan, which paid me nothing. My losses were \$14,000.

DCA Response: The State recognizes that Ida had a devastating effect on households and communities and recognizes that some senior citizens may face unique recovery challenges. Unfortunately, repairs completed prior to the start of the housing programs described in the Ida CDBG-DR Action Plan cannot be reimbursed. However, if additional repairs are needed, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The State understands there is a need for reimbursement. If funds are available after addressing the unmet needs of those residents whose properties remain unrepaired, the state will re-evaluate reimbursing homeowners for prior repairs.

4. **Public Comment:** My church, The South Branch Reformed Church, in Hillsborough, NJ, was flooded in Hurricane Ida when the church's lower level had 7.5 feet of water flooded in from the south branch of the [redacted]. We sustained over \$100,000 worth of damage, as we lost our kitchen and dining room, and our preschool lost several rooms of supplies and a copier.

DCA Response: "Thank you for sharing your comments about the challenges faced by your church. The New Jersey Economic Development Authority administers the Ida/Henri Business Assistance Grant Program which provides short-term, immediate rent or mortgage reimbursement support to New Jersey small and medium-sized businesses and nonprofits that have suffered physical damage as a result of the remnants of storms Henri and/or Ida.

5. **Public Comment:** Dear DCA, we have suffered one loss after the other, due to a poorly structured brook; a poorly maintained creek; and catch basins that are no longer big enough to accommodate climate changes and the flooding of our homes. As residents, we are looking for ways to ensure that the water flows from storms, hurricanes, and climate changes are flowing back into the rivers and the Atlantic Ocean, opposed to our homes. The residents of Upper Woodbine Avenue and Reynolds Place are seeking funds and aid from the "Ida Recovery Program" slated for the State of New Jersey through HUD. We have been impacted, and we need help. Of the \$228,346,000 allocated to New Jersey, through HUD, we would like to see some of it go to Ivy Hill's Woodbine Avenue and Reynolds Place section, for the following reasons: The upgrading of our catch basins, Maintenance of the brook near the Seton Hall University gate to improve drainage, Financial help to those homes that are still in disrepair, this is what we'd hope the Community Development Block Grant (CDBG) could do, based on a conservative estimate of repairs incurred by each dwelling, based on documentation of receipts, pending orders, and repairs exceeding more than \$900K+, The reimbursement of monies to those homeowners that had to spend thousands of dollars in renovations to replace boilers and hot water heaters, just to name a few. We would like preventative and mitigation measures taken; including, but not limited to, the elevation of said properties, the possibility of a flood wall, the maintenance of ground water, and infrastructural improvements, on existing measures already in place, to reduce our flood risks. We would also like follow-ups on the work completed, to see if there is a difference in the quality of life, in terms of whether more flooding occurred. We would also like to take this time to thank you, on behalf of all the Residents of Reynolds Place and Upper Woodbine

Avenue of Newark, NJ., for allowing us the opportunity to voice our opinions and needs, post Hurricane Ida.

DCA Response: We appreciate you taking the time to comment. The State is committed to long-term safety and sustainability of its communities and to developing and implementing mitigation measures that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. The State also recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to helping them recovery by offering a wide range of housing programs. Unfortunately, repairs completed prior to the start of the housing programs described in the Ida CDBG-DR Action Plan cannot be reimbursed. However, if additional repairs are needed, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The State understands there is a need for reimbursement. If funds are available after addressing the unmet needs of those residents whose properties remain unrepaired, the state will re-evaluate reimbursing homeowners for prior repairs. As described in the draft Action Plan, the State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Essex County. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure.

6. **Public Comment:** As a Manville resident minimally affected by Ida, I felt it improper to give a verbal comment when so many still grieve. To cut to the chase, I have spent the last year supporting resident [redacted] through repairs and lefts following total loss of property. To speak quickly, we need the offer of reimbursements, or the forgiveness of insurance funds put towards elevation. As repeatedly point out, it makes no sense to rebuild without lifting. [redacted] went forward with a lift not knowing he would not be reimbursed. He is an old, indebt individual grieving the loss of his wife and this is an unwarranted realization. He is not rich; he needs help too. Just because he used his insurance for his lift doesn't mean he should not be able to rebuild his home.

DCA Response: Thank you for taking the time to comment and for helping [redacted]. The State recognizes that Ida had a devastating effect on households and communities and recognizes that some senior citizens may face unique recovery challenges. Unfortunately, as you are aware repairs completed prior to the start of the housing programs described in the Ida CDBG-DR Action Plan are not currently eligible for reimbursed. However, if additional repairs are needed, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The State understands there is a need for reimbursement. If funds are available after addressing the unmet needs of those residents whose properties remain unrepaired, the state will re-evaluate reimbursing homeowners for prior repairs. As described

in the draft Action Plan, the State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Somerset County.

7. **Public Comment:** I am coming from Newark and I have a quick question. I am a Newark resident. When my basement flooded they reimbursed me for replacing my boiler and hot water heater there was a lot of expenses, my home for example has a clay roof. A lot of homeowner insurance companies they wouldn't allow me to be their customer because the roof is original to the home. So, I found a company, but I couldn't go through them to repair my garage. So all of the water from my neighbors backyard, all that came back and eroded and that does not even include the roof or the fact that you have to hire contractors and experts to be able to match the brick so that you do not get fined from the city or from the preservation committee. So I understand that most of the funds here, these costs would not be reimbursable under this plan. I would like to add that maybe you guys could think of or add some type of tax credit for folks that live in historic districts because a lot of people that live in historic districts do not make a billion dollars and for folks like me, I can honestly say I live paycheck to paycheck. These costs are considerable because it is not your normal home expenses, and you are expected to maintain a home and that is really my concern. And because we live in these homes we have to pay a premium on getting things replaced and repaired.

DCA Response: The State is committed to reducing barriers for homeowners still struggling to recover by helping to reconstruct, rehabilitate, elevate and mitigate their storm-damaged homes. Unfortunately, as you are aware repairs completed prior to the start of the housing programs described in the Ida CDBG-DR Action Plan are not currently eligible for reimbursed. However, if additional repairs are needed, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The State understands there is a need for reimbursement. If funds are available after addressing the unmet needs of those residents whose properties remain unrepaired, the state will re-evaluate reimbursing homeowners for prior repairs. The State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Essex County. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The program should open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

8. **Public Comment:** I am a resident. I had flooding. I am looking at your list of programs for housing and it sounds great in theory but I think it is a little too late because many of us have already spent money on rebuilding our properties. And it seems that if we had spent the money already, we're not going to get that money reimbursed. So I would personally rather see more money to fixing infrastructure, and drainage. I would like to see a property tax relief for us. Whether it is funded or not we are still paying the same amount of taxes. The damage to my house was five years of property taxes. That would help me stay in the community and fix my house. Thank you.

DCA Response: Unfortunately, as you are aware repairs completed prior to the start of the housing programs described in the Ida CDBG-DR Action Plan are not currently eligible to be

reimbursed. However, the state is committed to developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. The State understands there is a need for reimbursement. If funds are available after addressing the unmet needs of those residents whose properties remain unrepaired, the state will re-evaluate reimbursing for prior repairs. The state of New Jersey was allocated funding to recover from Hurricane Ida by the U.S. Department of Housing and Urban Development (HUD). Congress authorized this one-time funding for New Jersey and other states to recover from disasters that occurred in 2020 and 2021. No new taxes will be levied as a result of this funding either by the state.

9. **Public Comment:** Dire need for support to BUILD UP MY HOME AND NEIGHBORS HOMES IN flood prone community of color. Fast rising, deep lake and virulent water undercurrents prevented me and daughter from escaping and prevented rescue from fire/police when called 911!! Two cars in driveway destroyed; 7ft of water in basement - all contents destroyed; firemen would not help with water extraction in basement; had to call on friends who came to our aid; basement required stripping down to prevent mold/mildew from floor to walls to ceiling; two sumps and battery backups destroyed all appliances had to be replaced; fought tooth and nail to get insurance claim payments that covered bare minimum due to fine print, items not covered or limited or considered nearly worthless after insurance depreciation formulas; depleted personal finances and drove up debt in desperate effort to restore quality of living in my home—I AM STILL IN THE PROCESS OF REPAIR AND RESTORATION. Need HELP - grants to repair home, steps, driveway, sump backup systems. I AM A HOMEOWNER AND A SENIOR CITIZEN. I HAVE MAINTAINED MY HOME TO LIVE IN AND TO WILL TO MY DAUGHTER TO LIVE IN. MY COMMUNITY WAS DISREGARDED WITH REDEVELOPMENT AND URBAN RENEWAL PLANS UNDERWAY. I NEED YOUR HELP TO BUILD UP MY HOME AND COMMUNITY WITH FLOOD AVERSION SYSTEMS ALONG WITH EMERGENCY BACKUP PLANS. I DESERVE TO LIVE A QUALITY LIFE AS A WORKING, VOTING CITIZEN OF THESE UNITED STATES OF AMERICA. I NEED YOUR HELP WITH MONEY AND RESOURCES TO BUILD UP MY HOME AND COMMUNITY. I RECEIVED NOTHING TO COMPENSATE FOR MY VEHICLE. MY DAUGHTER IS STILL WITHOUT A VEHICLE AND NEEDS HELP!!! Feel free to call and/or visit me and my community. I just want to live freely and without worry—just like you! I NEED YOUR HELP! THANK YOU.

DCA Response: The State recognizes that Ida had a devastating effect on households and communities and recognizes that some senior citizens may face unique recovery challenges. The State is committed to helping homeowners reconstruct, rehabilitate, elevate and mitigate their storm-damaged homes. The proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. The State will prioritize unmet needs within HUD-identified “most impacted and distressed” (MID) areas which includes the city of Hackensack, Bergen County. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The state is committed to developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and

work to mitigate future risks. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 10. Public Comment:** Having the bridge on County Road in Demarest out for nearly a year has impacted my business and my commute to work. Please repair it. It's been a year.

DCA Response: The State is aware that numerous roads were damaged as a result of the storm and is committed to long-term safety and sustainability of its communities and infrastructure. As described in the draft Action Plan, the State will prioritize unmet needs within HUD-identified “most impacted and distressed” (MID) areas which includes Bergen County. The FEMA Non-Federal Cost Share program will allow local government entities, such as the city of Demarest, to apply for funds used to rehabilitate damaged systems and/or build new systems. This program will begin in the first quarter of 2023.

- 11. Public Comment:** My suggestion is to improve the drainage system in the flood prone areas. Glenbrook Parkway in Englewood, Bergen County is a road exactly in the path of the Meitzer Brook. Actually, the brook runs under the road, which became a river during Hurricane Ida. The drainage system is poor as streets uphill has no storm drainage and the water runs from these streets out on Glenbrook Parkway and floods the houses. From Ida flooding nothing is done yet to prevent the repeated occurrence. God help us

DCA Response: The State is committed to developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure. As described in the draft Action Plan, the State will prioritize unmet needs within HUD-identified “most impacted and distressed” (MID) areas which includes Bergen County. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. The FEMA Non-Federal Cost Share program will allow local government entities, such as the city of Englewood, to apply for funds used to rehabilitate damaged systems and/or build new systems that will help protect life and property.

- 12. Public Comment:** By the time the notice came out the dates of the forum have passed. I am unable to attend evening hour in person forums due to my work schedule. I would have definitely participated had I known the dates in advance. The town of Oakland had a visit from FEMA and declared the zone I live in a FEMA disaster zone after Hurricane IDA. We were provided no assistance. We have an ongoing flooding problem that all parties are blaming each other DOT, Township, & County. I appealed the decision to deny assistance and never heard back from FEMA. I would very much appreciate it if my case could be reviewed. Residents across town living at much higher levels of elevation received major assistance of \$12,000 we received nothing and sustained much more damage. Begging for assistance from your agency.

DCA Response: The State is committed to reducing barriers for homeowners still struggling to recover by helping to reconstruct, rehabilitate, elevate and mitigate their storm-damaged homes. FEMA does have an appeal process. If you have questions regarding the determination letter you received or how to file an appeal, you may contact a FEMA Helpline agent at 1-800-621-3362 (FEMA), or (TTY) 1-800-462-7585. You may also choose to request a copy of your file from FEMA to help you understand why you received the decision you want to appeal. Additionally, as described in the draft Action Plan, the proposed Homeowner

Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. The State will prioritize unmet needs within HUD-identified “most impacted and distressed” (MID) areas which includes the city of Oakland, Bergen County. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The program will open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 13. Public Comment:** My home sustained severe damage during Hurricane Henri, which was one week before Ida. Would my home/town be eligible to participate in the action plan? I've been displaced from my home, which needs to be torn down and rebuilt, for a year and no federal money has been made available to me, despite the governor and senator Booker visiting my home and saying help would be available. The Red Cross was on site after the storm and gave out relief cards (\$500 Visa cards) but we couldn't use it because something about it was invalid.

DCA Response: The State recognizes that many homes were damaged as a result of the remnants of Storm Henri and the impact of Ida; however, the programs described in this Action Plan draft are limited to Tropical Storm Ida-impacted individuals and properties. The CDBG-DR funds described in the Ida Action Plan can only be used to support recovery from Hurricane Ida. New Jersey homeowners, renters and businesses who had property damage or loss caused by remnants of Hurricane Ida from Sept. 1–3, 2021 in designated counties, including towns in Middlesex County, are eligible to apply. Additional eligibility activities will be further detailed in the program guidelines, which will be available on the DCA website. We encourage you to review these guidelines closely to determine if your property may be eligible.

- 14. Public Comment:** I will be attending the meeting but want to send my comment here as well. I live in Manville New Jersey and was a victim of great loss from Hurricane Ida. I had extensive loss of property, appliances and later discovered critical structural damage. A few days after the flood I was contacted by FEMA via telephone call (never came out) and they stated that I would be sent a check for \$1000 and change. At that time and to date they never came out to assess any structural damage as I advised I did not have any that I was aware of at the time. It was later discovered that I do in fact have structural damage as a result of Hurricane Ida—my foundation is cracked. I was advised by FEMA that they could not help financially since the claim was settled. I tried to get a home equity loan to fund the construction to fix the foundation but was advised that my mortgage company does not give home equity loans for such work. I am not in the designated flood zone and have never been required to have flood insurance so that was a dead end as well. My comment is: I am begging that some of the funding that New Jersey has been afforded go to the homeowners who have been greatly put into financial straits after Hurricane Ida. I do not have the money to fix the foundation of my home (estimates given -\$30,000-40,000.00). The homeowners of Manville that have been affected desperately need financial help. The proposal states that New Jersey proposes to allocate \$152 million to housing programs and to help homeowners restore their storm-damaged homes. Please make this happen and please ensure it goes to the tax paying homeowners in Manville that have been so strongly affected.

DCA Response: As described in the draft Action Plan, the State will allocate at least 80% of the funds to address unmet needs within HUD-identified “most impacted and distressed”

(MID) areas which includes Somerset County. The proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include but are not limited to structural improvements. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 15. Public Comment:** I am not saying that I am not sympathetic to those victims of the hurricanes/floods. However, it is not fair for all the NJ homeowners to share the extra cost of home insurance premium increase. People choose to live where they want, so they should know their risks and responsibilities, and they should pay higher insurance premiums and the repairing costs especially for those choose to live and enjoy by the shores.

DCA Response: Thank you for taking the time to comment. The State is committed to working with federal partners, municipalities and other stakeholders in developing and implementing mitigation and resiliency measures that harden the infrastructure of all of New Jersey localities. Property owners who are receiving CDBG-DR assistance must comply with all flood insurance requirements. HUD-assisted homeowners for a property located in a Special Flood Hazard Area must obtain and maintain flood insurance in the amount and for the duration prescribed by FEMA's National Flood Insurance Program. DCA may not provide disaster assistance for the repair, replacement, or restoration of a property to a person who has received federal flood disaster assistance that was conditioned on obtaining flood insurance and then that person failed to obtain or allowed their flood insurance to lapse for the property.

- 16. Public Comment:** I appreciate the process to be more streamline and speedy. I am still waiting for more fundings and I hope we don't have to wait too long.

DCA Response: The State recognizes that Ida had a devastating effect on households and is committed to helping them recovery by offering a wide range of housing programs for both renters and owners. As described in the draft Action Plan, the State will allocate at least 20% of the funds to address unmet needs within State-identified "most impacted and distressed" (MID) areas which includes Union County. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 17. Public Comment:** Something has to be done about the lack of response from FEMA. I contact them 2 times a week for the past year. No response, no supervisor, they lie -Getting nowhere with them.

DCA Response: Thank you for taking the time to comment. The application process for FEMA assistance has closed. However, the State recognizes that Ida had a devastating effect on households and is committed to helping them recovery by offering a wide range of housing programs for both renters and owners. As described in the draft Action Plan, the State will allocate at least 80% of the funds to address unmet needs within HUD-identified "most impacted and distressed" (MID) areas which includes Somerset County. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

18. Public Comment: During hurricane Sandy I have witnessed family and friends losing their homes and they were not able to get any help through the home insurance, local or federal funding. On the other hand through the build back program I've seen homeowners who were not affected by the hurricane getting a new basement, roof, siding...etc. I hope we can do a better job this time around allocating the funds. On a personal level my car was a total loss, my wife's car was never fixed and still has electrical issues and I had to replace my entire roof. Thanks!

DCA Response: The State recognizes that Ida had a devastating effect on households and is committed to helping them recovery by offering a wide range of housing programs for both renters and owners. As described in the draft Action Plan, the State will allocate at least 20% of the funds to address unmet needs within State-identified "most impacted and distressed" (MID) areas which includes Mercer county. Most of the programs will open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website. Unfortunately, per federal regulations, the purchase of equipment, fixtures, motor vehicles, furnishings, or other personal property not an integral structural fixture is generally an ineligible expense.

19. Public Comment: Warren needs to help residents directly affected, and provide monies for brook, runoff issues within the town. I had to bring a private company in to clean out a brook that runs through my property, the storm brought huge tree trunks, Limbs, large slabs of concrete and building material and deposited it in my brook and property I paid \$4000 for a cleanup and the next heavy rain a lot of the rocks and debris were pushed back in the brook and surrounding property. The pipe under my driveway is not adequate for the amount of water and debris that is coming down the brook, with all the new developments being built locally

DCA Response: The State recognizes that Ida had a devastating effect on households and communities and is committed to helping both local governments and homeowners reconstruct, rehabilitate, elevate and mitigate their storm-damaged homes. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure in HUD-identified and State-identified "most impacted and distressed" (MID) areas which includes Somerset County.

20. Public Comment: I feel there should be help. I had my basement flood and there is still a lot of work to be done I have flood insurance but with the money they gave I was only able to get a boiler and since I had insurance FEMA could not help. I'm sure there's a lot of stories like this and where do you turn?

DCA Response: The State is committed to helping homeowners reconstruct, rehabilitate, elevate and mitigate their storm-damaged homes. The proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore storm-damaged homes including, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. As described in the draft Action Plan, the State will prioritize unmet needs within HUD-identified "most impacted and distressed" (MID) areas which includes Union County. The program will open for applications in the first quarter of 2023. Eligible

activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 21. Public Comment:** Please DO NOT TAX US ANY MORE for this proposed plan. We are already taxed enough, especially we seniors (75 & 82 years old). Please do not tax us more.

DCA Response: The State of New Jersey was allocated funding to recover from Hurricane Ida by the U.S. Department of Housing and Urban Development (HUD). Congress authorized this one-time funding for New Jersey and other states to recover from disaster that occurred in 2020 and 2021. No new taxes will be levied as a result of this funding by the state.

- 22. Public Comment:** Water is back up in our nearest river.

DCA Response: Thank you for taking the time to share this information. The State recognizes that Ida had a devastating effect on households and communities and is committed to helping both local governments and homeowners reconstruct, rehabilitate, elevate and mitigate their storm-damaged homes. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure in HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Middlesex County. The State is committed to long-term safety and sustainability of its communities and infrastructure and will work with federal partners, municipalities and other stakeholders in developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure.

- 23. Public Comment:** It was stated after the last Hurricane. All New Gas Stations construction would have Power Generators to maintain Gasoline Supplies. Is this being if not why not?? Is there Public Information available to which stations can Supply Gasoline during Outage

DCA Response: In 2015, The New Jersey Economic Development Authority expanded eligibility for the Retail Fuel Station RFS Program to include all retail fuel stations statewide with a minimum gasoline capacity of 18,000 gallons. Previously, the program was limited to those in close proximity to evacuation routes with minimum gasoline storage capacity of 30,000 gallons. Please contact the New Jersey Economic Development Authority for more information about the program at www.njeda.com or 844-965-1125.

- 24. Public Comment:** Our home sustained over \$100,000 in damage due to flooding from hurricane Ida. We did have both homeowners and flood insurance. Between the insurance and FEMA we were paid out roughly \$38,000. Our home had major structural damage and we are still trying to come up with funding to make the necessary repairs as the structural repairs came to a total in excess of \$60,000. We had a large span of time after Ida that the home was uninhabitable. We also had to have a new well drilled on the property due to contamination of the existing well from the flood water. The new well alone was \$20,000. We had all the correct insurance, but we are largely in debt and still cannot make all the necessary repairs even a year after the event from the damage done by hurricane Ida.

DCA Response: The State is committed to reducing barriers for homeowners still struggling to recover by helping to reconstruct, rehabilitate, elevate and mitigate their storm-damaged

homes. As described in the draft Action Plan, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. The State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Morris County. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The program will open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 25. Public Comment:** I am extremely upset my retaining wall, garage, stairs outside my house were damaged by hurricane Ida. I got no help from my insurance and FEMA and denied stairs loan. My neighbor who had the same damage and was paid by FEMA for her repairs. I have filed numerous appeals to date my home is still damage. I do not know where to turn for help.

DCA Response: The State is committed to reducing barriers for homeowners still struggling to recover by helping to reconstruct, rehabilitate, elevate and mitigate their storm-damaged homes. As described in the draft Action Plan, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. The State will prioritize unmet needs within HUD-identified “most impacted and distressed” (MID) areas which includes Bergen County. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The program will open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 26. Public Comment:** The affected residents here believe that the cause of the flooding on our road is the road refurbishment project before the flooding, it involves the plumbing, there must be a problem in it 1. Professional and technical personnel are required to review 2, clear the drain.

DCA Response: The State is aware that numerous roads were damaged as a result of the storm and is committed to long-term safety and sustainability of its communities and infrastructure.

As described in the draft Action Plan, the State will prioritize unmet needs within HUD-identified “most impacted and distressed” (MID) areas which includes Bergen County. The FEMA Non-Federal Cost Share program will allow local government entities, such as the city of Demarest, to apply for funds used to rehabilitate damaged systems and/or build new systems. This program will begin in the first quarter of 2023.

- 27. Public Comment:** 1. Ditches need to be cleared and maintained current environmental laws make it impossible. 2. Water companies must lower reservoir water levels to prevent downstream and UPSTREAM flooding. - In my case, United Water keeps the Oradel Reservoir filled to the upper limit to protect profit while landowners like myself are affected by flooding that their policy causes. - The Rockleigh golf course can't maintain the ditch that runs into the Oradel reservoir because of environmental laws. The course has given up to holes because the ditch needs to be cleaned out. My parking lot is under water most of the year

and the problem is only getting worse. This is not what environmental protection should look like!!!!

DCA Response: The State is committed to long-term safety and sustainability of its communities and infrastructure. As described in the draft Action Plan, programs include developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure in HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Bergen County. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

28. Public Comment: Isn't it a little late for this.

DCA Response: The federal disaster recovery funding process in the United States is complicated and often delayed. The State is working as fast as possible to meet all the federal requirements and prioritize assistance for impacted survivors who have not started or have not yet completed their recovery.

29. Public Comment: The report is very lengthy and confusing in terms of how it will specifically impact my town (Lambertville), me, my street, and my home. I had 3.5 feet of water in my basement and although I had flood insurance, it did not cover the personal property lost in the basement, which was worth approximately \$8,000. The most urgent thing for me, given the huge emotional toll of the flood and remediation, as well as the cost of lost items and the fear that it will happen again, is that the infrastructure NEEDS a to be changed so this does not happen again. The water that flooded my street was not from the river, it was from the hill above the town. My street) has too few drains and it was like Venice the night of the flood. There has to be a way to change the flow of the water so another hurricane would not have as devastating an impact. I have called the City of Lambertville and they said, “it is being discussed and worked on,” whatever that means. I still do not have a clear answer as to what the problem was aside from “we got too much rainfall in the span of one hour.

DCA Response: We appreciate you taking the time to comment. The State is committed to long-term safety and sustainability of its communities and to developing and implementing mitigation measures that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. The State also recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to helping them recovery by offering a wide range of programs. The proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. As described in the draft Action Plan, the State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Hunterdon County. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure. Programs will begin to open for applications in the first quarter of

2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 30. Public Comment:** People who lost cars were told to turn to our insurance companies for recovery. My vehicle was brand new, so my insurance rates hiked up as a result of this zip code and the impact. FEMA didn't offer any recovery towards this lost.

DCA Response: We appreciate you taking the time to comment. The State recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to helping them recovery by offering a wide range of housing programs. Per federal regulations, the purchase of equipment, fixtures, motor vehicles, furnishings, or other personal property not an integral structural fixture is generally an ineligible expense.

- 31. Public Comment:** The people who assessed the damage did not live in NJ and they had no idea how expensive it is to receive services like plumbing and construction in NJ. The result was issuing of grants that were not sufficient to even put a down payment on the necessary repairs. The damage we incurred far exceeded the grant. I am grateful but I know other State get better. And besides, a lot of federal tax money comes from this wonderful State, NJ and the quad state area NJ, NY, Pa and CT. Thank you

DCA Response: The State is committed to reducing barriers for homeowners still struggling to recover by helping to reconstruct, rehabilitate, elevate and mitigate storm-damaged homes. If you reside in one of the HUD-identified or State-identified "most impacted and distressed" (MID) areas and need additional repairs, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 32. Public Comment:** Seton Hall University & Ivy Hill Park should add catch basins & clear drains on their property regularly. Seton Hall should erect directional structures to keep their water flowing evenly through the campus or towards south orange avenue. Currently, it flows towards Woodbine Ave, Reynolds place etc. & the homes get flooded. FEET of water in their basements & first floor of their homes since Seton Hall erected the gym & did not consider the properties right behind them that are affected by the creek on their property overflowing & removing all the greenspace adversely affected the area surrounding the campus.

DCA Response: The State is committed to long-term safety and sustainability of its communities and infrastructure. As described in the draft Action Plan, programs include developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure in HUD-identified and State-identified "most impacted and distressed" (MID) areas which includes Essex County. Programs will begin to open for applications in the first quarter of

2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 33. Public Comment:** After Ida, the assistance was not enough. I was rejected to cover my damage recovery cost. My home infrastructure is needed to be fixed. No help, More fund needed to solve the problem.

DCA Response: The State recognizes that Ida had a devastating effect on households and communities and is committed to reducing barriers for homeowners still struggling to recover by helping to reconstruct, rehabilitate, elevate and mitigate their storm-damaged homes. If you reside in one of the HUD-identified and State-identified “most impacted and distressed” (MID) areas you might be eligible for the Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 34. Public Comment:** Creeks, streams, and drainage MUST be checked and cleared of debris every time hurricane and storms hit the affected areas. Also, creeks and stream very close to private properties/houses MUST be checked for damages and assessment and advise to property owners should be done the soonest possible time.

DCA Response: The State is committed to long-term safety and sustainability of its communities and infrastructure. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure in HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Hunterdon County.

- 35. Public Comment:** I was not affected by Hurricane Ida, but my home was flooded due to Hurricane Henri, which was right before Ida. Due to the fact the two hurricanes were so close together the people impacted by Henri got lost in the shuffle. I was not able to receive any help because Ida did not cause my damages. Even my writing to the Governor went unanswered. I think it is awful that Henri victims are being ignored because Ida came along so quickly.

DCA Response: The State recognizes that many homes were damaged as a result of the remnants of Storm Henri and the impact of Ida; however, the programs described in this Action Plan draft are limited to Tropical Storm Ida-impacted individuals and properties. The CDBG-DR funds described in the Ida Action Plan can only be used to support recovery from Hurricane Ida.

- 36. Public Comment:** Better cleaning in the candles and rivers A better infrastructure Since in the area where we are flooded there are many fallen trees and weeds and those do not allow water to flow in a better way. BETTER INFRASTRUCTURE IS URGENT.

DCA Response: The State recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to developing and implementing mitigation programs that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. As described in the draft Action Plan, the proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure in HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Somerset County.

- 37. Public Comment:** We need to stop the building in the towns around Manville. We need to dredge the Royce brook which is little brook that turns into a full raging river during storms not just hurricanes any heavy rainstorm. Why can't the Royce brook be dredged?

DCA Response: The State recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to developing and implementing mitigation programs that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. As described in the draft Action Plan, the proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure in HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Somerset County.

- 38. Public Comment:** Thank you for soliciting ideas on how to spend the \$228 million fund for Ida disaster recovery and mitigation. My suggestion is specific to flooding. While I was not affected by Ida, I think that it's a good idea to prevent flooding rather than fixing the disaster caused by the flooding. In other words, as the great Benjamin Franklin said, “An ounce of prevention is worth a pound of cure.”! Specifically, I'm referring to potential flooding that could be caused and perhaps prevented by fixing drainage issues. In our town of Egg Harbor City, we have plenty of creeks that flows into the Mullica River. They do support drainage of rainwater. The issue in our town is that the creeks are not maintained so they have a lot of debris, like fallen tree branches, and live vegetation. And beaver dams! For example, we have a creek called Serpentine Creek. In the summer, it full of vegetation in the water so that the water hardly flows. And that is where the creek, called Landing Creek, in my backyard flows downstream to. Therefore, the water does not flow in my backyard creek. I propose that some money be allocated for regularly scheduled, like every two years maybe, clearing and removing debris and vegetation from the creeks. However, how to handle the beavers building dams is a fairly complicated issue. Atlantic County requires trapping permit and trapping is only allowed during the trapping season of from late December to late February of each year. A trapper caught two beavers in the creek in my backyard during the last trapping season. Unfortunately, a new family of beavers took residence in my creek. The only way to trap them was to get a special out of season permit. I called the Atlantic County Fish and Wildlife and was told that the permit issuance was outsourced to a Federal Agency. I then called that agency and believe me, while talked with the lady I seemed that I was a bad guy caught in a criminal act! In other words – no luck! My proposal is to enact a NJ law to allow a licensed beaver trapper to apply for a permit to trap beavers that build a dam in a waterway so that it prevents the proper flow of water. Remove the too much bureaucracy and red tape. Another flood water prevention and mitigation!

DCA Response: The State is committed to long-term safety and sustainability of its communities and to developing and implementing mitigation measures that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. The State will also work to streamline programs to reduce red tape, while providing for robust protections against waste. As described in the draft Action Plan, the proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure in HUD-identified and State-identified “most impacted and distressed” (MID) areas.

- 39. Public Comment:** I am very disappointed that my ex-wife of Cranford, NJ was given no relief from her disaster in Union County NJ from Ida. She was driving and was caught in fast rising water and had to be rescued by Garwood Police/Fire. She lost \$3000 towards her car. being that insurance covered \$3000 less than the amount our insurance company, Allstate NJ would pay to replace her car with the same car. No tax break, no financial relief. Not fair. What can she do now? Thank you.

