NJ DEPARTMENT OF CommunityAffairs

ACTION PLAN

FOR THE STATE OF NEW JERSEY

TROPICAL STORM IDA

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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.

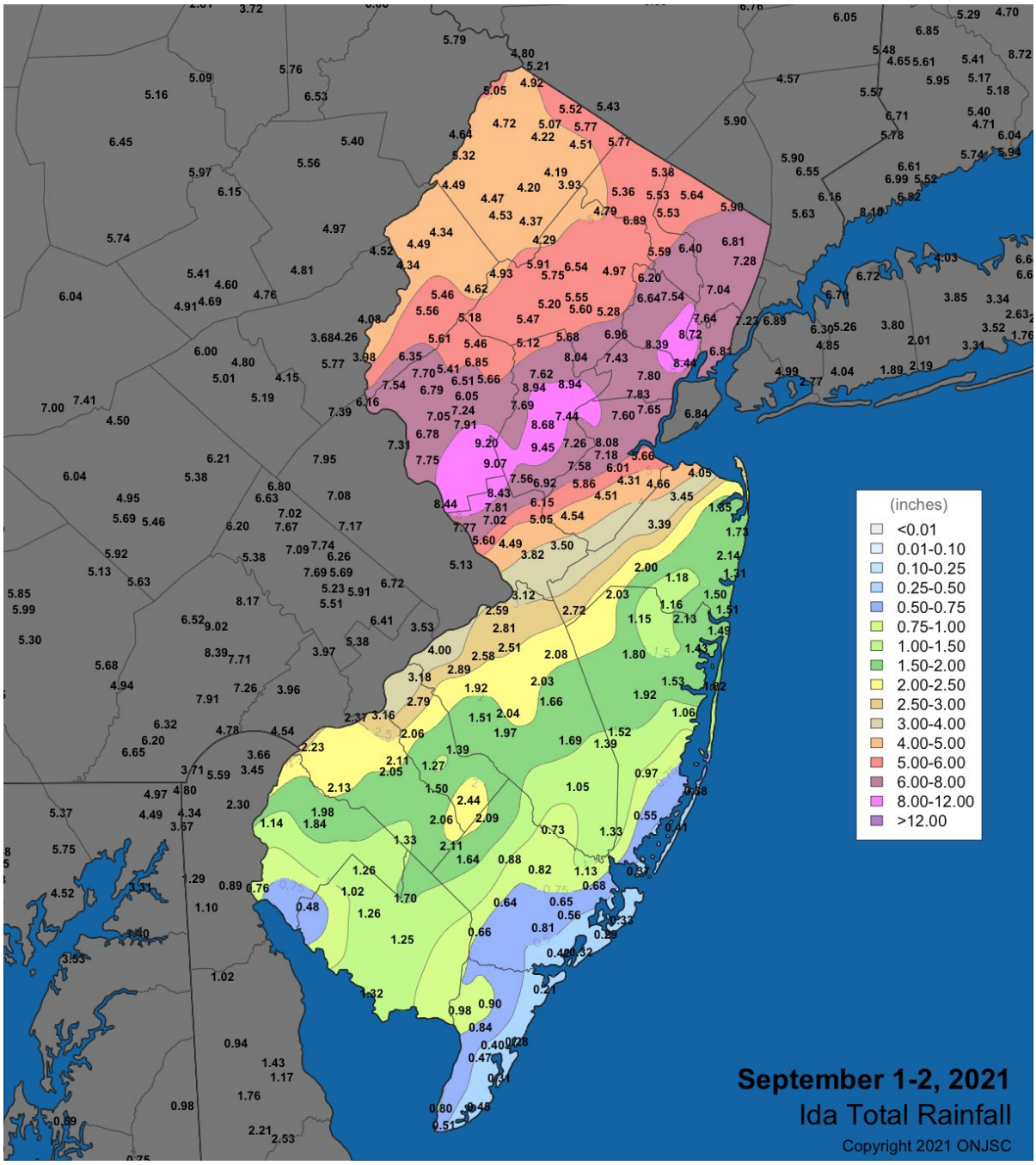
The Appropriations Act also authorizes grantees who receive an award in this Allocation Notice and under prior or future appropriations to use these funds interchangeably and without limitation under certain conditions. This applies to the same activities related to unmet recovery needs in the MID areas 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 and Hurricane Irene recovery funds in these 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 1-2[1] .

Figure 1: Tropical Storm Ida Total Rainfall, Office of the New Jersey State Climatologist



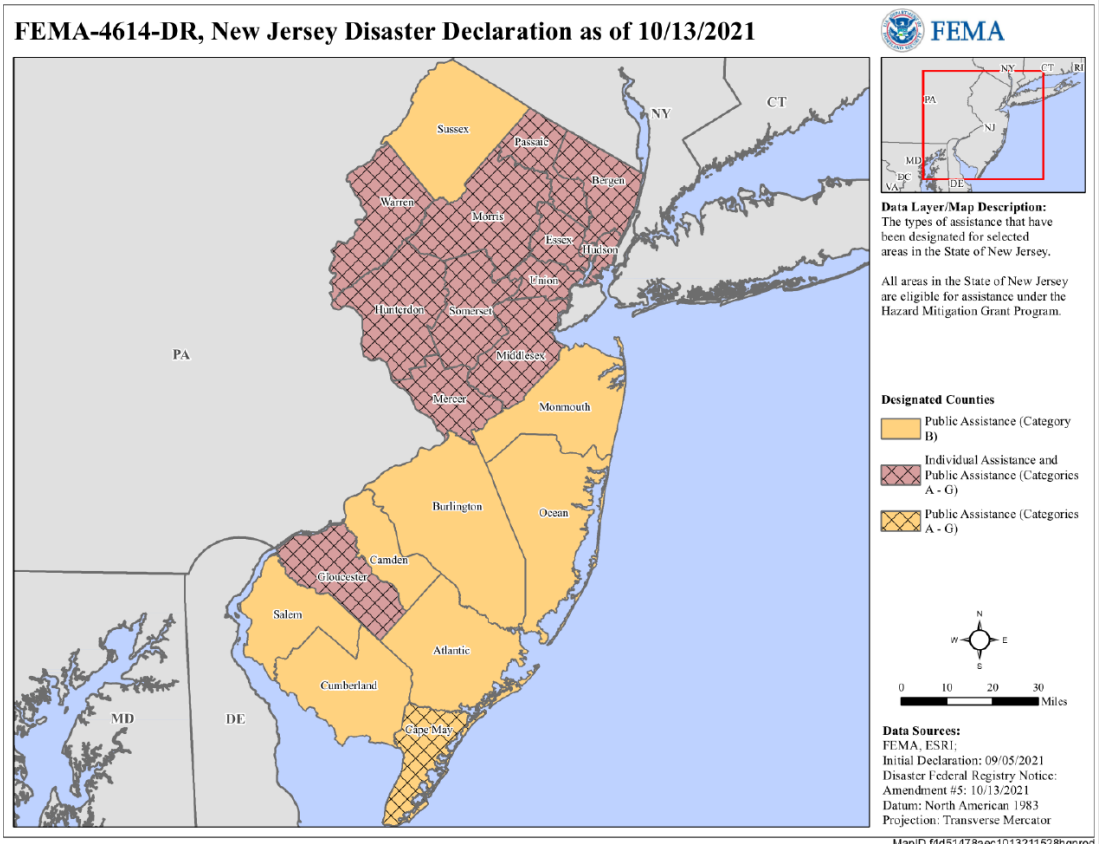
[1] Office of the New Jersey State Climatologist, Ida Remnants Strike New Jersey, https://climate.rutgers.edu/stateclim/?section=menu&target=Ida

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, 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: 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 relatively higher budget 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 programs 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	Estimated Total Loss	Other Resources	Remaining Unmet Need	% of Un-met Need	Program Allocation Amount	% of Program Allocation
Housing	$1,411,323,299	$358,873,322	$1,052,449,977	74.5 %	$152,928,700	65%
Economic Revitalization	$384,094,820	$80,440,800	$303,654,020	21.5 %	$0	0%
Infrastructure	$226,998,304	$173,070,106	$56,749,576,	4.0%	$58,000,000	27.5%
Planning				N/A	$6,000,000	2.5%

Category	Estimated Total Loss	Other Resources	Remaining Unmet Need	% of Un-met Need	Program Allocation Amount	% of Program Allocation
Administrative				N/A	$11,417,300	5%
TOTAL	**$2,022,416,423**	**$612,384,228**	**$1,412,853,573**	**100%**	**$228,346,000**	**100%**

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

2.1.1 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

2.1.2 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

2.1.3 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. These funds could also be used to address the unmet needs from Hurricane Irene (2011).

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.

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[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	
Funding Source	*Disaster Award Amount*
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**

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

[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 (%)
HUD MIDs		
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, compromising 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)

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.

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[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 reconstruction, 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.

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

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

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 table below includes information received from HUD on damages to HUD Multifamily properties. These properties were insured. At the time of writing, there is no recovery gap anticipated for these properties.

Type of Damage	# of Properties	# of Units	# of Units Allotted	# 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)	1	0	0	0

Type of Damage	# of Properties	# of Units	# of Units Allotted	# of Units Waiting Assistance
– Basement flooding and Elevator outages				
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.

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 they were also insured. At this time, there is no known gap in funding needed for recovery. HUD is working with Englewood (Bergen County) to restructure that rental property, so it remains affordable once it is reconstructed.

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

County	No. of Claims	Direct Incurred Losses
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

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 2015 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.

[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

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

2.2.4.2 LMI Individuals

New Jersey has communities in poverty across multiple 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). These 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 displacement.

2.2.4.2.1 Income Demographics

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

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%	–	–	–
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%

County	Non-MID Total LMI Persons	Non-MID Total Population	Non-MID Percentage LMI	MID Total LMI Persons	MID Total Population	MID Percentage LMI
Warren	39,575	105,120	37.6%	–	–	–

2.2.4.3 Racially and Ethnically Concentrated Communities

Vulnerable groups in New Jersey also include racially and ethnically concentrated communities, such as New Jersey's two million plus Hispanic or Latino residents and more than one million Black or African American residents (Section 2.2.5.3.1). Not only is New Jersey home to multiple vulnerable populations, but Hurricane Ida took a significant toll on some of these communities. According to U.S. Census data, 1.6 million Hispanic or Latino individuals live in 1 of the 12 counties that received a federal disaster declaration following Hurricane Ida, along with 894,000 Black or African Americans and 815,000 Asian individuals (Section 2.2.5.3.1). 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, such as Hurricane Ida, which destroys affordable housing units. DCA's planned use of CDBG-DR funds will seek to benefit racial and ethnic minorities in proportion to their communities' needs, particularly in racially and ethnically concentrated areas of poverty.

2.2.4.3.1 Grantee Demographics and Disaster-Impacted Populations

Demographic	State Estimates	State Percentage	Disaster Declaration Estimate	Disaster Declaration Percentage	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%

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.

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%
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%

County	Languages Spoken	Estimated Population	Percentage of Population
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%
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%

County	Languages Spoken	Estimated Population	Percentage of Population
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%
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%

County	Languages Spoken	Estimated Population	Percentage of Population
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%
Somerset	30,047	9.6%
Sussex	3,701	2.7%
Union	102,204	19.7%
Warren	4,201	4.2%

County	Estimated Speak English Less Than "Very Well"	Percentage Who Speak English Less Than "Very Well"
TOTAL	**1,009,105**	**12.1%**

2.2.4.5 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.

2.2.4.5.1 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

2.2.4.5.2 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

2.2.4.6 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.

2.2.4.6.1 Manufactured Housing Units Impacted by Disaster

County	No. of Units Impacted by Disaster	Percentage of Units in County
Bergen	58	14%
Essex	26	6%
Gloucester	20	5%
Hudson	36	8%
Hunterdon	6	1%
Mercer	22	5%
Middlesex	146	34%
Morris	20	5%
Passaic	28	7%
Somerset	30	7%
Union	26	6%
Warren	10	2%
TOTAL	**428**	**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.

2.2.4.6.2 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

2.2.4.7 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.

2.2.4.7.1 Educational Demographics by Degree Level

Education (population age 25 and older)	State Estimates	State Percentage	Disaster Declaration Estimate	Disaster Declaration Percentage	MID Estimates	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%

Education (population age 25 and older)	State Estimates	State Percentage	Disaster Declaration Estimate	Disaster Declaration Percentage	MID Estimates	MID Percentage
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.[21]

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.[22] 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 downed trees.[23] In Somerset County alone, more than a dozen roads were forced to close due to floodwater, with several badly damaged.[24] In the wake of Hurricane Ida, FEMA approved funding for 61 road and bridge Public Assistance Projects.

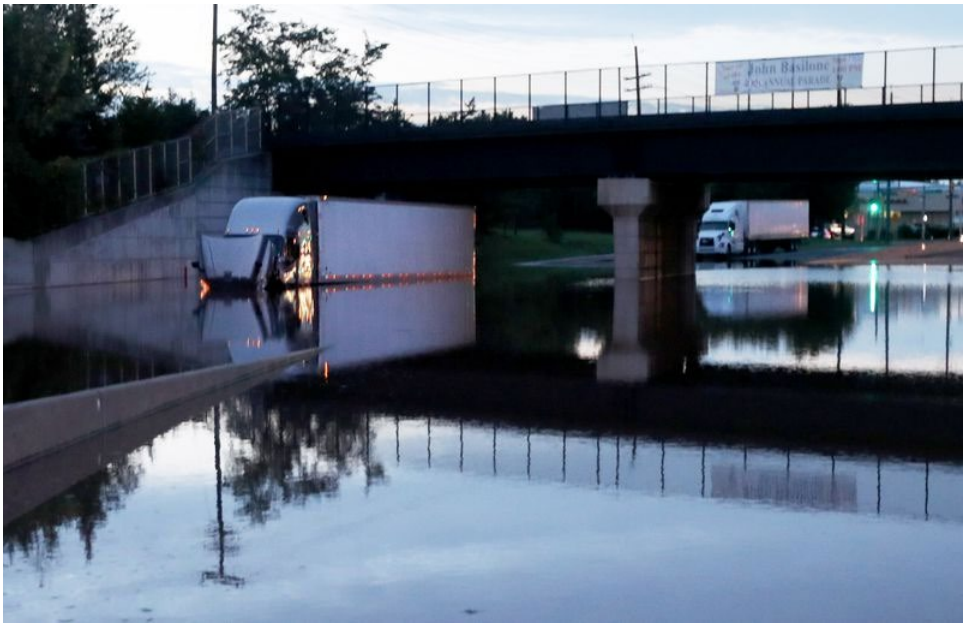
[21] NJ Spotlight News, Ida's damage shows climate-change disparity, https://www.njspotlightnews.org/2021/09/hurricane-ida-urban-areas-fema-federal-disaster-declaration-elizabeth-newark-jersey-city-environmental-justice-communities/

[22] 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/

[23] 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

[24] 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 4: 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

Figure 5: 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 6).[25] FEMA approved 14 Public Assistance Projects for the repair and mitigation of water control facilities valued at more than $1 million in funding.

