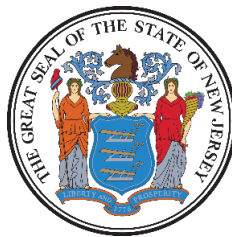


ACTION PLAN AMENDMENT

FOR THE STATE OF NEW JERSEY TROPICAL STORM IDA

SUBSTANTIAL AMENDMENT #10

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



Philip D. Murphy
Governor

Tahesha L. Way
Lt. Governor

Jacquelyn A. Suárez
Commissioner

SECTION 1: Overview

The purpose of this **Action Plan Amendment (APA) Number 10** to the State's Ida Action Plan (approved by HUD on November 21, 2022) is to modify the plan. This amendment is considered substantial according to the definition stipulated in the HUD Federal Register Notice [87 FR 31636.pdf \(hud.gov\)](#) and in accordance with the State's citizen participation plan because it changes program eligibility criteria and beneficiaries for programs.

APA 10 is available in English and Spanish through DCA's website, <https://www.nj.gov/dca/ddrm/>, and can be requested by email at DisasterRecoveryandMitigation@dca.nj.gov (Subject: Action Plan Amendment 10) or by contacting the Division of Disaster Recovery and Mitigation Constituent Services at 609-292-3750.

Ida Action Plan Substantial Amendment #10 is available in English and Spanish at <https://www.nj.gov/dca/ddrm/> and can be requested by email at DRMConstituentServices@dca.nj.gov (Subject: Action Plan Amendment #10) or by contacting the Division of Disaster Recovery and Mitigation Constituent Services at (609) 913-4824. To obtain a copy in a language other than English or Spanish, please contact Tina Williams, the language access plan (LAP) coordinator, at (609) 766-9323 or tina.williams@dca.nj.gov. For hearing-impaired users, text telephone service is available at (TTY/TDD) 1-800-852-7899.

The public comment period for APA 10 was from 9:00 am on November 7, 2025, to 5:00 pm on December 8, 2025.

Commenters were able to submit comments to this proposed amendment (i) via email to DRMConstituentServices@dca.nj.gov (Subject: Ida APA 10); or (ii) via U.S. mail to the attention of Tina Williams, Division of Disaster Recovery and Mitigation, NJ Department of Community Affairs, 101 South Broad Street, P.O. Box 823, Trenton, NJ 08625-0823. All comments are given the same amount of consideration regardless of the method of submission. No comments were received.

SECTION 2: ACTION PLAN CLARIFICATIONS

Action Plan changes to modify the budget

The New Jersey Department of Community Affairs (DCA) is adjusting the Ida budget 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.

Program	May 2022 Budget	Change in Budget	May 2022 Revised Budget	January 2023 Budget	Change in Budget	January 2023 Revised Budget	Total Budget	Change in Budget	Total Revised Budget
Homeowner Assistance and Recovery (HARP)	\$63,178,700	\$5,000,000	\$68,178,700	\$48,187,121	(\$5,000,000)	\$43,187,121	\$111,365,821		\$111,365,821
Smart Move	\$30,000,000	(\$20,250,000)	\$9,750,000	\$10,000,000	\$27,250,000	\$37,250,000	\$40,000,000	\$7,000,000	\$47,000,000
Blue Acres	\$16,000,000		\$16,000,000	\$6,330,429	\$7,000,000	\$13,330,429	\$22,330,429	\$7,000,000	\$29,330,429
Small Rental Repair	\$20,000,000	(\$7,000,000)	\$13,000,000	\$5,000,000	(\$5,000,000)	\$0	\$25,000,000	(\$12,000,000)	\$13,000,000
Resilient Multifamily Housing	\$0	\$15,000,000	\$15,000,000	\$30,000,000	(\$15,000,000)	\$15,000,000	\$30,000,000		\$30,000,000
Housing Mitigation Fund	\$0	\$10,000,000	\$10,000,000	\$0		\$0	\$0	\$10,000,000	\$10,000,000
Tenant-Based Rental Assistance	\$15,000,000		\$15,000,000	\$22,000,000	(\$9,000,000)	\$13,000,000	\$37,000,000	(\$9,000,000)	\$28,000,000
Housing Counseling & Legal Services	\$9,000,000		\$9,000,000	\$0		\$0	\$9,000,000		\$9,000,000
HARP — temporary relocation	\$9,750,000	(\$2,750,000)	\$7,000,000	\$250,000	(\$250,000)	\$0	\$10,000,000	(\$3,000,000)	\$7,000,000
Resilient Communities	\$54,000,000		\$54,000,000	\$0		\$0	\$54,000,000		\$54,000,000
Ivy Hill Storm Water Mitigation	\$0		\$0	\$10,000,000		\$10,000,000	\$10,000,000		\$10,000,000
Smart Move — infrastructure	\$0		\$0	\$10,000,000		\$10,000,000	\$10,000,000		\$10,000,000
Resilient New Jersey	\$0		\$0	\$0		\$0	\$0		\$0
Statewide Housing Mitigation tool	\$0		\$0	\$0		\$0	\$0		\$0
Administration	\$11,417,300		\$11,417,300	\$7,461,450		\$7,461,450	\$18,878,750		\$18,878,750
	\$228,346,000	\$0	\$228,346,000	\$149,229,000	\$0	\$149,229,000	\$377,575,000	\$0	\$377,575,000