DCA Response: The State recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to helping them recovery by offering a wide range of housing programs. However, our program does not include assistance for losses related to automobiles. However, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. As described in the draft Action Plan, the State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Union County. Unfortunately, per federal regulations, the purchase of equipment, fixtures, motor vehicles, furnishings, or other personal property not an integral structural fixture is generally an ineligible expense. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 40. Public Comment:** Better drainage system around known flood zones. Specially around or by Passaic river area of flooding.

DCA Response: The State is committed to long-term safety and sustainability of its communities and infrastructure. As described in the draft Action Plan, programs include developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. As described in the draft Action Plan, the State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Passaic County.

- 41. Public Comment:** To Whom It May Concern: Thank you for the plan. p. 122, "Reasonable Cost": Please remember long-term versus short-term considerations. Surviving the climate emergency involves costs and expenditures beyond dollar and cents. We can't be "penny wise and pound foolish" when it comes to investing in the future of the planet. p. 123, "Cost-Effectiveness": Again, human costs versus monetary profit consideration, per above. Moving people away from danger zones and creating barrier areas should be the goal. p. 134, "4.8.1.

Program Description": While good for now to require flood insurance for present and future owners, the long-term solution is to move people away from flood zones rather than insure people to live in dangerous, ultimately untenable areas. p. 136, "4.8.4": Second homes should not only be ineligible for this or any other funding, but, they should also be scheduled for transition to barrier lands, re above. p. 157, "4.8.99, Restrictive Covenants": Again, re flood insurance, people should move out of flood zones (with financial, social, psychological, etc. support) and permanent, natural barrier lands be created. p. 177, "4.8.99...Begin and End Dates": Once this program ends, the ongoing climate emergency and other disaster mitigation efforts should be made permanent. Sincerely, [redacted].

DCA Response: Thank you for taking the time to comment. The State recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. In the draft Action Plan, the State identified buyouts of flood-prone properties among its long-term solutions to housing needs. The proposed Blue Acres Program is a voluntary buyout and incentive program that will be administered by the New Jersey Department of Environmental Protection (DEP). Buyouts may include acquisitions of properties located in a floodway, floodplain, or other Disaster Risk Reduction Area that reduce the risk from future flooding. In addition to the Ida Action Plan each program will have detailed guidelines that will provide procedures for assessing reasonable costs, cost effectiveness, and other parameters to make sure that individual households are able to recovery from the storm sufficiently. These measures are put in place by DCA to assure that the CDBG-DR funds are used appropriately and efficiently so that the maximum number of eligible households can be assisted.

- 42. Public Comment:** In my travels around the state I notice waterways clogged with vegetation, eroded banks and miscellaneous junk. I saw this especially in Union County in several small tributaries which drain large areas. When the heavy rains, several inches per hour, came, the streams were unable to handle the runoff rates. The solution would be rather simple: workers with some equipment for removing overgrown vegetation and debris. This is work that is required maintenance. It is needed 52 weeks out of the year. Climate change has increased the rate of growth of intrusive species which increase resistance to water flow. I have also noticed growth of weeds and bushes on roadsides. This also requires constant cutting back. A simple problem and one with a ready solution.

DCA Response: Thank you for taking the time to comment. The State recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida. Included in the project design will be mitigation measure to help alleviate future risk by incorporating preventative measure like improved drainage to the project.

- 43. Public Comment:** Many people in many areas have been impacted by storms at one time or another. Why so much money now? Bank that money and help people on an individual level. Save some for the next storm.

DCA Response: The funding described in this Action Plan is from a onetime allocation from the U.S. Department of Housing and Urban development to provide funding for long-term recovery for New Jersey related to Hurricane Ida. The funding must be spent within six years. The programs in the Ida Action plan provide both individual household recovery solutions for homeowners and renters as well as public infrastructure and planning to mitigate against future threats.

- 44. Public Comment:** The third river in my area is impacted by the Glendale Cemetery, 26 Hoover Avenue as they illegally fill in sections of a flood plain. Graves were not to be dug in this section. The third riverbanks show concrete and other debris used for fill. Graves are installed in the filled area. The Forest Hill Field Club [redacted] has changed the level of their property in effect increasing flooding problems. This section of the fairway is also adjacent to the third river. Town of Belleville has done NOTHING to mitigate future danger of flooding. This section of the river needs cleaning of debris and sediment that prevents flow of water from this area.

DCA Response: Thank you for sharing your concerns. The New Jersey Division of Consumer Affairs oversees the NJ Cemetery Board. We encourage you to reach out to the board at (973) 504-6553. Additional information about the board can be found at <https://www.njconsumeraffairs.gov/cem>. The State is committed to long-term safety and sustainability of its communities and infrastructure.

As described in the draft Action Plan, programs include developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure in HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Belleville Township of Essex County.

- 45. Public Comment:** They the state consider parts of Cumberland County in the disaster recovery. I had roof damage and no insurance.

DCA Response: When the U.S. Department of Housing and Urban Development (HUD) allocated the CDBG-DR funding to the state it designated areas in the state as “most impacted and distressed” (MID) areas which include the counties of Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union. Those areas must receive up to 80% of the funding. The State-identified counties of Gloucester, Hunterdon, Mercer, Morris, and Warren as areas that were “most impacted and distressed” (MID) based on damage estimates. Those areas can receive up to 20% of the funding. Unfortunately, Cumberland County is not included in the “most impacted and distressed” (MID) areas. The amount of funding received from HUD is not enough to meet the unmet needs across the entire state of New Jersey.

- 46. Public Comment:** I live on [redacted]. We had some water in our basement due to Ida. About 1/4 mile west of us a flooded tributary swept 4 vehicles off the road, drowning one civilian and endangering 3 EMTs. I believe that any action plan to lessen future flooding events should be based on flood expectations for the next two decades, not on historical data.

Whether directly affected or not, all taxpayers pay for disaster damage. It is sensible to pay for mitigating it. The warming planet makes extreme weather more likely.

DCA Response: The State recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to developing and implementing mitigation programs that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure in HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Hunterdon County. As described in the draft Action Plan, the State has completed a mitigation needs assessment which considers future threats, particularly as severe weather events become more frequent and severe. In this way, the State can ensure that it minimizes vulnerabilities to the impacts of future extreme events through its recovery and mitigation projects and programs.

- 47. Public Comment:** Congratulations on receiving the large Community Development Grant for Union County for repairs from Hurricane Ida. I would like to suggest the inclusion of the repaving of the North Union Avenue Bridge over the Rahway River. Sections of North Union Avenue were paved several years ago but the roadway over the bridge was not included. The asphalt pavement is in very bad shape and needs to be resurfaced and would greatly benefit by being included in the Hurricane Ida Action Grant project plans. Thank you for your consideration of this suggestion.

DCA Response: Thank you for taking the time to comment and for your suggestion. The State is aware that numerous roads were damaged as a result of the storm and is committed to long-term safety and sustainability of its communities and infrastructure. As described in the draft Action Plan, the State will prioritize unmet needs within HUD-identified “most impacted and distressed” (MID) areas which includes Union County. The FEMA Non-Federal Cost Share program will allow local government entities, including Union County, to apply to DCA as a match for FEMA funding to be used to rehabilitate damaged systems and/or build new systems.

- 48. Public Comment:** Respectfully, you have a good idea of how much fraud there is in all good legislation. Let’s consider that at even 2% to 5% fraud, this will be a large number of lost dollars to a beneficial Program. Could you write in to the text that there will be the creation of X-dollars to go to an independent Fraud Sleuthing Force to follow-up (for, say 5 years) disbursements to claw back illicit gains?

DCA Response: The State recognizes the importance of procedures that provide for necessary and robust protections to prevent waste, fraud and abuse. The State, including DCA has specific policy and procedures to prevent it. DCA will establish robust internal audit functions and will coordinate with the Office of the Attorney General as necessary to investigate and prosecute fraud when it does occur. The State will administer proposed programs in a manner that monitors waste, fraud and abuse for all aspects of the program from start to completion.

49. Public Comment: 1. As Hurricane build up from North Atlantic Ocean, going To Western part of New Jersey From the Direction on Eastern portion, By Reading from Weather Radar, Of Weather Bureau, & By Maritime Radio Operators of U.S. Navy Vessels whence, are Navigating Done, To Forecast to all Channels of Television Stations and Radio Stations @ U.S.A. and Canada. 2.By ontology and METAPHYSICS, An Imperceptible Rain Water by Current Flowing and Flooding that Cause of River mainstream to Over Flow @ New Jersey, from Heavy Rainfall during Night Time OR EVENING. 3.What must be the Cause of Over Flowing of the River Mainstream. 4.By my perspective, CLEANING of the Waste and Trash on the River Mainstream, And PENALTY/Prohibition, By Properly Administration of Waste and Trash, as well as to Climate Change Improvement @ Whole States of New Jersey Communities.

DCA Response: We appreciate you taking the time to comment. The State is committed to the safety and sustainability of its communities and to developing and implementing mitigation measures that harden New Jersey resiliency and infrastructure for both long-term and immediate needs.

50. Public Comment: Why aren't there more details about flood mitigation approaches, floodgates that can be closed during severe storms, dredging, flood bypasses, etc. These should be a central focus of the report!!

DCA Response: The State is committed to long-term safety and sustainability of its communities and infrastructure. The infrastructure programs developed in the Action Plan do not prescribe specific mitigation measures. Rather, DCA wants individual eligible communities to determine the best projects to fit the needs of their communities and then apply for them. The infrastructure programs will include developing and implementing mitigation and resiliency measures that harden New Jersey infrastructure. The proposed Resilient Communities Program provides funding for infrastructure projects designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks.

51. Public Comment: I and my family got hit by IDA last year. It has been a year and I still couldn't get my basement out of mold and dirt. My basement got 5.5 feet of water. I both had flood and home insurance and due to each one having \$5000 deductible, I lost \$10,000 even though I got money from the insurance companies. Since the funds were not enough to fix everything and outside my house wasn't covered with any of the insurance, it became almost impossible to recover. I applied FEMA and appealed 3 times and every time they denied my claim and said that they're not the backup for the insurance. My friends who had no flood insurance and live in Manville got a big amount of money to recover and as far as I see, being in Skillman and having flood insurance blocked me from getting any help from FEMA. I'm still trying to recover. I received an estimate of \$12K to clean my basement and submitted it to FEMA and talked to them on the phone. They said that the FEMA inspector estimated less than the contractor, so I don't qualify for any funds. In fact, the FEMA inspector didn't even see my basement. he said that he was not supposed to go into the house even though I said it was OK. I don't understand how the inspector estimates less than the company without seeing my basement. I also told this to the FEMA rep on the phone. He just says he understands, and he is sorry but he doesn't have any logical explanations. I think FEMA should help the people in need instead of keeping rejecting the claims.

DCA Response: The State is committed to reducing barriers for homeowners still struggling to recover by helping to reconstruct, rehabilitate, elevate and mitigate their storm-damaged

homes. As described in the draft Action Plan, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. If you reside in one of the HUD-identified or State-identified “most impacted and distressed” (MID) areas you might be eligible for activities which include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 52. Public Comment:** 1. Create an infrastructure where everyone knows their local "Block Captain" who will report on damage and coordinate rescue and recovery efforts 2. Create and publicize location of charging stations where people can recharge electronic devices 3. Create a directory of contractors who are available to perform repair work. 4. Stockpile batteries, bottled water, baby food and diapers for free or at-cost distribution 5. Print out bulletins and distribute them in low-income neighborhoods (where many people do not have internet access) 6. Facilitate carpools at times when mass transit is disrupted

DCA Response: Thank you for sharing your suggestions. Please consider taking them to your local elected officials so that they can be included in the preparation and immediate response plans in the event of a disaster. Additionally, the proposed Resilient Communities Program provides funding for infrastructure projects designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure.

- 53. Public Comment:** To Whom it May Concern: 8 days cost my wife, my son, and myself \$15,674.45... a new family struggling to get through COVID 19, a hurricane, and welcoming a newborn into our lives. The storm flooded our crawl space and caused considerable damage. My wife and I were denied the opportunity to apply for aid as we applied for aid January 13, 2022 instead of January 5, 2022. We were never notified of any FEMA aid, any deadlines, by anyone, at any point of time. We found out about Hurricane Ida relief through FEMA when our insurance company was denying our claim. Our ask: 1. Please notify the public at large of this plan. 2. Please reopen the application period so that others may apply. I guarantee you a large portion of those impacted do not know this exists and that the \$228M is inadequate. 3. My wife and I would like to apply when the application period is reopened. Thank you for your consideration.

DCA Response: The State is committed to reducing barriers for homeowners still struggling to recover by helping to reconstruct, rehabilitate, elevate and mitigate their storm-damaged homes. As described in the draft Action Plan, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. If you reside in one of the HUD-identified or State-identified “most impacted and distressed” (MID) areas you might be eligible for activities which include, but are not limited to, home repairs, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

54. Public Comment: I have not read the entire proposed Hurricane Ida Recovery Action Plan but have read portions. My interest is in the amount of structures that are built along the rivers in the communities of Union / Essex Counties. There just seems to be several new buildings and the river is getting wider and wider which is creating damage to communities. Does the recovery action plan include the dredging of the rivers so the rivers get deeper instead of wider? I'm sure that there are many concerns about this action by the environmental aspect however, when the river contains unnatural elements (such as gasoline from cars, sewage, household items etc. curing a hurricane) these items do not contribute to a positive environmental atmosphere.

DCA Response: The State is committed to long-term safety and sustainability of its communities and infrastructure. As described in the draft Action Plan, programs include developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure in HUD-identified and State-identified "most impacted and distressed" (MID) areas which includes Union and Essex counties. The State has completed a mitigation needs assessment which considers future threats, particularly as severe weather events become more frequent and severe. In this way, the State can ensure that it minimizes vulnerabilities to the impacts of future extreme events through its recovery and mitigation projects and programs.

55. Public Comment: 1. Create an infrastructure where everyone knows their local "Block Captain" who will report on damage and coordinate rescue and recovery efforts 2. Create and publicize location of charging stations where people can recharge electronic devices 3. Create a directory of contractors who are available to perform repair work. 4. Stockpile batteries, bottled water, baby food and diapers for free or at-cost distribution 5. Print out bulletins and distribute them in low-income neighborhoods (where many people do not have internet access) 6. Facilitate carpools at times when mass transit is disrupted.

DCA Response: The State is committed to long-term safety and sustainability of its communities and to developing and implementing mitigation measures that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. Additionally, the proposed Homeowner Assistance and Recovery Program (HARP) that provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes may include a pool of contractors vetted by the State to perform work. Finally, you are encouraged to take your ideas about preparedness to your local officials or to share them with your county regional emergency response coordinator.

56. Public Comment: I am a [redacted]. Many residents on a particular avenue, [redacted], to be precise which goes along the Route 80 barrier wall were deeply damaged due to the wall. We had several attempts to receive funding to assist the residents to no avail. The residents made their claims and received minimal amounts which did not cover even a quarter of the damage to personal property.

DCA Response: Thank you for sharing your concerns, Councilwoman. The State recognizes that Ida had a devastating effect on households and is committed to helping them recovery by offering a wide range of housing programs for both renters and owners which address

both long-term safety and sustainability of communities and infrastructure. As described in the draft Action Plan, programs include developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure in HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes the Bogota, Bergen County. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 57. Public Comment:** I reside in Bloomfield. One of the reasons why I came here is that I wanted to learn more about emergency preparedness. I know what I'm hearing is that there are a lot of dollars in programming for recovery. But I think there are some of us who are survivors who want to know how to maintain and conducts activities to keep our community safe. Where is that support? What I am addressing is the number of deaths that this disaster had on NJ. Had there been some other information given to the residences they may still be alive. They may still be well. So that's my concern. Not resilience, preparedness.

DCA Response: Thank you for taking the time to share your concerns. The State recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to the long-term safety and sustainability of its communities by developing and implementing mitigation measures that harden New Jersey resiliency and infrastructure. As described in the draft Action Plan, the State has completed a mitigation needs assessment which considered future threats, particularly as weather events become more frequent and severe. In this way, the State can ensure that it minimizes vulnerabilities to the impacts of future extreme events through its recovery and mitigation projects and programs. You are also encouraged to share your concerns with your local public officials and your county regional emergency response coordinator.

- 58. Public Comment:** I live in the Hills Section of Newark. We are in a flood zone. We have poor drainage and at the corner of our block is a county park. So the pipes of Newark. What I didn't see is assistance for us because we share a border with another town near the county park. There is a lot of moving parts. So if you are in a special area what can we do boundary wise? I just moved there and I am not selling my house. I am not doing Blue Acres. I just purchased my home 9 months before the flood. There is \$25,000 worth of damage. I am going to have a heart attack. If I didn't work on it who knows what would be happening in my basement. This is taking longer, you guys are getting to it but for people like myself and the rest of my neighbors at least one block around the corner, 3 feet, 4 feet, 5 feet of flooding. What can we do for parks and private universities, are there funds that can be allocated for that? The water didn't move anywhere until the next day. There should be more money in general to work on the pipes a little bit at a time. It is not just our area it is all over but the taxes. We had a water line break and we were out of water for 4 days.

DCA Response: The state is committed to developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. As described in the draft Action Plan, the State will prioritize

unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Essex and all of the surrounding counties such that borders between towns should not impact recovery activities. For homeowners still struggling to recover, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, home repairs, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website. New Jersey residents are encouraged to participate in the Hurricane Ida Recovery Registration Survey.

59. Public Comment: I am a homeowner in Ivy Hill. I am the second vice of branches and I am pissed still. When this storm came in I was on the phone with one of my neighbors who is an elder and lives alone. She has a one car garage. She lives on the corner. The water started coming into her home. I stayed on the phone with her. I know Newark police, Newark fire do what they are doing but its not really an emergency to where it becomes to where you are saving lives. I stayed on the phone with her until the water came into my motor home. It came into the basement up through the floor and it came in from the walls from outside into the basement floors and walls. I have a finished basement so I need a contractor to come pull all that down to find all this mold that's behind the wall. So mind you when the storm came in, 10 cities in NJ were receiving FEMA. Newark was not. Newark was not initially on the list. The county was, but they listed cities particularly. FEMA finally approved Newark specifically. The money came in and still they are picking and choosing who they want to help. I am still fighting with FEMA to get my basement fixed. I am disabled since 2005 my mother is elderly. How much more fighting do you have to do? It was so much water. Why should we have to fight so hard. Please help us.

DCA Response: The State is committed to reducing barriers for homeowners still struggling to recover and recognizes that some senior citizens may face unique challenges in this process.

FEMA does have an appeal process. If you have questions regarding the determination letter you received or how to file an appeal, you may contact a FEMA Helpline agent at 1-800-621-3362 (FEMA), or (TTY) 1-800-462-7585. You may also choose to request a copy of your file from FEMA to help you understand why you received the decision you want to appeal. Additionally, as described in the draft Action Plan, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. The State will prioritize unmet needs within HUD-identified “most impacted and distressed” (MID) areas which includes Essex County. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

60. Public Comment: I wanted to give a few comments on some of the programs. I'll start with the resilient programs. The tenant based rental stance program affordable guidelines should match the Neighborhood Landlord Program. And for the NLP, it's great, there's a relief program for renters as well as homeowners but it would be more affective for this program to give aid directly to renters. Funding for the neighborhood landlord program should be moved

to the tenant based rental program. Not higher than 30 percent of renters income and not to exceed 30 percent of a renter making 80 percent of the area median income. This will help keep rent affordable for lower income.

DCA Response: Thank you for taking the time to comment and share your suggestions regarding fund distribution. Due to multiple public comments about rental assistance and the need for direct assistance to renters, funding will be reallocated from the small rental repair program into our Tenant Based Rental Assistance (TBRA) program to directly assist more renters that have been affected.

- 61. Public Comment:** I had five feet of water in Ida. I received \$7,000 dollars in FEMA money tell me what that can do for my basement. I live in a large house. I am lucky. I am not socially vulnerable homeowner. I have 8 children living with me. We lost everything in our basement. I had private insurance. I got paid and then they dropped me. After that, I no have crappy insurance with a 25,000 dollars maximum in my basement and I flooded again in July. 2 feet of water. So my sheet rock that was all put in when I started to redo my basement had to be pulled out on my expense. I am now facing a 250,000 dollar bill from my landscaper to redo my drive way. My landscaping retaining walls, the town knows I hired a lawyer. I have an engineer they have done nothing to help me because I am not socially vulnerable. I want to know what programs you have in place for people who do not have the need per se but also do not have the money to do this. Now I also looked into getting flood insurance. Flood insurance oes not cover the basement contents it will cover mechanical. All of our stuff is gone. Thank God I was not further along in my reconstruction because I would have lost everything. 2 feet of water. All my furniture. They have admitted their engineer knows I have a lawsuit against the town because they are illegally dumping their city municipal water on to my property.

DCA Response: The State is committed to reducing barriers for homeowners still struggling to recover by helping to reconstruct, rehabilitate, elevate and mitigate their storm-damaged homes. As described in the draft Action Plan, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. If you reside in one of the HUD-identified or State-identified “most impacted and distressed” (MID) areas and your adjusted gross income is less than \$250,000 you might be eligible. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 62. Public Comment:** I am a community advocate and also run a Facebook page. I am the administrator of it. And I am here to thank you first of all. The plan is really exceptional. I am a retired hospital administrator in the city of Newark. Thank you for this meeting. But why I came is I am also a member of the Englewood recovery team. I am not speaking on behalf of the team I am speaking as a resident. We are not people who live on the hill in mansions we are people who live in the more flood prone areas and we are just making ends meet. 70 percent of our kids are on reduced or free lunch programs so that tells you a lot about us. I am somebody who is sort of in the middle and my heart goes out to everyone because as one of our residents she says she is lucky because at least she could hire an attorney. The other reason I am here is because whole this plan is so good, municipalities like Englewood are not open to realizing what is happening in terms of environmental climate change and how it relates to development. And that we can no longer build smartly in flood prone areas. Our town or our city does not even want to take an inventory of who has been affected. While

some members of the council do, the majority do not. It has not moved forward. And that is the problem. While I love the Statewide Mitigation Tool, how are going to get that into cities and towns like Englewood. I do not know how Newark stands or these other town stands but municipalities, I feel that is where state government needs to hold municipalities feet to the fire. And I am just hoping you can help us more. I think sessions like this if you could come out to municipalities like ours, even if governments are not interested in Englewood recovery team consisted of 30 nonprofit orgs that responded to the needs to people where our city did not. That is scary.

DCA Response: Thank you for taking the time to attend the hearing and sharing your concerns. The State is committed to developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure. As described in the draft Action Plan, the State will prioritize unmet needs within HUD-identified “most impacted and distressed” (MID) areas which includes Bergen County. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. The State is also developing the Statewide Housing Mitigation Strategy Tool that will assess the housing stock in disaster-impacted areas such as Englewood in Bergen County. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 63. Public Comment:** Towns are discriminating among areas affected. We had substantial damage and we believe it is because the town is allowing construction/reconstruction in areas that are deemed low lying areas. Our particular area is located over an underground brook. All the homes were originally built on slabs because of the underground water and also because of poor drainage. There are storm drains in many of the backyards of the homes on the 2 streets affected in our area. Now, the town is allowing reconstruction of homes being built with basements and changing the grade of the land. We are surrounded by 3 new homes that have basements.. The water obviously is displaced from it's natural runoff and seepage because of this causing our house that is on a slab being flooded on the ground floor. The new homes with the basements and sump pumps caused a major problem for those of us who are on slabs.

DCA Response: The State is committed to long-term safety and sustainability of its communities and to developing and implementing mitigation measures that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. As described in the draft Action Plan, the proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure in HUD-identified and State-identified “most impacted and distressed” (MID) areas including Union County. For homeowners still struggling to recover, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, home repairs, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. Additionally, the DCA will work with partners in all of the Ida CDBG-DR recovery programs to implement green building, energy efficiency, and storm hazard mitigation measures into the design of funded

projects. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 64. Public Comment:** We had water damage in our basement which affected the walls, clothes washing machine and banquet items. Just like sandy our roof, ceiling was damaged we had water in basement we got no funds or help from the government or FEMA. I was devastated thank God my daughter had a friend who does roofing and was able to help us out where we had enough money to replace the roof at a decent price we could afford. MY COMMENTS; EVERYTHING LOOKS GOOD ON PAPER BUT WHEN ITS TIME TO HELP THE PEOPLE IN CERTAIN ETHNIC GROUPS THEY ARE TREATED DIFFEREBTLY.

DCA Response: Thank you for taking the time to comment. The State recognizes that Ida had a devastating effect on households and is committed to helping them recovery by offering a wide range of housing programs for both renters and owners. If additional repairs are needed, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. As described in the draft Action Plan, the State will allocate at least 80% of the funds to address unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Union County. The State is committed to reducing barriers for vulnerable populations, homeowners still struggling to recover, and homeowners who have been unable to recover safely. Each program is designed to engage and prioritize those populations. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 65. Public Comment:** I was a LIVE IN NURSE and lost EVERYTHING, I did not own the home I worked as a live in nurse because she could not get out of bed. I lost my car, my furniture, my personal property and my medical equipment, I have nothing I have been denied help with FEMA because they wrote nonessential MY STUFF IS NONE ESSENTIAL??? I NEED A PLACE TO LIVE & MY PROPERTY REPLACED. I need help badly I'm still living with different people every few months!! I need help to get my life back.

DCA Response: The State recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to developing and implementing mitigation programs that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. Unfortunately, per federal regulations, the purchase of equipment, fixtures, motor vehicles, furnishings, or other personal property not an integral structural fixture is generally an ineligible expense for CDBG-DR funding. The Housing Counseling and Legal Services Program is designed to assist New Jerseys most vulnerable residents. These critical supportive services will provide a wide range of counseling services to both renters and homeowners impacted by Tropical Storm Ida. Counselors provide supportive services, such as foreclosure prevention, relocation services, and debt management, and assist with application intake for CDBG-DR-funded programs.

- 66. Public Comment:** 1. This plan is over 200 pages long. How many ordinary homeowners/residents will go through it or be able to find what's relevant to them? Why not

have a summary or section on what's most important to know? 2. I understand various people will have various priorities. For me, they are (a) mitigation to prevent future flooding and (b) rebuilding. And there isn't much point doing (b) until (a) is addressed. I don't know what in the plan addresses these two items 3. I have been included in a program to raise my house. While such a program would be helpful, I am not sure if it is truly necessary (for me), shouldn't one first look at other options which might be cheaper and more effective, and also less disruptive? For example, why not assist me in improving drainage so that flood waters run away from the house or are diverted by means of walls, swales, pumps, pipes, etc.?

DCA Response: The State is committed to long-term safety and sustainability of its communities and to developing and implementing mitigation measures that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. The State will also work to streamline programs to reduce red tape, while providing for robust protections against waste, fraud and abuse. As described in the draft Action Plan, the proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities and the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Somerset County. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website. A Community Development Block Grant Disaster Recovery factsheet is available here https://nj.gov/dca/ddrm/pdf_docs/Ida%20CDBG-DR%20Factsheet_ENG.pdf.

67. Public Comment: We live [redacted]. The road conditions were very poor before IDA, the storm washed away large amount of asphalt and rocks downhill, the upper part of the road is missing storm drains while the drains in the lower part were clogged or got clogged during the storm due to the poor condition of the road. The road is apparently scheduled to be rebuilt at some point, but the main problem is the lack of maintenance, preventive measures and regular maintenance of road, drain systems and related infrastructures would in case of natural disasters save lives and greatly reduce emergency spending for repairs and re-constructions. I didn't see any mentioning of improving maintenance standards and preventive measures in the Recovery Action Plan.

DCA Response: The State is aware that numerous roads were damaged as a result of the storm and is committed to long-term safety and sustainability of its communities and infrastructure. As described in the draft Action Plan, the State will prioritize unmet needs within HUD-identified “most impacted and distressed” (MID) areas which includes Essex County. If South Orange applied to FEMA for public assistance, it is possible for them to apply to DCA for the CDBG-DR FEMA Non-Federal Cost Share program. The program provides matching funds. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida. Included in the project design will be mitigation measure to help alleviate future risk by incorporating preventative measure like improved drainage to the project. Programs will begin to open for applications in the first quarter of

2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 68. Public Comment:** We all could use more financial help getting back on our feet again I am just now getting a place after a whole year all the funds giving to me were used up on getting to this point. I lost everything single thing I owned in that hurricane and my daughter did as well. Please we need the help.

DCA Response: As described in the draft Action Plan, the State will prioritize unmet needs within HUD-identified “most impacted and distressed” (MID) areas which includes Hunterdon County. For homeowners still struggling to recover, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, home repairs, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The Housing Counseling and Legal Services Program is designed to assist New Jersey's most vulnerable residents. These critical supportive services will provide a wide range of counseling services to both renters and homeowners impacted by Tropical Storm Ida. Counselors provide supportive services, such as foreclosure prevention, relocation services, and debt management, and assist with application intake for CDBG-DR-funded programs.

- 69. Public Comment:** Helping people buy out houses who are always struggling with floods, but no one wants to help them because they always explain that your city doesn't qualify, I am one of those victims, I have been in Hillsborough NJ for 17 years and I have been flooded five times and always lose everything, my How many more times can you take it over and over again? Thank you.

DCA Response: In the draft Action Plan, the State identified buyouts of flood-prone properties among its housing needs. The proposed Blue Acres Program is a voluntary buyout and incentive program that will be administered by the New Jersey Department of Environmental Protection (DEP). Buyouts may include acquisitions of properties located in a floodway, floodplain, or other Disaster Risk Reduction Area that reduce the risk from future flooding. The State will prioritize unmet needs within HUD-identified “most impacted and distressed” (MID) areas which includes Somerset County.

- 70. Public Comment:** My guess is that hardly anyone has the technical understanding or grasp of detail necessary to make useful comments and that includes me. Two comments- 1) In making plans the state should assume that things are going to get worse. In calculating resilience this should be born in mind. If an asset is expected to last 30 years we need to be thinking about what is going to happen to the environment over those 30 years, and 2) We need to discourage construction in vulnerable places like the Shore. New construction should be denied flood insurance and it should be made clear to owners that they will receive no state or federal assistance because of weather related damage. I do not see why I as a tax payer should pay for damage to vacation homes.

DCA Response: We appreciate you taking the time to comment. The presentation given at the public hearing can be found on DCA's Disaster Recovery and Mitigation website provides and overview and summary of the programs
https://www.nj.gov/dca/ddrm/pdf_docs/Ida%20AP%20Public%20Hearing%20Presentation

[WEB%20POSTING%20.pdf](#). The State is committed to long-term safety and sustainability of its communities and to developing and implementing mitigation measures that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. As described in the draft Action Plan, the State identified buyouts of flood-prone properties among its long-term solutions to housing needs. The proposed Blue Acres Program is a voluntary buyout and incentive program that will be administered by the New Jersey Department of Environmental Protection (DEP). Buyouts may include acquisitions of properties located in a floodway, floodplain, or other Disaster Risk Reduction Area that reduce the risk from future flooding. Each program in the action plan will include consideration of future threats as described in the mitigation needs assessment. DCA will be incorporating resilient building techniques into each construction project. Finally, please note that properties that served as second homes at the time of the disaster, or following the disaster, are not eligible for assistance for rehabilitation, reconstruction, new construction, replacement, or incentives."