Figure 6: 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.[26] In some instances, emergency crews could not navigate through flooded areas to turn off gas lines, resulting in flame ignited explosions that destroyed buildings.[27] 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.[28] 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

[25] 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

[26] 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

[27] 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/

[28] 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

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 floors that were estimated to cost more than $5 million to repair.[29] In Manville, record flood levels on the Raritan River caused the Borough Hall to flood.[30]

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.[31] Meanwhile, public transportation, including New Jersey Transit and Amtrak train service, ground to a halt "almost everywhere" due to flooded tracks.[32]

Figure 7: 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.

2.3.1.2 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

[29] 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

[30] 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/

[31] 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/

[32] 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

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**	**$1,880,919**	**$2,821,378**	**$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.[33] 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 7: 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

[33] 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

County	No. of Business Applicants	Average Verified Loss
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 8).[34]

Figure 8: 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.[35]

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.[36, 37] 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

[34] 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

[35] 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/

[36] 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/

[37] 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

Bound Brook and driven rain combined to destroy much of Sherban Diner, which is a restaurant and 120-seat banquet hall.[38]

Figure 9: 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.[39] 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

[38] 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.

[39] 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

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.[40, 41, 42]

Figure 10: 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

[40] 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

[41] 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/

[42] 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

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 8: 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
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 9: 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

County	No. of Business Applicants	Total Verified Loss	Total Approved Loan Amount	Difference
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
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)

Hazard
3. Drought
4. Earthquakes
5. Extreme Temperatures
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

Hazard
7. Floods
8. Geologic Hazards
9. Hazardous Materials
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
1. Dam Failure
2. Disease Outbreak
3. Drought
4. Earthquakes
5. Flooding (including ice jams)
6. Geological Hazards (landslides and subsidence/sinkholes)
7. Hazardous Materials (fixed site and in-transit)
8. Hurricanes and Tropical Storms
9. Nor'easter
10. Severe Weather (high winds, tornadoes, thunderstorms, hail, and extreme temperatures)
11. Severe Winter Weather (heavy snow, blizzards, and ice storms)
12. 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)

Hazard
9. Hazardous Materials (fixed sites, rails, and other transportation)
10. Hurricanes and Tropical Storms
11. Nor'easters
12. Power Outages
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

Hazard
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)
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
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

Hazard
15. Severe Storms – Winter Weather
16. Storm Surges (includes hurricanes, nor'easters, and tropical storms)
17. Wildfire
18. Animal Disease
19. Civil Unrest
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

Hazard
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.[43] 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.[44] Higher sea levels mean that deadly and destructive storm surges push farther inland than they once did, which also means more frequent 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.[45] 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.[46] 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.[47] Projected sea level rise under different emissions scenarios can be found in Table 10. Figure 11 shows sea level rise under moderate emissions scenarios, and Figure 12 is a map of MID counties with 1 foot of sea level rise, the likely range estimate for 2030.

Table 10: Projected Sea Level Rise (SLR), in Feet, for New Jersey[48]

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

[43] NASA, Sea Level, https://climate.nasa.gov/vital-signs/sea-level/

[44] National Ocean Service, Is Sea Level Rising?, https://oceanservice.noaa.gov/facts/sealevel.html

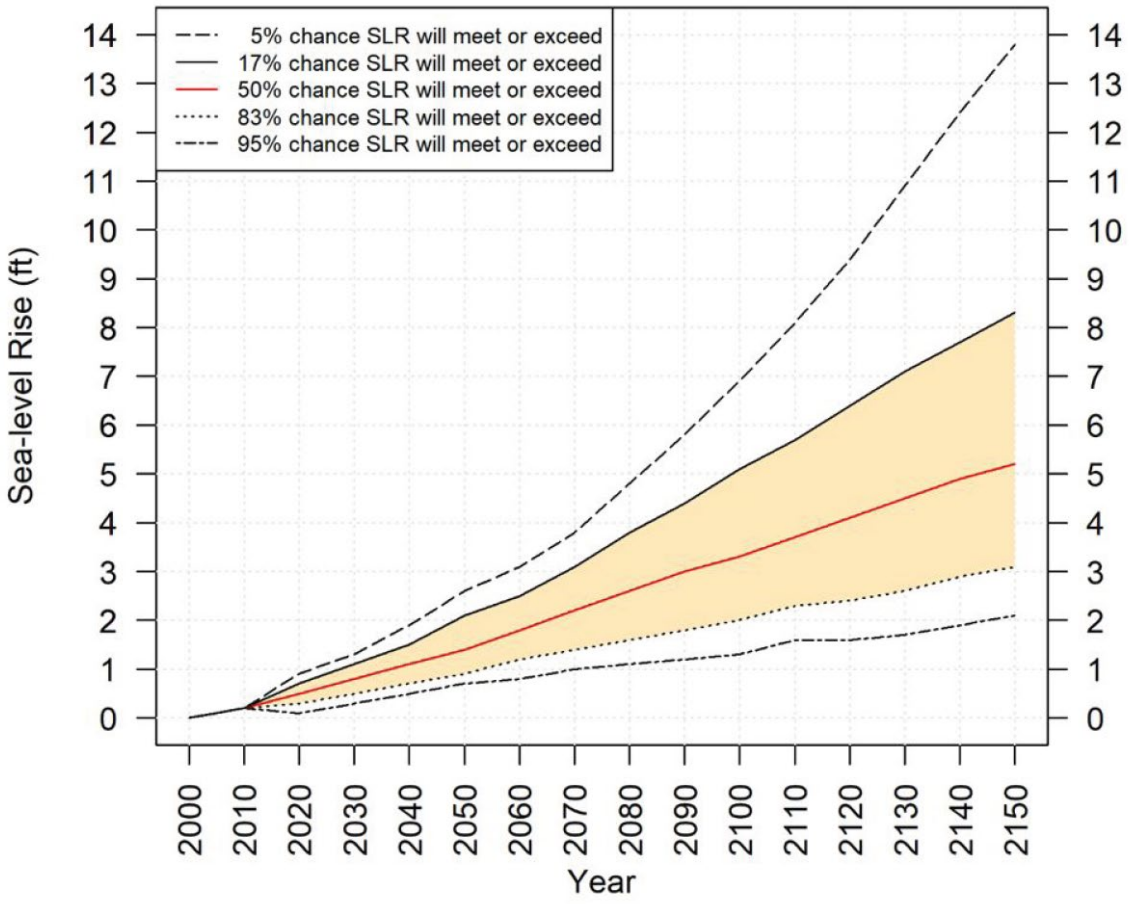
[45] Ibid.

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

[47] 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

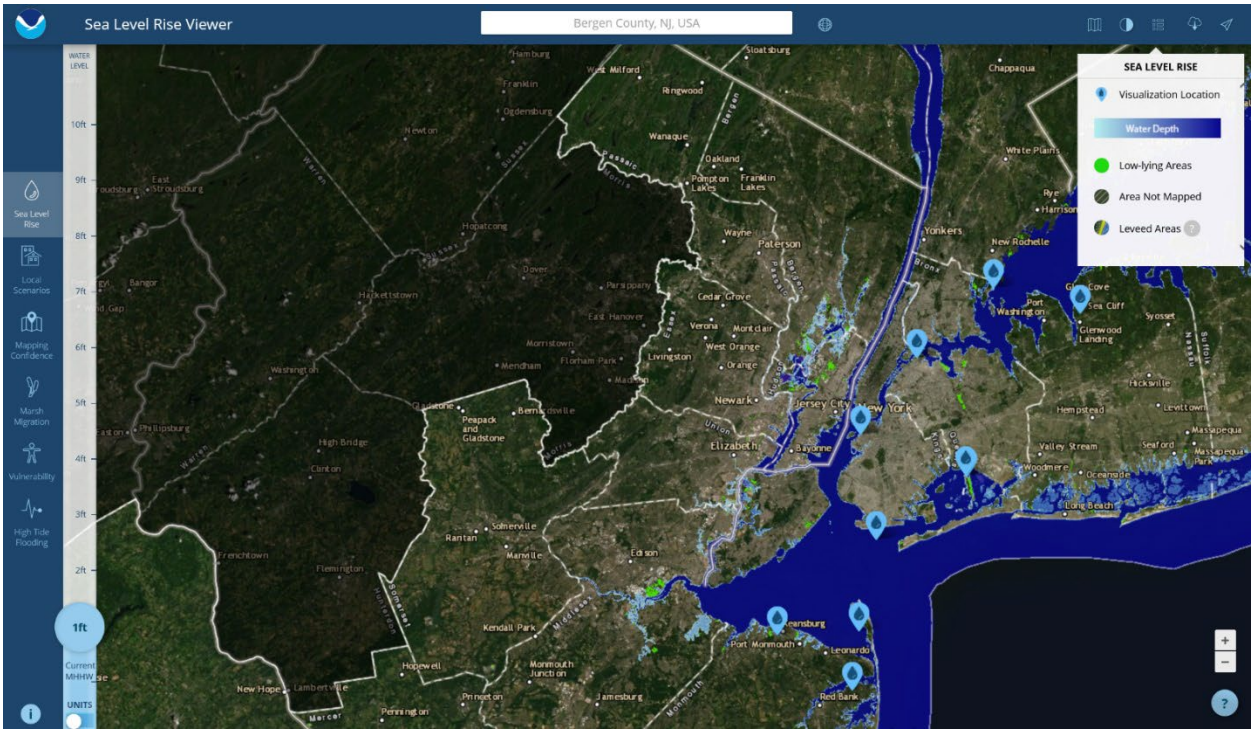
[48] Ibid.

Figure 11: Sea Level Rise Projections Curve Under Moderate Emissions Scenario[49]



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

Figure 12: Sea Level Rise in MID Counties, 1-Foot Scenario[50]



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.[51]

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

[50] 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

[51] 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 11: 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.[52]

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.[53] 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 12 below.

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

[53] FEMA, Flood Zones, https://www.fema.gov/glossary/flood-zones

Table 12: 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 13.