Action Plan changes to the Small Rental Repair Program (SRRP) to add Urgent Need as a National Objective.

- Explanation of Modifications and Remaining Unmet Needs:

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.

- Modifications to section 4.8.40 Program National Objective:
{insert} and Urgent Need.

Action Plan changes to the Homeowner Assistance and Recovery Program (HARP) to add a reimbursement pathway.

- Explanation of Modifications and Remaining Unmet Needs:

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.

- Modifications to 4.8.1 Program Description:

{insert} In October of 2025 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.

- Modifications to section 4.8.6 Program Eligibility

- Eligible Applicants

{insert} 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.

- Eligible Activities
 - {insert}** 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.
- Ineligible Activities
 - {delete}** Compensation payments
 - {insert}** 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.
- Modifications to section 4.8.8 Program Maximum Assistance

{insert} For rehabilitation, 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 **{delete}** ~~\$400,000~~ \$500,000 or \$400,000 max for rehabilitation and \$100,000 max for reimbursement.
- Modifications to section 4.8.10 Program Method of Distribution/Overview

{insert} 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.

Action Plan changes to the Resilient Communities Program to remove FEMA BRIC References:

- Explanation of Modifications and Remaining Unmet Needs:

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. 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.

- Modifications to 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. ~~{delete} The State has modeled this program on FEMA's Building Resilient Infrastructure in Communities (BRIC) program.~~ 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.
4. ~~{delete} Expand awareness of BRIC within the State and help build the capacity of local governments to prepare competitive BRIC applications such that applications not selected under this program can be submitted for BRIC and/or other FEMA Hazard Mitigation Assistance programs.~~

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 ~~{insert}~~ include evaluation of the project's cost effectiveness and overall risk reduction and resilience to critical infrastructure ~~{delete} are in alignment with the BRIC application and selection processes.~~ 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.

Action Plan changes to the Ivy Hill Storm Water Mitigation Program to designate New Jersey DCA the program responsibility entity.

- Explanation of Modifications and Remaining Unmet Needs:

New Jersey DCA is acting as the program responsibility entity for the 24 CFR 58 environmental review process and not the City of Newark.

- Modifications to 4.8.106 Program Responsible Entity:

~~{insert}~~ New Jersey DCA ~~{delete} City of Newark~~

Action Plan changes to the Smart Move Program to add other state or federal buyout program participants as eligible occupant applicants.

- Explanation of Modifications and Remaining Unmet Needs:

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.

- Modifications to 4.8.15 Program Eligibility:

Eligible Occupant Applicants:

- Homeowners whose homes were acquired through a Blue Acres Buyout Program {insert} or other state or federally funded buyout program.

Action Plan changes to add the Housing Mitigation Fund Program:

- Explanation of Modifications and Remaining Unmet Needs:

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.

- Creation of Sections 4.8.119 to 4.8.131:

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

4.8.119 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

¹ Wamsher, I., Shope, J., Broccoli, A., Gerbush, M., Herb, J., Kaplan, M., Kohut, J., Saba, G., Garzio, L., Nazzaro, L. & Robinson, D. 2024. [State of the Climate: New Jersey 2023](#). Rutgers, The State University of New Jersey, New Brunswick, NJ.

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.

4.8.120 How the Program Will Advance Long-Term Resilience

This project will have natural hazard risk reduction benefits for housing.

4.8.121 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.

4.8.122 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.

4.8.123 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.

4.8.124 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.
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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.

4.8.125 Program Responsible Entity

New Jersey Department of Community Affairs

4.8.126 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.

4.8.127 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.

4.8.128 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.

4.8.129 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.

4.8.130 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.

4.8.131 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.

SECTION 3: PUBLIC COMMENTS & RESPONSES

No public comments and responses were received.