- 71. Public Comment:** Section 4.4.1.2 – FEMA Flood Mitigation Assistance (FMA) – seems to suggest that the Swift Current Initiative has funding available to all impacted properties, including, but not limited to Manville. My understand was that Swift Current Initiative funds had been allocated 100% to Manville properties and that no other homeowners were eligible to apply. I tried to contact NJ DEP for clarification (since the passage says they are administering the funds), but no one there seemed to have answers. Is the Swift Current Initiative is, in fact, open to all NJ homeowners, and therefore I should apply? Or is that program limited only to residents of Manville? Our property is located in [redacted], Somerset County and sustained significant damage. Local code states we are ineligible to rebuild our home due to its location in a floodway.

DCA Response: In the draft Action Plan, the State identified buyouts of flood-prone properties among its housing needs. The proposed Blue Acres Program is a voluntary buyout and incentive program that will be administered by the New Jersey Department of Environmental Protection (DEP). Buyouts may include acquisitions of properties located in a floodway, floodplain, or other Disaster Risk Reduction Area that reduce the risk from future flooding. The State will prioritize unmet needs within HUD-identified “most impacted and distressed” (MID) areas which includes Somerset county.

New Jersey was allocated \$10 million in FEMA Swift Current FMA funds following Hurricane Ida. Ida impacted central New Jersey and the Borough of Manville was hit especially hard so the initial funding of \$10 million was set aside specifically for this community. The Swift Current FEMA buyout funding is only a fraction identified for buyouts following Hurricane Ida. There is also \$40 million in FEMA HMGP funds and \$29 million in HUD CDBG-DR funds as described in the draft Action Plan.

- 72. Public Comment:** The plan needs to address damage that was not anticipated within the claim period. I have a problem that I did not realize would exist until after the claim period was closed. I submitted a late claim, was denied and then appealed and was told there were no more funds available, there for they would not be able to help me. These unanticipated problems need to be addressed.

DCA Response: "The State is committed to reducing barriers for homeowners still struggling to recover by helping to reconstruct, rehabilitate, elevate, or buyout their storm-damaged homes. The funds covered in this Action Plan document are in response to Hurricane Ida. If

you suffered damage as a result of Hurricane Ida, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. The State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Hunterdon County. These activities include, but are not limited to, home repairs, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

73. Public Comment: Having a budget to delegate funds in your proposal is a start, however, what action plan do you have in place for evacuation, early warning system, or after plan when a flood should occur? I experienced my first flood this past year in Manville NJ. I will give credit where credit is due to this town. The strong sense of community is what got me through the worst during and after the storm. What puzzles me to this day is a town that floods so often is not given more funding for the essentials to have an Action Plan to save its residents from harm during a natural disaster. It was a day of unfortunate incidents that could have been devastating for the lives in Somerset County and other NJ counties. We move forward as we often do, repairing the damages that now slowly fade to what was once a bad nightmare. How will we start to work together with your funding and delegate what is important? Let's start within. Only when our communications to one another are stronger can we have a plan in place of what if's and how. A true communication of how we move together. I will be more than willing to share my experiences with you in detail and how we can have a plan together as NJ residents. I appreciate the survey and hope to hear from you soon.

DCA Response: Thank you for taking the time to share your suggestions. As described in the draft Action Plan, the State has completed a mitigation needs assessment which considered future threats, particularly as severe weather events become more frequent and severe. In this way, the State can ensure that it minimizes vulnerabilities to the impacts of future extreme events through its recovery and mitigation projects and programs. This assessment provided a basis upon which to propose programs and projects as part of this plan that will mitigate current and future hazards. The State will prioritize unmet needs within HUD-identified “most impacted and distressed” (MID) areas which includes Somerset County. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. The FEMA Non-Federal Cost Share program will allow local government entities to apply for funds used to rehabilitate damaged systems and/or build new systems that will help protect life and property. The proposed Blue Acres Program is a voluntary buyout and incentive program that will be administered by the New Jersey Department of Environmental Protection (DEP). Buyouts may include acquisitions of properties located in a floodway, floodplain, or other Disaster Risk Reduction Area that reduce the risk from future flooding. Additionally, the funding for the Resilient NJ program will support local governments to establish a comprehensive and community-led approach to their current and future vulnerabilities. As part of this assessment, the State also sought to identify and address risks to indispensable services, or those services that enable continuous operation of critical business and government functions and/or are critical to human health and safety, and economic security. Programs will open for applications in the

first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 74. Public Comment:** We have lived in Rahway over 30 years. A great town. My opinion regarding the army of engineer's is this no matter how many times they come and do all their measurements nothing changes and we still flood. The branch of the Rahway River starts in other Wealthier towns, and they have flood gates that they open during storms like Irene, and Ida. All that water ends up in Rahway. Irene 4 ft of water in the basement, they also shut off the power, so no one who had a pump had any chance of saving their property. We lost everything. Ida was even more water but we had power, so the pump was able to keep up, as we have 2 sump pump holes for the french drains to fill up. Our heavy duty pump was going off every 60 seconds. BUT we lost our car that was paid for. We are done. Leaving the house we fixed up and loved, and going to an area that does not flood.

DCA Response: The State is committed to reducing barriers for homeowners still struggling to recover by helping to reconstruct, rehabilitate, elevate, or buyout their storm-damaged homes. As described in the draft Action Plan, the State identified buyouts of flood-prone properties among its long-term solutions to housing needs. The proposed Blue Acres Program is a voluntary buyout and incentive program that will be administered by the New Jersey Department of Environmental Protection (DEP). Buyouts may include acquisitions of properties located in a floodway, floodplain, or other Disaster Risk Reduction Area that reduce the risk from future flooding and will prioritize unmet needs within HUD-identified “most impacted and distressed” (MID) areas which includes Union County. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 75. Public Comment:** So there are three main topics or comments that I wanted to go over. One being the homeowner assistance recovery. It looks like a program with multiple kinds of recovery options. We need to make sure that it works for working class families and that contractor fraud is not a problem. I would add that for duplexes and triplexes. The next topic that I want to talk about is Smart Move the New Housing Development. What will the criteria be for selecting the two pilot communities? Only non-profits be years either through deed restrictions or a ground lease with a community land trust. That will also help mitigation displacement. And the last thing I want to go over is Blue Acres Buyout Program. A family shouldn't have to wait so long or wait about finding out if their area is being left behind. This program was already up and running before Ida, so why are people still waiting to get approved. How do we make sure that people understand when taking a buy out when they can likely get more if they sell the house on the market right now.

DCA Response: Thank you for taking the time to attend, provide comments, and ask questions about the Action Plan programs. The proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for structure types which does include duplexes and triplexes. The State recognizes the importance of procedures that provide for necessary and robust protections to prevent waste, fraud and abuse and does have specific policy and procedures to prevent it. DCA is considering creating a pool of contractors vetted by the state to further prevent any fraud. As described in the draft Action Plan, the State will allocate at least 80% of the funds to address unmet needs within HUD-identified “most impacted and distressed” (MID) areas which have been identified as the following counties; Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union. The

State will allocate at least 20% of the funds to address unmet needs within State-identified “most impacted and distressed” (MID) areas which have been identified as Gloucester, Hunterdon, Mercer, Morris, and Warren counties. The State is also carrying out a phased and prioritization approach for application intake and processing that prioritizes LMI households, seniors, and individuals living with disabilities. Smart Move: New Housing Development program will select the pilot communities through a competitive application process. Know that the State understands that the decision to pursue a buyout is a complex, personal choice unique to every household. The State of New Jersey is committed to an expedited, voluntary buyout process to assist those households who want to relocate and present them with an opportunity to do so. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 76. Public Comment:** I am here representing the NJOP. I think y'all heard from the apartments in the room. I am in the community working with the NJ environmental justice alliance. With Blue Acres Program what is going to happen? We are from the city of Newark where we are always talked about being pushed out of our city. We have conversations about how every area flood is different. Down by the shore you have a river. It may be irrigation. So how does this program address different options? Also, we need help for people to get these grants. We do not want to get people in trouble. Is this a grant or a loan? As far as what type of home insurance qualifies for these grants and loans? We are focusing on the shore area more than focusing on urban areas.

DCA Response: Thank you for taking the time to attend and share your concerns. The state of New Jersey was allocated funding to recover from Hurricane Ida by the U.S. Department of Housing and Urban Development (HUD). Congress authorized this one-time funding for New Jersey and other states to recover from disaster that occurred in 2020 and 2021. With the exception of the Small Rental Repair Program, the recovery funds allocated to the various programs are grants and not loans. Consistent with the New Jersey environmental justice goals and to maximize the use of CDBG-DR funds, buyouts will initially be directed toward socially vulnerable populations and homeowners who are identified as LMI persons. The State understands that the decision to pursue a buyout is a complex, personal choice unique to every household. The State of New Jersey is committed to an expedited, voluntary buyout process to assist those households who want to relocate and present them with an opportunity to do so. Housing and legal counseling services for all program applicants will provide application, documentation, and long-term housing planning wraparound and referral services that may be needed for vulnerable populations—including survivors who are not experiencing homelessness but require supportive housing as they move through the program. Also please note the areas eligible for assistance extend far beyond the shore. As described in the draft Action Plan, the State will allocate at least 80% of the funds to address unmet needs within HUD-identified “most impacted and distressed” (MID) areas which have been identified as the following counties; Bergen, Essex, Hudson, Middlesex, Passaic, Somerset, and Union. The State will allocate at least 20% of the funds to address unmet needs within State-identified “most impacted and distressed” (MID) areas which have been identified as Gloucester, Hunterdon, Mercer, Morris, and Warren counties. The State considered relevant available data in making funding determinations and will continue to assess its unmet needs and prioritize needs as it provides additional financing to proposed programs or new programs.

77. Public Comment: I appreciate all that you are proposing. People who are sort of in the mid and will the rest of us who are in the middle of this all in the scheme of things. I also want to put in the request that places and I put this in writing also in a written statement that land be made bearable. That places around businesses and apartment buildings and things of nature instead of having all of that wonderful concrete and marble and so on that it be made more and trees be planted to absorb some of that run off water.

DCA Response: In the draft Action Plan, the State identified buyouts of flood-prone properties among its housing needs. The proposed Blue Acres Program is a voluntary buyout and incentive program that will be administered by the New Jersey Department of Environmental Protection (DEP). Buyouts may include acquisitions of properties located in a floodway, floodplain, or other Disaster Risk Reduction Area that reduce the risk from future flooding. The State will prioritize unmet needs within HUD-identified “most impacted and distressed” (MID) areas. Blue Acres acquired lands, once demolition is completed serve as natural flood storage and open space where plantings and forested vegetation is encouraged." This could better address the tree planting reference. DEP's climate resilience planning attempts to help communities strike a balanced approach when seeking to address decisions surrounding infrastructure investment, housing, stormwater management, open space and transportation. Finally, New Jersey residents are encouraged to participate in the Hurricane Ida Recovery Registration Survey, which is currently required if you want to apply for future Ida recovery programs. If you have not yet completed the survey, please take a moment to do so now by visiting the following link <https://nj.gov/dca/ddrm/home/idasurvey.shtml>

78. Public Comment: The Homeowner Assistance and Recovery Program (HARP) and the Smart Move: New Housing Development components of the Action Plan are crucial to New Jersey residents’ ability to recover from the destruction of Hurricane Ida. NJBA encourages DCA to promote these two programs and increase their financial allocation if possible. NJBA has routinely advocated for homeownership incentives since homeownership is associated with tremendous other benefits like creating stronger community pride, higher levels of civic engagement and higher educational attainment for children. Moreover, the exponential wealth creation that is associated with homeownership will allow many families to push their economic attainment higher for generations to come. We, as a state, have done little to support homeownership and create an opportunity for more families to enjoy these benefits. Furthermore, NJBA recognizes that the state (and many other states) has fallen behind on its housing production and is failing to meet current demand. The lack of demand drives housing prices upward, and we experienced extreme price increases during the COVID-19 pandemic when folks moved to NJ from neighboring cities. The conversation to reverse course is happening throughout the nation with many leaders making reforms to bring about new paradigms that encourage the production of housing. We need to make access to safe, efficient and affordable housing options for our residents a priority and we hope these efforts would allow more families to establish a long-term footing here in New Jersey. As the Department finalizes the action plan, NJBA asks that the two sections referenced above receive additional attention and funding. Creating new housing and incentivizing housing in resilient areas comes with a multiplier benefit that resonates throughout local economies and leaves future residents and our state better protected from climate change. While New Jersey is currently contemplating new rules to restrict development in vulnerable areas, it is crucial that the state also encourages growth in less vulnerable areas. The Smart Move program is an excellent example of how government resources can be leveraged to encourage investment in housing that is efficient and resilient. The benefits of this new

housing will not only be more protective but will also generate economic benefits for the community.

DCA Response: Thank you for taking the time to comment and share your suggestions regarding fund distribution. The State is committed to reducing barriers for homeowners still struggling to recover by helping to reconstruct, rehabilitate, elevate and mitigate their storm-damaged homes. Due to multiple public comments about the need for homeowner repairs and affordable housing, funding will be reallocated from the Small Rental Repair Program into HARP and Smart Move programs to assist with housing production and housing rehabilitation. The State has considered relevant available data in making funding determinations and will continue to assess its unmet needs and prioritize needs as it provides additional financing to proposed programs or new programs.

79. **Public Comment:** Any kind of help will be great! We never got back financially- on top of the deficits due to Covid.

DCA Response: The State recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to helping them recovery by offering a wide range of housing programs. DCA is working as fast as possible to meet all the federal requirements and prioritize assistance for impacted survivors who have not started or have not yet completed their recovery. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

80. **Public Comment:** Nothing compared to the stories you are hearing tonight and comparatively we got off scotch free. But it still sucks. Everything that has been proposed is moving in the right direction. It doesn't go nearly far enough fast enough and I am not going to bother saying this is good. It's not. I am going to talk more silent substance in a plea for you to do more better, faster. This chart shows it all. Congress acted really quickly. 3 weeks after and you guys have sat on your hands for 2-4 months and I was at the hearing last Thursday. The lack of compassion telling people they have to wait a year and a half is not acceptable. And I made a point last Thursday and I am going to make it again because it evidently fell on deaf ears. Your comment was I can't control what FEMA does or doesn't do. Yes you can. You can lobby, you can work with the locals you can harass in appropriate ways the feds to do more better faster and you are not doing it and it needs to be done. Yeah. The one story from last Thursday a gentleman testified about how he was living and he was living in the RV because he couldn't afford yet to fix up his house. Couldn't get the money to raise it until he fixed up the house but he doesn't want to fix up his house if it is just going to flood again. He was living there with a 2 year old and a 4 year old in an RV. And he has to wait a year and a half. That is unacceptable. I guess I will just leave it at that. Actually no. How could I forget. Folks are screamed and literally dying for help. They were low-income residential areas. Why were they there? Why do we keep building in those places? They make money by putting people in harms way. Even encourage them to do it and they buy there because they can't afford to buy anywhere else. Folks that are better off do not buy in flood prone areas. Or if they do they make informed decisions and take the risk in making an informed decision In addition to more money, more faster, we have to do a better job not putting people in harms way in the first place. There are rules that have been proposed and I know the DEP is dedicated to updated our rules. Those of you that do not know our rules are 20-120 years old depending on how you count. How much storm water needs to be held back in the middle of a storm to reduce flooding and the most recent data those rules are based on are from 1999. Some of

them are from 1899. We all know that rain fall has gotten worse and flood patterns have gotten worse and we are ignoring reality. This governor took too long to say something about it. Ordered rules to update and reflect this, there is supposed to be adopted by January of this year. They still are not even proposed. DEP had a meeting in May and then all of a sudden the governor said wait a minute it is complicated and I do not need to move forward with this. If you are serious about not putting people in harms way you advocate for DEP and you go to the governor's office. Stop putting people in harms way and help folks that are already there.

DCA Response: Thank you for taking the time to share your concerns and frustrations. The State recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to developing and implementing mitigation programs that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. The federal disaster recovery funding process in the United States is complicated and often delayed. The State is working as fast as possible to meet all the federal requirements and prioritize assistance for impacted survivors who have not started or have not yet completed their recovery. The programs in the Ida Action Plan provide individual household recovery solutions for both homeowners and renters as well as public infrastructure and planning to mitigate against future threats. The proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The State will prioritize unmet needs within HUD-identified and State-identified "most impacted and distressed" (MID) areas. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. The timing of fund distribution will be addressed programmatically. While the State recognizes the importance of expediency, it also understands that procedures must be in place to prevent waste, fraud and abuse. The State will work to streamline programs to reduce red tape, while also providing for robust protections against waste, fraud and abuse.

81. **Public Comment:** I have a couple of questions or comments. I am a consulting engineer in the State of New Jersey and I am a homeowner. We were able to have the clean flood water and storm water that was introduced a few years ago. And I wanted to make sure that I am speaking on behalf of the infrastructure line item. So I empathize and I hear everybody's that is here. But I am tasked with evaluating some of the solutions for that happening again. And representing numerous municipalities, I want to give huge kudos to the state revolving fund. That is a fantastic team at the DEP that is working around the clock. I also want to give props to OEM. 227 million. That is far from what we need to actually make this state resilient and also talking about hazard mitigation. Not repeating history. So if there is a gap from what the need is and you need professionals to come forward then let's do that. I am also happy to see that after the hurricane Sandy, we actually have 52 Million leftover. So that is unimaginable after Sandy occurred. There might be some way at the state level that you can allocate some of these funds to have advisory committees. And speaking together on what the need so that the nation can hear New Jersey. We are clearly not getting enough money. Everybody here said the infrastructure is old. We know this. If you are a water payer a rate payer or sewer customer. You do not want to see your bill go up. We are paying for the sins of the past. Climate change is horrible. I am preaching to the choir. Infrastructure does not have

enough capacity. Climate change is one thing. But we are not taking into account what happens downstream and affordable housing where they get a 50 percent discount not resolving the issue. Through this federal funding and speaking a little bit louder on what the infrastructure needs are I would propose we take a regional need budget category more often than not it is downstream paying the price. They do not have the need to out money toward any regional correction. CSOs combined sewers. Having areas where the elevation is at sea level and there is a railroad track that is preventing it from even reaching the sea and then we're tasked with separating and adding storage. We're putting storm water management and water quality parameters in all of that. It's costing money and it is all on the taxpayers. We need to have a regional solution and you need to have more support and help from either increasing your staff so that things can turn around a little faster or having a new department designated and the regional approach.

DCA Response: The State is committed to working with federal partners, municipalities and other stakeholders in developing and implementing mitigation and resiliency measures that harden the New Jersey infrastructure. As described in the draft Action Plan, the State will prioritize unmet needs within HUD-identified “most impacted and distressed” (MID) areas. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

82. **Public Comment:** I am not confident in any city, municipality, or government when a check is written. So how can the community be involved. There has to be something in place where you can have your checks and balances and monthly or weekly. There has to be a letter and account for the people, organizations, homeowners, and renters for the money they are supposed to get.

DCA Response: The State is committed to preventing waste, fraud and abuse. The State tracks every federal dollar within our internal systems and reports directly to HUD. Quarterly reports submitted to HUD and will be available for public review. Additionally, DCA has developed policies detailing how the State will work to prevent waste, fraud and abuse of federal funds. These policies have been submitted to HUD for their review and approval. The State anticipates HUD approval of these policies in the near future and certainly prior to approval of the Ida Action Plan.

83. **Public Comment:** I'm from Hudson County. I want to piggyback on what that gentleman said. Trying to find contractors to help us with that. It did get expensive and once I did try to put a claim in with the insurance company they tried to say it was too many claims and wind out dropping us and still didn't get the money for that. I came to figure out what Hudson County can do are there going to be more funds for us to rebuild flooding. I do live in a flooding area. Right next to Lincoln Park so the whole area floods and I live right up on the hill and lower level drive way, everything unattached garage. No I live [redacted]. So that area floods really bad because the park floods. And I'm just here too to figure out what FEMA can do. They did give me about 700 dollars but like anybody said that doesn't really do anything and then with my insurance company and a lot of thing that is were red flags and you know with the contractors and things back and forth. And I think also in the meantime we're living with mold and asbestos with children. It was just a will the of paperwork going back and forth. Months

here month here almost three months I still haven't gotten the insurance money and I don't think I'm going get it.

DCA Response: Thank you for taking the time to comment. The State recognizes that Ida had a devastating effect on households and is committed to helping them recover by offering a wide range of housing recovery programs outline in the Action Plan. These programs are designed to fill the remaining unmet needs including instances where FEMA and insurance benefits didn't provide adequate assistance. Unfortunately, repairs completed prior to the start of the housing programs described in the Ida CDBG-DR Action Plan cannot be reimbursed. However, if additional repairs are needed, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. Additional program activities include developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. As described in the draft Action Plan, the State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Hudson County. Most of the programs will open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

84. **Public Comment:** I am an assistant managing attorney. So, we provide legal services to three county residence. We recently started a program because we got a grant from HUD to help people who are affected by Ida for their legal problems so I do understand your program is directly meant to assist people who are affected in their repair of the homes, but people may not realize that a lot of problems arise disaster events. Family issue, consumer issues, that may not be readily apparent in the beginning even document repair or replacement. Does DCA have a plan to create greater web of organizations can be referred to or they could receive assistance from organizations like us.

DCA Response: The State recognizes that Ida had a devastating effect on households and individuals and folks may have legal issues and not have the financial resources to deal with those issues. As such, the state established the Housing Counselling and Legal Services program in the Ida Action Plan. The program will offer a wide range of counseling services to both renters and homeowners impacted by Tropical Storm Ida. DCA will procure a variety of HUD-certified, nonprofit, community-based organizations that provide a wide range of counseling services.

85. **Public Comment:** In my experience, recovery efforts first fall upon the utilities in restoring power. A safe drinking water supply, and shelter for those left homeless. The clearing of roadways for Medical, Fire, and Police, emergency calls, food, and other vital deliveries, and services.

DCA Response: The State recognizes that Ida had a devastating effect on households and communities. You are correct in the immediate aftermath of a disaster like Ida emergency services are key to response. The CDBG-DR program is geared to assist in long term

recovery. The programs in the Ida Action Plan detail programs for communities, homeowners, renters, and landlords to rebuild and mitigate against future loss. The State is committed to developing and implementing mitigation and resiliency measures that will lessen the effects of future storm events through the Resilient Communities Program and the Resilient NJ Program.

86. **Public Comment:** Storm Drain Management. Need to be better monitored and carried out trash in the streets is a significant factor in our poor drainage and needs attention.

DCA Response: The state is committed to developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks.

87. **Public Comment:** Hi. I'm here as both an Ida survivor and the (inaudible) Community Survivor on Hurricane Ida recovery. The New Jersey organizing project is a community organization started by Superstorm Sandy survivors eight years ago. Since then we've expanded to work with Ida folks as we believe that we have a lot of hard-earned knowledge from our Sandy experience that can hopefully make the recovery process easier for Hurricane Ida survivors. Tonight myself and many of our member leaders will share comments about what's in the plan. We're going to focus on making sure homeowner assistance and recovery program works for working class people, making sure the Blue Acres program doesn't force the families to wait a long time for buyouts and worry about being left behind. We are going to ask to move funding for the neighborhood landlord program to the tenant-based funding rental assistance program as we know it is more effective to give aid directly to renters, not just landlords, and we're going to make sure that the flood requirements in this plan work for survivors instead of against them. I want to take some time to go over the broad reasons we're in this situation. And what we can do to prevent this from happening again. The main actors who need to fix this are Congress. While I know those here are not Congress, I think it's very much worth saying here at this hearing that we're getting started with this grant programs way too late and highlight some of the other problems families are facing that happen again and again storm after storm so people sitting here know that the struggles they are going through are not their fault. First, we need more funding. This CDBG money is not nearly enough. We've said that, you've said that. It's only going to cover 60% of all needs, all Hurricane Ida need. We can tell you that's not enough as an organization started by Superstorm Sandy survivors. I'm afraid that many Ida survivors are going to fall through the cracks and not be able to make a full recovery. In order to meet 100% of Ida families' needs, we need a guarantee that we'll see an additional 180 million added to the current funds allocated to New Jersey. We already have this money in the state. It can be pulled from the more than \$1 billion remaining in federal Pandemic aid, from the American Rescue Plan, as well as other federal funding sources. Second, we need a system that doesn't keep survivors in limbo while they are waiting for disaster grants to reach them. It's concerning how long this funding has taken to get into our hands and how little has changed despite what we have learned in over a decade from Superstorm Sandy. And yet, with Ida ten years down the line, that problem still hasn't been solved. What this tells us as survivors is that our disaster recovery system is fundamentally broken and by treating each disaster as a one-off totally unpredictable event that each requires new Congressional action leaving survivors behind. Not home, not whole and not recovered. To change that, need to make the CDBG a permanent program with permanent rules for those states most at risk like ours. Thank you so much for taking the time to listen to my comment. If anything,

myself, (inaudible) resonates and makes sense to you, please come talk to us. We have representatives all in the audience. We'd love to get you involved. Thank you.

DCA Response: Thank you for taking the time to share your concerns and frustrations. The State recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to developing and implementing mitigation programs that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. The federal disaster recovery funding process in the United States is complicated and often delayed. The State is working as fast as possible to meet all the federal requirements and prioritize assistance for impacted survivors who have not started or have not yet completed their recovery. The proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The State will prioritize unmet needs within HUD-identified and State-identified "most impacted and distressed" (MID) areas which includes Somerset county. Note that HUD is allowing the State to reallocate a portion of the remaining Hurricane Sandy CDBG-DR funds to assist with the Ida recovery, but only in counties that overlap both disasters and have been determined by HUD to be the Most Impacted and Distressed (HUD MID) counties. Those counties include Bergen, Essex, Hudson, Middlesex, Passaic, and Union Counties. The State is currently going through the substantial amendment process with HUD and once approved, an additional \$52M will be made available for Ida recovery efforts. The timing of fund distribution will be addressed programmatically. While the State recognizes the importance of expediency, it also understands that procedures must be in place to prevent waste, fraud and abuse. The State will work to streamline programs to reduce red tape.

88. Public Comment: I need a phone call (phone number redacted).

DCA Response: Thank you for providing your contact information to us. We will connect with you about options to provide you immediate assistance.

89. Public Comment: I am writing to you today seeking advice and assistance. My mother's basement wall collapsed as a result of hurricane Ida last year. The house now smells and we had to rent a storage unit. Little by little, I continue to empty the house and put what I can into storage. When this initially occurred, the companies that my sister reached out to did not want the job. As time went on, the economy got worse and we debated whether we should fix it or knock it down to rebuild. The prices of lumber were up and it was expensive to get a loan. Here we are a year later and the house remains as it was when the storm occurred. The basement still has water and is filled with destroyed items. My mother is almost 82 years old and is handicapped. I take care of her at my house and I am her power of attorney. I have no idea what to do and my mother now says she wants the house fixed. She lives near a brook and the same thing happened to her in the late 1990s. The other basement wall collapsed and my father got it fixed and put up extra protection so that this would never happen again. Unfortunately the other wall gave in. The foundation also cracked in an area of the house and my father never fixed it. So she is dealing with that as well. The house is not in a flood zone so there is no flood insurance. I did have FEMA come out and they did provide her with monetary assistance but not the amount that would fix her house, which is now worse. I'm sure everything would be need to be emptied out and she

would need to get rid of the smell and mold that I'm sure is in the vents, etc... I would appreciate any advice or assistance that you could provide.

DCA Response: The proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. As described in the draft Action Plan, the State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website. Thank you for providing your contact information to us. We will connect with you about options to provide you immediate assistance.

- 90. Public Comment:** I have a suggestion in light of how people were caught off-guard during Hurricane Ida last year. The way in which the warnings were communicated was not sufficient. Flash flood warnings should have levels, just like hurricanes or tornadoes. Generally, in New Jersey, a flash flood is an isolated event when a thunderstorm rolls through. It affects a narrow area. However, when Ida rolled through, the storm dumped tremendous amounts of rain across a very wide area causing the water to build up even more. This led to devastation. For me living in Piscataway, when I hear of flash flooding, I think that I need to avoid Route 22 in Plainfield for a while. But in a Piscataway, this turned out to be what we experienced during Hurricane Irene. We need comparisons and adding levels to the flash flood alert system would allow us to do so. Also, does anyone have data on the success of the work by the Army Corp of Engineers after Hurricane Floyd? Has flooding been less severe in those areas? And has that work caused problems above or below where the work was performed? The water has to go somewhere.

DCA Response: Thank you for taking the time to share your suggestions. Flash flood warnings are issued by the National Weather Service <https://www.weather.gov/safety/flood-watch-warning>. State and local Emergency Management Office's are informed by those communications. The State will look into directing resources to educate the populations of flood prone areas. DCA will pass along your comments to the Emergency Management Agency for the state.

- 91. Public Comment:** How do you deal with insurance companies. I have had State Farm. Sandy came minor claim. They denied it because the way the storm happened. But this is what we homeowners deal with. Faithful and dedicated and pays bills with no issues. How do we deal with that as well. Who oversees insurance care? I want to say please tell lieutenant governor and tell the governor. We need their help now to get our homes fixed.

DCA Response: New Jersey DOBI is responsible for overseeing insurance companies. Please visit https://www.nj.gov/dobi/division_insurance/index.htm for more information. For homeowners still struggling to recover, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, home repairs, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements.

- 92. Public Comment:** I am a supervisor team lead and I started this program in April of this year. Our program provides counseling support for individuals that are affected. What I have learned is that people do not want counseling support. They want their things fixed. One of

the things is this hearing was not promoted enough. There were only two events that I have learned about which one was last week and this one. My coworker could not come tonight so I am here. I actually have a state meeting tomorrow where all of the different agents there are going to be meeting with FEMA. One of the challenges that not only my agency but a lot of agencies is that we can't find the people. So to come here and hear there are people still affected is mind blowing. There is at least three families every week in the report where their children still having anxiety because they are still staying with people. They haven't had their homes repaired. Some children have transfer schools. It is sad. My thing is, even when I look up here and I see that 80 percent will be north and 20 percent south. I am new to New Jersey I'm a New Yorker. Living here I think I made three years here. I was shocked to see the flooding. There were time that is I used to travel home, I actually had to find different routes because the flooding – if I'm correct I think it's 280 to 21. That place is a nightmare. But nothing is ever done. They just clean it up, block it off, and move on. I'm here because not only do I work for a program. I'm fortunate enough to not be affected how can we get this information out so that people can get the stuff that they need because again, it's really hear we're talking, it's different when you see for yourself. There is actually individual in Gloucester County. Some people are starting funds on Facebook just to try to get assistance for people. And it's like yes you give the agency money to provide support services, but then when people need things fixed what do we do? It's like we're at a – I always try to think outside of the box. So we have linked up with social services. Income will reduce and some people's income increase. Let's say your accustomed to living in a household where you may make 100,000 but let's say you did over time. Now this happens and you don't fit the income bracket and you can't get assistance. They got dropped from insurance or they didn't help them. The stories are unbelievable. This needs to be promoted. Because nobody knows. And the way I found out was just someone just sent the information and sent the information and they sent it to me and I was like I'm not even supposed to be working today but I'm here because it's really heart breaking when you read these weekly reports about people being in the field and people still needing assistance. So I love that you guys are coming out with this information, but when are people going to get their money even with the registration thing. Another thing, there are a lot of senior citizen that is know how the use the phone. For instance you guys are here and I think you were – but when you think about it, it is two hours away. Right? So can they add least add some more of these public hearings so that you can actually hear people can have the time because for instance school has started back most people can't make it here because they have to prepare din enter have their kids ready. Thank God my son was able to travel home. Just so people know that this service is out here so they can think – they know there is hope coming. When your foot is on that ground and you're face-to-face with an individual, who is looking at you and saying how is your home? You know, and to be quite Frank, my home is fine. The senior citizens they don't know how to use the registration, the internet. I feel like can we get more people out on the ground because this – everybody puts everything on let's just go online. The devices, they die. Your computer dies, some people still don't know how to check e-mails. So how do we know get this support even to the people who don't have some seen your citizens have land line phones.