Figure 13: Flood Zones in MID Counties

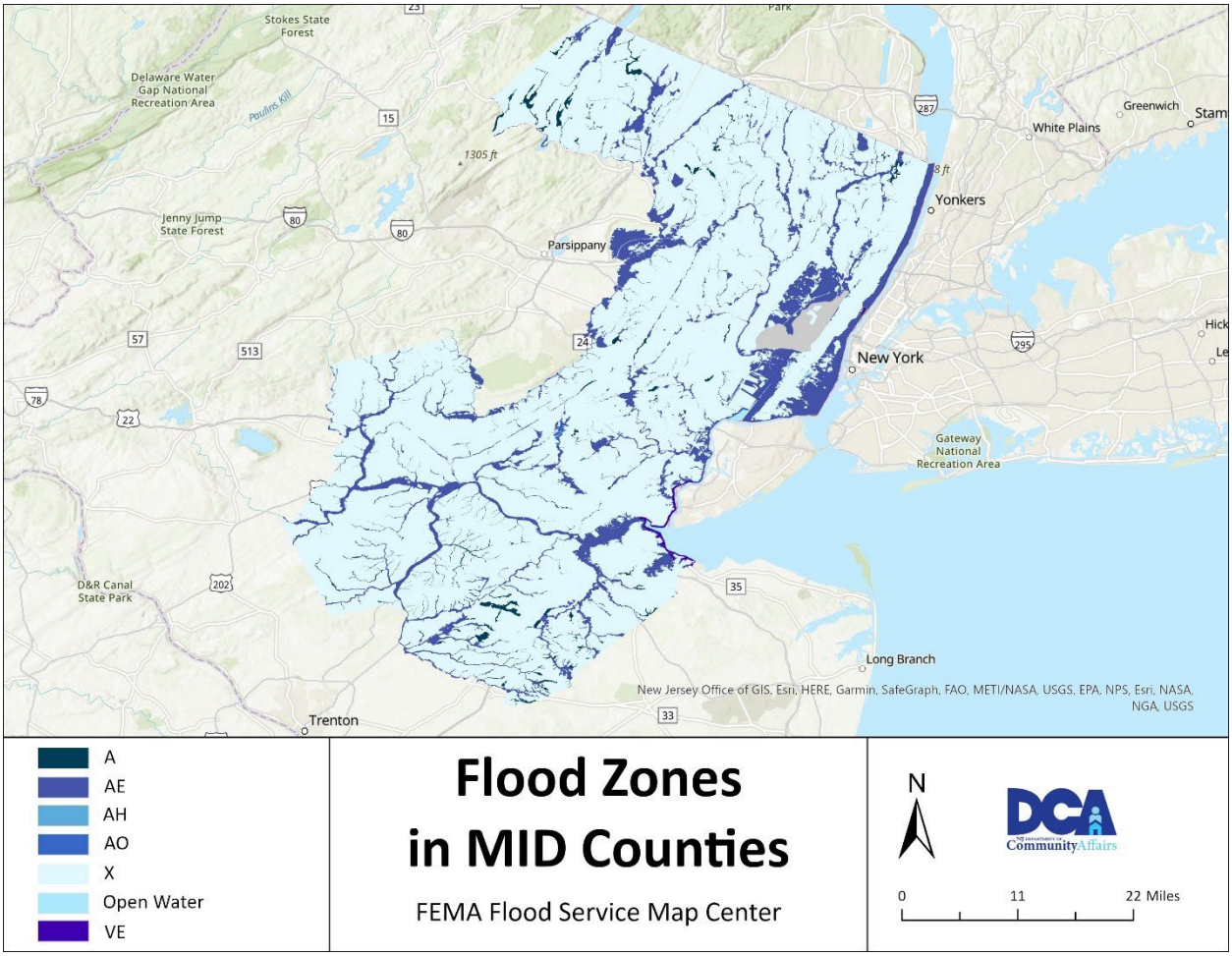
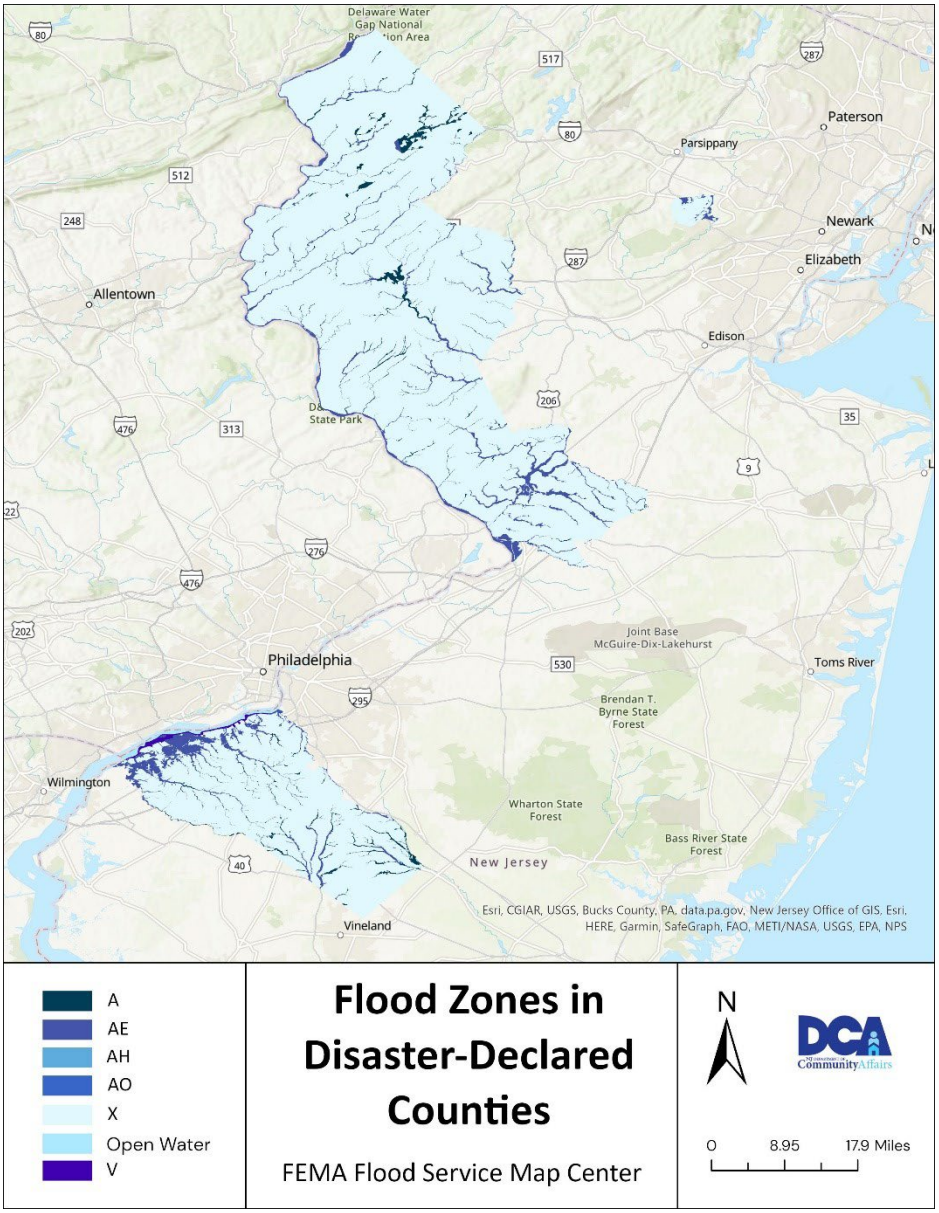


Figure 14: Flood Zones in Disaster-Declared Counties



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.[54]

[54] IllinoisFloods.org, Flooding and Flood Plain Management, https://www.illinoisfloods.org/content/documents/desk-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.[55] 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.[56]

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 13. Major flood events in disaster-declared counties between 2012 and 2022 can be found in Table 14.

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

[56] NOAA, Urban Flooding, https://forecast.weather.gov/glossary.php?word=urban%20flooding

Table 13: Major Flood Events With Deaths, Injuries, or Property Damage > $10,000 in 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 14: 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

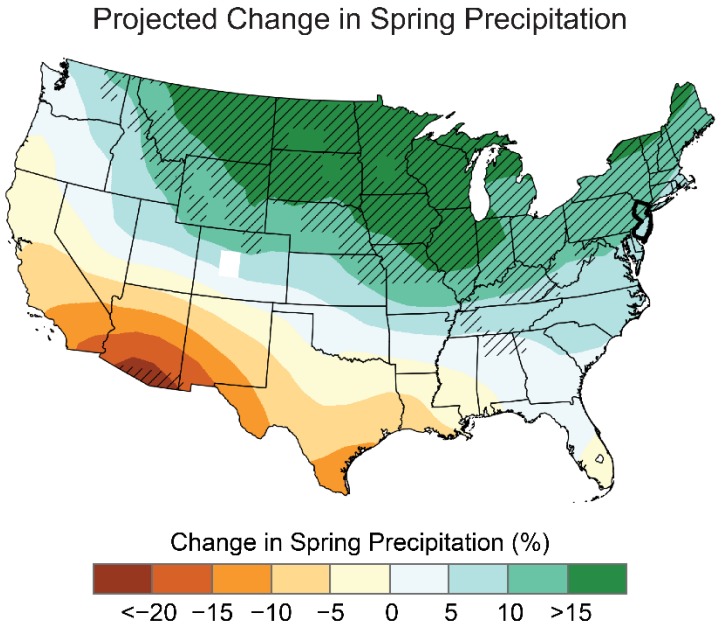
Winter and spring precipitation and extreme precipitation events are projected to increase during the 21st century (see Figure 15 for a precipitation map).[57] By 2050, annual precipitation in New Jersey could increase by 4% to 11%.[58] By the end of the 21st century, heavy precipitation events are projected to occur two to five times more often and with more intensity than in the 20th century.[59] 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.

[57] NOAA, State Climate Summaries 2022, https://statesummaries.ncics.org/chapter/nj/

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

[59] Ibid.

Figure 15: Projected Change in Spring Precipitation60



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.[61]

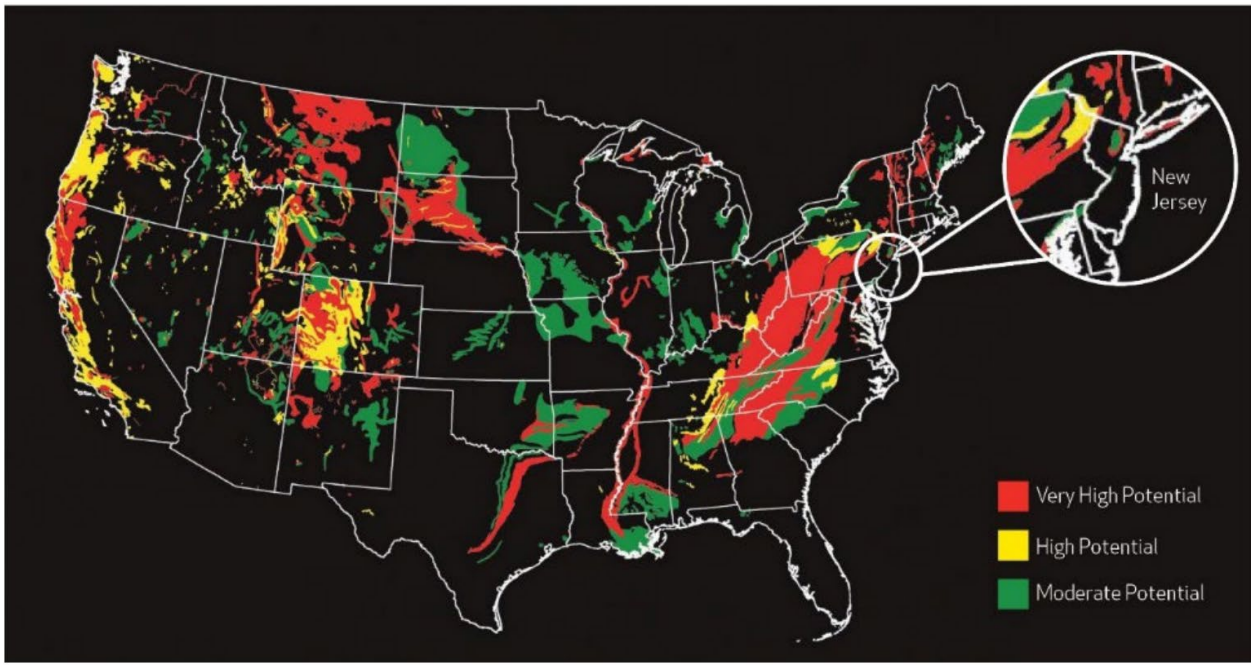
New Jersey typically sees four main types of landslides: rockfalls, rockslides, slumps, and debris flows. Slumps are masses that move a short distance downslope. A debris flow, also known as a mudslide, is a form of rapid mass movement in which water-laden masses of soil and fragmented rock rush downslope. 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 16 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.

[60] NOAA, State Climate Summaries 2022, https://statesummaries.ncics.org/chapter/nj/

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

Figure 16: Landslide Potential of the Continental United States[62]



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.[63]

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.

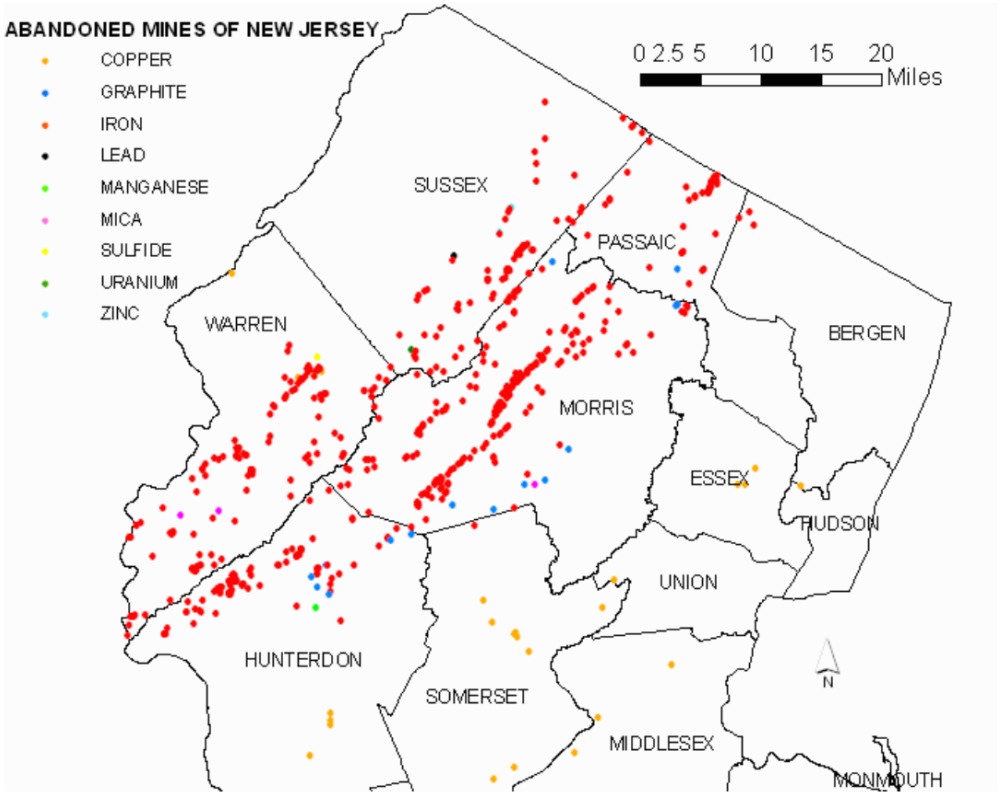
New Jersey's northern regions may be particularly susceptible to the effects of subsidence and sinkholes. Sinkhole and subsidence activities occur primarily in Hunterdon, Morris, Passaic, Somerset, Sussex, and Warren counties. This susceptibility is due, in part, to the number of abandoned mines throughout the State. New Jersey was historically an iron-producing State, with operations continuing until 1986 when the last active mine was closed.[64] A map of New Jersey's abandoned mines is shown in Figure 17.

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

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

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

Figure 17: Abandoned Mines in New Jersey [65]



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 15 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.

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

Table 15: Number of Landslide Events, Sinkhole/Subsidence Events, and Abandoned Mines in the MID and FEMA-Declared Counties[66]

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.[67] 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 16.[68]

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

[67] NHC, Tropical Cyclone Climatology, https://www.nhc.noaa.gov/climo

[68] NHC, Saffir-Simpson Hurricane Wind Scale, https://www.nhc.noaa.gov/aboutsshws.php

Table 16: 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.[69] Figure 18 depicts historical hurricane tracks impacting the seven MID counties.[70] Table 17 outlines recent tropical storms and hurricanes that have impacted the MID counties.[71, 72] Table 17 also outlines recent tropical storms and hurricanes that have impacted disaster-declared counties.