DCA Response: The State recognizes that Ida had a devastating effect on households and communities and understands that some senior citizens and families may face unique recovery challenges. The State is committed to helping residents recover from the storm and to partner with community and advocacy groups to target assistance to hard-to-reach populations. The proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. The State will prioritize unmet needs within HUD-identified and State-identified “most

impacted and distressed” (MID) areas. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. In the Action Plan, DCA describes the proposed Tenant-Based Rental Assistance program. Through the Tenant-Based Rental Assistance program, the State will supplement rental housing costs for families impacted by Tropical Storm Ida, thereby making rental housing more affordable. The program provides at-risk disaster survivors with the assistance needed to access stable and affordable housing while they work toward their long-term recovery. As a direct result of public comment like yours the state is allocating additional funding toward the program. The Housing Counseling and Legal Services Program is designed to assist New Jersey's most vulnerable residents. These critical supportive services will provide a wide range of counseling services to both renters and homeowners impacted by Tropical Storm Ida. Counselors provide supportive services, such as foreclosure prevention, relocation services, and debt management, and assist with application intake for CDBG-DR-funded programs. DCA and its partners will perform outreach to all communities within eligible areas to encourage them to submit applications. Communities that lack the resources to complete applications will be provided with technical support assistance. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 93. Public Comment:** For businesses: What would a low interest loan with the possibility of partial/full forgiveness look like to cover the short fall? Is there a consideration for "green infrastructure", the planting of trees, requiring homeowners, business owners, apartment building owners, to revert to airable land on their properties to prevent run off? 1 million dollars for housing counseling? Seriously? Please explain.

DCA Response: For businesses, the New Jersey Economic Development Authority made assistance available for storm impacted businesses. The Ida/Henri Business Assistance Grant Program provides short-term, immediate rent or mortgage reimbursement support to New Jersey small and medium-sized businesses and nonprofits that have suffered physical damage because of the remnants of storms Henri and/or Ida. The state is committed to developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. The Housing Counseling and Legal Services Program is designed to assist New Jersey's most vulnerable residents. These critical supportive services will provide a wide range of counseling services to both renters and homeowners impacted by Tropical Storm Ida. Counselors provide supportive services, such as foreclosure prevention, relocation services, and debt management, and assist with application intake for CDBG-DR-funded programs. This program also will fund legal services that help impacted residents transition to more permanent housing. Prior to finalizing the plan, additional funding has been allocated to Housing Counseling and Legal Services from the Small Rental Repair Program, as well as, through a substantial amendment to the Sandy Action Plan to reallocate funds to counseling.

- 94. Public Comment:** On behalf of Community Investment Strategies, Inc., Managing Member of the Owner Entities of Oakwood properties, Parkers View, Parkers Walk, Westminster Heights and Oaks at Westminster, please accept this email as a public comment to the Hurricane Ida

Action Plan (“Plan”). Please be advised that Section 2.2.3 Public Housing and Affordable Housing of the Plan is incorrect. Specifically, Section 2.2.3.1 Multifamily Assisted Housing states that the properties in the chart were insured. The chart includes the Oakwood properties located in Elizabeth, New Jersey. However, the Oakwood properties were not covered by any insurance and did not receive any FEMA allocation. As a privately-owned low-income section 8 property, the properties were not entitled to FEMA coverage. Moreover, the Oakwood properties were not in a Flood Zone and did not therefore have flood insurance. The Plan clearly indicated that the Oakwood properties received insurance proceeds which is untrue. It is respectfully requested that a correction be included in the final version of the Plan. Please feel free to contact my office if you require anything further in this regard.

DCA Response: Thank you for taking the time to comment on the Action Plan. The Action Plan Section 2.2.3.1 Multifamily Assisted Housing is revised and the reference to all properties being insured has been removed. A total of \$25 million of state funding is available for multi-family properties like Oakwood to recover.

- 95. Public Comment:** September 2nd of last year, besides losing my mother was the worst day of my life. I was asked to be a nurse, a private nurse in a home on [redacted] to take care of someone, and I woke up to my bed floating, my car under water and everything that I own, gone. Gone. Just poof! Gone. I had a great life before that day. And I'm still with no home. I live from here to there in a bag. I have contacted everyone. FEMA, if there's somebody here from FEMA – yeah. Right. I thought so. I'm not the only one. I'm disgusted with FEMA. I'm disgusted. They had people call me from Puerto Rico and undermine me that there was a foot of water in the house. What house are you talking about? They've denied me three times. They tell me, my stuff is nonessential. My medical equipment for my patients, my clothing, my bed, my car. I had to take \$10,000 of savings out of my account. I'm broke. I'm done to buy a vehicle. And I got screwed on that, too, from What I need is help. I begged for help. I'm begging on my knees for help. I don't have a home anymore. I don't have my things and I don't feel like a person anymore. I need help. I need someone to help me replace my stuff. It's not nonessential. My stuff is essential. And that's really all I have to say. I'm disgusted. That's all I have to – I'm disgusted.

DCA Response: The State recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to developing and implementing mitigation programs that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. The federal disaster recovery funding process in the United States is complicated and often delayed. The State is working as fast as possible to meet all the federal requirements and prioritize assistance for impacted survivors who have not started or have not yet completed their recovery. The proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas. Unfortunately, per federal regulations, the purchase of equipment, fixtures, motor vehicles, furnishings, or other personal property not an integral structural fixture is generally an ineligible expense. In the Action Plan DCA describes the proposed Tenant-Based Rental Assistance program. Through the Tenant-Based Rental Assistance program, the State will supplement rental housing costs for families impacted by Tropical Storm Ida, thereby making rental housing

more affordable. The program provides at-risk disaster survivors with the assistance needed to access stable and affordable housing while they work toward their long-term recovery. As a direct result of public comment like yours the state is allocating additional funding toward the program.

- 96. Public Comment:** I have a few questions. If the Blue Acres program was already running when Ida hit, what is the holdup in getting the buyouts approved? Blue Acres buys homes from their post-storm value. Is the damage from the Ida going to reduce the value of people's homes? That's a good question for everyone here who is involved in all of this. I want to know. I'm paying my mortgage, and I'm not living in my home. Is that fair to me? I have to pay my rent, pay a car. Is that fair to me? And because I make a certain amount of money or people here who make a certain amount of money don't qualify, that's insane. I'm angry! It should not matter how much money you make. You have been impacted by the storm and your home is destroyed. You need that money to get back home. So I'm sorry if I sound angry but I am. I am shaking and many of these families here are struggling. You guys need to do something and do it now!

DCA Response: Thank you for taking the time to comment. The State recognizes that Ida had a devastating effect on households and is committed to helping them recovery. Blue Acres is an existing DEP program that buyouts out residential homes with both State dedicated and federal funding. The purchase value dates are influenced by the funding sources involved in making the buyout possible. The Blue Acres program to support Ida recovery has not yet begun because first the state must have the Action Plan approved by HUD. While it is true, that Blue Acres is the continuation of the successful program funding with federal dollars in response to Hurricane Sandy, the implementation scope will be modified to fit prevailing requirements. All HUD Blue Acres buyouts after Ida will involve a post-storm value as a basis for the buyout offer. However, the state is also offering monetary incentives for qualifying households to provide additional funding to make sure families can successfully move to a safer location, out of harm's way. Although the state is prioritizing Low-to moderate (LMI) income households with the HUD CDBG-DR funding, there is the ability to offer buyout assistance to non-LMI households if funding is available.

- 97. Public Comment:** I'm here as a member in Manville and also a member newly with NJOP. I know we all have a story. We all have different things that we're at crossroads with right now. I just wanted to tell my story and where I'm at. My husband and I moved to Manville, December 2019. It was our first home that we purchased. Everything had just gotten newly furnished. Well, that's all gone, right? We literally had no idea what was going to happen. We literally looked outside that evening. It was a regular weeknight. We both worked at home, we saw, OH. It's not flooded in the driveway. Oh, the backyard pool looks okay. So we went to bed. And I heard the siren go off because we live in the valley, and when I heard that noise, I couldn't believe how loud it was. My husband would not wake up because he lived through 9/11. He didn't believe any of this. I was literally shaking him. I didn't know what to do. I looked online, and social media said to go move the car to higher ground. We went and moved the cars. Walked back home like everybody else I saw in the valley and went to bed. Well, guess what. 5:30 in the morning, flashing lights on the side of my bedroom window right on the bridge, woke me up. My cat was wet already. I'm like, what is going on? I look outside the window, I see on the corner that, you know, we have emergency. Manville town did a great job. I want to thank everybody for getting us out. However, it was a process, and I

have a lot of patience, but we literally had to get rescued by a boat. We had already three feet of water in our first floor as we were leaving our home and outside there was six feet of water. Luckily, we were rescued about an hour and a half later after I screamed out the window and moved to (indiscernible) that was the beginning of our next struggle. We are fortunate we had flood insurance. We did have the ability to move ourselves to a hotel once we were able to get out of Manville. However, when we went home the next day, we saw we had five feet of water in and we had to figure out what to do next. I had never been through this. I had no idea. So I asked my neighbors, they were like, you need to tear out your entire first floor. What? I'm not handy. I have no idea how to do this. We threw our things on the front lawn, started ripping our home apart. Meanwhile, my insurance company, they didn't call me back. They didn't tell me I had to do anything. We got to it. After a week of ripping out, we had it on the front lawn for Mr. Biden to visit. He drove by. He said some nice things at the house catty-corner to me. I live near where the house burned down, unfortunately. But I feel like we're all forgotten, the town, the people. It's been a year, we do need to have some changes. I'm fortunate, I'm back in my house with my husband. We rebuilt it in about three months. But I would like to raise it. So my next concern is related to the homeowner assistance and recovery program, you know, one of my concerns is contractor fraud. I'm looking to raise my home, but I've heard a lot of conversation about the right it people to do it. But that's one of my concerns moving forward, but also for my neighborhood. I have a lot of families that are still not home. We have empty houses which could lead to crime. I'm worried about how they can get back home. But also for flood insurance for the future. That's where we're at. We all have different journeys. I want to thank everybody for listening. Thank you.

DCA Response: Thank you for taking the time to share your harrowing experience and your concerns about moving forward in the recovery process. As described in the draft Action Plan, the State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Somerset County. However, as you may be aware, repairs completed prior to the start of the housing programs described in the Ida CDBG-DR Action Plan are not currently eligible for reimbursed. The State understands there is a need for reimbursement in many cases. If funds are available after addressing the unmet needs of those residents whose properties remain unrepaired, the state will re-evaluate reimbursing homeowners for prior repairs. If additional repairs are needed, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. Additionally, the HARP program that provides the grants to eligible homeowners for activities necessary to restore their storm-damaged homes may include a pool of contractors vetted by the State to perform work. Also, the Department of Community Affairs has a helpful guide on contracting that we encourage you to review.

- 98. Public Comment:** My husband and I are renters here in Manville. My husband is disabled. He was in the hospital the day before the flood hit. I had gone to the grocery store so I wouldn't have to go out so I could take care of him when he got home. The next morning, we woke up to the flood. It was a disaster on top of another disaster because everything that I bought ended up in the floodwater in the sewage water, the freezer was overturned in the water. I lost all of the food I bought. We're on a fixed income. We've had zero help from

everyone. Everything that we lost, we lost. Nothing has been recovered. We submitted everything to our renters insurance with absolutely no help. We were told, if you have a pipe break in your house or if you have a fire in your home, you will be recovered. But I'm sorry, nothing is covered from the flood. We've had nothing. No help at all. Zero from anyone. And I would like to see some help go to the renter assistance program and – instead of to the landlord programs. Some of the renters who are disabled and on a fixed income with Social Security get some kind of assistance from the government or from someone. We have no help and it's very disturbing and every time it rains now, all I can think about, oh, my God are we going to flood again? We already gave up so much of everything that we have and have not replaced any of it. It's very hard every time it rains. Thank you for listening to me and to my story, and I hope that the town gets all of the help that they need and that people can get back in their homes. That was my neighbor who lived across the street whose foundation caved in. I've seen that house cave in three times. She didn't know that when she bought it. But I've watched all of the floods, and I was through the other floods when we had no power for 45 days and had to have help. It's not a good thing to go through, and I don't know how much more I can go through. Thank you for your time.

DCA Response: In the Action Plan DCA describes the proposed Tenant-Based Rental Assistance program. Through the Tenant-Based Rental Assistance program, the State will supplement rental housing costs for families impacted by Tropical Storm Ida, thereby making rental housing more affordable. The program provides at-risk disaster survivors with the assistance needed to access stable and affordable housing while they work toward their long-term recovery. As a direct result of public comment like yours the state is allocating additional funding toward the program.

99. **Public Comment:** My mother-in-law is in her 90s and she lives with more disabled son. He's in his 70s. They've been all – lifetime Manville people. She's been living in Manville since the 1920s. And she bought this house on [redacted] probably in the early '50s. Manville was not a flood zone then. The valley was not a flood zone. It wasn't all of this overbuilding going on in the state. And we got hit with Hurricane Floyd in 1999. Destroyed the house. We had to rebuild it. [redacted] was in her 70s then, and then we get Hurricane Irene in 2011. House destroyed. (indiscernible) two bedrooms destroyed, Kitchen destroyed on the first floor destroyed. We rebuild again. Now here we go again, this Ida. House destroyed. And we're fed up. [redacted] is in her 90s. We're not going to rebuild again. How many times do we have to do it? She had flood insurance, the flood insurance gave her some money which won't be enough to rebuild the house. We're not going to raise ten-foot whatever rule you guys have for raising the house in seven years, whatever it is, we're not going to raise the house. How is [redacted], 90 something years old get up and down the stairs every time she comes down? Put elevators in there, too? I understand that Manville – has a buyout going now, and for some – for some reason – well, not for some reason, Rose had flood insurance and her flood insurance ended in February. This is after the flood because the flood was in September. In February, the flood insurance ended and they sent us a bill. \$5,000 to renew the flood insurance. Well, the house has not been fixed. We're expecting to get a buy-out. Her house is in a place in the valley, low floodplain where it would probably be one of the houses on top of the list to be bought out. Well, guess what. Because she let her flood insurance lapse in February and then paid them \$5,000 to renew her flood insurance in February, they say she's not eligible for the buy-out. Only the houses that have flood insurance are eligible for the buy-out. I called the flood insurance company, I said, look, we want to get back on the flood insurance so we can get bought out. Well, they said you had a lapse in your flood insurance. If you have a lapse in your flood insurance, you can't get bought out. What's that all about? You – I just want to know if you guys can tell me who is

the victim? Is [redacted] the victim or is the flood insurance company the victim? Who is Blue Acres taking care of? The victims or the flood insurance companies? Could you guys answer that question? I would like to ask you – how much longer are we going to have to wait, like other people who came up and said a year is too long already. We've been a year. And [redacted] is 90 years old. Low income, she's paying taxes on this house. We got her living in an apartment in another town right now. How long would we have to wait?

DCA Response: The State recognizes that Ida had a devastating effect on households and communities and understands that some senior citizens and families may face unique recovery challenges. The State is committed to helping homeowners reconstruct, rehabilitate, elevate, and mitigate their storm-damaged homes. The Blue Acres program is not able to utilize CDBG-DR assistance to support Ida recovery until the Action Plan is approved by HUD. Blue Acres is the continuation of the successful program funded with federal dollars in response to Hurricane Sandy. There are certain federal grant programs where having flood insurance is a requirement for buyout funding. We are, however, aware of your mother's particular situation. Blue Acres and DEP are identifying other funding sources that do not require NFIP based flood insurance under which to consider buying out this home. The State is unsure of the timeline, but we're moving as quickly as we can going through the steps that we're required to based on follow to be eligible. Adherence to the requirements are essential to be able to help homeowners seeking a buyout with federal monies.

- 100. Public Comment:** Hi, I'm a Councilman in Littlefalls New Jersey. First, I want to express my appreciation for everyone here. When we got hit by Hurricane Ida, I spent the better part of the week with our Mayor and Council going through town and speaking to people and hearing the stories and walking through their mud-filled homes and holding their hands and finding them diapers and cleaning supplies and all of that and assistance and volunteers to get the wet, moldy sheetrock out of their house. So I appreciate all of your stores. I'm here to talk about what happened in Littlefalls. We have a river known as the Peckman River, which most days that you would walk through it, you wouldn't need to wear anything to protect your shorts because it wouldn't come up that high. And two times in the last three years, in – two times in three years, that storm became a raging river – that river became a raging river that took three lives last year. One of which was a Littlefalls resident two were young people in our neighboring town where the river flows through, it would have taken a fourth life had the son of a woman not been able to grab an axe and hack his way through the kitchen floor of their home to pull her out of the basement. And so that's what the Peckman River has been doing in Littlefalls twice in the last three years. We have a specific issue that I am hoping you can address with the resilient communities program, that we need our banks stabilized because when the banks that are not stable enough have debris that washes up and hits bridges and – mostly bridges, it creates damming, that damming forces the river out of the river and into people's homes. We have residents who live in fear of those flood sirens whenever they go off. And rightfully so because we see this river become a raging, violent river, far too often. So I'm hoping we do have a plan. It's a \$6 million plan. We have a 25 million-dollar yearly budget in little falls. So we're hoping for some help to stabilize that river to keep the water in the river and keep it flowing. It will help residents not only in Littlefalls but also in Woodland Park. We've been getting some cooperation with bank stabilization and removal of debris upstream. But we're trying to do our part as well for the towns that are downstream. And so gentlemen, you have a tough night ahead of you. You are going to hear these stories over and over again. I understand that you don't get into this business unless you want to help people, whether that help comes

in a way that they are happy with or not is not always understand your control. But I will hope you will consider the people up in little fall, thank you.

DCA Response: Thank you for taking the time to attend today and for your work representing the Little Falls community. The State is committed to working with federal partners, municipalities and other stakeholders in developing and implementing mitigation and resiliency measures that harden the New Jersey infrastructure for both long-term and immediate needs. The State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas including Passaic County. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks in hopes that no family knows the pain of lost lives as you've described today. Each program in the action plan will include consideration of future threats as described in the mitigation needs assessment. DCA will be incorporating resilient building techniques into each construction project. Programs will open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 101. Public Comment:** Good evening. I live here in Manville. Our home was flooded by Ida. I have a ranch home. We got 10 inches in our living area that was basically the house. So everything was pretty much destroyed. But what I'm curious about is getting a copy of what we're seeing today, if it's on a website or there are actual print copies. I'd like to have that. The other thing – I don't quite understand the lifting of the house. Is any money gonna go to the people who request that and how much? And we received some sort of a flier from, I guess, a company that will lift a house. But it – it's like, you don't know how much this is all gonna cost you and they want you to fill out – I know the mayor encouraged people to fill out the survey. I filled out the survey initially but they go, no, you have to really fill out this other survey, and after I fill out that survey, if I want to raise my house, do I have to – am I obligated, then, to take it and – like I'm retired. So I don't know where the money would come from. So – to raise the home. And when you mentioned people who are 62 and older eligible for funding and the – the earnings that your family has play into this, is it just one person or can it be – or does it have to be two people who are retired? It's like – I appreciate you giving us all of this information, but we just gotta get the answers regarding our own individual needs. This was just a big go-through about how the government is going to handle all of these situations, but not individually. I don't know about anybody else but I don't know what this is all going to cost.

DCA Response: The State is committed to reducing barriers for homeowners still struggling to recover by helping to reconstruct, rehabilitate, elevate and mitigate their storm-damaged homes. As described in the draft Action Plan, the State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Somerset County. As mentioned during the public hearing the application you are referring to was for HMPG funds and is not connected with the CDBG-DR funded Ida Action Plan programs. However, there could be several programs that could help in your situation. All programs are voluntary and homeowners decide which programs they choose to participate in. For instance, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and

drainage improvements. DCA and its partners will perform outreach to all communities within eligible areas to encourage them to submit applications. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

102. **Public Comment:** I do not live in Manville. I live in Montgomery. And I am going to tell you my story because I know a lot of people have gone through the same thing. But I just want you to understand it is not just this area. Many of us are affected. On the night that the storm – actually, prior to that storm happening, we had gotten warnings from another storm coming a couple of days prior. I don't know if you guys remember that. There were – many towns were getting warnings about flood. And it turned out it wasn't as big as what we were going to run into. I think it was like a week later. The first time – the storm before Sandy, the water came towards our house. My neighbor is here as well. And I apologize if I get emotional because this is difficult. I have a family of – I have four kids. My husband and I work hard for everything that we've done, started from scratch. We moved to Montgomery from New Jersey to give my kids a good – get them in a good school system, good life. And that night almost – it my husband didn't listen to me – if he would have listened to me, he wouldn't have been outside and would have noticed in the dark he heard – water coming towards our house. If I would have listened to my phone saying get in the basement, my kids and I would have been dead. If my daughter would have been downstairs and stepped on the water, she could have gotten electrocuted. And unfortunately, this week has hit us hard because I live in a ranch house. It wasn't like we were upstairs. We saw this coming. My kids saw this coming. They are babies. And we only had four minutes to get out, and I remember my daughter saying, mommy, can we pray? Because of the fear, not knowing what's happening, seeing water coming up to our knees, getting them in a car, getting stuck in a ditch. Trying to get out. Worried my neighbor wasn't to get out and to see the disaster and then to go through FEMA and then FEMA tells me, you are not eligible. You don't qualify. I want you guys to realize that my kids are still having trouble sleeping at night. My daughter I had to figure out how to have someone help her because she was having a panic attack at school because she has PTSD. All of these programs you guys are talking about, appreciate it. It hasn't gotten to us. I'm hoping that Blue Acres does something for us. My kids are too scared to go back. We live near a brook but it doesn't matter if we elevate our house. The trauma is there. It continues to happen. You know, it – if something happens, I mean – if something happens again, how does that solve the issue just elevating the house when there is a brook there and the where has already figured out how to get there. There's been so much developed in the area. I heard – I think it was a couple of months back, that Blue Acres may not be able to help? Why? Because we're not a cluster. A cluster of what? Because we're not a cluster of homes, a group of people that haven't been affected, it's only two of us on that road. How is that fair? How is that fair to my kids? So I know you guys have these programs and things but I'm asking you to look through those little loopholes, those little gaps of where we're not able to get what we need. This is major. We may mortgage, we pay a rent and when I would call FEMA, I had to go in person. I had to go online. It wasn't easy and then at the end, a year later, the trauma is back. I'm just asking you guys, just what – I understand there's all of these rules and if you don't fit into this and you don't qualify, but sometimes, I mean, there are people that are affected. We just need the help. I don't even know what to say. I'm just asking you guys to please not just look at Manville, help Manville but also help us. Please. Thank you.

DCA Response: Thank you for taking the time to share your harrowing experience and your concerns about moving forward in the recovery process. The State recognizes that Ida had a devastating effect on households not just in Manville but the entire state and is committed to

helping them recovery by offering a wide range of housing programs described in the Action Plan to facilitate long term and resilient recovery. In the draft Action Plan, the State identified buyouts of flood-prone properties among its long-term solutions to housing needs. The proposed Blue Acres Program is a voluntary buyout and incentive program that will be administered by the New Jersey Department of Environmental Protection (DEP). Buyouts may include acquisitions of properties located in a floodway, floodplain, or other Disaster Risk Reduction Area that reduce the risk from future flooding. The State is aware of your buyout interest and your concern about being part of a "buyout cluster." Clustering is not a current Blue Acres buyout eligibility requirement. Blue Acres is focused on buyouts based on homeowner need and property vulnerability. I know there's a lot to digest and there's nuance to the mitigation and recovery programs we're talking about that in whole or in part don't fully exist. One component of the homeowner assistance program is acquisition, this can be done through a voluntary buy-out or an acquisition for redevelopment. There will be a potential opportunity through the homeowner assistance program for the state to acquire properties in a different way to retain housing, in these cases the acquisition wouldn't result in open space like through the buy-out program. Again, we appreciate your time and thank you so much. Please realize that a clear expression of need and preferences will allows us to look at the potential funding sources that works best for your situation. In addition to the Ida Action Plan each program will have detailed guidelines that will provide procedures for assessing reasonable costs, cost effectiveness, and other parameters to make sure that individual households are able to recovery from the storm sufficiently. These measures are put in place by DCA to assure that the CDBG-DR funds are used appropriately and efficiently so that the maximum number of eligible households can be assisted.

- 103. Public Comment:** Okay, gentlemen. There's been a lot said here and a lot of it I've heard before many times over the last several years with floods. The story doesn't seem to change much. It's pretty disastrous. It totally screws you up internally and psychologically for years – a couple of years after. We've been through four or five of them now and I remember the first one that ever hit, we were going to bed, we thought, and we heard outside our window people – what sounded like Wading through water down one of our streets[redacted]. And all I could think during Ida this last flood, Flash flood we had, was how long is it gonna take this time to get things rolling. People generally have had no time to sort their lives out. You can't take two years out of somebody's life and say, okay. We're coming now. We're going to take care of it. By then you have either moved, given up getting it raised. All of this sort of thing. As I see it, a tremendous amount of time is wasted bureaucratically. Just slows it all up. You wait around and have the time you think somebody is coming but it doesn't come. Money to do the project. I will say – my wife and I decided to raise the house this time because we were told do it or else. It had to be done. You aren't gonna get those services again after six years. So it's been getting raised. We've been in a lot of the pictures in the paper. And a lot of people have driven by to see it and I've talked with a lot of people in the town in the last year. I'm still in a hotel and it's a year later. My daughter is gonna be back soon for work for the summer. I have to tell her we don't have a home yet. We're working on it. You get a lot done but there's a lot that has to be continued to be done. And we're trying. I just don't know what else to try at this point, really. It's kind of limited, I – you know, turned into a one-trick pony sort of thing. During our stay, my wife and I were really excited when we started raised. And when the equipment was brought in and everybody came around, it was just great. We thought, finally. That took a year. Like everybody else who has suffered here, a year is a long time when you are on edge all of the time. I'm not quite sure what the solution is but I know time is a big one. And the time it

takes with the fed and the state and everybody else is a -- it's ridiculous. Why do they not have some Intervention at six months, five months. The hope of that is very important through getting through this. The hope that somebody is coming. Someone is going to bring something, financially and help to get out of this hole. This makes you pay a lot of taxes for a lot of things. You would just think it could happen a little quicker. Anything I might say to -- oh, yeah. Sorry. Time limit. I forgot. That could be my age, I don't know. But like Rich has said and a few other people running this town, they are doing the best they can. They are doing what they can do and they have to wait for you guys to wrap this up quick so we can get some sense of what if -- what you can't do. What you have is a tough job, I think. But you guys are some of the best dancers I've ever seen. -- and you haven't even moved an inch. You haven't moved an inch. But you know exactly what to say at the right time and it's all --all right there. I'm still trying to catch up on the last two slides. That was a while back. It's a lot of material. Good dissertation material I would think in some kind of college set up. That's pretty much I have to say. The raisers that we're using is the one over there. They've done an excellent job getting the house where it needs to be. We have a new foundation. Now we have to slow down. It's money. It's that age-old issue -- money. Thank you.

DCA Response: Thank you for taking the time to share your concerns and frustrations. The State recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to developing and implementing mitigation programs that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. The federal disaster recovery funding process in the United States is complicated and often delayed. The State is working as fast as possible to meet all the federal requirements and prioritize assistance for impacted survivors who have not started or have not yet completed their recovery. The state of New Jersey was allocated funding to recover from Hurricane Ida by the U.S. Department of Housing and Urban Development (HUD). Congress authorized this one-time funding for New Jersey and other states to recover from disasters that occurred in 2020 and 2021. No new taxes will be levied as a result of this funding by the state. The proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The State will prioritize unmet needs within HUD-identified and State-identified "most impacted and distressed" (MID) areas which includes Somerset County. The timing of fund distribution will be addressed programmatically. While the State recognizes the importance of expediency, it also understands that procedures must be in place to prevent waste, fraud and abuse. The State will work to streamline programs to reduce red tape. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

104. **Public Comment:** I've been a resident of Manville since 2013. So Irene was my first. I lived in the valley at the time. Got out of there real quick. Moved to the other side of town now on Duke's Parkway about a block from Duke's and we get hit again. Devastating, to say the least. It's nothing short of being in a movie like ""Dante's Peak,"" except it is water. The young lady over there shared her story about her children. My son will never be the same. I remember him going into football practice a week later and the first thing he asked me, mommy, how can I go fun at football? All of these families need our help to dig them out? Not something that I need to care about. (indiscernible) this is business to you and the government. I get it. I get it. But we're begging. It's been a year and we're still -- need the

help now. I think there's people waiting from hurricane Irene on that Blue Acres' list from, you know, from then. How come they didn't get lifted or bought out yet? We can't wait another ten years. We need it now. The other thing is, you know, fortunately, and unfortunately, I was blessed to buy my house cash with my 401(K). I didn't have to get a mortgage. With that said, I had flood insurance, I had car insurance, homeowners' insurance. What I didn't know is the flood insurance doesn't automatically renew like your auto and homeowners does. So when household hit, I didn't know I didn't have flood insurance. With not having flood insurance, I had no assistance from FEMA, had no assistance from SBA. So, again, we depleted our 401(K), my husband and I. Still not done and now we have a mortgage. Now we can't afford to live every day. What do we do? Because we had no flood insurance now, we have no options at all? Is that what I'm hearing? We need help.

DCA Response: Thank you for taking the time to share your concerns and frustrations. The State is committed to reducing barriers for homeowners still struggling to recover by helping to reconstruct, rehabilitate, elevate, and mitigate their storm-damaged homes. We understand that there is tremendous unmet need for homeowners that did not have flood insurance or federally backed flood insurance. The proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The State will prioritize unmet needs within HUD-identified and State-identified "most impacted and distressed" (MID) areas including Somerset County. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. In the draft Action Plan, the State identified buyouts of flood-prone properties among its long-term solutions to housing needs. The proposed Blue Acres Program is a voluntary buyout and incentive program that will be administered by the New Jersey Department of Environmental Protection (DEP). Buyouts may include acquisitions of properties located in a floodway, floodplain, or other Disaster Risk Reduction Area that reduce the risk from future flooding. In addition to the Ida Action Plan each program will have detailed guidelines that will provide procedures for assessing reasonable costs, cost effectiveness, and other parameters to make sure that individual households are able to recovery from the storm sufficiently. These measures are put in place by DCA to assure that the CDBG-DR funds are used appropriately and efficiently so that the maximum number of eligible households can be assisted.

- 105. Public Comment:** On September 2, or 1st, I was home with my three kids, two dogs and watches the river flood gauge as it approached near 27 feet. And I managed to pack up the kids, two dogs in a minivan, knock on a couple of neighbors' doors and flee to my father-in-law's house in Baskin Ridge, not knowing what I was going to come back to. That was one year ago. We were moved to a couple of different hotels. I ended up buying an RV because I couldn't find a place to rent. I have an RV. This trauma from the flood broke up my engagement. I'm now a single father of two toddlers living in that RV and we are still not back in my home. I've not started anything in my home yet because it doesn't make sense to rebuild my house, cross my fingers, and hope that it doesn't happen again while I'm waiting for you guys to get your act together and give me money in hand to elevate my home. I had no content in my flood insurance policy. I didn't realize that. I lost all my furniture, all my appliances. There's no need for me to rebuild as is and wait for you to elevate me to have to

redo this all over again. It doesn't make sense. So my question to you – there needs to be what's called acceptable activities, things I can do that don't disqualify me from getting the grant money so I can use some of that money from the insurance company to elevate my house and to start to rebuild now while I'm waiting for you guys to get these programs in order. It's not fair. I'm in limbo. I was told I can't start anything on my house until the grants come out as far as elevation because I would be disqualified for the grant. The flood insurance is not enough to cover what I need to rebuild either. I'm living in an RV with two toddlers. I'm back in my driveway in Manville. I paid to get the plans done to elevate in hopes that I can start my project over the summer. I moved the RV with a campsite to the kids. Nothing has happened. I moved back down to the driveway in Manville. I'm not going to pay for a campsite again. I only paid for the campsite in hopes that I can elevate and start my project. But I'm not going to rebuild my house as is and cross my fingers and just hope to pray to God it doesn't flood again. In the meantime, you've forced all of my neighbors on my block to do that. What happens next week? We have two hurricanes in the Atlantic and two more are developing. The one in Georgia was not a hurricane. It was a really bad rain storm and it was destroyed. That doesn't make sense. I want to elevate first and then rebuild my house so I don't have to replace everything all over again. Change the process if you cannot provide reimbursement. Why isn't the commissioner of HUD here? Why isn't the commissioner of HUD here or the people making the decisions above you here to listen to us?

DCA Response: The State is committed to reducing barriers for homeowners still struggling to recover by helping to reconstruct, rehabilitate, elevate and mitigate their storm-damaged homes. The proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The State understands there is a need for reimbursement. If funds are available after addressing the unmet needs of those residents whose properties remain unrepaired, the state will re-evaluate reimbursing homeowners for prior repairs. The State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The program should open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

106. **Public Comment:** I'm the Environmental Justice Policy Associate with the New Jersey LCV, the statewide political voice for the environment. Thank you for holding these public sections on hurricane Ida action plan which will determine how the DCA spends over \$228 million that will help households recover from Hurricane Ida. In the last five years, the US has experienced more than 500 billion in losses directly from climate-fueled weather disasters. Without Intervention, it will only get worse. We are already experiencing declining water supplies, reduced agricultural yields, health impacts in cities due to heat, wildfires and flooding. And erosion in coastal areas. All of these disasters share a common resolve. More intense and more frequent storms met with fewer open spaces, the naturally polluted from runoff and we must remedy the ongoing damages brought upon by Hurricane Ida. While employing measures that prepare New Jersey for the next big storm which we know as the commissioner mentioned will not be once every 100 years but once every five to ten years. We have a once in a generation opportunity to use funds from the American rescue act –

plan act to make critical and long overdue upgrades to our water systems without imposing on affordable increases in water and sewer rates and property taxes. Governor Murphy and the state legislature have the opportunity to expand funding by leveraging an additional 1 billion from (indiscernible). Our organization recommends two investments of 500 million in 202 it towards clean drinking water and 2023 towards flood and climate resilience. The additional funding would help make New Jersey a natural model for clean water, families affordable and good jobs and infrastructure. While planning for the future, we must use every tool in the toolbox to make us a stronger, fairer and more resilient state. We call on the administration to immediately release the New Jersey protecting against climate threats or NPAC rules. Updated NJPAC rules would prevent the approval of new projects in areas that we know are unsafe. By updating our stormwater and flood data to meet the reality of today's rainfall data. We must prevent the tragedies seen in Hurricane Ida where New Jerseyans lost their homes and lives due to flooding. A release of the PAC rules would make them effective immediately, taking action today to prevent future losses. Storm season is here, as people have mentioned. We cannot continue to repeat preventable, tragic loss of life year after year. We must protect the lives, health and property of all New Jerseyans especially those most vulnerable. Thank you.

DCA Response: Thank you for taking the time to attend today and for your work on the NJ Environmental Justice Policy Association. The State recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. In the draft Action Plan, the State identified buyouts of flood-prone properties among its long-term solutions to housing needs. The proposed Blue Acres Program is a voluntary buyout and incentive program that will be administered by the New Jersey Department of Environmental Protection (DEP). Buyouts may include acquisitions of properties located in a floodway, floodplain, or other Disaster Risk Reduction Area that reduce the risk from future flooding. In addition to the Ida Action Plan each program will have detailed guidelines that will provide procedures for assessing reasonable costs, cost effectiveness, and other parameters to make sure that individual households are able to recovery from the storm sufficiently. These measures are put in place by DCA to assure that the CDBG-DR funds are used appropriately and efficiently so that the maximum number of eligible households can be assisted. The State will prioritize unmet needs within HUD-identified and State-identified "most impacted and distressed" (MID) areas including Somerset County. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks.

- 107. Public Comment:** Good evening. We're homeowners in Hunterton County, but we unwillingly and regretfully share a common theme with the rest of the people here. We've been flooded multiple times. The – people in governmental programs may or may not understand the level of residual anxiety that comes from this. Probably no one in Manville who doesn't know what a flood gauge is now. Yesterday, the Delaware River went up 7 feet. I live looking at Noah. One of the things I want to really enforce is a lot of these programs are reactive and they take away the ability – and I want to commend the gentleman who just spoke before – he's trying to be proactive. These programs when they don't reimburse people for the cost of developing plans now, they have to get those plans approved by the municipality before they can even build. So this delay is not just you get the money day one and you can start your construction. This delay pushes things out months and months further. Pennsylvania, for example, has taken the same funding. They are already putting

money out and they've been putting money out for months. Here in New Jersey, we're way behind for some reason. I can't really understand it. But your process for application on this round of funding, you are saying, is going to be forthcoming when?

DCA Response: Unfortunately, as you are aware repairs completed prior to the start of the housing programs described in the Ida CDBG-DR Action Plan are not currently eligible for reimbursed. However, if additional repairs are needed, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The State understands there is a need for reimbursement. If funds are available after addressing the unmet needs of those residents whose properties remain unrepaired, the state will re-evaluate reimbursing homeowners for prior repairs. The State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Hunterdon County. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The program should open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 108. Public Comment:** Hi. My name is (redacted). I'm the mayor of Montgomery Township, and I am very sorry to hear for everybody who has suffered such a loss. We had smaller amount of losses than certainly Manville did, but we had flash flooding that from a municipality it took out half of our police force – I mean the cars and sewer system but that meant nothing compared to the homes and our families. And we met with, I would say, at least 25 of them. And every single one of them said they wanted to get bought out. They were traumatized. Every single one. So I would hope that they would more money towards buying people out when they want to go because we know they are in flood zones and it will happen again. Please put money towards that and, again, fixing the process so people can get reimbursed and the point for infrastructure can come through other funding as well. There's a lot of money that's coming from the Federal Government for infrastructure. So I hope that more money gets moved to the people that need it right now.

DCA Response: The State recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. In the draft Action Plan, the State identified buyouts of flood-prone properties among its long-term solutions to housing needs. The proposed Blue Acres Program is a voluntary buyout and incentive program that will be administered by the New Jersey Department of Environmental Protection (DEP). Buyouts may include acquisitions of properties located in a floodway, floodplain, or other Disaster Risk Reduction Area that reduce the risk from future flooding. Blue Acres has already engaged with residents and the Township of Montgomery. Several homes are in consideration for a buyout with FEMA grant funds. The State understands there is a need for reimbursement. If funds are available after addressing the unmet needs of those residents whose properties remain unrepaired, the state will re-evaluate reimbursing homeowners for prior repairs. The State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas including all of Somerset County. Programs should begin to open for applications

in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 109. Public Comment:** Good evening, everyone. My name is (redacted) – from the borough of Millstone. I've been through way too many of these storms. I live across the street from the River. I've been flooded repeatedly. The last – I lifted my house. You see what happened to my ankle? A lot of steps. Think about it when you get older. You lift the house. You want to buy an elevator? Anyway, that's one bone of contention. The other thing is as the other lady just spoke of that they had the flooding and the one flood gate was blocked by a New Jersey transit train by the Bridgewater Ball Stadium. I hate to think what would have happened if that train wasn't there. So like they are saying, when the Army Corps does these things, there is the Greenwork flood control project. That puts us all under water. How can we address that, not tomorrow. Immediately as soon as possible because, guess what, next flood, that train might not be there. We might get really – people that never flooded before, you know, half – Millstone is a small town. That water could take out many more homes in Millstone. The other thing is – I lifted my house after Irene and it took me a couple of years to get through it. There was a grant for 20 homes. It was only – it was 600,000, 700,000. The mayor of Millstone is over here – and thank you for coming, [redacted]. Appreciate it. The lift cost me \$250,000. I got a grant for \$100,000. I'm retired on a fixed income. It cost me a lot of money. The other thing is the way FEMA works, their numbers, their magic, I lifted my house. Guess where my flood rates went? They told me they want \$17,000 after I lifted my house. I gave them the elevation certificates. They are just playing games with us. And, you know, so for this last flood, for Ida, I was under insured. My house was lifted. I was in Maine. And it took me two days to get home. I got home. I had three feet of water in my elevated house in the crawlspace. So my main living area was saved. You know, I had a lot of stuff down there I threw out. I had a small flood claim. Fortunately, I have enough flood insurance to cover my small claim even though I lifted the house. The other thing is, as these floods get bigger, we overdevelop. They close the floodgates. We get jammed with more water. There was another neighbor up the street while some of their foundation was undermined. We gotta do something. That's all. That's all I have. Thank you for your time, everybody. I appreciate it.

DCA Response: Thank you for taking the time to attend and share your concerns. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. In the draft Action Plan, the State also identified buyouts of flood-prone properties among its long-term solutions to housing needs. The proposed Blue Acres Program is a voluntary housing buyout and incentive program that will be administered by the New Jersey Department of Environmental Protection (DEP). Buyouts include acquisitions of housing properties located in a floodway, floodplain, or other Disaster Risk Reduction Area that reduce the risk from future flooding. Each program in the action plan will include consideration of future threats as described in the mitigation needs assessment. DCA will be incorporating resilient building techniques into each construction project. Programs will open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 110. Public Comment:** My name is (redacted) (indiscernible) the Policy Director for the (indiscernible). Everything I am going to say, I can't even compare to everyone who has gone through has testified today. It's heartbreaking to hear people's lives just devastated and the - a year later, they are still devastated. There's – as you said, there's not enough money here

to rebuild. And there's not enough money in the world to put people back the way they were before Ida. So we gotta stop doing things like we've been doing. You know, I cannot talk about the housing. I'm not an expert in that. But as a watershed institute, water is our area. So planning an infrastructure. There's money as the mayor mentioned to rebuild infrastructure. This plan had a lot of really good information. Some of it was 60% – 67% of New Jersey's housing was built before 1980. That means 67% of that housing, most likely has no stormwater management because before 1984, New Jersey didn't require it. And since 1984, we require it but it's inadequate. We don't maintain what we build. We let it fall into disrepair. We don't update our standards. So we're building things today. We are approving things today that are outdated already and cannot handle the storms we're experiencing, not only the storms we'll experience. You've heard multiple people testify that of this has not been the first flood they suffered through. We cannot continue to allow our development patterns to ignore reality. We cannot allow just unfettered development one town by another without acknowledging that we all impact each other. And this plan allows and will encourage towns to work together for regional planning. Somerset County is starting to talk about it. I hope to be part of that process. We at the watershed is working with the Stonybrook Towns to do that is only through regional approaches, funding that will help that to do that. We need to rebuild that old stormwater infrastructure that's not been maintained, to naturalize it so it actually deals with volume, and not just the rate of runoff because all it does it push that run – that rain somewhere else. Manville, Millstone, Somerville – (indiscernible). You name it, somewhere is going to get flooded. We not storms are going to get more intense and we need to start dealing with that. New Jersey has a bunch of tools. This money will help towns to plan. Hopefully, there are teeth in here to require towns to work together so that the impervious cover on the edge of one town is not flooding out the town below it. We also have tools that are sitting, you know, on the shelf ready to be released or are being built so we can require developers to build to today and to the future. We all know that we are experiencing more storms and those storms are occurring in different patterns and more severe, but yet, we still allow development to occur to ignore that. We still allow development to occur in places we know are flooding and we cannot do that because in a week from now, two weeks from now, we're gonna have another storm, a year from now. In a year from now, we'll be back here wondering what to do with a bunch of money that won't be enough and we cannot continue to do that. So I encourage everyone here. I encourage all of our elected leaders to work on planning. Let's stop doing dense development in floodplains. Let's stop doing dense development in areas that flood. Let's have better planning, better zoning, stronger stormwater management so that hopefully, we're not here in a year or two years or three years. We can minimize it. We may never eliminate it. But we can do our damndest to minimize it. And I appreciate everything that you guys are doing. I appreciate everyone who came out here and put it all out there because this is difficult. And we have to do better. So thank you.

DCA Response: , Thank you for taking the time to attend and share your concerns. The State recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to developing and implementing mitigation programs that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. The state of New Jersey was allocated funding to recover from Hurricane Ida by the U.S. Department of Housing and Urban Development (HUD). Congress authorized this one-time funding for New Jersey and other states to recover from disaster that occurred in 2020 and 2021. The federal disaster recovery funding process in the United States is complicated and often delayed. The State is working as fast as possible to meet all the federal requirements and prioritize assistance for impacted survivors who have not started or have not yet completed

their recovery. The CDBG-DR program is geared to assist in long term recovery and the programs in the Ida Action Plan detail programs for communities, homeowners, and renters. The State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. In the draft Action Plan, the State identified buyouts of flood-prone properties among its long-term solutions to housing needs. The proposed Blue Acres Program is a voluntary housing buyout and incentive program that will be administered by the New Jersey Department of Environmental Protection (DEP). Buyouts include acquisitions of housing properties located in a floodway, floodplain, or other Disaster Risk Reduction Area that reduce the risk from future flooding. Currently, the Ida CDBG-DR programs do not include acquisition for non-housing properties. Additionally, the funding for the Resilient NJ program will support local governments to establish a comprehensive and community-led approach to their current and future vulnerabilities. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 111. Public Comment:** Hi I'm (redacted). I'm a resident of Manville. What the previous gentleman said makes of a lot of sense. I don't know how we get to that. I wanted to speak about prevention. All of these people suffered greatly. We need to help them but we also want to prevent the next major flood. A number of years ago, the Army Corps of Engineers did a study after one of the last floods and they said the number one thing they thought would help would be dredging. So we had more better runoff of the water. But it was going to cost a lot of money so it didn't happen. So is that something that's in consideration that we can use some of this money to do because, you know, raising houses is fine. It's not gonna keep the town from being under water. But the other solutions don't really prevent us from flooding. You know, raising house, buying out a handful of people is not going to stop the town from being under water. And that seems to be where we should be putting the money.

DCA Response: The State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas including Somerset County. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. In the draft Action Plan, the State also identified buyouts of flood-prone properties among its long-term solutions to housing needs. The proposed Blue Acres Program is a voluntary housing buyout and incentive program that will be administered by the New Jersey Department of Environmental Protection (DEP). Buyouts include acquisitions of housing properties located in a floodway, floodplain, or other Disaster Risk Reduction Area that reduce the risk from future flooding. Each program in the action plan will include consideration of future threats as described in the mitigation needs assessment. DCA will be incorporating resilient building techniques into each construction project. Programs will open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 112. Public Comment:** I live here in Manville. I think everybody here is kind of sick and tired sitting through these presentations. We all want to know where the money is. So even though -- you know, you have to follow your own protocol, I know as a first-time homeowner,

who bought my house two months before the flood, lost everything. Okay? I don't know why I paid movers to put my stuff in my garage when I was trying to paint the interior of my first home for it all to be put out on the front of the curb and my life to be out there for every single person to see and gawk out and take videos of that we all know have occurred. Okay? The state didn't come in here and police properly. I had to stay up all night long to make sure my personal possessions were not thumbed through. You guys need to get with the program. You know why? Everybody here is suffering and nobody is going to hold them accountable. But you have to get us up here to share our frustrations a year later because you cannot get with it. It's absolutely disgusting that I still don't have kitchen cabinets in my house, okay? And people are still living in hotels and you are all sitting up here showing us something that has to go before HUD that's not gonna even have an application until the beginning of next year and you are all sitting here comfortable while we're here in complete disrepair. It's disgusting. Every single one of you should be ashamed of yourselves for not getting here sooner. And I don't care because – let me tell you something, every single one of us here is in need of help. There's a gentleman here that is with two toddlers in an RV. Do you know what it is like to be in an RV? Do you know what it is like to be in a hotel for six, eight, 12 months? It can really get to your head. I think that everybody here needs to understand the urgency of getting people the money that they are rightfully entitled to. To needs to happen now. Not six months from now. And just because I have a wonderful mayor here and – between both of – you know, where I'm standing that are advocating for their residents that you all have to sit here and go through this whole thing while Manville has basically been forgotten. Manville has been forgotten whether you all want to accept it or not because we would have help sooner. And I wouldn't have to be standing up here having applause because I'm getting to the point and I'm willing to address you guys. Now, I would hope that people who are entitled to these benefits are not put through the red tape of trying to get things and being told they are denied or not eligible or anything to that effect because that causes nothing but frustration and wastes time. How do I know it's not gonna flood in two weeks? How do I know that my house isn't gonna be in complete utter disrepair again? People need to understand the sense of urgency and it needs to happen now. Now, now, now, now, now. And you need to tell governor Murphy and you need to tell the commissioner that they need to understand that this is imminent. It can happen again. The development keeps going and going and going and we still are ravaged here from the storm one year ago. And you all should understand there are people here who are suffering. Suffering like myself and everybody else here who has been through the ringer with your dopey process. I hope it will be easier but I highly doubt that.

DCA Response: Thank you for taking the time to share your concerns and frustrations. The State recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to developing and implementing mitigation programs that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. The federal disaster recovery funding process in the United States is complicated and often delayed. The State is working as fast as possible to meet all the federal requirements and prioritize assistance for impacted survivors who have not started or have not yet completed their recovery. The State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Somerset County. The timing of fund distribution will be addressed programmatically. While the State recognizes the importance of expediency, it also understands that procedures must be in place to prevent waste, fraud and abuse. The State will work to streamline programs to reduce red tape with programs beginning to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

113. **Public Comment:** Let my speak. I'm handicapped. Let me say that -- I'm thankful I can be here. (indiscernible) above the first floor. Eight feet above the flood -- (indiscernible). I was able to stand there above the water for six hours or eight hours and being rescued by the (indiscernible) and I was very worried about people coming to my house to rescue me because they endanger their lives. (indiscernible). I would say that my house was been in flood over five or six times already since 1970s. The cost of the rebuilding of my house should -- (indiscernible) need to buy my house at this time. Those are our taxpayers' money. We pay them money but we're not getting paid back. Why do we spend money again and again to make it happen? (indiscernible). I'm happy because I'm about to sell the house with my neighbor (indiscernible). I'm happy I didn't sell the house at the time of the flooding (indiscernible). Unless I climb on the bed, I'm dead. Just happy to be here. Proactively looking for not only volunteers but the -- (indiscernible). (indiscernible) wrote an article to the newspaper saying this should not happen again. I do not want my next person if I elevate my house.

DCA Response: Thank you for taking the time to attend the public hearing. The State recognizes that Ida had a devastating effect on households and is committed to helping them recovery by offering a wide range of housing programs for both renters and owners. The programs described in the Action Plan are to facilitate long term and resilient recovery. From homeowner and renter programs to infrastructure the plans to rebuild stronger. The planning and buyout programs are designed to mitigate against future disasters by planning a more resilient recovery as well as making the best use of the land while considering natural hazards.

114. **Public Comment:** I also live in Manville. I have quite a few questions or points that I would like to make. I'm a little scattered because I'm taking in all of the feedback that we've been here. One of the questions I do have is with the Blue Acres' program, why can are some of the requirements that homeowners need to rebuild to a standard of living if the homes are only going to be knocked down? I mean, the repairs have to be made for a livable condition through the program and then the houses will be knocked down, correct? That's no longer a requirement? Because from what we've seen that was a past requirement or that's what people have been told. Secondly, why do Blue Acres' houses once they are acquired by the state, why can't anything be done with that space? Ideally from an environmental perspective, planting trees and other things that can build roots into the underground surface will help with future flooding, why can't we do anything with those spaces going forward? Okay. Secondly, I think we also need to have more synergy between the environmental group with the state, with the county and on a much more local level because we have -- when Ida happened, Manville became an island. We get flooded out all around us. We can't get out of town. We have people who stuck in town, outside of town and can't get home and it lasts for days. So we need help environmentally. We need -- Army Corps of engineers, they failed us. They can't help us. Something needs to be done. Eventually, all of these repairs that keep getting down are going to exceed the value of what it takes to dredge the rivers or do any other type of fix, long-term fix that needs to be finished. So what can be done between the state, the federal level, environmental groups -- they need to work together and come up with something that can really help our town and the other communities to -- I'm not saying to prevent but to help be more proactive in terms of flooding in general. We have all -- we have all of the communities around us that keep building and building, and building. They are building all around the border. And they are taking away the impervious surface and when it rains, it will come towards us and we'll become a small island every year. And how do we prevent our surrounding towns from developing around our borders that may not be to future codes to help prevent flooding or waterways from forming?

DCA Response: It is not part of program requirements for Blue Acres to make repairs to the home and then have your house knocked down. Returning flood prone areas back to green space is an eligible activity. Please contact your mayor for further complaints. In the draft Action Plan, the State identified buyouts of flood-prone properties among its housing needs. The proposed Blue Acres Program is a voluntary buyout and incentive program that will be administered by the New Jersey Department of Environmental Protection (DEP). Buyouts may include acquisitions of properties located in a floodway, floodplain, or other Disaster Risk Reduction Area that reduce the risk from future flooding and repairs will NOT have to be made before participating this program. Repair work to a home interested in a buyout can be done at the homeowners discretion while awaiting a buyout or while involved in the buyout process. There is no benefit or penalty to making temporary repairs. Homeowners are encouraged to retain documentation associated with their structural assistance and any clean up or repair work done as it could be requested for review within the buyout implementation process. Returning flood prone areas to natural flood storage and green space is the goal of the Blue Acres program. The State will prioritize unmet needs within HUD-identified "most impacted and distressed" (MID) areas which includes Somerset County.

115. **Public Comment:** I didn't think before 30 years old, my life would be gone before 30. September 2020, me and my husband bought our house. He proposed to me in our backyard. It was beautiful. We got married in our backyard in May 2021 and September 2021, everything was taken from us. Everything was brand-new, from my bridal suite to everything. We were stuck in our house for 15 hours. Couldn't get out of our house. We had to walk through water, the water went five feet up above in our living room. And I'm just appalled by everything. We went through Blue Acres. Blue Acres sent us an offer of \$75,000. What am I supposed to do with that! My house – right now, we owe 311,000 on it. Flood insurance only gave us 90,000, and to top it off, Channel 12 News decided they were going to put our house on the news for everyone to see that is abandoned, that people have been breaking into now. So what am I supposed to do and we can't elevate our house. Our house is connected to another house. I had the floodplain manager come out and tell us that because we're connected to another house and we are so close to the canal river. We're on 12 Greys Place that we can't do anything. We're in the waterway. Our only option is to buy out. That \$75,000 is getting us nowhere. So we don't have an option. And this is just, like, disgusting to me, that this can happen. If everyone is telling me I can't elevate and I can't stay there with – I'm a special education teacher. My students lost me. I have major PTSD, anxiety, everything. I can't work anymore. I'm devastated. I am only 28 years old. This was our first home. You know – the one thing the flood did was make my marriage stronger, I can say that. But other than that, it took everything away from us. Everything. And I want to know what the options are since 75,000 are nothing. I'm supposed to be out of my house until next year at this point as well? Because I can't do that. I'm renting in Edison, I refuse to pay my mortgage. I can't afford that. Who can afford that? No one. That's, like, absurd. That's more than my mortgage. It's awful. FEMA only gave us \$3,000. My flood insurance barely gave us enough to fix our house, if we wanted to, but we can't. Blue Acres was an awful experience.

DCA Response: Thank you for taking the time to attend and share your story and concerns. The State recognizes that Ida had a devastating effect on individuals and households and is committed to helping them recovery. The Blue Acres Program will utilize CDBG-DR funds to support Ida recovery but the State must first have the Action Plan approved by HUD. Blue Acres is the continuation of the successful program funded with federal dollars in response

to Hurricane Sandy. The Ida Action Plan stipulates that post-storm value will be used as a basis for the buyout of properties. However, the state will also offering monetary incentives for qualifying households to provide additional funding to make sure families can successfully move to a safer location out of harm's way. Although the state is prioritizing Low-to moderate (LMI) income households, there is the ability to offer buyout assistance to non-LMI households if funding is available. Thank you for providing your contact information to us. We look forward to connecting about options to provide you immediate assistance.

116. **Public Comment:** My home went under water. I scaled the furniture, shut the electricity off, went into combat mode as the water rose. It was up to my ribs by the time myself and my two children at the time, 9 and 13, and my first language, Spanish-speaking husband, escaped floodwaters. All of this stuff sounds good, but I feel like a lot of it is – a lot of these funds keep going to a quick reactionary force. Okay? We don't have that set up for hurricanes, and I thought like a soldier – I felt left behind like a soldier, mission accomplished, is what was said and left us for dead. In August, I was triggering to being rescued out to – (indiscernible) from our tent city. I relived – I was reliving all of that. Watching them pull Burger King trucks out of the combat zone, I'm quite sure they've got this military complex down so strong. We had cooks in Mogadishu. Those Burger King trucks probably made it to Afghanistan faster than any response to came anybody. We all waited. We waited for days and months. I'm a disabled combat veteran. 2001, while I was at the National Center for PTSD, I was awarded the New Jersey Distinguished Service Medal for ground contact within Mogadishu. Don't mean nothing. I contacted – Somerset County service, one of the wealthiest counties in the nation, Somerset, right there where I raised my hand on a poverty enlistment in 1992 and brought my green card holding mother with me. First – my sacrifices landed me there. My sacrifices don't leave me paying property tax while my kids are set up in a hotel that I saved my credit for a rainy day. I didn't know it was going to rain that hard. But I didn't know I would be homeless. I relived that. I relived that with my children and I hoped that I could save them from some of that, but a year later, my children have post-traumatic stress. Any win here that comes from a military family knows that families also bear the sacrifice of so-called service. So my children have been living with the second-hand smoke of my own combat-related PTSD. When I reached out to – for help to various organizations to include a New Jersey-appointed women veterans advocate in a leadership position, I was sent various text messages. No one would pick up the phone and call me. Text messages to a dramatically brain-injured veteran, while I'm trying to dial every 1-800-number I could think of and my brain was collapsing, It's chronic (indiscernible) Blackbox warning came in 2014. That's a difficult injury to translate. I am alive. And I come here grateful. I come here as a survivor, and you all are survivors. And there's people here that don't feel like living no more and I know about that because 22 veterans a day take an early hat. Okay? Live. We need prevention. If someone who – if I had a team, even a team to dry us out, I know how to save wet pictures now. You soak them. You soak them. You peel them apart. I'm a writer. I'm writing in pencil now. But we were all left behind. There's a better way to do it. We need better services for people with disabilities. We need services for people who don't speak English. We live here in Manville. There's various languages spoken. We have a plethora of various Spanish-speaking folks. No. Are there people here who can't speak English? No. They have a voice, too, and they need access. This stuff is difficult to translate in English. It's difficult to translate for people with disabilities, elderly people. We're also dealing with disaster fall from a storm. It's a lot. That's pretty much what I have to say. I don't know what to say besides – we just – we could do better than we did. I'm trying to put this mic back.

DCA Response: Thank you for taking the time to share your harrowing experience and your concerns about moving forward in the recovery process. As described in the draft Action Plan, the State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Somerset County. The State is committed to long-term safety and well-being of individuals and communities and will work with federal partners, municipalities and other stakeholders in developing and implementing mitigation and resiliency measures that harden New Jersey infrastructure. The state has a Language Access Plan that details how DCA will provide access to individuals with limited English proficiency will have access to CDBG-DR programs. DCA is committed to assisting all eligible households gain access to funding. Additionally, the U.S. Department of Health & Human Services, recognizing that disasters take a great emotional toll on individuals and families, established the SAMHSA Disaster Distress Helpline. If you need additional support, the Disaster Distress Helpline offers toll-free crisis counseling and support. Call them at 1-800-985-5990. Or learn more about common symptoms and risk factors for emotional distress as well as coping tips at <https://www.samhsa.gov/find-help/disaster-distress-helpline>. Note the help is also available in Spanish at <https://www.samhsa.gov/find-help/disaster-distress-helpline/espanol>.