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

[70] Coast.NOAA.gov, Historical Hurricane Tracks, https://coast.noaa.gov/hurricanes/#map=4/32/-80

[71] NOAA, Storm Events Database, https://www.ncdc.noaa.gov/stormevents/

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

Figure 18: Historical Hurricanes Tracks, 1851–2020

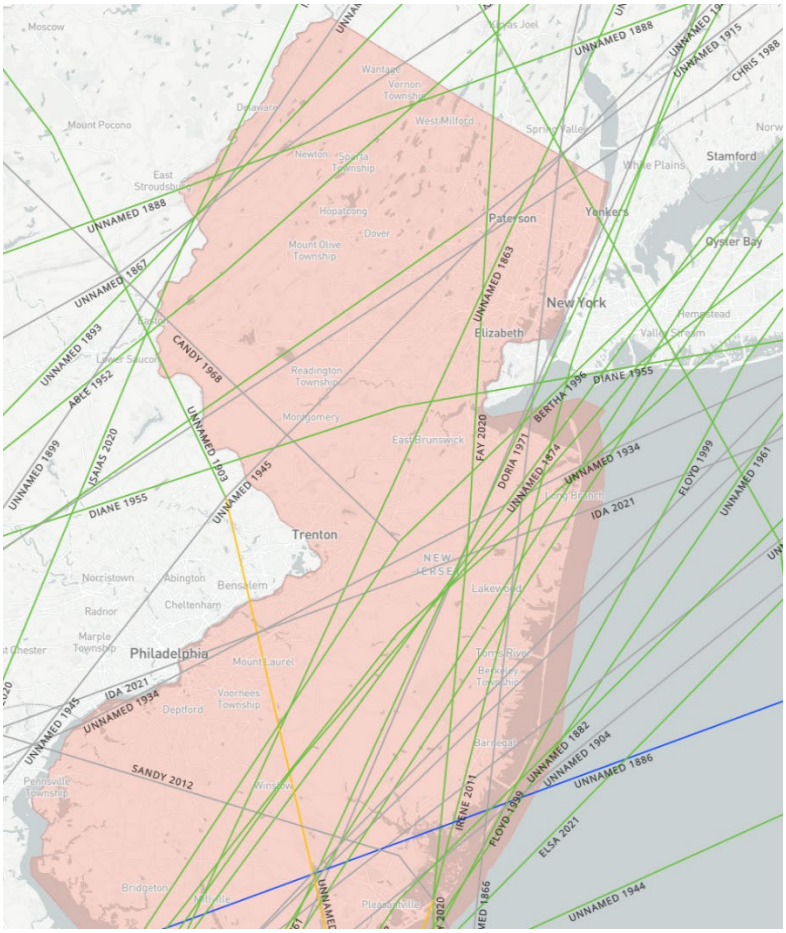


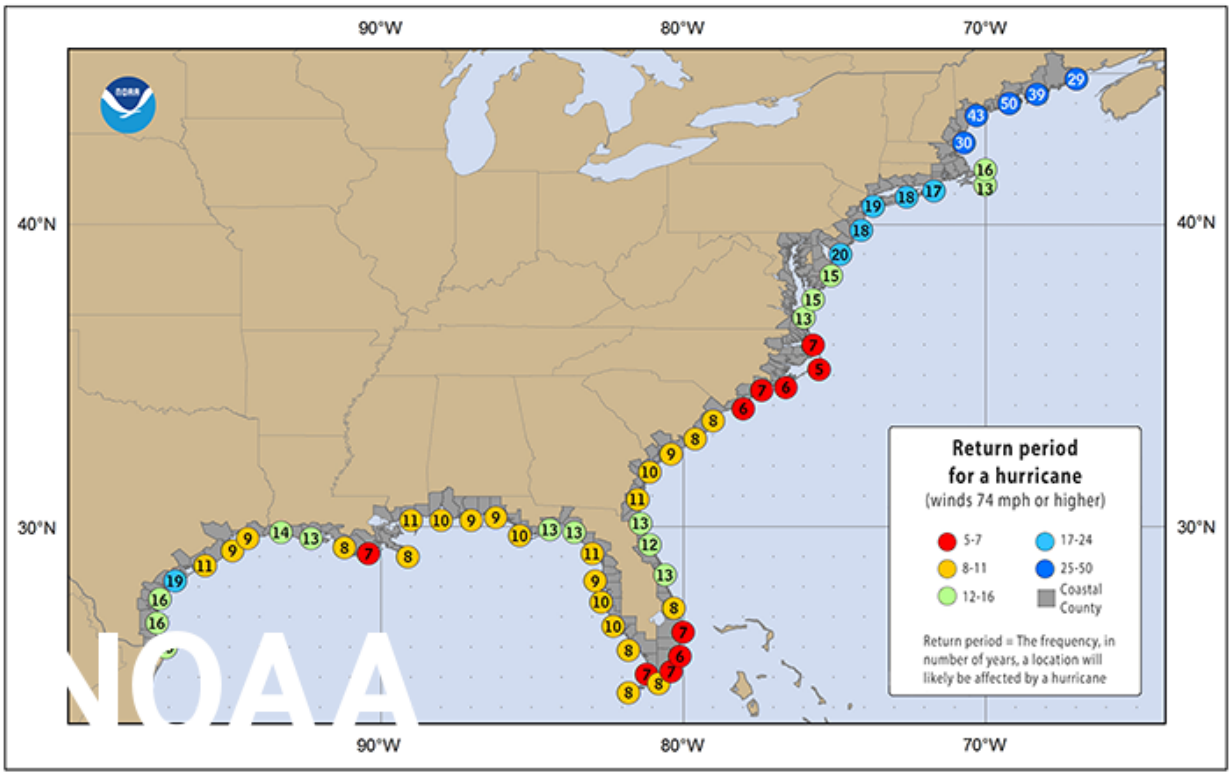
Table 17: Recent Tropical Cyclone Impacts

Storm	Year	MID and FEMA-Declared Counties Affected	Disaster-Declared Counties Affected	Impact
Tropical Storm Isaias	2020	All	All	40- to 45-mph sustained winds along with sporadic higher gusts. Widespread downed trees and power outages.
Superstorm Sandy	2012	All	--	Sustained winds reached up to 70 mph, with gusts up to 90 mph. Widespread power outages occurred.
Tropical Storm Irene	2011	All	All	Sustained winds and storm surges caused widespread flooding and power outages. Deaths were recorded in Hudson and Passaic counties.
Tropical Storm Hanna	2008	Gloucester, Hudson, Passaic, Mercer, Hunterdon, Middlesex, Morris, and Somerset	Gloucester, Hunterdon, Mercer, Morris	Heavy rains and strong winds were seen throughout the counties.

Given the limited history of tropical cyclone events and the geography, New Jersey sees average return periods for hurricanes. Figure 19 illustrates the return period for Atlantic hurricanes.[73]

[73]NOAA, What are the chances a hurricane will hit my home?, https://www.noaa.gov/stories/what-are-chances-hurricane-will-hit-my-home

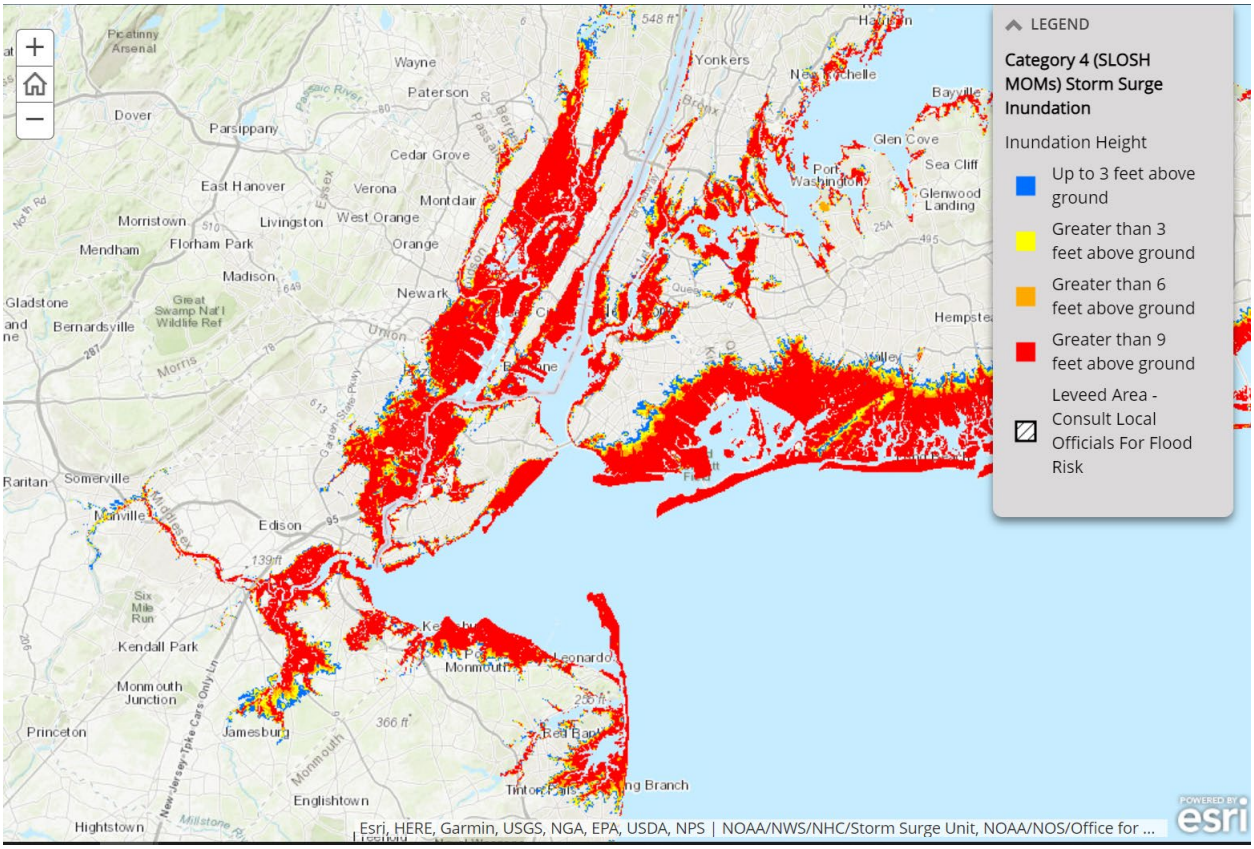
Figure 19: Hurricane Return Period (NOAA)



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.[74] 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 20—a Sea, Lake, and Overland Surges from Hurricanes (SLOSH) map—depicts storm surges for a Category 4 hurricane in these counties.

[74] 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 20: SLOSH Map[75]



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

[75] 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:

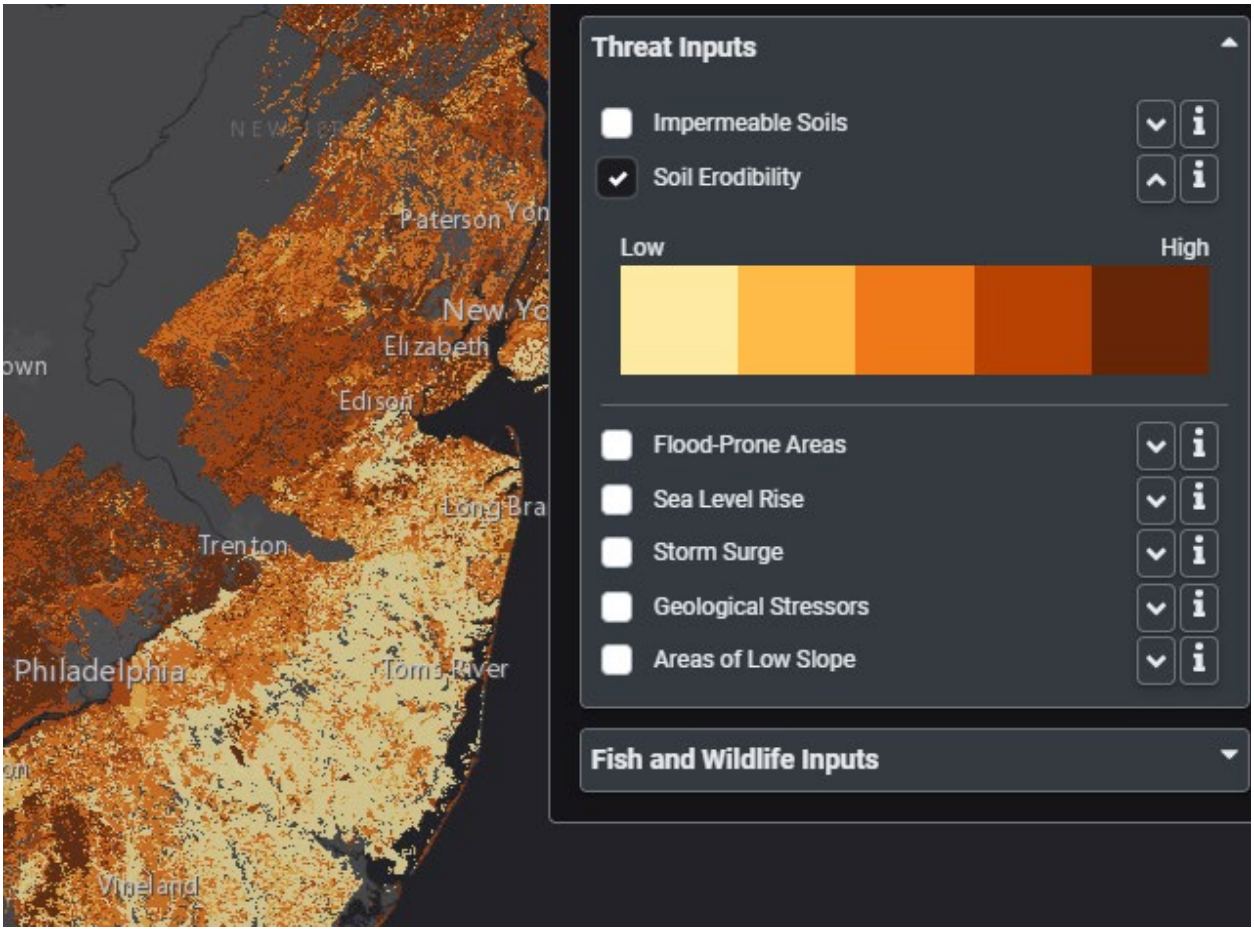
- Must persist for a minimum of 12 hours.
- Have a closed circulation.
- Be located within the area bounded at 45°N by 65°W and 70°W, and at 30°N by 85°W and 75°W.
- Show movement from a south-southwest direction to the north-northeast direction.
- Contain wind speeds exceeding 23 mph.