- 117. Public Comment:** I'm a resident of Cranford which was hit quite hard. Not as hard as Manville but quite hard through – (indiscernible) I'm also representing Clean Water Action and a group dedicated to fighting climate change. I know it's not fun to be up there. And you mean well. But you are not getting the job done. Some of these thoughts. Either you or me. What year is it? Anybody? What year is it? It's not 2021? So Ida was a year ago? It wasn't a week ago? No. Wouldn't know it from this chart. Let's look at the chart you handed out. Ida was September 1st, a year ago. It took a few days but that's pretty fast for government work to declare most counties in the state, a major disaster area. The President and our governor managed to get here two days later. And Congress worked with incredible speed for Congress, and two or three weeks later, they appropriated the money, according to the chart. What happened next? Seven months of nothing. Then three months of public engagement. Anybody engaged much in the summer? And now you are telling us that the feds might give us a hard time on day 59 or day 60. So why was the President and the governor here? Was it words or actions? So you have to do more faster. Every step of the way. Have we learned nothing? In dull moments I don't know why, I guess I'm a little sick because I suffered flooding in Irene and Ida. My wife and I are watching a show in Netflix. "Five days at Memorial." Anybody hear of it? It's a hospital in New Orleans who got hit hard by Katrina. Six days out of power. Nurses and doctors euthanized people because they thought it was the best decision when they got mandatory evacuated. And we haven't learned from that. New Jersey organizing project, God bless their work, they've documented, we haven't learned from Sandy. When are we going to learn? When are you going to move fast? When are you going to act? Where is the compassion? Where is the humanity? Stop being bureaucrats. Get off your ass and do the job. The governor last week said it's complicated. Yesterday, he said, look at my environmental record. I've been an environmental lobbyist for 30 years. I'm very familiar with his record. Compared to Christie, pretty darned good but that's like saying you are better than crap. Might get in trouble with my Jay done. Oh, well. Sorry. I'm checking my notes here. Trying to be constructive. We know you are the middle people. You are just the messengers but you are also the deciders. It's unacceptable for you to say, we hand this thing in and 60 days later we find out. Advocate. You need us to tell you, hey, here is a brand-new idea, how about we get to be reimbursed. You are the professionals. You don't know that? You can't think it up? You can't advocate? You can't sticky neck out? For all we know, some of you are flood victims, too. I'm sure there are people high up at DAC who are

flood victims. Get off your duff. You are public service. Do it. Blame us. Be the messengers for us. Not the messengers that, oh. Gotta wait 59, 60 days and maybe they will say know just like they did to Oregon. That's just on the immediate relief for these people. When are we going to stop makes more of a mess? Anybody know what has – has rainfall been getting worse the last 20 falls? Anybody know? Raise your hand if you think it's gotten worse? How about less worse? All right. The flood maps and the data the state use, guess what the most data was what year? 1999. We're partying like it's 1999, thank you Mike Walt – Jim Waltman for that quote. Do you know what other data we use going how far back? Math question. What's 1999 minus 100 years. 1899. So our flood maps and our rainfall patterns and these wonderful rules that you spoke about that DEP has are based on out-of date information. Governor was right. That's why two and a half years ago, January 31, 2020, he issued Executive Order 100. Ordered DEP to update the rules, proposed them within a year. Adopt them within two years. Two years would have been January 2022. You know where those rules are? Stuffed in a political shelf in the governor's office because he changed his mind about moving them. It was very recently, actually. In May, the DEP said we're going to adopt emergency rules within a few weeks. Go into effect immediately. We are going to update our flood maps and require builders to hold back more stormwater. Guess what. The developers who make money building houses in harm's way didn't like that idea. So now we're stuck. Despite promises over and over again. So get relief to these people and get the balls to say no to developing the wrong places and give the relief so that we can help folks that need help. We can learn from past miss takes and stop repeated them. I apologize for going over.

DCA Response: Thank you for taking the time to share your concerns and frustrations. The State recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to developing and implementing mitigation programs that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. The federal disaster recovery funding process in the United States is complicated and often delayed. The State working as fast as possible to meet all the federal requirements and prioritize assistance for impacted survivors who have not started or have not yet completed their recovery. The timing of fund distribution will be addressed programmatically. While the State recognizes the importance of expediency, it also understands that procedures must be in place to prevent waste, fraud and abuse. The State will work to streamline programs to reduce red tape, while also providing for robust protections against waste, fraud and abuse.

118. **Public Comment:** I'm from South Plainfield, New Jersey. I had 12 feet of water in my house this past storm. It wasn't the first time. You guys are kind of young so you probably don't remember in the early '70s when the Army Corps of Engineers told us that, yes, we're supposed to dredge all of these streams and waterways around here to fix everything because people died in a storm and, you know, we're not gonna have that happen again. That was in the early '70s. The problem is no one does anything. The lady that was up here before and said about the prevention. In New Jersey, we don't do prevention. We don't fix the problem. We do something after the problem. But – and that's never enough anyway. You guys know what the Federal Government does. FEMA changed their rules. That's why in 2010, people got money from FEMA during the flooding. This last year, it was a different set of rules. So they didn't get the – to fix their problem the way they should have. The Army Corps of engineers was supposed to dredge. Maybe it wasn't feasible for them to fix the problem. But the problem if they would have dredged would have been fixed. But now you are talking 50 years ago and in South Plainfield, our water price rises all of the time because the silt under the waterways keeps getting higher. Again, we could sit here and you could talk

about all of these programs and to be quite honest with you, it's government bureaucracy and you are going to sit there and say, well, if HUD does this – you know, we pay HUD. We pay everybody. All of the people in this room pay their taxes and if they didn't pay their taxes, they would be in jail. All of these programs are based off money that we've paid over the years. No one wants to hear about oh, well, if they do this or if they do that, it's just not feasible for us. The people have problems. They need to get them fixed and that's where your programs don't fix the problem. Don't fix the prevention of the problem and this is just going to keep going on and on and on. And I don't know – you know, I mean, you could sit there and talk to HUD and you can sit there and talk to FEMA, but they are not doing the job. And that's where your problem comes in. I'm sorry. To me, I mean, I see 12 feet of water in my house and I have to fix it and I have to pay for it and people say, well, you have to do this and you have to – all of the politicians come around and they look and say, oh. I feel really bad. Yeah, okay. Good. But I'm still paying for it. Unfortunately, you need to streamline what's going on and then you need to go back to square one and figure out a prevention thing so that the stuff doesn't happen over and over and over because over 50 years, okay, we've had this happen a lot. And it wasn't one of these things where, okay, you know, it's 100-year storm. It's never 100-year storm anymore. And now it's gonna get worse and now in the next five years from now, we'll probably get hit again and we'll be working on what happened last year. I don't know. To me, it doesn't make any sense. Again, you know what I was in business for 450 years. I owned businesses for 40 years. If I did the things that the government does, I would be in jail. I just don't get it.

DCA Response: Thank you for taking the time to share your concerns and frustrations. The State recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to developing and implementing mitigation programs that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. The federal disaster recovery funding process in the United States is complicated and often delayed. The State is working as fast as possible to meet all the federal requirements and prioritize assistance for impacted survivors who have not started or have not yet completed their recovery. The State is committed to long-term safety and sustainability of its communities. The timing of fund distribution will be addressed programmatically. While the State recognizes the importance of expediency, it also understands that procedures must be in place to prevent waste, fraud and abuse. The State will work to streamline programs to reduce red tape. The program will open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

119. **Public Comment:** Good evening. (indiscernible) fourth flood, lost everything. House is being bought out. We're going to condemn it. Please don't involve the Army Corps of engineers to do anything. We stood with them in '99 and it sounded great. They are going to do whatever they can. They are looking into it. Manville will pay \$6 million to have some kind of a research done, 2011, Irene hit, what I heard in '99, I heard again in 2011. I don't know who we could get to help Manville besides stopping all of the building, but there has to be something. As a teacher, if I went back to the principal and said there's nothing I can do in my class to help, I would have gotten fired and we paid \$6 million to the Army Corps. We can't do anything, you are not cost-effective for us to do anything. Truly, where do we look or who do we get to actually help the town? I mean, I guess that's where we are now. I mean, it would have been great to have all of you young guys around when the Army Corps was around. I love your voices. It was nice and strong. But really, that's where Manville is unless we can stop any of the building, unless – we put walls around Manville. I don't know. But

there has to be someone who want – who wants to live in Manville? I do? I grew up here. I wanted to die here. Almost. The flood got close. But we had to move. But I moved into Manville. So I'm not leaving here until they carry me out. But yeah, if we could just find some other way or someone that could help the town, truly help the town. And thank you for being here.

DCA Response: Thank you for taking the time to share your concerns and frustrations. The State recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to developing and implementing mitigation programs that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. In the draft Action Plan, the State identified buyouts of flood-prone properties among its long-term solutions to housing needs. The proposed Blue Acres Program is a voluntary buyout and incentive program that will be administered by the New Jersey Department of Environmental Protection (DEP). Buyouts may include acquisitions of properties located in a floodway, floodplain, or other Disaster Risk Reduction Area that reduce the risk from future flooding. In addition to the Ida Action Plan, each program will have detailed guidelines that will provide procedures for assessing reasonable costs, cost effectiveness, and other parameters to make sure that individual households are able to recovery from the storm sufficiently. These measures are put in place by DCA to assure that the CDBG-DR funds are used appropriately and efficiently so that the maximum number of eligible households can be assisted. The State is committed to long-term safety and sustainability of its communities and will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas including Somerset County. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure. Each program in the action plan will include consideration of future threats as described in the mitigation needs assessment. DCA will be incorporating resilient building techniques into each construction project. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 120. Public Comment:** I'm in the valley. I don't know what I was going to say coming up here. But I think hearing the other person up here who is – get offered 75,000 from Blue Acres is a joke. Across the street was in the process of being in the storm before. Got delayed because of COVID. Was in her house. She should have been out before the flood happened. That house should have been knocked down before this happened. It's still up. We had – my husband and neighbors had to – the mayor was great and – the Town Council was stuck because the Federal Government not taking action to knock the houses down faster and now areas have rats. They are this big. I thought my neighbor was making a joke until I saw them coming out of someone's garage as we were talking to another neighbor who went to check on his mom. They run across the street. I watched two of them play across the one neighbor's house and run across the street. My other neighbor thought I was joking. She thought my husband was playing a joke on her. That house should have already been knocked down. And Blue Acres, immediately knocked down. The house is getting broken into. They are abandoned. Other houses over by the bridge, I could see their foundations still wide open, probably rats coming in and out of that, too. But no, we're gonna wait and – how long? Longer than that. I kept getting denied by FEMA. And I was belittled here, told by that guy, standing up there saying, you should have done your research that they flood here.

The paper, website everything I used, as the other guy said, I didn't know it was outdated. Outdated. I actually talked to neighbors because my dad's house was flooded because ground water came up from Irene because the proper went out. My sump pump failed. As I clean out that basement of stuff only from 8 inches, I was like I can't even imagine what other people are dealing with, hearing other people who were flooded. Mine was nothing. This is nothing that I'm pulling out of here. This is nothing. I can't even imagine losing more. I didn't lose my furnace. We didn't lose our freezer or washer/dryer, which cost money, or your lawnmower that's sitting out in the garage, too. Found one on the side of the road that we actually brought home. I watched yard sales after the guard sale I would go buy and see, can I use that to replace the things that I had in my house? Chairs, stepladders, people are – everyone will see the free Manville page, we're giving away everything we can free. Other towns are giving a – dishes. Just dishes. I lost things from my parents that I had in the basement that I never got to put through scrapbooks. I took care of my dad for 15 years. 15 years I stayed home to take care of him. Couldn't afford to buy his house. Found a nice, almost house here and I think the town is amazing. I love the small town life. And a town I felt I could be safe in, not going to a crime-ridden area where I would have to worry about getting assaulted or robbed or my car stolen. In a town that – where I could afford the taxes. And then what? You are going to raise my taxes, too, now? Are you going to tell me – give you flood insurance that it you have to pay for but that's not going to cover anything or my own insurance that says, well, no, you didn't put down that you had a sump pump so we're not going to cover anything. Not that the sump pump failed because the water came up too much. And then you are going to come around – they had the program. We got the letters in the mail. They are going to come back and check our houses again, to evaluate our house, probably to raise our taxes again because many people probably did repair their kitchens and bathrooms and everything. So it's going to look all pretty. So now when you come and the feds, oh. You updated your house, so we're going to raise your taxes now. They didn't want to update their kitchen. They didn't have the money to do it. Thank God we were six inches getting into our living house. And raise the house. My husband is handicapped. He uses arm crutches, how is he going to get up and down stairs? My neighbor – a lot of times I stand at the bottom of the stairs and talk to them. And then I was told if I raise my house, I have to pay extra to pay for the electric, the gas, and everything else. (indiscernible) that's it. That doesn't – thank God my neighbor two houses down at 12:30 at night, banged on our doors to wake us up so we can get our cars to high ground in the center of town so we didn't have to replace our cars, unlike other neighbors who they banged on their doors but they didn't wake up. Our neighbor, too, also, he waited in that murky water to rescue the people across the street who were still in their house that should not have been there and rescued them and brought them into his house. He didn't have to do that. That water was disgusting. My first house. I feel humiliated, I don't know if my – my family, oh, I shouldn't have bought a house there. You are an idiot. I felt like a friggin' idiot. I thought I was smart. I did a lot of research. I researched five years before my dad passed away to see where to live. But the engineer guy, I heard they said Manville was not worth saving. I think every life and household is worth saving. You mean like Amazon who built across the water? That's farmland. That's extra where the because of all of those warehouses that they built on the other side of the canal. That should not be there. Nothing should be built within three miles that big by any waterway. And they are still building. If you go down Western Canal Road, I – all. Trees are gone. That tree has helped stopped water coming into Manville. Not anymore.

DCA Response: Thank you for taking the time to share your experiences and your frustrations about moving forward in the recovery process. As described in the draft Action Plan, the State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Somerset County. The State is committed to

reducing barriers for homeowners still struggling to recover by helping to reconstruct, rehabilitate, elevate and mitigate their storm-damaged homes. The proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. In the draft Action Plan, the State identified buyouts of flood-prone properties among its long-term solutions to housing needs. The proposed Blue Acres Program is a voluntary buyout and incentive program that will be administered by the New Jersey Department of Environmental Protection (DEP). Buyouts may include acquisitions of properties located in a floodway, floodplain, or other Disaster Risk Reduction Area that reduce the risk from future flooding. The state of New Jersey was allocated funding to recover from Hurricane Ida by the U.S. Department of Housing and Urban Development (HUD). Congress authorized this one-time funding for New Jersey and other states to recover from disasters that occurred in 2020 and 2021. No new taxes will be levied as a result of this funding either by the state. The timing of fund distribution will be addressed programmatically. While the State recognizes the importance of expediency, it also understands that procedures must be in place to prevent waste, fraud and abuse. The State will work to streamline programs to reduce red tape. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

121. **Public Comment:** I'm the Deputy Director of the Office of Planning Policy and Economic Development with Somerset County. Thank you for being here tonight. Thank you, everyone, for their input tonight. I grew up in Hillsboro right on the Royce Brook I've lived in Somerset and even in union county where I live now we see the flooding that everyone has been talking about tonight. We know that there is an immediate need for homeowners to get what they need to rebuild and recover. Our job is to work with the towns to ensure that future flooding like this doesn't happen again or that it doesn't happen to the extent that it has been happening, and that will only happen with a regional approach to planning. And small projects are part of the solution, like it was mentioned before, filling in vacant Blue Acres, properties with trees, streambank restoration, reforestation, all of that is part of the process that are land use decisions for towns upstream that impact the towns downstream. You know, all of this is part of the solution and, as I said, it really can only happen on a regional scale. It was mentioned once or twice, but the county is going to be working with the towns on this regional approach. We actually have our first kickoff meeting in two weeks with the local appointed – elected and appointed officials and their professional consultants and some other non-profit and academic groups that we've been working with to really look at the issues, as I said, from a wider view. Our hope and our plan for this is to continue working with the towns to prioritize those projects in each of the towns. So that this funding can be used appropriately in the town so that you get, for lack of a better term, your biggest bang for the buck, that we can really see improvements quickly. So we're going to be starting these meetings in a few weeks. We'll be putting information out to the public. I think we'll be looking for public input eventually. We'll looking to the officials to start. But please stay tuned on that. And also, just, you know, I was glad to see the emphasis for the regional approach in the action plan. I would just ask that we advocate for that. We're going to be advocating for that at the county level.

DCA Response: Thank you for taking the time to attend and comment today. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. As you are aware, the competitive application program

addresses unmet recovery and mitigation needs for public infrastructure in HUD-identified and State-identified “most impacted and distressed” (MID) areas including Somerset County. In the draft Action Plan, the State also identified buyouts of flood-prone properties among its long-term solutions to housing needs. The proposed Blue Acres Program is a voluntary housing buyout and incentive program that will be administered by the New Jersey Department of Environmental Protection (DEP). Buyouts include acquisitions of housing properties located in a floodway, floodplain, or other Disaster Risk Reduction Area that reduce the risk from future flooding. Each program in the action plan will include consideration of future threats as described in the mitigation needs assessment. Additionally, the DCA will work with partners in all of the Ida CDBG-DR recovery programs to implement green building, energy efficiency, and storm hazard mitigation measures into the design of funded projects. The State is committed to developing and implementing mitigation and resiliency measures that will lessen the effects of future storm events through the Resilient Communities Program and the Resilient NJ Program. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website. The State looks forward to working with your office to address the needs of Somerset County.

122. **Public Comment:** I am a resident of East Brunswick, NJ. Her primary residence was damaged during Hurricane Ida. She and her husband work from home and raise their children at this residence. They repaired their home after Ida and then submitted the work to their insurance company. Their insurance company directed them to FEMA for disaster relief. They were denied Ida relief funds because of administrative failure to apply within 5 days of the deadline. They applied on January 13, 2022, and January 5, 2022, was the closure date. They submitted a two-page appeal about how they had the birth of their son, were dealing with COVID, and needed to immediately repair their home to prevent mold and make it safe for their children. Their appeal was denied. They disagree with how their case was handled and believe the process should be greatly improved. If more information is needed on her comment, the commentor’s phone number is (redacted).

DCA Response: Thank you for taking the time to comment. The State recognizes that Ida had a devastating effect on households and is committed to helping them recovery by offering a wide range of housing programs. The proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. As described in the draft Action Plan, the State will prioritize unmet needs within HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Middlesex County. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

123. **Public Comment:** Why haven't the Hurricane Ida funds been distributed? Why has NJ not distributed the funds in a timely manner? This Action Plan is not a “Plan” for allocating the funds. No recommendations are made. It is a “Sociology Study” of the various people in NJ, their race, ethnic background, income, etc. No conclusions are reached nor recommendations made for funds distribution. I recommend funds be distributed as follows: 50% relief to homeowners (or tenants) to repair the flood damage to the structure, which exceeds the amount covered by insurance or other programs. 0% (none) to replace lost

property, furniture, appliances, etc. The homeowner or renter should have an insurance policy which covers these losses. Also a FEMA policy will cover Flood Damage to the home. 0% (none) to replace flood damaged automobiles, lawn mowers, etc. The owner should have the comprehensive package in the auto insurance to cover these losses. Also the owner should have moved the auto to higher ground. 50% for Capital Improvements to the stormwater system to reduce flooding and losses in the future. If we don't improve the infrastructure, flooding will be an endless problem. There needs to be an engineering study for capital improvement, to understand the cause and extent of flooding. There also needs to be post flood zone warnings.

DCA Response: The federal disaster recovery funding process in the United States is complicated and often delayed. The State is working as fast as possible to meet all the federal requirements and prioritize assistance for impacted survivors who have not started or have not yet completed their recovery. As described in the draft Action Plan, the proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure. For homeowners still struggling to recover, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. These activities include, but are not limited to, home repairs, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The State is developing the Statewide Housing Mitigation Strategy Tool that will assess the housing stock in disaster-impacted areas. This assessment may include such components as taking inventory of housing by type, risk, accessibility, and other components needed to understand community and regional residential vulnerabilities. The State and local governments and partners can use this tool to make informed development and floodplain management decisions and to target resources toward the greatest need. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

- 124. Public Comment:** We are writing on behalf of our Cresskill students with grave concern for the sustainability and preservation of our district infrastructure and our residential community. We ask you to direct Ida Recovery Money to help our district address the storm damage impact to our operational budget and, to future flood management and prevention for our community. Our Middle School and High School suffered catastrophic damage due to Storm Ida and were closed for an entire school year to be completely rebuilt. For perspective, of the \$83.6 million in storm damage to 49 Bergen County Schools, Cresskill suffered over \$21.5 million which alone represents over 25% of that total. Our budget was heavily impacted by the catastrophe leading to substantial cuts including layoffs for this school year. In addition, a significant threat of flooding to our district infrastructure remains because of the proximity of the Tenakill Brook which runs along the entire eastern side of our MS/HS campus and is clogged with high levels of debris and sediment overrun, easily overflowing and threatening school and nearby homeowner properties every time heavy rains occur. As we approach more hurricane seasons with the prospect of heavy regional rainfall, we request the attention of the Department of Community Affairs to help our community recover and be prepared. Cresskill needs Ida Recovery Money to restore our schools and help manage and prevent future flood events. Thank you for your consideration.

DCA Response: The State is committed to long-term safety and sustainability of its communities and to developing and implementing mitigation measures that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. As described in the draft Action Plan, the proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure in HUD-identified and State-identified “most impacted and distressed” (MID) areas including Bergen County. Additionally, The FEMA Non-Federal Cost Share program will allow local government entities, such as Cresskill, to apply for funds used to rehabilitate damaged systems and/or build new systems. Based on feedback provided during the public comment period, the State added an additional \$1 million to the FEMA Non-Federal Cost Share Program prior to finalizing the Initial Action Plan. This program will begin in the first quarter of 2023. Additionally, the DCA will work with partners in all of the Ida CDBG-DR recovery programs to implement green building, energy efficiency, and storm hazard mitigation measures into the design of funded projects. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

125. **Public Comment:** How did we get here? How do you sacrifice one town (Manville) to save another (Bound Brook)? Manville is a great small town with great potential. It is work saving! It seems like you are just throwing money at the problem rather than fixing it! Over-development needs to stop! Flood maps and watershed tables need to be updated. Perhaps you should establish an emergency/contingency fund. Unfortunately, it is not a matter of if it is going to flood again, its just a matter of when. This way residents would have financial assistance available immediately, not months or years later. Finally. perhaps you should buy out the entire lost valley section of town. You can make it a catch basin/reservoir. The water from the Raritan, Millstone, and Royce Brook could be diverted there. Of course, the town would also have to be reimbursed for the lost property tax revenue. This has been a huge and unfair issue for those on higher ground. They cannot continue to be the only ones to carry the tax burden. Thank you for listening.

DCA Response: Thank you for taking the time to attend the hearing and sharing your concerns. The State is committed to developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure. As described in the draft Action Plan, the State will prioritize unmet needs within HUD-identified “most impacted and distressed” (MID) areas which includes Somerset County. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. The State is developing the Statewide Housing Mitigation Strategy Tool that will assess the housing stock in disaster-impacted areas such as Manville. In the draft Action Plan, the State also identified buyouts of flood-prone properties among its housing needs. The proposed Blue Acres Program is a voluntary buyout and incentive program that will be administered by the New Jersey Department of Environmental Protection (DEP). Buyouts may include acquisitions of properties located in a floodway, floodplain, or other Disaster Risk Reduction Area that reduce the risk from future flooding.

- 126. Public Comment:** This resident is very concerned Lambertville was left out of the Action Plan. Stated that Lambertville has been a victim of flooding through history and is surrounded by the threat of flooding in 3 directions and increasing frequency and severity of storm events due to climate change. The resident also had concerns with the following in the Action Plan: Definitions- The resident stated the Action Plan should also include a glossary and cite the page numbers and to include more detail of more terms. Disaster Damage and Impacts-The resident suggested expansion of the building permits section to include more detail. More detail in the tables for FEMA Property Damage, Point-in Time Count, Sever Storms in MID Counties, State-Identified Critical Facilities in Disaster-Declared Counties. The resident is also concerned that Lambertville was excluded in Table 14: Major Flood Events with Deaths, Injuries, or Property Damage. This person states that all tables have errors and questions all the data in Tables 24 and 25. Another concern is that foundational planning is often neglected to deal with the recurring crises and there needs to be comprehensive examination of flood mitigation or housing needs undertake.

DCA Response: As described in the draft Action Plan, the State is addressing unmet recovery and mitigation needs for public infrastructure in HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Hunterdon County. The county and its residents are eligible to apply to all programs described within the Action Plan. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website. The State is committed to developing and implementing mitigation and resiliency measures that will lessen the effects of future storm events through the Resilient Communities Program and the Resilient NJ Program. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure. The State is also developing the Statewide Housing Mitigation Strategy Tool that will assess the housing stock in disaster-impacted areas. This assessment may include such components as taking inventory of housing by type, risk, accessibility, and other components needed to understand community and regional residential vulnerabilities. The State and local governments and partners can use this tool to make informed development and floodplain management decisions and to target resources toward the greatest need. All data for tables is provided by the sources listed in section 5.4.1 in the Ida Action Plan. The State has considered relevant available data in making funding determinations and will continue to assess its unmet needs and prioritize needs as it provides additional financing to proposed programs or new programs.

- 127. Public Comment:** I lost my car. My son and I were coming from New York to New Jersey through Newark. The car flooded with water with my son and I inside. We thought we were going to die on that day because my car was not high, and the water went up to the seats. The street was like a river with waves. We called 911 to rescue us, but nobody answered our phone call. Then the car went out; fortunately, I opened the roof of the car on time. It was a night of terror, and I was crying, very scared. A Hispanic man that was in the road in a trailer truck stopped and rescued us by pulling out us by the roof of the car and drove us to a gas station. My 14-year-old son and I woke up in that place, we were wet, because the taxis weren't working, and they didn't want to go to that area because of the

flooding. God saved us; I can't swim, and neither can my son. The car was filled with water to the ceiling; it was a very sad day.

DCA Response: This response was translated to Spanish. The State recognizes that Ida had a devastating effect on households, individuals, and communities and is committed to developing and implementing mitigation programs that harden New Jersey resiliency and infrastructure for both long-term and immediate needs. Unfortunately, the loss of personal property can not be covered with CDBG-DR funding.

128. **Public Comment:** Reinforce areas that are prone to flooding. Maintenance of sewer inlets and storm-water sewer to avoid plugs.

DCA Response: This response was translated to Spanish. The State is committed to long-term safety and sustainability of its communities and infrastructure. As described in the draft Action Plan, programs include developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure in HUD-identified and State-identified "most impacted and distressed" (MID) areas which includes Union County. The State has completed a mitigation needs assessment which considered future threats, particularly as severe weather events become more frequent and severe. In this way, the State can ensure that it minimizes vulnerabilities to the impacts of future extreme events through its recovery and mitigation projects and programs. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

129. **Public Comment:** FEMA helped me, but estimated prices are behind of the value of today's rebuilding materials in 2022; it is important to help us with loans and to help the communities by improving the line pipes in the streets to prevent new and major flooding here in Hackensack and other New Jersey cities. Thank you.

DCA Response: This response was translated to Spanish. The State is committed to long-term safety and sustainability of its communities and infrastructure. As described in the draft Action Plan, programs include developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure in HUD-identified and State-identified "most impacted and distressed" (MID) areas which includes Union County. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

130. **Public Comment:** Where the event of the hurricane occurred, I cannot enter into the apartment where I lived. Moreover, we cannot enter inside to look for our belongings; we have been out of the apartments for a long time. If you are interested, this is the address: (redacted)

DCA Response: This response was translated to Spanish. In the Action Plan DCA describes the proposed Tenant-Based Rental Assistance program. Through the Tenant-Based Rental Assistance program, the State will supplement rental housing costs for families impacted by Tropical Storm Ida, thereby making rental housing more affordable. The program provides at-risk disaster survivors with the assistance needed to access stable and affordable housing while they work toward their long-term recovery. As a direct result of public comment like yours the state is allocating additional funding toward the program. Thank you for providing your contact information to us. We will connect with you about options to provide you immediate assistance.

- 131. Public Comment:** Help homeowners not only to repair the damages, but also with a loan to prevent damages in front of a new storm that could impact them again. For example, preparing dwelling surrounding conditions; installing a pump in the basement; repair and protect the ceiling. Provide advisory to homeowners.

DCA Response: This response was translated to Spanish. The State is committed to reducing barriers for homeowners still struggling to recover by helping to reconstruct, rehabilitate, elevate, and mitigate their storm-damaged homes. As described in the draft Action Plan, the proposed Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes. The State will prioritize unmet needs within HUD-identified “most impacted and distressed” (MID) areas which includes Union County. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. The program will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website. Finally, New Jersey residents are encouraged to participate in the Hurricane Ida Recovery Registration Survey. If you have not yet completed the survey, please take a moment to do so now by visiting the following link <https://nj.gov/dca/ddrm/home/idasurvey.shtml>

- 132. Public Comment:** My house was completely flooded on the first floor.

DCA Response: This response was translated to Spanish. The State The State recognizes that Ida had a devastating effect on households and communities and is committed to reducing barriers for homeowners still struggling to recover by helping to reconstruct, rehabilitate, elevate and mitigate their storm-damaged homes. If you reside in one of the HUD-identified and State-identified “most impacted and distressed” (MID) areas, which includes Union County, you might be eligible for the Homeowner Assistance and Recovery Program (HARP) provides grants to eligible homeowners for activities necessary to restore their storm-damaged homes.. These activities include, but are not limited to, structural and utility retrofits which may include the addition of sump pumps, grading and slope stabilization, and drainage improvements. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website. Please note that New Jersey residents are encouraged to participate in the Hurricane Ida Recovery Registration Survey. If you have not yet completed the survey, please take a moment to do so now by visiting the following link <https://nj.gov/dca/ddrm/home/idasurvey.shtml>

133. Public Comment: I live in the city of Elizabeth. There is an area very close to my home, located on [redacted] that was flooded by the overflow of the Elizabeth River when Hurricane IDA occurred. Since the time I am living in this beautiful city, 3 years, I see with big concern the enormous accumulation of sediments: sand, gravel, silt, clays, etc., I live in the city of Elizabeth. There is an area very close to my home, located on South Second Street that was flooded by the overflow of the Elizabeth River when Hurricane IDA occurred. Since the time I am living in this beautiful city, 3 years, I see with big concern the enormous accumulation of sediments: sand, gravel, silt, clays, etc., downstream of the Elizabeth River, which creates a bottleneck before the river mouth of the Elizabeth River. That issue could be one of the main causes of an enhanced potential flooding over the riverbanks in this sector since the river does not have the needed depth; and it will easily OVERFLOW. I would propose within the Mitigation Plan to DEEPEN THE RIVER CHANNEL, removing the excess sediment accumulated for years, through a DREDGING in the required sectors, or feasible, in order for the Elizabeth River to recover its initial drainage capacity, mitigating the impact of the flooding. Thank you!

DCA Response: This response was translated to Spanish. The State is committed to long-term safety and sustainability of its communities and infrastructure. As described in the draft Action Plan, programs include developing and implementing mitigation and resiliency measures that harden New Jersey resiliency and infrastructure. The proposed Resilient Communities Program provides funding for infrastructure projects such as drainage improvements designed to support communities as they recover from Tropical Storm Ida and work to mitigate future risks. This competitive application program addresses unmet recovery and mitigation needs for public infrastructure in HUD-identified and State-identified “most impacted and distressed” (MID) areas which includes Union County. Programs will begin to open for applications in the first quarter of 2023. Eligible activities will be further detailed in the program guidelines, which will be available on the DCA website.

134. Public Comment: We write asking for your assistance to ensure an adequate amount of funding be apportioned to local entities for the purposes of completing vital and necessary recovery projects in the wake of Hurricane Ida. As you know the unprecedented damage caused by the remnants of Hurricane Ida had devastating effects on countless residents. The magnitude of the storm’s impact is still being felt to this day. In an effort to mitigate those effects Bridgewater and many surrounding towns have engaged in several projects ranging from emergency sewer repairs to roadway repair, to shoring up unstable streambanks and drainage and stream cleaning. The impact is not only a physical one, however, it is financial as well. Thanks to the exhaustive efforts of Township staff, Bridgewater has been fortunate in its ability to fund much of these essential repairs without the need to place further burden on Township residents. Ingenuity and out of the box thinking have also helped lower the Township’s costs by exploring the use of in-kind services to minimize our cost outlay. Unfortunately, all the hard work thus far will not fully cover the repairs that need to be done. Currently, Ida has left the taxpayers of Bridgewater on the hook for almost \$667,000 that cannot be covered by other means. An estimate that may in fact grow once final overtime and other costs are calculated. We know we are not the only Town faced with these difficult

circumstances. Several towns in Somerset County alone would benefit from ensuring these funds be appropriately apportioned for use by local government entities. Thank you for the opportunity to comment on this important topic. We look forward to continuing to work with the State of New Jersey on behalf of our mutual constituents.

DCA Response: New Jersey's Department of Community Affairs (DCA) is in receipt of your letter dated September 16, 2022, describe Hurricane Ida. We understand that the Township has made exhaustive efforts to fund much of the essential repairs following Ida's impacts. However, the Township still has an outstanding need of almost \$667,000 to contribute towards the recovery. The U.S. Department of Housing and Urban Development (HUD) announced that the State of New Jersey will receive \$228,346,000 in funding to support long-term recovery and mitigation efforts following Hurricane Ida (DR-4614). The State is working diligently to finalize all of HUD's Ida Action Plan requirements to be able to start spending the \$228,346,000 of CDBG-DR funds as quickly as possible. The Township of Bridgewater is located in Somerset County which is one of the seven counties that HUD identified as the "most impacted and distressed" (MID) areas. The other counties include Bergen, Essex, Hudson, Middlesex, Passaic, and Union. The State is required to spend at least 80% of all Ida CDBG-DR funds, or \$182,676,800, to benefit the HUD-identified MID areas. Of the overall allocation, the State is allocating \$58,000,000 for resilient infrastructure programs. This includes the Resilient Communities Program and the FEMA Cost-Share Program. The State will spend at least \$46,400,000 of these infrastructure funds in the seven HUD MID counties which includes Somerset. It is a HUD requirement that at least 70% of all program funds benefit LMI persons or households and the majority of the DCA disaster recovery programs prioritize vulnerable populations. The State will be tracking the funding spent to assist LMI persons or households very closely to ensure funding is allocated appropriately. These infrastructure programs are designed to support communities like Bridgewater as they recover from Hurricane Ida. DCA will engage applicants through a competitive application process based on published ranking and scoring criteria. Communities that lack the resources to complete applications will be provided with technical assistance by DCA or a partner agency. For more information on these programs, please refer to the Ida Action Plan, pages 166-185. We anticipate applications for the CDBG-DR infrastructure assistance to be open in early 2023. The State very much appreciates you taking the time to let us know of your community's continuing recovery needs. The State will continue to work to ensure federal funds are disbursed to the communities as quickly as possible.

135. **Public Comment:** To Whom It May Concern: Legal Services of New Jersey reviewed the proposed action plan for the State of New Jersey – Tropical Storm Ida and makes the following comments. 1. Section 3.5.2 Flood Insurance Requirements, page 117 of plan. The exception guidelines for homeowners who are unlikely to be able to afford flood insurance should be clarified. Explain or state more explicitly that if a homeowner applicant earns less than 120% of AMI or the national median and has unmet recovery needs, they will still be eligible to receive assistance under this program. The Action Plan should (1) state that HUD is allowing this waiver of flood insurance as a prerequisite for receipt of CDBG-DR funds and (2) explain whether homeowners who are approved under these exceptions are expected to obtain flood insurance after receiving CDBG-DR money, and any potential impact on relief in future disasters if they are unlikely to be able to afford flood insurance. 2. Section 4.2 Program Budget, page 127 of plan. The Action Plan proposes a budget allocation of 37% for

programs assisting homeowners, 23% for a program assisting landlords, and only 4% for a program assisting tenants. The Action Plan must provide a larger budget allocation for tenants; historically, LMI populations impacted by disaster are more likely to be renters or transient individuals. Because the CDBG-DR funds are intended to be targeted for LMI and marginalized populations, and the Action Plan states in several places that its goal is to meet those guidelines from HUD, there must be a higher allocation of funding for tenant-based rental assistance. Further, rapid relocation assistance must be clearly covered by the program allocation. 3. Section 4.8.3 How the Program Will Promote Housing for Vulnerable Populations – Homeowner Assistance and Recovery Program (HARP), page 134 of plan. The program must affirmatively prioritize disability access and language access through its implementation and oversight process. The program must also prioritize homes for people needing live-in care. Specific and special needs must be taken into account. 4. Section 4.8.8 Program Maximum Assistance – Homeowner Assistance and Recovery Program (HARP), page 138 of plan. The proposal for no assistance cap is troubling; even with the proposed Phased approach to prioritize LMI and vulnerable applications, there is a real risk that people who are most in-need of assistance from this program will not find out about it when they need it due to lack of publicity, misinformation, and other factors that are always present when attempting to reach the LMI and marginalized communities in NJ. This is particularly important given the stated limitation of allocation. In order to ensure that CDBG-DR funds are used in NJ as they are intended – to the initial benefit of LMI and marginalized communities – the Action Plan should state that DCA will not open the program to a broader applicant pool until a certain percentage of LMI households have been approved for assistance under this program. To this end, the DCA should define specific measures and metrics that need to be satisfied before the program is opened to applicants above 120% AMI – for example, at least 75% of allocated funds must be awarded to applicants below 120% AMI before applicants above 120% AMI may receive funding from the program. DCA should explain specifically what measures and protections will be implemented to ensure that CDBG-DR funds for this program are used as intended. Further, the DCA should actively pursue available methods to obtain real and accurate data on the number of LMI-impacted households that may require CDBG-DR assistance; if that information is already available, it should be published immediately on the transparency website as referenced in other sections of the Action Plan. The numbers of LMI-impacted households requiring assistance and obtaining approvals should be updated at least twice per calendar year. 5. Section 4.8.22 Program Description – Blue Acres, page 147 of plan. As stated, the Blue Acres program is designed to maintain risk reduction and State floodplain management goals. To that end, properties acquired through the BlueAcres program must have restrictive covenants in place prior to transfer in order to protect community and neighborhood stability; investment companies should not be allowed to subsequently purchase those lots and build high-priced housing that exceeds the average home value of the surrounding neighborhoods. The Action Plan should ensure that any subsequent use of the land meets the stated purposes of the Plan, including but not limited to maintaining risk reduction and floodplain management. Specific guidelines should be developed and requirements imposed that those guidelines be met. Implementation and enforcement mechanisms should also be designed. 6. Section 4.8.51 Program Eligibility – Tenant-Based Rental Assistance, page 160 of plan. Program eligibility appears broad enough to assist applicants in all MID counties (HUD-designated and grantee designated) affected by Ida. This is a comprehensive and well-developed approach to tenant-based rental assistance which appears to take into consideration the length of time that passed between Ida

impacting NJ (September 2021) and the timeframe for program launch approximately 12 to 18 months later (anticipated opening in first quarter of 2023). In order to ensure that CDBG-DR funds are used in NJ as they are intended – to the initial benefit of LMI and marginalized communities – the Action Plan should state that DCA will not open the program up to a broader applicant pool until a certain percentage of LMI tenant applicants have been approved for assistance under this program. To this end, the DCA should define specific measures and metrics that need to be satisfied before the program is opened to applicants above 30% AMI. For example, at least 75% of allocated funds must be awarded to applicants below 30% AMI before applicants above 30% AMI may receive funding from the program. DCA should explain specifically what measures and protections will be implemented to ensure that CDBG-DR funds for this program are used as intended. Further, the DCA should actively pursue available methods to obtain real and accurate data on the number of LMI-impacted tenants that may require CDBG-DR assistance; if that information is already available, it should be published immediately on the transparency website as referenced in other sections of the Action Plan. The numbers of LMI-impacted tenants requiring assistance and obtaining approvals should be updated at least twice per calendar year.

7. Section 4.8.58 Housing Counseling & Legal Services, page 163 of plan. The Action Plan is unclear concerning whether money is allocated from CDBG-DR. This section states there is a budget of \$1,000,000, but Table 29: CDBG-DR Program Budget (page 127) states the percentage of budget allocation for this program is 0%. The program states that it will fund legal services that help impacted residents transition to more permanent housing. LSNJ's statewide Hotline (1-888-LSNJ-LAW) serves as the designated FEMA Disaster Legal Services hotline for FEMA DR 4614-NJ. Further, LSNJ was the legal assistance disaster coordinator for statewide legal services in Hurricane Sandy response, as well. It is our comment and recommendation that any funding for legal services should be directed to Legal Services of New Jersey as the statewide coordinating office for provision of free legal services to LMI New Jersey residents, and as the statewide coordinating office for New Jersey's disaster legal assistance response. The program must state clearly that recipients of this funding should be HUD-certified housing counseling agencies and the designated FEMA Disaster Legal Services Hotline at Legal Services of New Jersey. The broad references to other potential eligible sub-recipients as "nonprofit organizations and community-based organizations" is not specific enough to ensure proper use of the CDBG-DR funds as awarded by HUD. DCA must also clearly indicate what allocation of CDBG-DR funding is available for legal services.

8. Relocation Assistance broadly (referenced in multiple programs and section of the Action Plan). Relocation assistance under the CDBG-DR funds must utilize a real-world analysis that provides meaningful assistance for eligible applicants to obtain adequate housing and resources.

9. General comment. The Action Plan should explicitly state that funds from CDBG-DR cannot be used to repay SBA loans issued to individual applicants in connection with a Presidentially-declared disaster for at least six years following the opening of the identified programs. The Plan should specifically state that repayment of SBA loans is not a priority for use of CDBG-DR funds unless and until the needs of LMI and marginalized populations have been met, and only to the extent that funds are actually available. CDBG-DR funds are designed and allocated as resources for LMI and marginalized populations who do not have the same level of creditworthiness or access to financing as some of their better-off neighbors. In order to make sure these funds are truly prioritized for those who are most in need, the program should explicitly state that SBA loan repayment is NOT a priority for these funds.

DCA Response: Thank you for taking time to comment on the Action Plan. The State recognizes that Hurricane Ida had a devastating effect on households, individuals, and communities. The Department of Community Affairs (DCA) is committed to developing and implementing programs that meet immediate recovery needs in the most vulnerable communities and fortify New Jersey's resilience to future storms.

1. Section 3.5.2 Flood Insurance Requirements, page 114 of plan. In response to your comment, the State has revised Action Plan Section 3.5.2 Flood Insurance Requirements to clarify the federal flood insurance requirements. Homeowners receiving HUD assistance for a property located in a Special Flood Hazard Area must obtain and maintain flood insurance in the amount and for the duration prescribed by FEMA's National Flood Insurance Program. DCA may not provide disaster assistance for the repair, replacement, or restoration of a property to a person who has received federal flood disaster assistance that was conditioned on obtaining flood insurance and then that person failed to obtain or allowed their flood insurance to lapse for the property. DCA is prohibited by HUD from providing CDBG-DR assistance for the rehabilitation or reconstruction of a house if:

The combined household income is greater than 120% of AMI or the national median,

The property was located in a floodplain at the time of the disaster, and

The property owner did not maintain flood insurance on the damaged property. 2. Section 4.2 Program Budget, page 127 of plan. Due to your and other's feedback, DCA has amended the allocations. The State reduced the amount allocated to the Small Rental Repair Program (formally the Neighborhood Landlord Program) and reallocated those funds to the Homeowner Assistance and Recovery Program (HARP), Smart Move, Tenant Based Assistance, and Housing Counseling and Legal Aid. 3. Section 4.8.3 How the Program Will Promote Housing of Vulnerable Populations – Homeowner Assistance and Recovery Program (HARP), page 134 of plan. In designing the Homeowner Assistance and Recovery Program, DCA considered the needs of vulnerable communities and structured the prioritization to address these needs, by including in the first phase LMI households, seniors and individuals living with disabilities. In addition, the State is committed to reducing barriers for vulnerable populations by facilitating access to housing counseling services. These services will include wraparound and referral services that may be needed for vulnerable populations as they move through the program. 4. Section 4.8.8 Program Maximum Assistance – Homeowner Assistance and Recovery Program (HARP), page 138 of plan. DCA has revised the Ida Action Plan to address Section 4.8.8 Program Maximum Assistance This section now states the following:

“Each award will be calculated using consistent program construction and award calculation standards, which are summarized further in this section and will be detailed in the program guidelines. Assistance that applicants are eligible to receive will be determined based on the necessary and reasonable scope of work and cost of materials using industry-standard cost estimating software, comparative and market analysis of price per square foot, and/or a review of multiple construction bids. For elevation and reconstruction projects, DCA or its agent(s) will prepare the design and scopes of work, which will help limit and standardize costs and ensure that projects meet the desired resilience and energy efficiency goals. DCA will publish comprehensive construction standards, limitations, and eligible recovery and

mitigation activities in the program guidelines, which will serve as the mechanism for establishing the maximum assistance that an applicant may receive through the program. Exceptions to these standards and eligible expenses may be required, and the exceptions review and approval processes will be further detailed in the program guidelines. The maximum assistance per applicant is \$300,000 for a single-unit home; the program may provide an additional \$50,000 for each additional unit for duplexes and triplexes, resulting in an overall program cap of \$400,000. However, because each award will be calculated based on a necessary and reasonable scope of work and cost of materials using industry standard cost estimating software, comparative and market analysis, or price per square foot, and/or review of multiple construction bids, DCA anticipates that on average, most awards will be lower than the maximum award. When planning their recovery, applicants should not anticipate they will receive the maximum award.” The U.S. Department of Housing and Urban Development requires that at least 70% of all program funds benefit LMI persons or households. As identified within the Action Plan, the State is carrying out a phased and prioritization approach that prioritizes LMI households, seniors and individuals living with disabilities. Data determining the LMI household estimates are obtained from the American Census Survey data at www.census.gov. The ACS releases new data every year through a variety of tables that can be accessed by the public. 5. Section 4.8.22 Program Description Blue Acres, page 147 of plan. The Blue Acres program requires the buyout properties to be converted and maintained as open space, recreational or wetlands management, or other disaster risk reduction practices. Typically, this is accomplished through a deed restriction placed on the parcel. Properties purchased under this program will be owned by the State, units of general local government, or other eligible nonprofits and will be maintained in a manner consistent with risk reduction and State floodplain management goals. 6. Section 4.8.51 Program Eligibility – Tenant-Based Rental Assistance, page 160 of plan. Based on feedback provided during the public comment period, the State moved \$5 million prior to finalizing the Initial Action Plan from the Small Rental Repair Program into the TBRA budget to assist more applicants with rental assistance. The State also amended the program to set aside funding based on income, to allow the State to help additional renters while still ensuring there is adequate funding for extremely low and low-and-moderate income renters. Further, the State amended the Action Plan to reflect changes in reserving program funding in order to benefit LMI and marginalized communities. The Plan now states the following:

“The State will not structure this program as a competition; however, the program prioritizes households with incomes at or below 30% of AMI . If the program is oversubscribed, the State may add additional prioritization factors.

Through initial program launch, the State is reserving program funding in the following ways:

50% of total program direct costs for households at or below 30% AMI

25% of total program direct costs for households at or below 80% AMI

25% of total program direct costs for households up to 120% AMI”

Data determining the LMI household estimates are obtained from the American Census Survey data at www.census.gov. The ACS releases new data every year through a variety of tables that can be accessed by the public. 7. Section 4.8.58 Housing and Counseling &

Legal Services, page 163 of plan. Based on feedback provided during the public comment period, the State added an additional \$2 million to Housing Counseling and Legal Services prior to finalizing the Initial Action Plan. Table 29 has been updated to reflect that \$3,000,000 of CDBG-DR funding is allocated to Housing Counseling and Legal Aid. The State intends to provide competitive grants to subrecipients to deliver these supportive services to both renters and homeowners impacted by Tropical Storm Ida. DCA encourages Legal Services of New Jersey to apply for funding, once applications are made available. 8. Relocation Assistance broadly (referenced in multiple programs and section of the Action Plan). To minimize the displacement of persons and other entities who may be affected by the activities outlined in the Action Plan, DCA and subrecipients will coordinate with applicable agencies and entities to ensure that all programs are administered in accordance with the Uniform Relocation Assistance and Real Property Acquisition Act (URA) of 1970, as amended (49 CFR Part 24); Section 104(d) of the Housing and Community Development Act of 1974, as amended; and implementing regulations at 24 CFR Part 570.496(a). These regulations and requirements apply to both property owners and tenants in the event that proposed projects cause the displacement of persons or other entities. DCA will include detailed policies and procedures for when proposed programs or projects could potentially cause the displacement of people or other entities. DCA also will budget to cover the costs involved in implementing those policies and procedures. DCA will draw on existing Residential Anti-displacement and Relocation Assistance Plans (RARAPs) and will adapt them to meet URA Section 104(d) and related waivers, and the alternative requirements specified in the Consolidated Notice. The adapted RARAP also will be updated prior to implementing any activity with CDBG-DR funds. CDBG-DR funds may not be used to support any federal, State, or local projects that seek to use the power of eminent domain, unless eminent domain is employed for an eligible public use. 9. General comment. At this time, DCA does not intend to allow the use of CDBG-DR funds through any program to repay SBA loans. The State's Action Plan for Disaster Recovery outlines the proposed use of the CDBG-DR funds and eligible activities available to assist impacted counties to meet unmet housing, infrastructure, planning, and other needs that have resulted from the impacts of Hurricane Ida. DCA will include detailed policies and procedures for housing programs or projects to ensure funds are expended consistent with HUD regulations and the HUD approved Action Plan. The State appreciates the informative feedback on the proposed Hurricane Ida recovery and mitigation programs. This type of feedback helps us to adjust our programs to ensure delivering programs that truly meet our citizen and community needs.

136. **Public Comment:** District 37 sustained tremendous damage from Hurricane Ida, and the communities we represent are still suffering one year later. The Tibbs Senior Housing Complex in Englewood, Cresskill Middle/High School, and Palisades Interstate Park have yet to fully re-open to their pre-Ida capabilities. Compounding the problem is that the a forementioned public entities damaged were a local housing authority, school district, and bi-state commission, which do not have the same financial tools and disaster response capacity as the state or a municipality. We request that the FEMA Non-Federal Cost Share program be increased far above the \$3,000,000 in the Action Plan. The local cost share for the damage in Englewood, Cresskill, and the Palisades Interstate Park, even at a 90% FEMA reimbursement level, exceeds \$3,000,000. Moreover, the destruction of a piece of major infrastructure, such as a building, road, or bridge, should automatically qualify. Municipalities and special districts do not have the financial resources to recover and rebuild quickly from

such destruction. The Resilient Communities program is also deserving of additional funding and flexibility. First, the program should be expanded so that actions already taken are eligible for reimbursement. Public entities should not be financially punished for taking swift action instead of waiting a year plus for the Department of Community Affairs (DCA) to set up this program and start projects. The program's minimum award should be reduced below \$1,000,000; Bergen County is home to many small municipalities that may have merit-worthy projects falling below that amount. Also, the program should include assistance with the Department of Environmental Protection (DEP) permitting, which the municipalities we represent have consistently indicated constrain solutions, slow implementation, and inflate costs. The Resilient New Jersey program will significantly assist municipalities as they look to prevent future disasters. The consultant teams procured should also include experts in grants and funding. The best plans often sit on the shelf due to a lack of resources. The various federal and state funding sources for mitigation and resiliency projects, and their interplay, are incredibly complex. Local governments and special districts do not have the expertise to parse the legal language and terms of art that would lead to safer communities. Having experts on hand would be able to show what is feasible and worthy of being pursued. We urge the DCA to work quickly to implement the Action Plan once it is approved. Flooding in District 37 is now a chronic problem after Hurricane Ida. An unnamed July rainstorm caused flooding that washed away cars, flooded roads, and required recusing drivers from rising waters. Our residents are anxious every time it rains.

DCA Response: Thank you for providing comments on the proposed Action Plan and programs to be funded for Hurricane Ida recovery and mitigation. The State recognizes that Ida had a devastating effect on households and communities in District 37 and that some citizens, organizations, and businesses are facing unique recovery challenges. Your letter specifically requested proposed changes to the following:

- Increase the FEMA Non-Federal Cost Share program to more than \$3,000,000 currently allocated for this program;
- Increase funding and flexibility for the Resilient Communities program to allow reimbursement of eligible expenditures for actions already completed and to amend the minimum award for projects to be less than the proposed \$1,000,000;
- Ensure procured consultant teams for the Resilient New Jersey program will include experts in grants and funding; and
- Quickly implement the Action Plan once approved by HUD.

FEMA Non-Federal Cost Share Program

The State agrees that municipalities and special districts are constrained when it comes to financial resources for recovery. As a result of the public comments, including your letter, the State will allocate an additional \$1,000,000 of the Tropical Storm Ida CDBG-DR funds for this program. In addition, HUD is allowing the State to reallocate a portion of the remaining Hurricane Sandy CDBG-DR funds to assist with the Ida recovery, but only in counties that overlap both disasters and have been determined by HUD to be the Most Impacted and Distressed (HUD MID) counties. Those counties include Bergen, Essex, Hudson, Middlesex, Passaic, and Union Counties. The State is currently going through the substantial amendment process with HUD to reallocate the Sandy funds and once approved, an additional \$2,500,000 will be available for the FEMA Non-Federal Cost Share. These funding

allocation changes will result in a total of \$6,500,000 of funds for the FEMA Non-Federal Cost Share Program.

Resilient Communities Program

Like the FEMA Non-Federal Cost Share Program, the Resilient Communities program will also receive a portion of the remaining Hurricane Sandy CDBG-DR funds to assist with Ida recovery in the overlapping HUD MID counties. \$2,940,000 in Hurricane Sandy CDBG-DR funds will be allocated for the Resilient Communities program. To make the most of the limited funding available to communities and to ensure assistance is available for those that could not afford to get started on needed infrastructure repairs, the State is not currently reimbursing activities that are already completed.

In response to your request to reduce the minimum award to less than \$1,000,000, the minimum award will now be reduced to \$500,000 to allow for competitive, smaller projects from municipalities to also have access to CDBG-DR funding.

Resilient New Jersey Program

The State agrees that the consultant teams hired to assist municipalities in their planning efforts for the Resilient New Jersey Program need to also have the ability to consult with them about project funding. The State does address in the Action Plan that applications will be assessed on certain factors, including but not limited to, addressing a path for adopting and implementing the proposed plan. The State will also share this comment with DEP.

Quick Action Plan Implementation

The State is working diligently with federal government partners to expedite the release of Hurricane Ida CDBG-DR funds to satisfy unmet needs. Concurrently, the State is amending the Hurricane Sandy allocation to move additional funds to support the Ida recovery. To further expedite implementation of the Ida recovery programs, the State is proactively developing all the administrative tools necessary to quickly implement these critical recovery and mitigation programs upon approval of the Action Plan.

The FEMA Non-Federal Cost Share Program will launch in early 2023. The program will end when all funds have been expended and all eligible participants have completed closeout, or six years after execution of the grant agreement with HUD.

The Resilient Communities Program will begin later in 2023 and multiple funding rounds may be implemented based on the availability of funds. The program will end when all funds have been expended and all eligible participants have completed closeout, or six years after execution of the grant agreement with HUD.

The State appreciates the informative feedback on the proposed Hurricane Ida recovery and mitigation programs. This type of feedback helps us to adjust our programs to ensure we are delivering programs that truly meet our citizen's and community's needs. Please do not hesitate to reach out to us with any suggestions for improvements to our programs or services in your community.

136. Public Comment: Fair Share Housing Center (FSHC) and our allies greatly welcome the opportunity to discuss the development of the NJ-DCA Hurricane Ida CDBG-DR Action Plan. In reviewing the draft plan, we are pleased to see that many of the lessons learned from the Superstorm Sandy response have been addressed and that many aspects of community-based consultation and participation, and attention to the redevelopment of affordable rental inventory, are being supported. These include, but are not limited to, the Smart Move: New Housing Development program and the phased-in income eligibility provision of the HARP program. In the interest of brevity, we are not specifically addressing many of the admirable components of the draft, but focus on elements which we believe contribute to both appropriate allocation of funding among the various programs and geographies as well as procedural and substantive resident and community-based participation. We also recognize that those directly impacted must have transparent and impactful roles in the design and implementation of this multifaceted and dynamic response to this devastating storm. The signatories hereto have the following observations and concerns regarding the identified sections of the draft Action Plan:

2.2.3 Public Housing and Affordable Housing

2.2.3.1 Multifamily Assisted Housing and 2.2.3.2 Public Housing Authorities Damaged

p. 22-23: The draft Action Plan appears to assume that all needs for public and assisted housing are taken care of and that: “there is no recovery gap anticipated for these properties” outlined in Section 2.3.3.1. Similarly, the draft states that: “there is no known gap in funding for recovery” for public housing authorities outlined in Section 2.2.3.2. It is certainly admirable and a credit to the Murphy Administration and the Legislature that they took action to appropriate \$25 million outside of CDBG-DR funds to address these needs; FSHC has also worked in some cases with municipalities to allocate municipal housing trust funds for these needs. However, is it unclear from the language how these claims have been determined. For the sake of transparency and clarity, the State should detail that methodology and, more generally, list all impacted projects and how the unmet need is being met for each. It is hard to understand from the data provided which projects are included, though it does appear that there may be omissions—for example, there are no LIHTC units listed in Union County as damaged, when the Oakwood Plaza project, probably the single largest affordable housing development damaged by Ida, is located there. In providing this detailed information, the State should also describe for each project how the plans include 1-for-1 renovation or replacement of affordable housing at the same income levels and bedroom sizes as before Ida, and resiliency measures to protect against future storms. Based on our experience in Superstorm Sandy, initial reported damage in many cases undershot what was needed for resilient rebuilding, and we want to truly ensure that this very critical need of preserving and making more resilient the most affordable housing damaged in Ida is met.

3.1.3 Complaints and Appeals p. 112: The draft is clear that complaints will be accepted and addressed by the State and its subrecipients, and in appropriate cases, forwarded to other State departments or offices. Lacking in the description of the process is any recognition that complaints will be made public. Independent public access to, and analysis of, all complaints is necessary for residents and advocates to identify and address with the State patterns of complaints that identify elements of the plan implementation that merit attention and review.

p. 113: The provision on appeals states that: “DCA or its subrecipients will include a written appeals process within each set of program guidelines. The appeals processes will include, but are not limited to, the following: • The process for submitting, tracking, and resolving a written appeal to the organization administering the program (DCA or its subrecipient), to include whether an appeals committee will be established to review and/or rule on appeals.” We believe that the appeals process must be uniform across all programs, mandatory for all program administrations, provide access by the party taking the appeal to their entire program file, include the ability to access relevant program materials, and provide access to an impartial third-party authority and resort to a court of competent jurisdiction. Appeals that are decided internally by the subject of the appeal (the State or subrecipient) are subject to the appearance of bias and erode confidence in the administration of the program.

3.2 Public Website p. 114: The provision states in part that: “The website will also provide an up-to-date listing and link to critical documents, including, but not limited to, the following: • All executed contracts that will be paid with CDBG-DR funds as defined in 2 CFR 200.22 (including subrecipients’ contracts)” Considering our collective experience after Superstorm Sandy, and the fact that an untold number of relevant RFPs and RFQs will be issued by subrecipients, this description of contract/procurement materials is inadequate. Critical documents include all RFPs and RFQs issued by any NJ State entity or subrecipient for programs and contracts to be funded in any part by CDBG-DR funding, the responses to such requests, and the report of the requestor describing the scoring /evaluation of the competing responses and the reasons for accepting the winning response. There could be a floor for such information, such as that it applies only to requests that result in contracts/awards of in excess of \$0.5 mil. The section further states that: “At a minimum, the website will be reviewed and updated quarterly.” In the best-case scenario, the webpage should be updated in real time. At worst, it should be updated at least monthly. In the case of RFPs and RFQs, updates should be made within 5 days of the posting of such requests—or there should be a prominent and direct notice on the website that this information regarding requests can be accessed through a direct link. The public must have easy access to all proposals for granting contracts using DR funds.

3.5.1 Elevation Standards p. 116: The provision on elevation standards states that: “All structures, defined at 44 CFR 59.1, designed principally for residential use and located in the 1% annual chance (or 100-year) floodplain, which receive assistance for new construction, reconstruction, rehabilitation of substantial damage, or rehabilitation that results in substantial improvement, as defined at 24 CFR 55.2(b)(10), must be elevated with the lowest floor, including the basement, at least 2 feet above the 1% annual chance floodplain elevation (base flood elevation). Mixed-use structures with no dwelling units and no residents below 2 feet above base flood elevation must be elevated or floodproofed in accordance with FEMA floodproofing standards at 44 CFR 60.3(c)(3)(ii) or a successor standard up to at least 2 feet above base flood elevation.” This standard does not appear to comply with the new standard for freeboard above base flood elevation proposed by the New Jersey Department of Environmental Protection of 3 feet that is currently being developed. Regardless of whether the NJDEP base flood elevation rule is changed, which involves a wide range of issues that go beyond the scope of this Action Plan, the 3-foot standard is much more in line with current projections for flooding and should be reflected in this draft plan as an appropriate standard when CDBG DR funding is being utilized. This will increase costs and

additional funds should be allocated to offset this increased cost. The provision also states that: “In addition, where other State agencies, including the Department of Environmental Protection, impose more stringent elevation requirements (e.g., 3 feet of freeboard), DCA will adhere to the higher standard.” If and when the NJDEP rule goes into effect, it should be made clear that there will be an amendment to this draft plan to reflect the 3-foot standard.

3.5.2 Flood Insurance Requirements p. 117: The draft plan states: To ensure that adequate recovery resources are available to LMI homeowners who reside in a floodplain but who are unlikely to be able to afford flood insurance, homeowners may receive CDBG- DR assistance if: • The homeowner had flood insurance at the time of the qualifying disaster and still has unmet recovery needs, or • The household earns less than 120% of AMI or the national median and has unmet recovery needs. However, we are concerned that Ida’s impact does not overlap cleanly with communities that were already required to participate in the National Flood Insurance Program (NFIP). There are many Ida-impacted individuals who did not have flood insurance at the time because they do not reside in a FEMA-declared 100-year floodplain; as such, their communities did not participate in the program. In addition, the private insurance market has expanded since Superstorm Sandy, without, it appears, significant consideration on the federal level about impacted individuals who held private insurance (i.e., not through the National Flood Insurance Program) would then not qualify for disaster aid. Individuals who did not hold NFIP insurance but opt into the program now as part of receiving a grant, should have the opportunity to qualify for CDBG-DR assistance.

3.5.4 Contractor Standards p. 118-119: §3 requirements provide an important opportunity for economic empowerment of LMI communities impacted by Ida. We hope that DCA will commit to concrete actions to drive compliance by both direct contractors and subrecipients. This should include working with local organizations whose members /residents are eligible for §3 supported employment and monitoring compliance. p. 119: This provision provides in part that “all work performed, and contractors will be required to provide a warranty period for all work performed “, that will be set out in detail in the respective policies and procedures. Given the devastating fraud and abuse suffered by many homeowners after Superstorm Sandy, we look forward to stringent and effective controls to be set out therein. We applaud the promise that: “The processes for homeowners to submit appeals for rehabilitation work, as well as complaints such as contractor fraud, poor quality work, and associated issues, will be detailed within each respective set of program guidelines.” Are there reasons why a uniform, standardized appeal process from contractor malfeasance or mis-feasance cannot govern all disaster recovery work and include appeal to a third party independent decision maker?