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.[76]

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 21 for a map of soil erosion susceptibility in the State.

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

Figure 21: Susceptibility of Soils to Erosion[77]



New Jersey has had seven severe nor'easter-related Presidential Major Disaster Declarations, as depicted in the table below:[78]

Table 18: 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.

[77] NFWF, Coastal Resilience Evaluation and Siting Tool (CREST), https://resilientcoasts.org/#Home

[78] 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.[79]

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.[80] There were 59 high wind events across the 5 disaster-declared counties, causing $1.9 billion in property damage, 3 deaths, and 4 injuries.[81]

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.

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

[80] NOAA, Storm Events Database, https://www.ncdc.noaa.gov/stormevents/

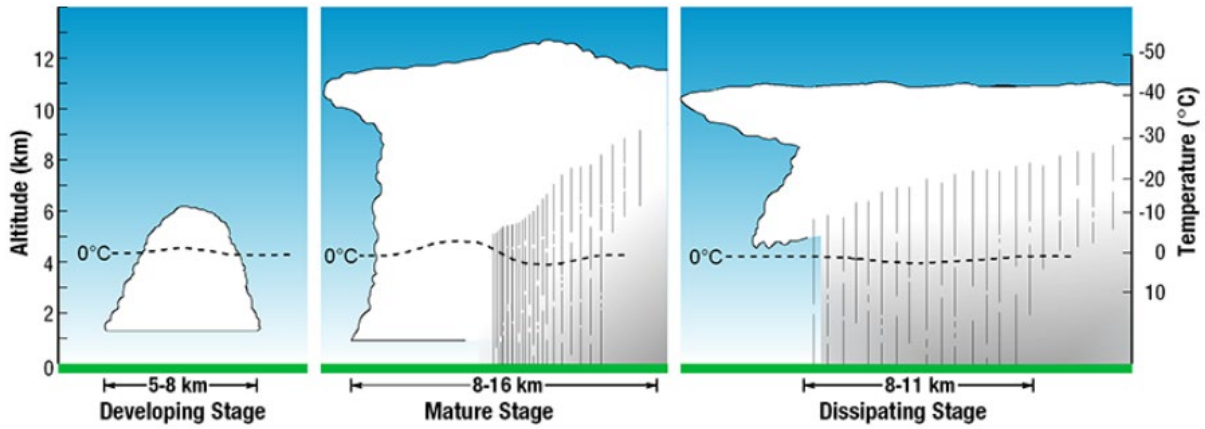
[81] Ibid.

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.[82]

- 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 22: Severe Storm Life Cycle[83]



[82] NOAA National Severe Storms Laboratory, Severe Weather 101- Thunderstorms, https://www.nssl.noaa.gov/education/svrwx101/thunderstorms/

[83] 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 19 and Table 20, respectively.

Table 19: Severe Storms in 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 20: 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

County	Location	Date	Event Type	Magnitude	Deaths	Injuries	Property Damage
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	Buttzville	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.[84]

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).

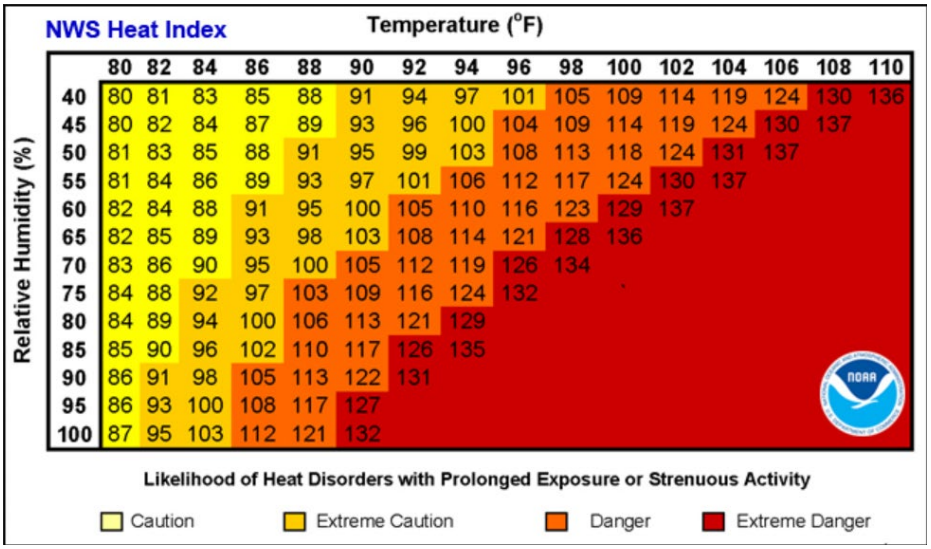
Extreme cold events are when temperatures drop well below normal in an area. Exposure to cold temperatures, whether indoors or outside, can lead to serious or life-threatening health problems such as hypothermia; cold stress; frostbite; or freezing of exposed extremities such as fingers, toes, nose, 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 23 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.

[84] NASA, Severe Thunderstorms and Climate Change, https://climate.nasa.gov/news/897/severe-thunderstorms-and-climate-change/

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 23: 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 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.[85] 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.[86] 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.

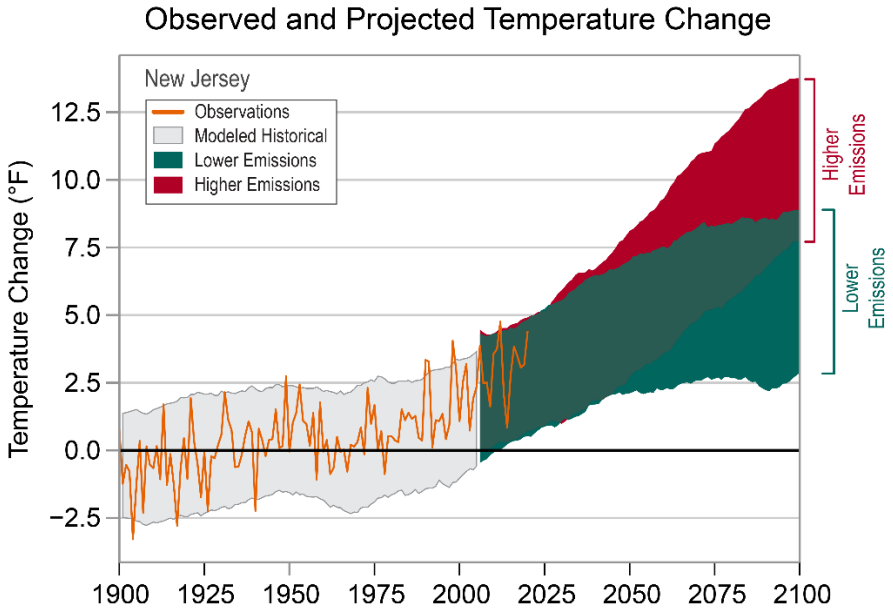
[85] Union of Concerned Scientists, Heat Waves and Climate Change, https://www.ucsusa.org/resources/heat-waves-and-climate-change

[86] Ibid.

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.[87] A higher emissions pathway could lead to unprecedented warming in the 21st century (see Figure 24). By 2050, temperatures in New Jersey are expected to increase by 4.1°F to 5.7°F.[88] 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 winter months (December, January, and February), resulting in less intense cold waves, fewer subfreezing days, and less snow accumulation.

Figure 24: Predicted Temperature Change in New Jersey Under Different Emissions Scenarios



[87] NOAA, State Climate Summaries 2022, https://statesummaries.ncics.org/chapter/nj/

[88] 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

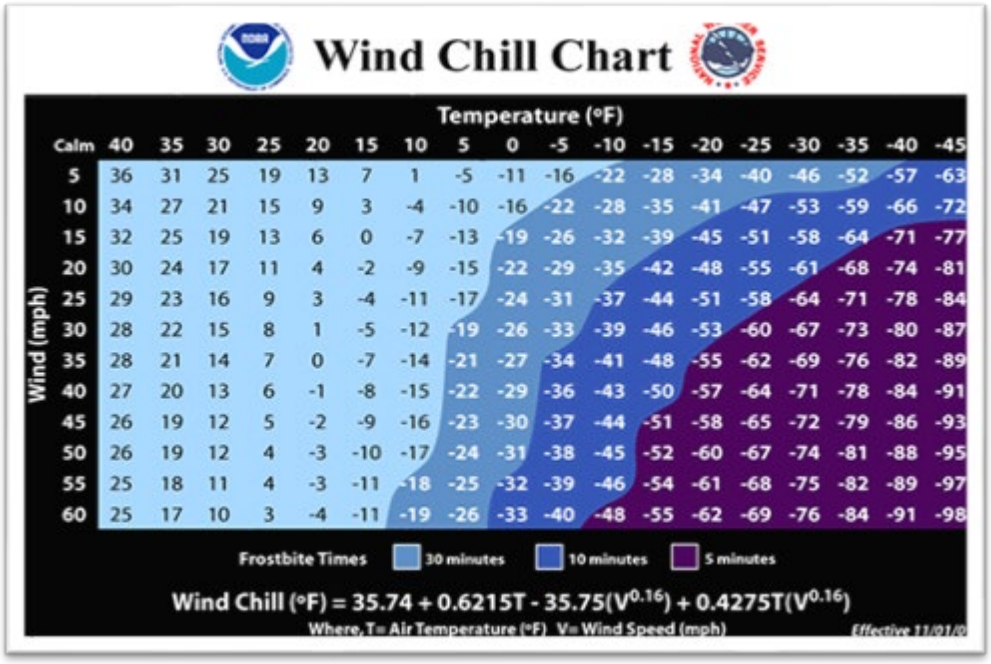
2.5.4.12 Severe Winter Storm

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 ¼ mile or less, and whiteout conditions. When heavy snow or freezing rain accumulates in excess of 6 inches in a 12-hour period or ¼ 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 25: NOAA Wind Chill Chart[89]



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

[89] National Weather Service, Wind Chill Chart, https://www.weather.gov/safety/cold-wind-chill-chart

Table 21: 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	

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 22: 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.

EF Number	Estimated 3-Second Gust (mph)	Typical Damage
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 23 lists the tornados and the property damage that occurred as a result of the event.

Table 23: 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."[90] A full list of State-identified critical facilities for all seven MID counties can be found in Table 24.

Table 24: 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
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

[90] State HMP (2020), Section 5.1 – 30

County:	Bergen	Essex	Hudson	Middlesex	Passaic	Somerset	Union
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 25: State-Identified Critical Facilities in Disaster-Declared Counties: Gloucester, Hunterdon, Mercer, Morris, and Warren Counties

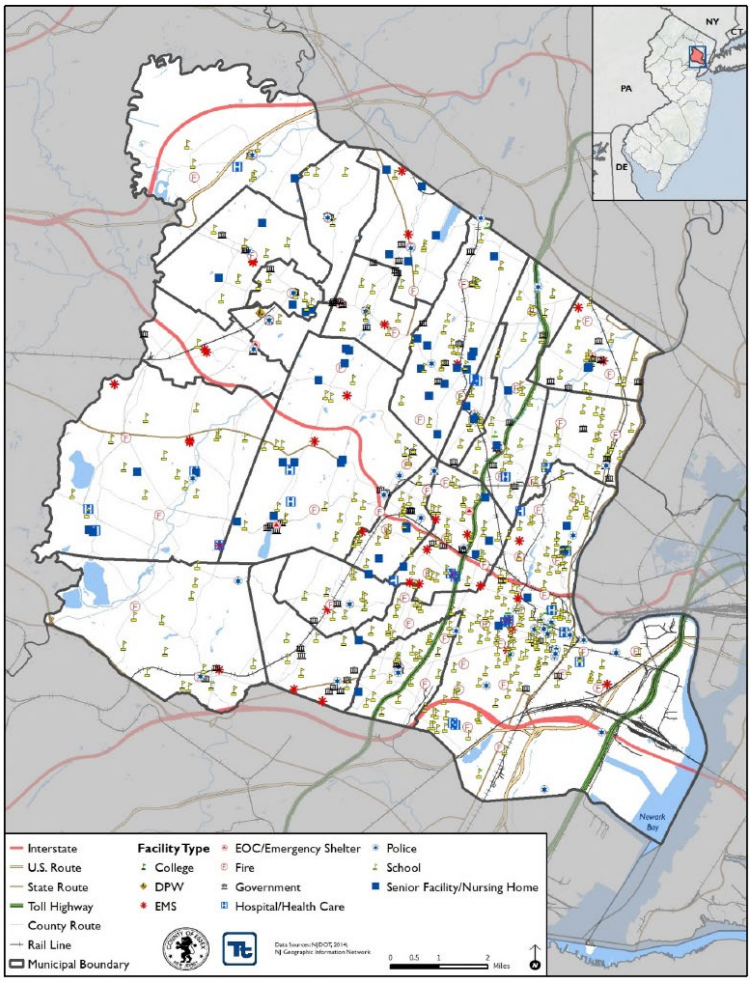
County:	Gloucester	Hunterdon	Mercer	Morris	Warren
Wastewater	3	3	6	14	2
Storage of Critical Records	0	0	7	0	0
Shelters	9	45	119	103	94
School	120	69	157	246	55
Rail Tunnels	0	0	0	0	0
Rail Facilities	0	4	4	19	1
Potable Water	0	1	3	5	0
Ports	0	0	0	0	0
Police	26	19	24	41	15
Oil	0	0	0	0	0
Natural Gas	0	0	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

County:	Gloucester	Hunterdon	Mercer	Morris	Warren
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 26.

Figure 26: 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 Social Vulnerability

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.

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. In Bergen County, 30.83% of residents are at or below 80% of AMI; in Essex County, 50.08% of residents live at or below AMI; in Gloucester County, 31.41% of residents are at or below 80% of AMI; in Hudson

County, 52.85% of residents live at or below AMI; in Hunterdon County, 21.03% of residents are at or below 80% of AMI; in Mercer County, 37.24% of residents are at or below 80% of AMI; in Middlesex County, 35.2% of residents live at or below AMI; in Morris County, 22.91% of residents are at or below 80% of AMI; in Passaic County, 49.33% of residents live at or below AMI; in Somerset County, 24.34% of residents live at or below AMI; in Union County, 41.83% of residents live at or below AMI; and in Warren County, 37.65% of residents are at or below 80% of AMI. See Table 26 and Figure 27 for an LMI county-level estimate and map.

Table 26: County-Level LMI Average, MID Counties

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%

Figure 27: LMI Percentages in MID Counties

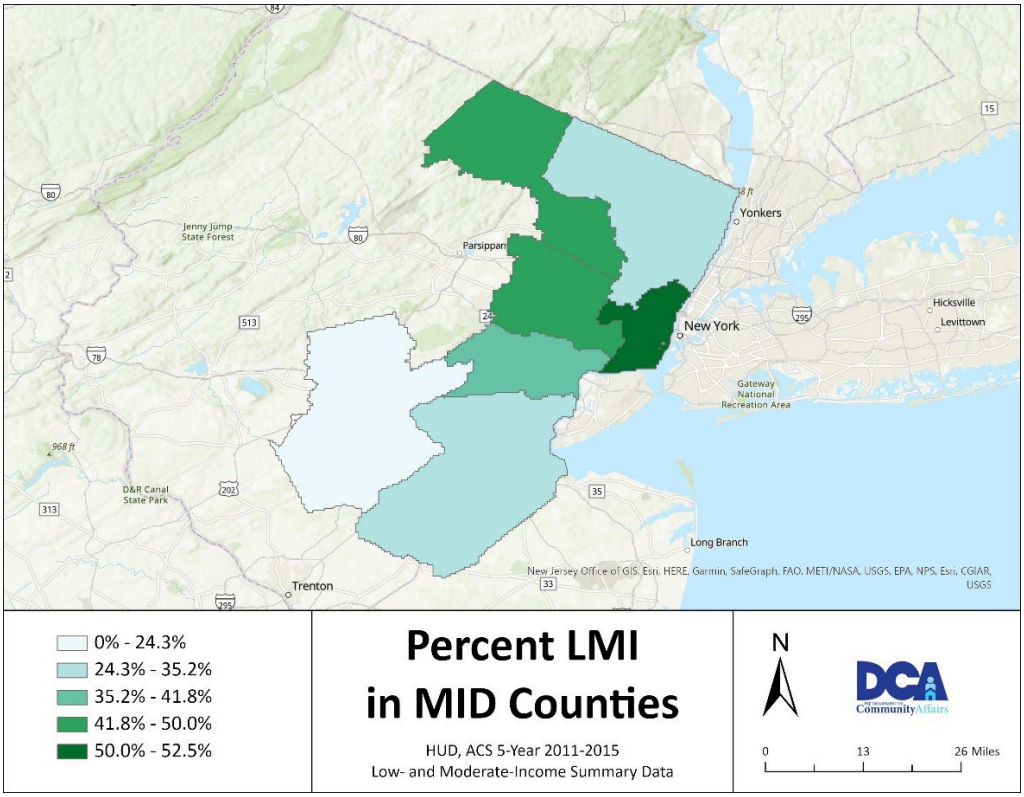
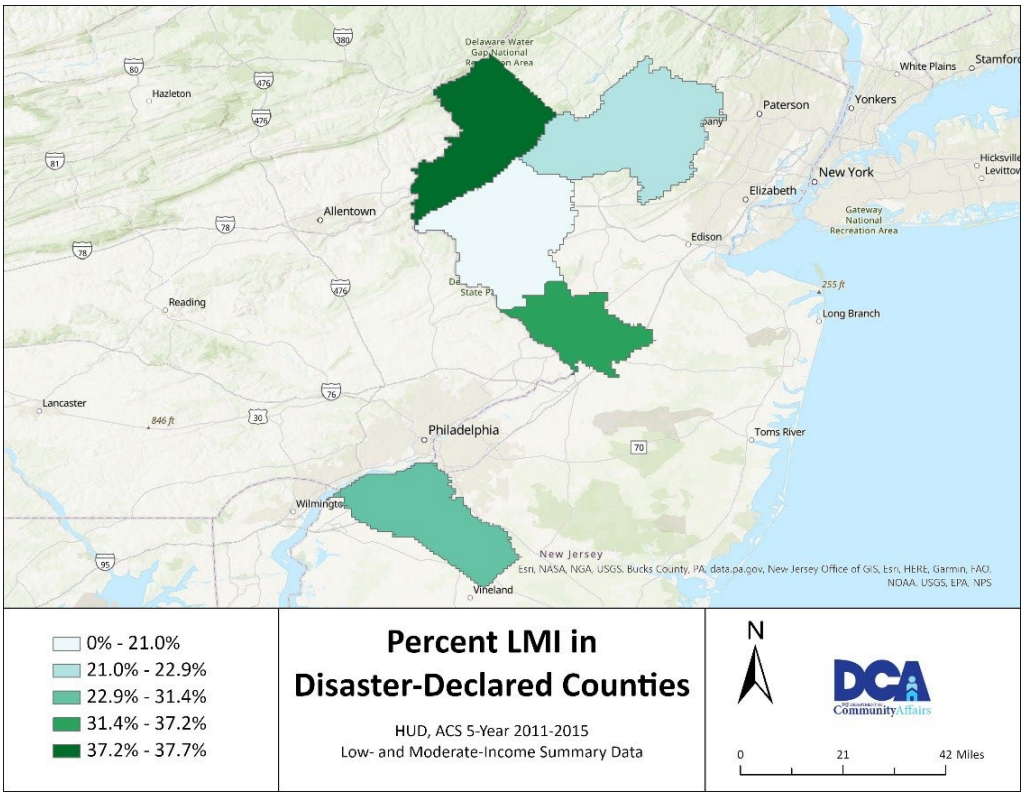


Figure 28: LMI Percentages in Disaster-Declared Counties



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.

Of the census tracts across Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Union, and Warren counties, 53% have an SVI percentile of 0.5. Nearly 35% of census tracts in the 12 counties have a poverty rate above the national average of 11.6%. See Table 27 and Figures 29-30 for SVI percentiles and relevant demographic data.

Table 27: 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

Figure 29: SVI Comparison Across Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Union, and Warren Counties

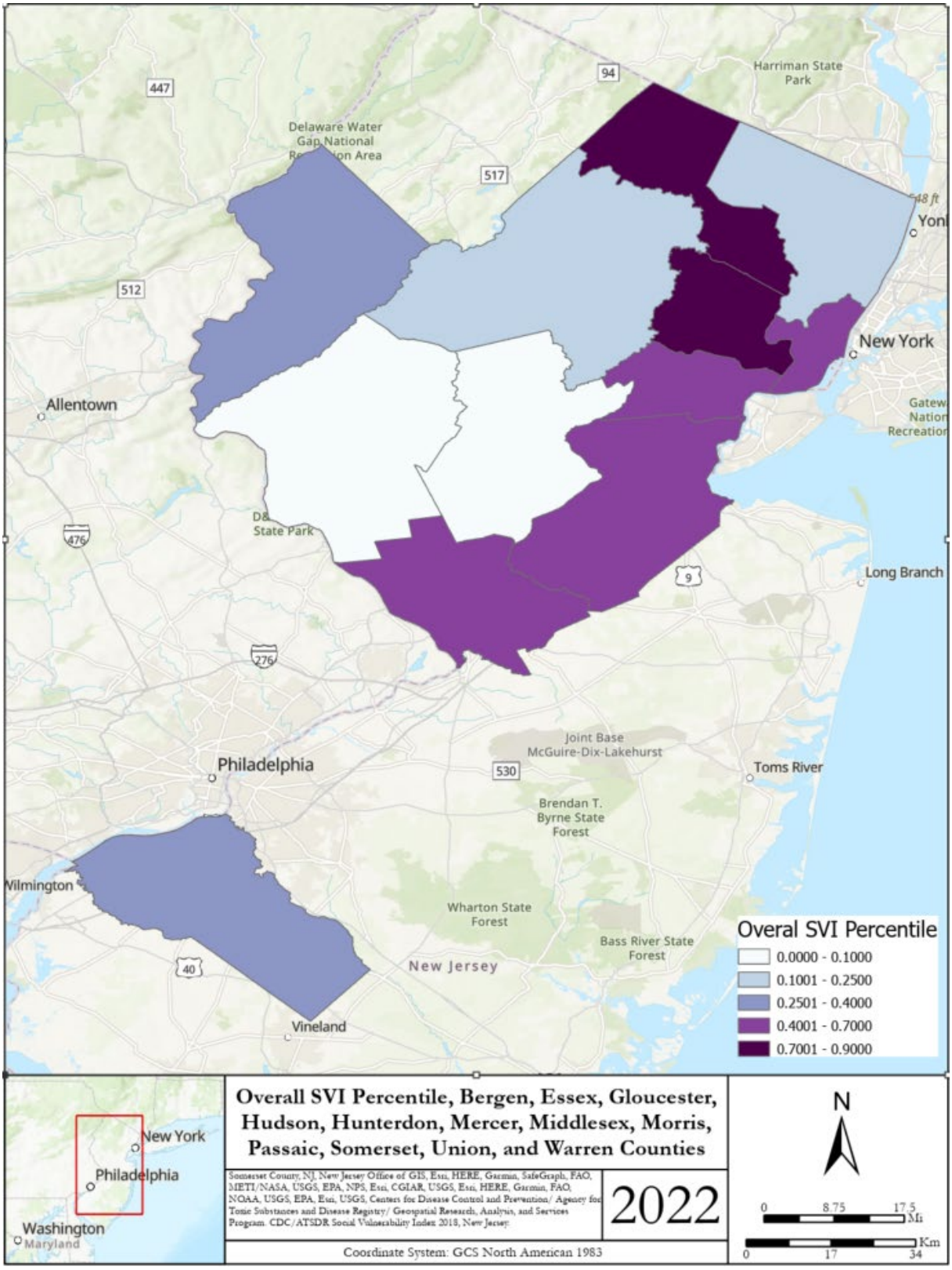
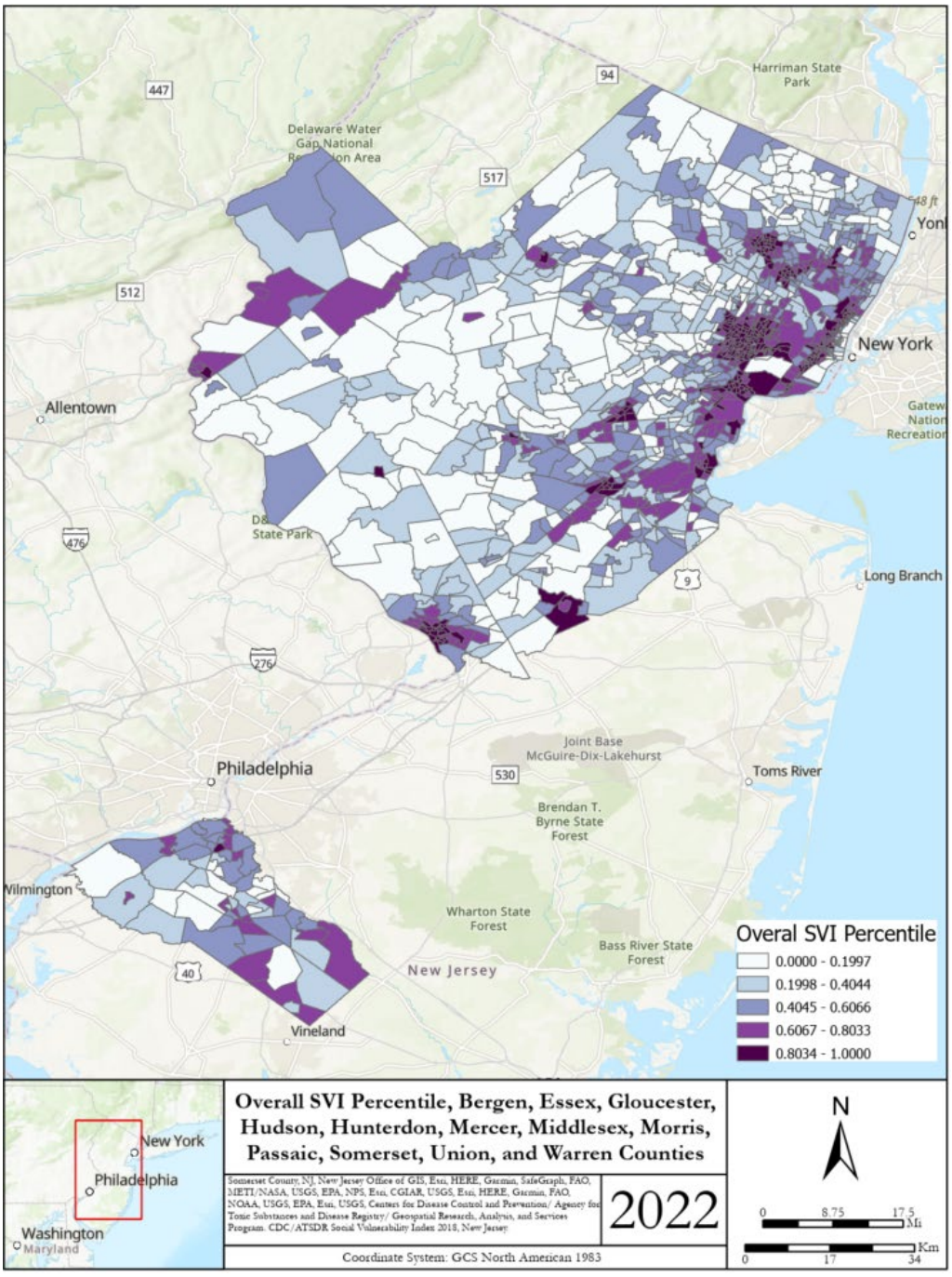
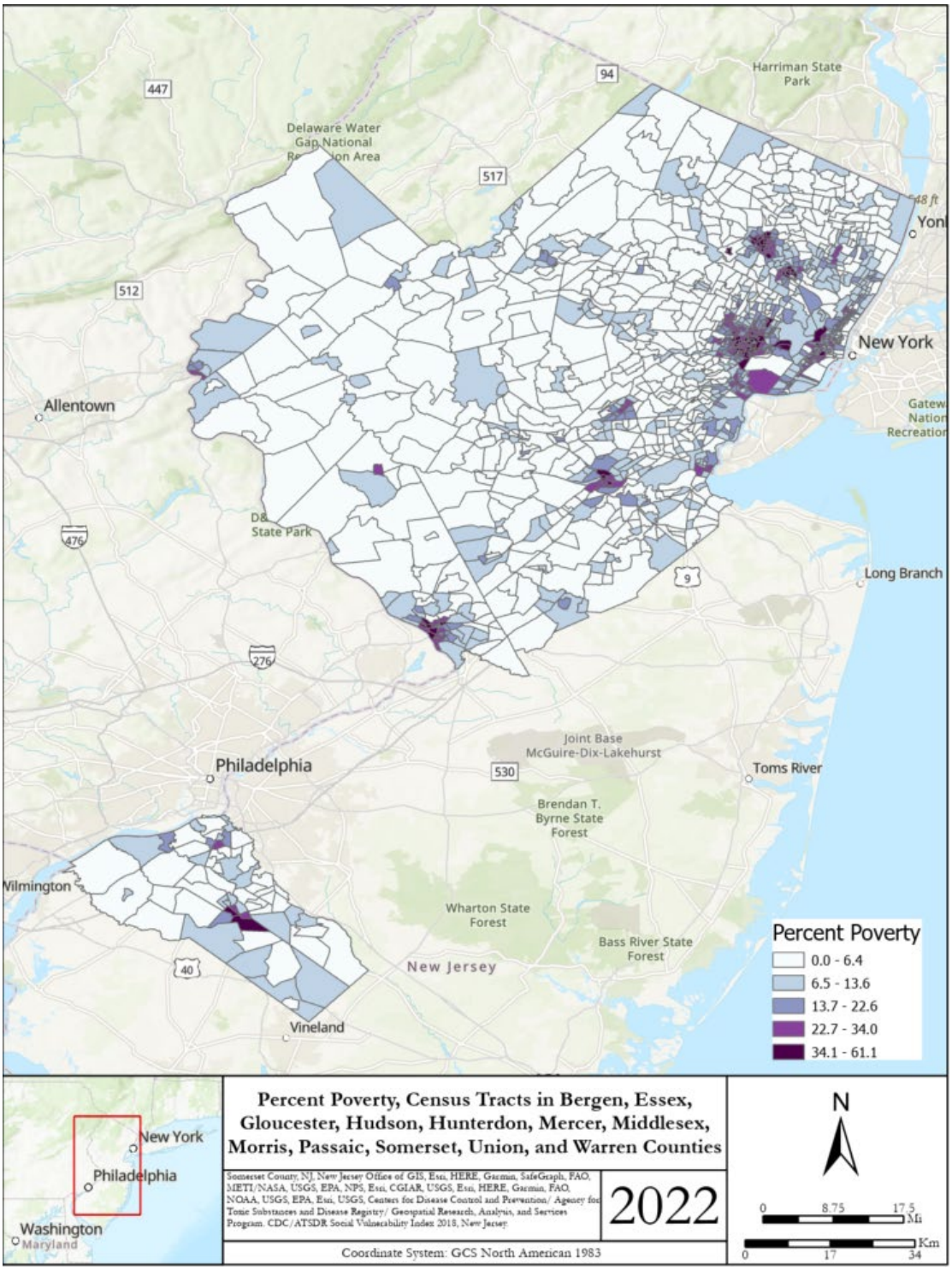