3.5.5 Preparedness, Mitigation, and Resiliency p. 122: The draft states that: “DCA is prepared to initiate efforts to develop a statewide Housing Mitigation Strategy, which is a risk assessment that would determine which areas of the State are most impacted by repetitive flooding and where those areas overlap with LMI communities.” We support the efforts to develop a statewide housing mitigation strategy and believe that proactive mitigation is the best way to ensure resiliency against future disasters. We would suggest providing a more specific timeline or accountability standard to ensure this critical element of the draft is able to move forward in a transparent, expedient manner.

3.5.7 Duplication of Benefits p. 124: The draft provides that: “To comply with Section 312, DCA shall ensure that each program and activity provides assistance to a person or entity only to the extent that the person or entity has a disaster recovery need that has not been fully met.” In fulfillment of this commitment, DCA and subrecipients should agree to bear the cost of repayment of any DOB that is the result of error by the DCA or subrecipient, including the failure of either to exercise due diligence in this regard. While there have been multiple efforts on the federal level to address duplication of benefits issues substantively, they have not been sufficient. It is our understanding that if the DCA applies for a waiver, SBA loans will not be considered a duplication of benefits in instances where people applied for, but did not accept, those loans and then went on to accept grant funds. While insufficient, we ask the DCA to apply for this or any waiver(s) that would proactively address duplication of benefits issues.

4.3.2 CDBG-DR Program Allocation p. 128: The draft states that: “At this time, the State has not allocated funding to address large multifamily rental housing (properties with more than seven units) or additional economic revitalization needs because those needs are being addressed with other State and federal funds. Additional information on funding allocated for economic revitalization and multifamily housing is included in the Leveraging Funds section below. The State will continue to monitor multifamily affordable rental housing and economic revitalization needs and will amend this Action Plan in the future if warranted.” Multifamily rental housing with greater than 7 units makes up a significant component of the affordable housing landscape in New Jersey. As noted above in section 2.2.3.1, public and assisted housing impacted by Ida, which predominantly occurs in greater than 7-unit buildings, is particularly critical for rebuilding. We repeat our request for a deeper analysis of those needs mentioned above, and if there are additional needs those should be addressed as the highest priority for rental housing funding. In the alternative, DCA could reserve a portion of the rental housing funds for a period to ensure that any needs that arise are met. Fair Share Housing Center would welcome the opportunity to participate in any review process(es) in coordination with DCA.

4.4.1 Housing 4.4.1.1 Capital Improvement and Assistance Program p. 129: The draft states that: “the State of New Jersey approved a supplemental appropriation for fiscal year 2022 to provide \$25 million to the New Jersey Housing and Mortgage Finance Agency for its Capital Improvement and Assistance Program. The loans support the rehabilitation of eligible affordable housing properties—including multifamily affordable rental properties—that have been impacted by natural disasters, with priority given to those that suffered damage as a result of Tropical Storm Ida. To date, the program has approved at least seven mortgage financing commitments from two multifamily affordable rental developers in Passaic and Union counties. At this time, the State anticipates that the combination of this funding with insurance will meet the HUD and affordable rental multi-family unmet recovery needs.” We repeat our comments above about both the laudable action of providing this \$25 million, and the need to provide a deeper analysis to ensure all needs are met.

Homeowner Assistance and Recovery Program

4.8.3 How the Program Will Promote Housing for Vulnerable Populations p. 134: We support this program and encourage DCA, in its work with community-based organizations, to carefully craft the outreach materials so that they inform residents of the nature of available

assistance and the basic eligibility requirements to encourage persons unfamiliar with DR or other programs to investigate their eligibility and seek assistance. (We believe that the materials distributed in the wake of Superstorm Sandy, including those circulated in response to the voluntary consent agreement (VCA), were cryptic and did not properly alert residents to their possible eligibility.) We believe homeowners may need assistance immediately, as many families are waiting for funds from grants, insurance, FEMA, or the Blue Acres program.

4.8.6 Program Eligibility p. 137: In the wake of Superstorm Sandy, and many subsequent disasters, owners and occupants of manufactured homes suffered inadequate and egregious damage assessments and many ultimately received totally inadequate assistance to repair or replace their biggest economic asset. In “provid[ing] the awards necessary to repair, reconstruct, acquire, or replace the damaged property per program guidelines”, in the case of residents of Ida damaged manufactured homes, DCA must provide damage assessment inspectors specifically trained in construction of and evaluation of damage to manufactured homes, which are susceptible to becoming totally uninhabitable and dangerous to occupants because of the structural design, elements including migration of mold, and other deterioration dissimilar to that of traditional masonry or stick construction, and must modify the eligibility criteria accordingly.

4.8.8 Program Maximum Assistance p. 138: This provision should recognize that materials and labor costs vary dramatically across the State and, to the extent reasonable, incorporate such variations in its “consistent program construction and award calculation standards”, rather than a single standard. This includes potential adjustments needed due to inflation or increased costs.

4.8.10 Program Method of Distribution Description/Overview p. 139: Thousands of Superstorm Sandy survivors, as the direct result of the State or subrecipient awarding funds, had funding that was later reclaimed under the rubric of duplication of benefits (DOB). The draft provides that: “DCA will enter into grant agreements with approved applicants directly.” Consistent with and pursuant to the commitment in § 3.5.8, (p. 124) that “DCA shall ensure that each program and activity provides assistance to a person or entity only to the extent that the person or entity has a disaster recovery need that has not been fully met,” there must be a DOB review prior to signing of these contracts and it should contain a provision that the State will indemnify the homeowner for any errors that might otherwise be charged against the owner.

4.8.13 Program Affordability Period p. 142-143: The minimum affordability periods listed in Table 31 range from 5-15 years depending on the amount of homeownership assistance per unit. For homebuyers that receive over \$40,000 per unit, the minimum period of affordability should be increased to 30 years to better address the significant affordable housing shortage and the fact that lower-income New Jerseyans are more likely to experience long-lasting effects from disasters. The 30-year affordability restriction is also consistent with New Jersey’s Uniform Housing Affordability Controls (UHAC) standards.

Neighborhood Landlord Program

4.8.34 Program Description p. 153: We support the Neighborhood Landlord program and DCA's commitment to providing zero-interest forgivable loans to owners of small rental properties, which will help to preserve rental housing across our State. We also strongly support the provision that: "Assistance also may be provided to build new or restore rental housing that will become affordable rental housing within storm-impacted counties." There is a significant shortage of affordable housing and we cannot afford to lose any more affordable units; we saw in the wake of Superstorm Sandy that owners of small rental properties were not incentivized to preserve affordable housing and instead converted many buildings to market-rate to help recoup expenses. It is critical that owners of rental housing maintain existing homes as affordable and are incentivized to convert additional units to affordable housing where possible. However, following Superstorm Sandy, similar programs to provide aid to landlords did not receive the participation or uptake that was originally anticipated. We suggest a collective revisiting of both the Neighborhood Landlord Program and the Tenant-Based Rental Assistance program after a period of 6 months. If the Tenant-Based Rental Assistance funding is being expended more rapidly while the Neighborhood Landlord Program is not receiving significant participation after that timeframe, we suggest that the State consider how effective the program is and whether it should be modified or funding should be reallocated to support tenants directly. We support increased housing inventory, which the Neighborhood Landlord Program will hopefully help to facilitate, and have every hope that the program will be successful, but the State should consider whether funding should be moved to direct tenant assistance after a stated period of time to ensure funds are able to be spent where it is needed most.

4.8.36 How the Program Will Promote Housing for Vulnerable Populations p. 154: The draft states that the Neighborhood Landlord Program will promote housing for vulnerable populations through "utilization of accessibility standards and supporting code measures to support renters living with disabilities" and that "the program prioritizes units that were included in the State's accessible unit housing inventory through the New Jersey Housing Resource Center or equivalent process that will be defined in the program guidelines." Our experience has been that the Housing Resource Center does not have comprehensive information on accessibility. We would advocate for an alternative process to ensure that accessibility standards are built into all program-funded units.

4.8.37 Program Affordability Period (if applicable) p. 155: The affordability period for new construction as part of the Neighborhood Landlord Program, outlined in Table 33, should be raised to 30 years to better address the significant affordable housing shortage and the fact that lower-income New Jerseyans are more likely to experience long-lasting effects from disasters. The 30-year affordability restriction is also consistent with New Jersey's Uniform Housing Affordability Controls (UHAC) standards.

4.8.43 Program Estimated Begin and End Dates p. 158: The draft states: "The State will continue to monitor landlords through the completion of their affordability period, which may extend beyond the life of the grant agreement with HUD." To ensure that landlords are meeting their obligations to provide affordable housing through the end of the affordability period, there should be clear enforcement provisions outlined in this draft that detail how monitoring will occur and what penalties will be exacted against landlords who are out of compliance. Tenant-Based Rental Assistance

4.8.47 Program Description p. 159: We strongly applaud DCA for including tenant-based rental assistance as a component of this draft action plan. Funding that goes directly to survivors of storms is the quickest, most effective way to help impacted individuals begin to rebuild their lives and homes and mitigates against adverse outcomes such as long-term financial instability and homelessness. We understand that the HUD allocation notice only represents 60% of the assessed damage from the storm. However, we would advocate for additional clarity from the State on how it plans to accommodate that shortfall. We encourage the State to identify additional opportunities for direct rental assistance wherever possible. This could include potentially reallocating funds from the Neighborhood Landlord Program, as referenced in 4.8.34, should small landlords not participate in the program to the degree anticipated— and as the State experienced following Superstorm Sandy.

Housing Counseling and Legal Services

4.8.60 How the Program Will Promote Housing for Vulnerable Populations p. 163: Legal Services of New Jersey, Volunteer Lawyers for Justice, and Bar Associations, and individual attorneys and advocates have, in the past decade, provided invaluable assistance to persons recovering from disasters. While we do not provide such assistance, we suggest that it would be of assistance to all if DCA were willing to consult with those most likely to provide such assistance to provide online trainings that can be recorded for easy subsequent access on the details of the relevant disaster recovery programs.

Resilient Communities Program

4.8.68 Program Description p. 167: We support the visionary concept behind this program. It is also our experience that those living in communities often have perspectives, knowledge, and capacity to contribute to the success of major projects in their communities. Our review of the draft has not disclosed any provision elsewhere for community or resident participation in project selection and design. We hope that DCA will consider crafting and implementing such a component to engage the target communities early and throughout the design and implementation.

4.8.78 Program Competitive Application Overview p. 170: One of the factors being considered by DCA in evaluating applications is “How effective the proposed project is in protecting the public, including members of protected classes, HUD-defined vulnerable populations, and historically underserved communities, from the risks in each of the respective impacted communities.” We would suggest DCA more explicitly tie-in affordability and affordable housing by evaluating projects/applications based on whether they provide infrastructure that helps to preserve or support creating affordable housing, and that be a very significant component of funding decisions instead of just one point in a long list. This funding will be extremely attractive to municipalities and can offer a significant opportunity to promote housing affordability across New Jersey.

Conclusion

We, the undersigned, appreciate the opportunity to submit comments in response to the NJ-DCA Hurricane Ida CDBG-DR Action Plan draft. We agree with the assessment in this plan that additional funding is needed—between \$160–\$180 million—to provide for a full and fair recovery for Ida survivors. The State has historic budget levels and multiple federal funding

sources at this time, from remaining COVID-19 relief funds to IIJA, and now IRA funds. We encourage the State to allocate the funds needed. We applaud the State of New Jersey and the Department of Community Affairs for this draft as a thoughtful initial response to Tropical Storm Ida recovery and would welcome the opportunity to discuss any of the above comments further to further improve the strategy for recovery.

DCA Response: The New Jersey Department of Community Affairs (DCA) is in receipt of your letter dated September 16, 2022. DCA appreciates that your organizations recognize our efforts to incorporate lessons learned during the Hurricane Sandy recovery. It has been a top priority of the State to take the lessons from past efforts and develop programs for Tropical Storm Ida that meet our citizens' needs and provide equitable access to services.

Your letter also identifies several sections of our Ida CDBG-DR Action Plan where your organizations have made observations or expressed concerns. This letter will address your comments regarding each of those sections.

2.2.3 Public Housing and Affordable Housing

Your organizations question where the data regarding the remaining unmet need for Multifamily Assisted Housing came from in the Action Plan. In response to your comment, DCA revised the section for greater clarity. The State further explained that the data provided by HUD includes properties that received project-based assistance through the Section 8 rental assistance program; Section 2 Housing for Low-Income Elderly; or Section 811 Housing for Persons with Disabilities; and formerly assisted multifamily properties with continuing use restrictions. These properties reported damage, but have received assistance towards repair.

DCA has also added more data on damaged multifamily housing collected by the State as well as efforts to address any remaining need:

“The New Jersey Housing and Mortgage Finance Agency (HMFA) also undertook an evaluation of State-assisted multifamily units that have received damages. These are properties that have mortgages through the HMFA and are subject to Regulatory Agreements. Sixty-three (63) developments reported damage, ranging from minor roof leaks and property damage, to major basement and garage flooding. Only five (5) developments reported damage to more than ten (10) units. Of the developments that reported damage, the average number of units damaged was four (4). Many developments reported that they received insurance proceeds to assist with damages or were able to address damages themselves.

The State has recently allocated \$25 million to the Capital Improvement Assistance Program (CIAP) which supports the rehabilitation of eligible affordable housing properties that have been impacted by natural disasters or other emergent circumstances. Six projects have received CIAP funding commitments, including Oakwood Village in Elizabeth. In evaluating the remaining need, the State has considered the recent allocations for large multifamily affordable housing development. The State has allocated \$345 million in COVID-19 relief funding to the development of new affordable multifamily developments. These efforts build

on the momentum created by the Superstorm Sandy Fund for the Restoration of Multifamily Development. Allocated more than half of a billion dollars, the program created more than 5,800 affordable housing units in New Jersey.

The State has also considered the comparatively large unmet need for direct rental assistance and assistance for small rental repair. Given the limited funding available, the State has allocated funds to where the immediate need appears to be the greatest. The State will continue to monitor the multifamily housing need and will reallocate funds if and when a need becomes apparent.”

The unmet need remaining for public housing authorities (PHAs) is based on data provided by HUD. DCA noted that the State will continue to monitor the PHA housing need and will reallocate funds if and when the need becomes apparent.

The State will be adopting the Section 104(d): One-for-One Replacement waiver that is published in the Federal Register Notice allocating the Ida CDBG-DR funds (87 FR 31636, Section IV.F.1). The Notice waives the one-for-one replacement requirements for owner-occupied lower income dwelling units that are damaged by the disaster and are not suitable for rehabilitation. Tenant-occupied and vacant occupiable lower income dwelling units demolished or converted to another use other than lower income housing in connection with a CDBG-DR-assisted activity are generally subject to the one-for-one replacement requirements at 24 CFR 42.375 and those particular provisions are not waived. DCA will ensure replacement of these units as required.

3.1.3 Complaints and Appeals

Your organizations acknowledge that complaints received by the State will be addressed appropriately but you have requested that they also be published for the public. DCA is following the prescribed complaint process from the CDBG-DR allocation notice (87 FR 31636). DCA pledges to review program policies and procedures in response to complaints and make the necessary adjustments to ensure the program is accessible and equitable. Where necessary, complaints will be subjected to independent third-party review. The public can request a report of the complaints.....

Each of the Ida CDBG-DR programs will have an appeals process. You have expressed concern that the appeals process will not be uniform across all programs. The State is proposing ten separate programs to undertake a fully comprehensive recovery across the Ida impacted communities. Each program will have specific eligibility and documentation requirements for that program. Applicants who appeal a specific program will need to provide the documentation required under that program. Therefore, a one-size-fits-all process is not practicable. The Action Plan does ensure that each program will have a similar process which will include:

- The procedures for submitting, tracking, and resolving a written appeal to the organization administering the program (DCA or its subrecipient), to include whether an appeals committee will be established to review and/or rule on appeals.
- The documentation required when submitting an appeal.

- The timelines for reviewing and providing a response to the appeal.
- Clarification of what may or may not be appealed. Generally, policies that have been approved and adopted within program guidelines may not be appealed. DCA and its subrecipients do not have the authority to grant an appeal to a regulatory or statutory or HUD-specified CDBG-DR requirement.

3.2 Public Website

Your organizations have requested the State to reconsider how often the CDBG-DR website is updated and to include solicitations (RFPs/RFQs) on the site. Regarding the frequency of website updates, the State does state in Section 3.2 that “reports and program information will be monitored frequently to ensure that current information is displayed.” It is certainly the goal and intent of the State to keep citizens informed in a timely manner and will make every effort to accomplish this in as close to real time as is possible. However, the State will ensure that at a minimum the website is reviewed and updated quarterly.

Regarding publishing relevant RFPs and RFQs, Section 3.2 does state in the last bullet of items to be displayed on the website, that “a summary including the description and status of services or goods currently being procured by the grantee or the subrecipient (e.g., phase of the procurement and requirements for proposals)”. This information will apply to relevant RFPs and RFQs. While DCA will post the responses to the RFPs and RFQs, the scoring and evaluation is consultative and deliberative and, therefore, not subject to public review.

3.5.1 Elevation Standards

Your organizations request that the Department of Environmental Protection elevation standard of 3 feet above base flood elevation be made standard across all programs. The State agrees and is exceeding HUD’s minimum requirements by requiring eligible residential properties to elevate three feet above base flood elevation.

Requirements for Elevation Standards must at a minimum meet the HUD requirements in the Federal Register Notice for the CDBG-DR allocation (87 FR 31636). Section II.B.2.c requires a minimum of 2 feet above base flood elevation. In Section 3.5.1, the State is confirming to HUD that it will meet and exceed that requirement. The Action Plan has been modified and now reads:

“The State is exceeding the advanced elevation requirements established in Section II.B.2.c of the Federal Register Notice titled Elevation standards for new construction, reconstruction, and rehabilitation of substantial damage, or rehabilitation resulting in substantial improvements. DCA will adhere to the proposed Department of Environmental Protection elevation standard of 3 feet above base flood elevation across all programs.”

Additionally, the Homeowner Assistance and Recovery Program (HARP) states in Section 4.8.6 that as part of the eligible activities, properties requiring elevation must be “3 feet above base flood elevation”. This requirement is stated again in the Small Rental Repair Program (initially called the Neighborhood Landlord Program in the draft Action Plan) in Section 4.8.4 as part of the eligible activities.

All elevation requirements will be detailed further in policies and procedures.

3.5.2 Flood Insurance Requirements

Your organizations expressed concern that many Ida-impacted individuals (who may not be in communities participating in the FEMA National Flood Insurance Program) will be unable to receive assistance based on the language in Section 3.5.2. However, individuals are only required to have flood insurance in certain narrow circumstances. The intent of this section of the Action Plan is to inform Ida-impacted individuals who may be seeking assistance that if they had received previous federal flood disaster assistance and their home is located in a Special Flood Hazard Area (i.e., 100 year floodplain) and they did not obtain and maintain flood insurance following the previous disaster, then the State is precluded from providing additional CDBG-DR assistance to that property per Section 582 of the National Flood Insurance Reform Act of 1994, as amended, (42 U.S.C. 5154a).

HUD has also placed an additional restriction on assistance to households with an annual income of 120% or more of the area medium income (AMI). In the Federal Register Notice allocating the CDBG-DR funds, HUD has stated in Section IV.E.2.b that, “Grantees receiving CDBG-DR funds are prohibited from providing CDBG-DR assistance for the rehabilitation/reconstruction of a house, if (i) the combined household income is greater than either 120 percent of AMI or the national median, (ii) the property was located in a floodplain at the time of the disaster, and (iii) the property owner did not obtain flood insurance on the damaged property, even when the property owner was not required to obtain and maintain such insurance.

The State understands that this is a complex set of restrictions and will revise the language in this section to make it clearer that Ida-impacted individuals with unmet need who make less than 120% of the area medium income will be eligible for assistance, unless they fall into the group of homeowners who had received assistance from a previous disaster, are located in a 100-year floodplain, and failed to obtain and maintain flood insurance.

3.5.4 Contractor Standards

Your organizations requested that DCA commit to concrete actions to meet Section 3 requirements. DCA has made this commitment in its CDBG-DR Action Plan and will further define the concrete actions to be taken for compliance with Section 3 in each of its program policy documents. These standards will apply to all contractors who trigger the Section 3 requirements.

Your organizations also noted concern regarding contractor fraud. The State is taking steps to ensure all state-funded contractors will meet minimum requirements and may procure a pool of qualified contractors who are trained in program standards and will carry out eligible scopes of work. The State will be directly in charge of construction project management and will be in position to respond in “real time” when homeowners have complaints regarding work completed by contractors, whether or not they were part of the pool.

3.5.5 Preparedness, Mitigation, and Resiliency

Your organizations stated your support for the Statewide Housing Mitigation Strategy and requested a more specific timeline for implementation. Section 4.8.1 provides the program description for the Statewide Housing Mitigation Strategy Tool which states that the activity

will begin in the fourth quarter of 2022 or soon after HUD approves the CDBG-DR Action Plan. The tool will inform the creation of the Statewide Housing Mitigation Strategy.

3.5.7 Duplication of Benefits

Your organizations expressed concerns around the duplication of benefit (DOB) issues and suggested that the State request a waiver around addressing SBA loans. The State recognizes that DOB determinations are very complex, and HUD lacked clear guidance at the time of Hurricane Sandy for how to treat individuals who had been awarded but did not accept SBA loans.

However, HUD has issued new guidance regarding how to treat SBA loans in the Federal Register Notice issued June 20, 2019 (84 FR 28836). In the Notice, HUD states “Declined or cancelled subsidized loans. The amount of a subsidized loan that is declined or cancelled is not a DOB”. Based on this more recent guidance, DCA will not need to request a waiver.

4.3.2 CDBG-DR Program Allocation

Your organizations have expressed concerns that the need for multifamily housing with over 7 units may not be adequately addressed in the Action Plan data and have requested that funds from other rental programs be reserved for this purpose. The State has allocated \$25 million for the Capital Improvement Assistance Program, a portion of which has been committed to Oakwood Village in Elizabeth. The State has recently allocated an additional \$345 million in COVID-19 relief funding for the development of new affordable multifamily developments. Moreover, in the aftermath of Hurricane Sandy, the State dedicated over half of a billion dollars to large multi-family developments, resulting in the creation of 5,800 affordable rental housing units. Given the limited funding available for Ida recovery, The State feels that the current allocation of funds best meets the immediate needs of the affected areas. The State will continue to monitor multifamily housing needs and will revisit those needs if unable to spend the CDBG-DR funds in other rental programs.

4.4.1 Housing

Your organizations have commended the State for providing \$25 million in housing assistance to the New Jersey Housing and Mortgage Finance Agency for its Capital Improvement and Assistance Program. You have also requested additional analysis of the multifamily housing need. As stated above, the State will continue to monitor multifamily housing needs and allocate funds accordingly if additional needs are identified.

4.8.3 How the Program Will Promote Housing for Vulnerable Populations

Your organizations have stated your support for the Homeowner Assistance and Recovery Program (HARP). The State appreciates your support and agrees that program outreach materials must inform residents of the nature of available assistance and basic eligibility requirements that are understandable and equitable. We understand the need to quickly get these funds out into the impacted communities and will open applications as soon as possible after the Action Plan is approved by HUD.

4.8.6 Program Eligibility

Your organizations noted that after Hurricane Sandy, owners and occupants of manufactured homes were improperly assessed for damages. You have requested that the State ensure that inspectors for manufactured housing be qualified and specifically trained in the construction of manufactured homes.

The State agrees and this requirement will be more explicitly spelled out in our policies and construction standards for each program.

4.8.8 Program Maximum Assistance

Your organizations expressed concerns that costs for housing repairs or reconstruction can vary dramatically across the State and asked the State to incorporate variations. The State does provide for exceptions to award maximums on a case-by-case basis. Section 3.5.8 on Cost Effectiveness states “The State may provide exceptions to award maximums on a case-by-case basis and will include procedures within program guidelines on how the State or its subrecipients will analyze the circumstances under which an exception is needed and the amount of assistance that is necessary and reasonable.”

4.8.10 Program Method of Distribution Description/Overview

Your organizations have requested that the State indemnify the homeowner for any errors that result in an DOB. The State must complete a full DOB review in compliance with HUD’s Federal Register Notice dated June 20, 2019. The State while undertaking the DOB review will employ best practices including using quality assurance and quality control (QA/QC) reviews at critical steps in the process to ensure that oversights leading to a DOB repayment are avoided.

4.8.13 Program Affordability Period

Your organizations have requested that persons assisted with Homeownership Assistance be required to maintain an affordability period for 30 years in conformity with New Jersey’s Uniform Housing Affordability Controls (UHAC) standards. At this time, the CDBG-DR Homeownership Assistance is meeting the HUD requirements per the Federal Register Notice allocating the CDBG-DR funds (87 FR 31636). The State recognizes that there is good cause for increasing affordability periods on affordable housing units, however, at this time, the State is not intending to exceed what is required in the Federal Register Notice.

Neighborhood Landlord Program (now the Small Rental Repair Program)

4.8.34 Program Description

Your organizations have requested that the State revisit both the Neighborhood Landlord Program (now called the Small Rental Repair Program) and the Tenant-Based Rental Assistance programs after implementing for 6 months to ensure funds are being utilized. This is good advice and a best practice. Based on your feedback, the State moved \$27 million from the Small Rental Repair Program to assist more applicants with rental assistance, housing counseling, homeowner repairs, and buyouts prior to finalizing the Initial Action Plan. The State also amended the name of this program from “Neighborhood Landlord Program” to the “Small Rental Repair Program,” as it more accurately describes the intent of the program – to repair damaged small rental properties to increase access to affordable

housing for impacted renters living in the most impacted and distressed areas of the state. HUD considers the Action Plan to be a “living document” throughout the life of the CDBG-DR grant. Because of that, HUD provides a process to make changes to allocations through a Substantial Amendment process. DCA will monitor each program’s expenditures month-to-month and will look to adjust funds that are not being used to new or existing programs.

4.8.36 How the Program Will Promote Housing for Vulnerable Populations

Your organizations noted that the State is proposing to use the State’s housing inventory through the New Jersey Housing Resource Center to help identify accessible units. Since the publication of the draft Ida Action Plan, the State has revised this section. Reference to the New Jersey Housing Resource Center has been removed. This section now states, “Reasonable efforts will be made to ensure that program-funded units will have accessibility standards built into the rehabilitation design, thereby increasing accessible housing stock in the impacted areas. The scope of work funded under the program will comply with applicable codes and standards. This will provide more safety measures for the tenant and thus a more sustainable, safe place to live.

4.8.37 Program Affordability Period (if applicable)

Your organizations have requested that the affordability period for new construction under the Small Rental Rehab Program should be expanded to 30 years in conformity with New Jersey’s Uniform Housing Affordability Controls (UHAC) standards. At this time, the CDBG-DR Small Rental Repair Program is meeting the HUD requirements per the Federal Register Notice allocating the CDBG-DR funds (87 FR 31636). The State recognizes that there is good cause for increasing affordability periods on affordable housing units, however, at this time, the State is not intending to exceed what is required in the Federal Register Notice.

4.8.43 Program Estimated Begin and End Dates

Your organizations requested more language regarding clear enforcement of affordability periods for landlords. The State understands how important ensuring affordability periods are met for affordable housing. DCA will be developing detailed program guidelines that will provide that level of detail once the Action Plan is approved.

Tenant-Based Rental Assistance

4.8.47 Program Description

Your organizations noted that additional funds are needed for the Tenant-Based Rental Assistance (TBRA). Based on your and other comments, the State has moved \$5 million prior to finalizing the CDBG-DR Action Plan from Small Rental Repair Program (formerly the Neighborhood Landlord Program) into the TBRA budget to assist more applicants with rental assistance. The State has also amended the program to set aside funding based on income which will allow the State to help additional renters while still ensuring there is adequate funding for extremely low and low-and-moderate income renters.

Housing Counseling and Legal Services

4.8.60 How the Program Will Promote Housing for Vulnerable Populations

Your organizations noted that Legal Services of New Jersey, Volunteer Lawyers for Justice, and Bar Associations, and individual attorneys and advocates have, in the past decade, provided invaluable assistance to persons recovering from disasters. You have suggested it would be of assistance to all if DCA were willing to consult with those other organizations most likely to provide such assistance to provide online trainings that can be recorded for easy subsequent access on the details of the relevant disaster recovery programs. The State intends on providing training to the subrecipients that receive housing counseling and legal services funding.

Resilient Communities Program

4.8.68 Program Description

Your organizations have given support to the visionary concept behind the Resilient Communities Program. You have requested information on how the community and residents can provide input into the projects being proposed. The State will be providing funds for these resilient community projects through a competitive grant process. Projects will be scored based on the degree to which the application meets certain program criteria, including the following:

- Mitigates the risk to public infrastructure.
- Mitigates the risk to one or more of FEMA's community lifelines, including safety and security; food, water, and shelter; health and medical; energy; communications; transportation; and hazardous materials.
- Incorporates nature-based solutions.
- Protects and benefits disadvantaged communities.
- Promotes resiliency through ancillary or triple bottom line benefits (social, environmental, and economic benefits).
- Considers climate change and future conditions.
- Leverages federal, State, and local partnerships.

DCA will include as part of this criteria, proof of public outreach, engagement, and opportunity to participate in project selection and design.

4.8.78 Program Competitive Application Overview

Your organizations noted that "one of the factors being considered by DCA in evaluating applications is 'How effective the proposed project is in protecting the public, including members of protected classes, HUD-defined vulnerable populations, and historically underserved communities, from the risks in each of the respective impacted communities.'" You have suggested DCA more explicitly tie-in affordability and affordable housing by evaluating projects/applications based on whether they provide infrastructure that helps to preserve or support creating affordable housing, and that be a very significant component of funding decisions instead of just one point in a long list. This funding will be extremely

attractive to municipalities and can offer a significant opportunity to promote housing affordability across New Jersey. DCA will take this under advisement and incorporate where appropriate.

Conclusion

The State wants to extend its sincere thanks to you and your organizations for the thoughtful analysis of the CDBG-DR Action Plan. Your comments have been very insightful, and we hope that your organizations will partner with the State as we move forward assisting our State with recovery from this devastating disaster.

5.12 Data Sources/Methodologies

5.12.129 References

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5.13 Important Definitions and Terms

Term	Definition
AMI	Area Median Income
CBDO	Community-Based Development Organization
CDBG	Community Development Block Grant
CDBG-DR	Community Development Block Grant – Disaster Recovery
CFR	Code of Federal Regulations
CO	Certifying Officer
CP	Citizen Participation
DOB	Duplication of Benefits

Term	Definition
DRGR	Disaster Recovery and Grant Reporting System
FEMA	Federal Emergency Management Agency
HCD Act	Housing and Community Development Act of 1974, as amended
HMGP	Hazard Mitigation Grant Program
IA	FEMA Individual Assistance Program
LIHTC	Low-Income Housing Tax Credit
LMI	Low- to Moderate-Income (Person or Household)
NFIP	National Flood Insurance Program
PA	FEMA Public Assistance Program
RE	Responsible Entity
RFP	Request for Proposal
SBA	U.S. Small Business Administration
SFHA	Special Flood Hazard Area
UGLG	Unit of General Local Government
URA	Uniform Relocation Assistance and Real Property Acquisition Act of 1970, as amended
USACE	U.S. Army Corps of Engineers