Figure 30: SVI Census Tract Maps of Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Union, and Warren Counties




Harriman State Park
Delaware Water Gap National Recreation Area
447
94
517
512
Allentown
New York
Gateway National Recreation
D&R Canal State Park
476
9
Long Branch
276
Joint Base McGuire-Dix-Lakehurst
530
Philadelphia
Toms River
Brendan T. Byrne State Forest
Wilmington
Wharton State Forest
Bass River State Forest
New Jersey
40
Vineland
Percent Poverty
0.0 - 6.4
6.5 - 13.6
13.7 - 22.6
22.7 - 34.0
34.1 - 61.1
New York
Philadelphia
Washington
Maryland
Percent Poverty, Census Tracts in Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Union, and Warren Counties
Somerset County, NJ, New Jersey Office of GIS, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS, Esri, CGIAR, USGS, Esri, HERE, Garmin, FAO, NOAA, USGS, EPA, Esri, USGS, Centers for Disease Control and Prevention/ Agency for Toxic Substances and Disease Registry/ Geospatial Research, Analysis, and Services Program. CDC/ATSDR Social Vulnerability Index 2018, New Jersey
2022
Coordinate System: GCS North American 1983
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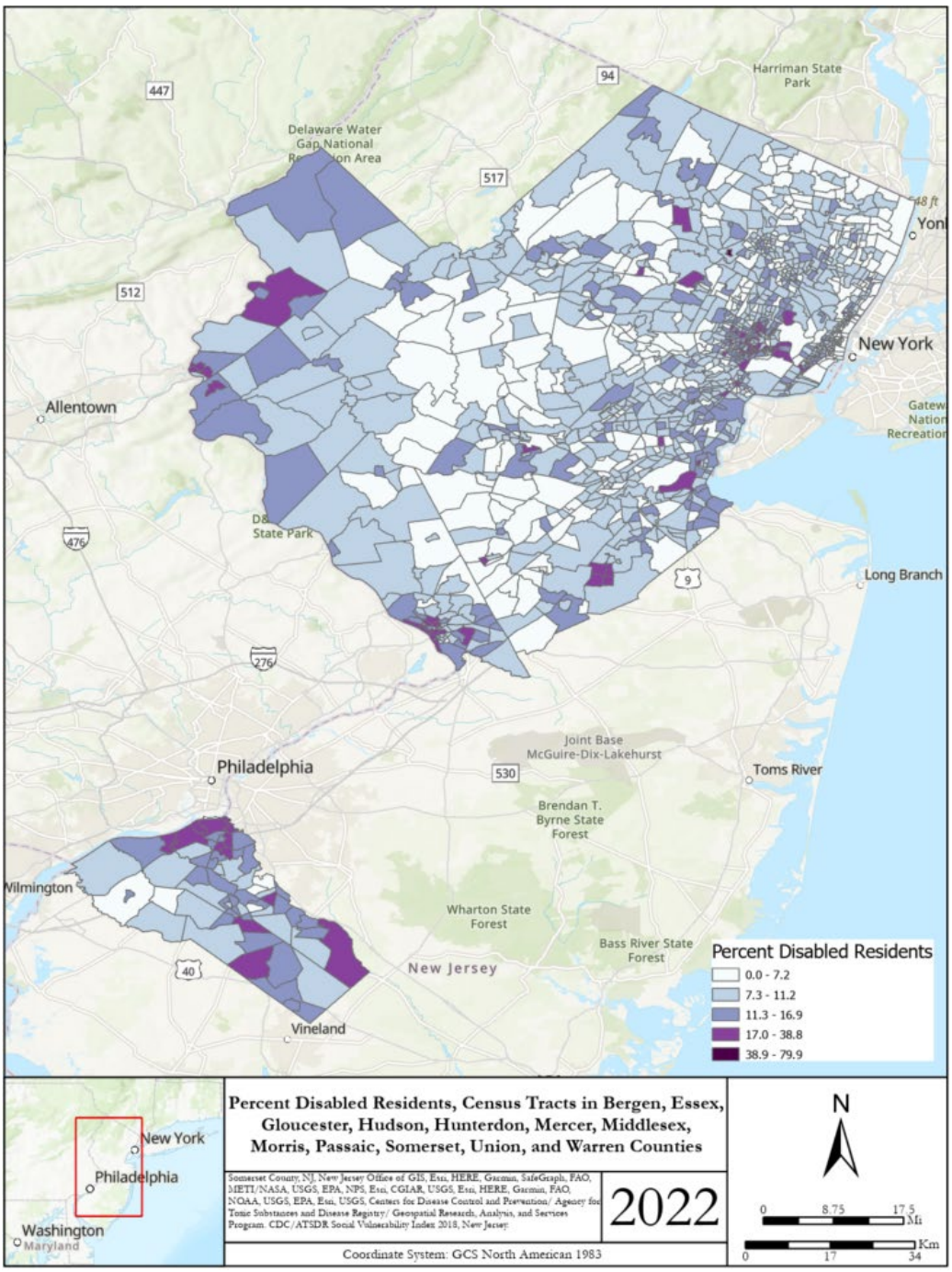
Harriman State Park
Delaware Water Gap National Recreation Area
New York
Allentown
Long Branch
Philadelphia
Joint Base McGuire-Dix-Lakehurst
Toms River
Brendan T. Byrne State Forest
Wharton State Forest
Bass River State Forest
New Jersey
Vineland
Percent Disabled Residents
0.0 - 7.2
7.3 - 11.2
11.3 - 16.9
17.0 - 38.8
38.9 - 79.9
Percent Disabled Residents, Census Tracts in Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Union, and Warren Counties
2022
Coordinate System: GCS North American 1983
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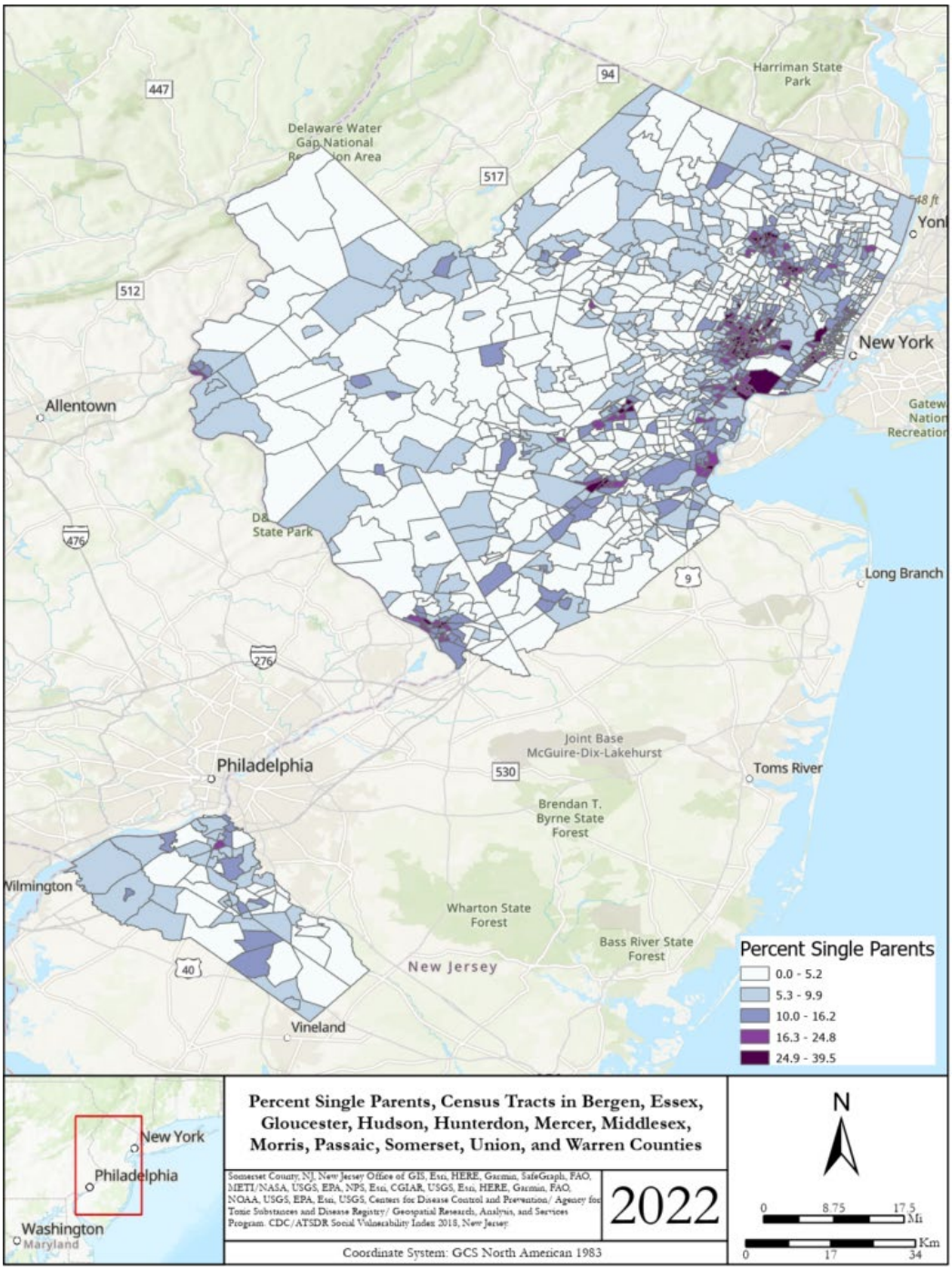
Washington
Maryland


Harriman State Park
Delaware Water Gap National Recreation Area
447
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New York
Allentown
Gatew Nation Recreation
476
Long Branch
9
276
Joint Base McGuire-Dix-Lakehurst
Philadelphia
530
Toms River
Brendan T. Byrne State Forest
Wilmington
Wharton State Forest
Bass River State Forest
New Jersey
40
Vineland
Percent Single Parents
0.0 - 5.2
5.3 - 9.9
10.0 - 16.2
16.3 - 24.8
24.9 - 39.5
New York
Philadelphia
Washington
Maryland
Percent Single Parents, Census Tracts in Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Union, and Warren Counties
Somerset County, NJ, New Jersey Office of GIS, Esri, HERE, Garmin, SafeGraph, FAO, METI/NASA, USGS, EPA, NPS, Esri, CGIAR, USGS, Esri, HERE, Garmin, FAO, NOAA, USGS, EPA, Esri, USGS, Centers for Disease Control and Prevention/ Agency for Toxic Substances and Disease Registry/ Geospatial Research, Analysis, and Services Program. CDC/ATSDR Social Vulnerability Index 2018, New Jersey.
2022
Coordinate System: GCS North American 1983
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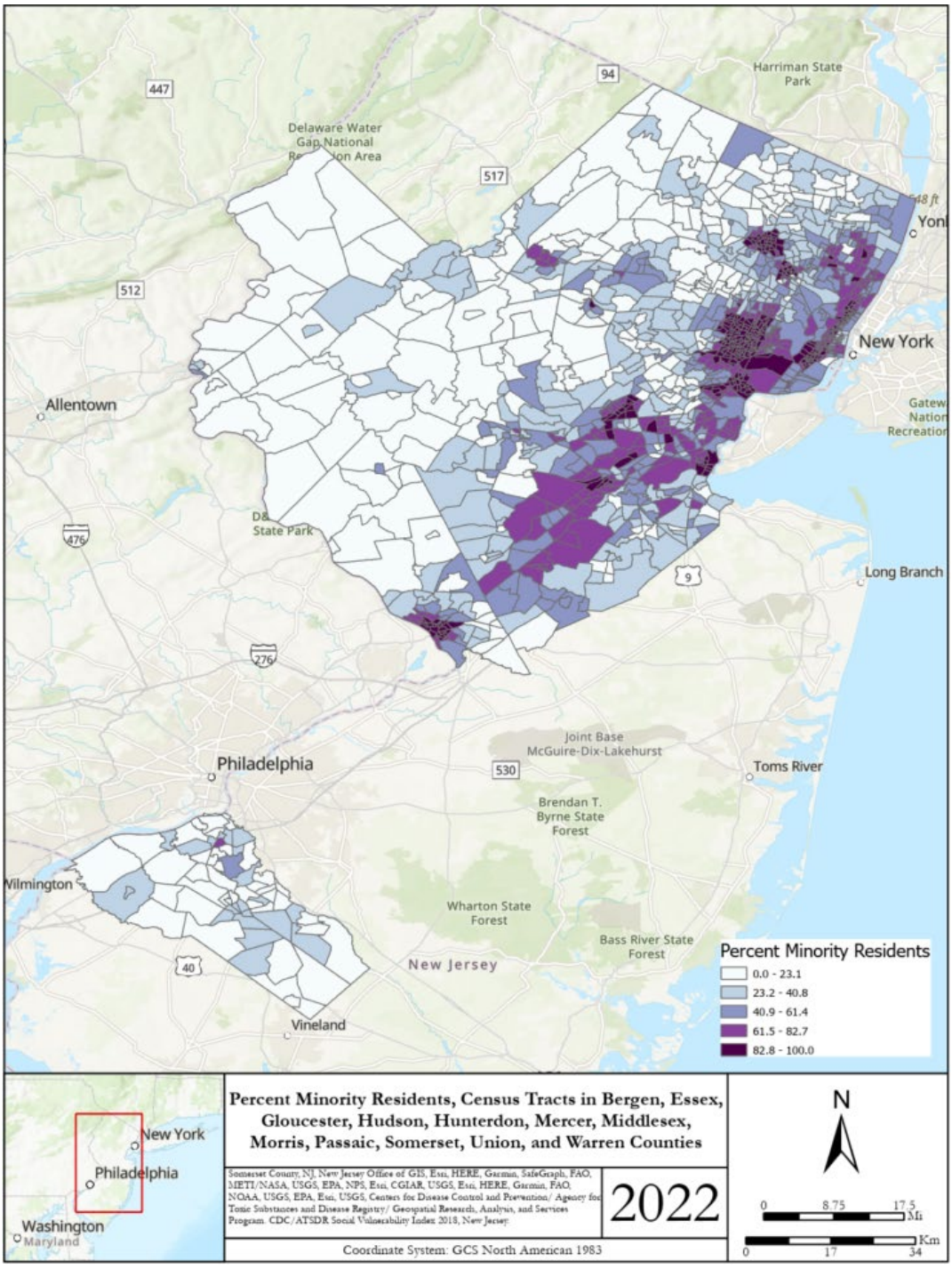


U.S. EPA's EJScreen tool is an environmental justice mapping and screening tool that provides EPA with a nationally consistent dataset and approach for combining environmental and demographic indicators.[91] EJScreen evaluates 12 environmental and 7 demographic indicators and consolidates

[91] EPA, EJ Screen, https://ejscreen.epa.gov/mapper/

the 2 indicators into 12 environmental justice (EJ) indicators. Each EJ index combines demographic indicators with a single environmental indicator.

The 12 counties rank higher than the State or regional average on several EJ indicators, including particulate matter 2.5 (PM 2.5) exposure and Risk Management Plan (RMP) facility proximity. See Table 28 for EJScreen indicators within the counties.

Table 28: EJScreen Environmental Justice Indicators for Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Union, and Warren Counties

EPA United States Environmental Protection Agency

EJScreen Report (Version 2.0)

County: Passaic,Bergen,Morris,Essex,Hudson, 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	Value	State Avg.	%ile in State	EPA Region Avg.	%ile in EPA Region	USA Avg.	%ile in USA
Pollution and Sources							
Particulate Matter 2.5 ($\mu g/m^3$)	8.8	8.32	67	8.03	69	8.74	55
Ozone (ppb)	41.9	42.1	37	41.8	46	42.6	46
2017 Diesel Particulate Matter* ($\mu g/m^3$)	0.768	0.511	81	0.558	70-80th	0.295	95-100th
2017 Air Toxics Cancer Risk* (lifetime risk per million)	31	29	91	29	70-80th	29	80-90th
2017 Air Toxics Respiratory HI*	0.43	0.38	85	0.37	70-80th	0.36	80-90th
Traffic Proximity (daily traffic count/distance to road)	1200	860	82	840	80	710	86
Lead Paint (% Pre-1960 Housing)	0.52	0.4	61	0.46	53	0.28	78
Superfund Proximity (site count/km distance)	0.61	0.44	78	0.28	88	0.13	96
RMP Facility Proximity (facility count/km distance)	0.96	0.76	75	0.62	81	0.75	75
Hazardous Waste Proximity (facility count/km distance)	5.2	3.3	76	4.9	70	2.2	88
Underground Storage Tanks (count/km^2)	25	15	79	9.3	88	3.9	97
Wastewater Discharge (toxicity-weighted concentration/m distance)	0.049	0.22	80	2.3	75	12	80
Socioeconomic Indicators							
Demographic Index	40%	34%	65	41%	56	36%	63
People of Color	55%	45%	63	49%	57	40%	69
Low Income	25%	23%	65	32%	49	31%	45
Unemployment Rate	5%	6%	57	6%	54	5%	59
Linguistically Isolated	10%	7%	76	14%	66	5%	84
Less Than High School Education	11%	10%	68	13%	55	12%	59
Under Age 5	6%	6%	59	6%	60	6%	55
Over Age 64	15%	16%	53	16%	48	16%	52

*Diesel particular matter, air toxics cancer risk, and air toxics respiratory hazard index are from the EPA's 2017 Air Toxics Data Update, which is the Agency's ongoing, comprehensive evaluation of air toxics in the United States. This effort aims to prioritize air toxics, emission sources, and locations of interest for further study. It is important to remember that the air toxics data presented here provide broad estimates of health risks over geographic areas of the country, not definitive risks to specific individuals or locations. Cancer risks and hazard indices from the Air Toxics Data Update are reported to one significant figure and any additional significant figures here are due to rounding. More information on the Air Toxics Data Update can be found at: https://www.epa.gov/haps/air-toxics-data-update.

United States Environmental Protection Agency

EJScreen Report (Version 2.0)

County: Warren,Hunterdon,Somerset,Middlesex,Union, NEW JERSEY, EPA Region 2

Approximate Population: 1,940,476

Input Area (sq. miles): 1533.39

Selected Variables	Value	State Avg.	%ile in State	EPA Region Avg.	%ile in EPA Region	USA Avg.	%ile in USA
Pollution and Sources							
Particulate Matter 2.5 ($\mu g/m^3$)	8.33	8.32	48	8.03	53	8.74	42
Ozone (ppb)	42.6	42.1	67	41.8	66	42.6	53
2017 Diesel Particulate Matter* ($\mu g/m^3$)	0.492	0.511	61	0.558	50-60th	0.295	80-90th
2017 Air Toxics Cancer Risk* (lifetime risk per million)	31	29	91	29	70-80th	29	80-90th
2017 Air Toxics Respiratory HI*	0.38	0.38	73	0.37	60-70th	0.36	70-80th
Traffic Proximity (daily traffic count/distance to road)	920	860	75	840	74	710	81
Lead Paint (% Pre-1960 Housing)	0.39	0.4	48	0.46	41	0.28	70
Superfund Proximity (site count/km distance)	0.41	0.44	68	0.28	82	0.13	93
RMP Facility Proximity (facility count/km distance)	1	0.76	77	0.62	82	0.75	77
Hazardous Waste Proximity (facility count/km distance)	3.9	3.3	69	4.9	63	2.2	84
Underground Storage Tanks (count/km^2)	11	15	62	9.3	71	3.9	91
Wastewater Discharge (toxicity-weighted concentration/m distance)	0.094	0.22	88	2.3	83	12	84
Socioeconomic Indicators							
Demographic Index	35%	34%	60	41%	51	36%	57
People of Color	51%	45%	61	49%	55	40%	66
Low Income	19%	23%	54	32%	39	31%	33
Unemployment Rate	5%	6%	56	6%	53	5%	58
Linguistically Isolated	8%	7%	71	14%	62	5%	79
Less Than High School Education	10%	10%	63	13%	50	12%	54
Under Age 5	6%	6%	55	6%	56	6%	50
Over Age 64	15%	16%	54	16%	49	16%	53

*Diesel particular matter, air toxics cancer risk, and air toxics respiratory hazard index are from the EPA's 2017 Air Toxics Data Update, which is the Agency's ongoing, comprehensive evaluation of air toxics in the United States. This effort aims to prioritize air toxics, emission sources, and locations of interest for further study. It is important to remember that the air toxics data presented here provide broad estimates of health risks over geographic areas of the country, not definitive risks to specific individuals or locations. Cancer risks and hazard indices from the Air Toxics Data Update are reported to one significant figure and any additional significant figures here are due to rounding. More information on the Air Toxics Data Update can be found at: https://www.epa.gov/haps/air-toxics-data-update.

EJScreen Report (Version 2.0)

County: Mercer,Gloucester, NEW JERSEY, EPA Region 2

Approximate Population: 659,087

Input Area (sq. miles): 565.62

Selected Variables	Value	State Avg.	%ile in State	EPA Region Avg.	%ile in EPA Region	USA Avg.	%ile in USA
Pollution and Sources							
Particulate Matter 2.5 (µg/m³)	8.3	8.32	46	8.03	52	8.74	41
Ozone (ppb)	43.1	42.1	84	41.8	79	42.6	58
2017 Diesel Particulate Matter* (µg/m³)	0.326	0.511	36	0.558	<50th	0.295	60-70th
2017 Air Toxics Cancer Risk* (lifetime risk per million)	29	29	84	29	70-80th	29	70-80th
2017 Air Toxics Respiratory HI*	0.33	0.38	56	0.37	50-60th	0.36	50-60th
Traffic Proximity (daily traffic count/distance to road)	540	860	60	840	60	710	70
Lead Paint (% Pre-1960 Housing)	0.38	0.4	47	0.46	40	0.28	70
Superfund Proximity (site count/km distance)	0.2	0.44	49	0.28	66	0.13	86
RMP Facility Proximity (facility count/km distance)	0.72	0.76	70	0.62	74	0.75	68
Hazardous Waste Proximity (facility count/km distance)	1.8	3.3	53	4.9	45	2.2	68
Underground Storage Tanks (count/km²)	7.5	15	53	9.3	64	3.9	85
Wastewater Discharge (toxicity-weighted concentration/m distance)	0.17	0.22	93	2.3	87	12	87
Socioeconomic Indicators							
Demographic Index	29%	34%	52	41%	45	36%	49
People of Color	38%	45%	49	49%	46	40%	55
Low Income	22%	23%	59	32%	43	31%	38
Unemployment Rate	6%	6%	62	6%	59	5%	64
Linguistically Isolated	5%	7%	58	14%	52	5%	70
Less Than High School Education	10%	10%	61	13%	48	12%	52
Under Age 5	5%	6%	53	6%	54	6%	48
Over Age 64	15%	16%	55	16%	50	16%	54

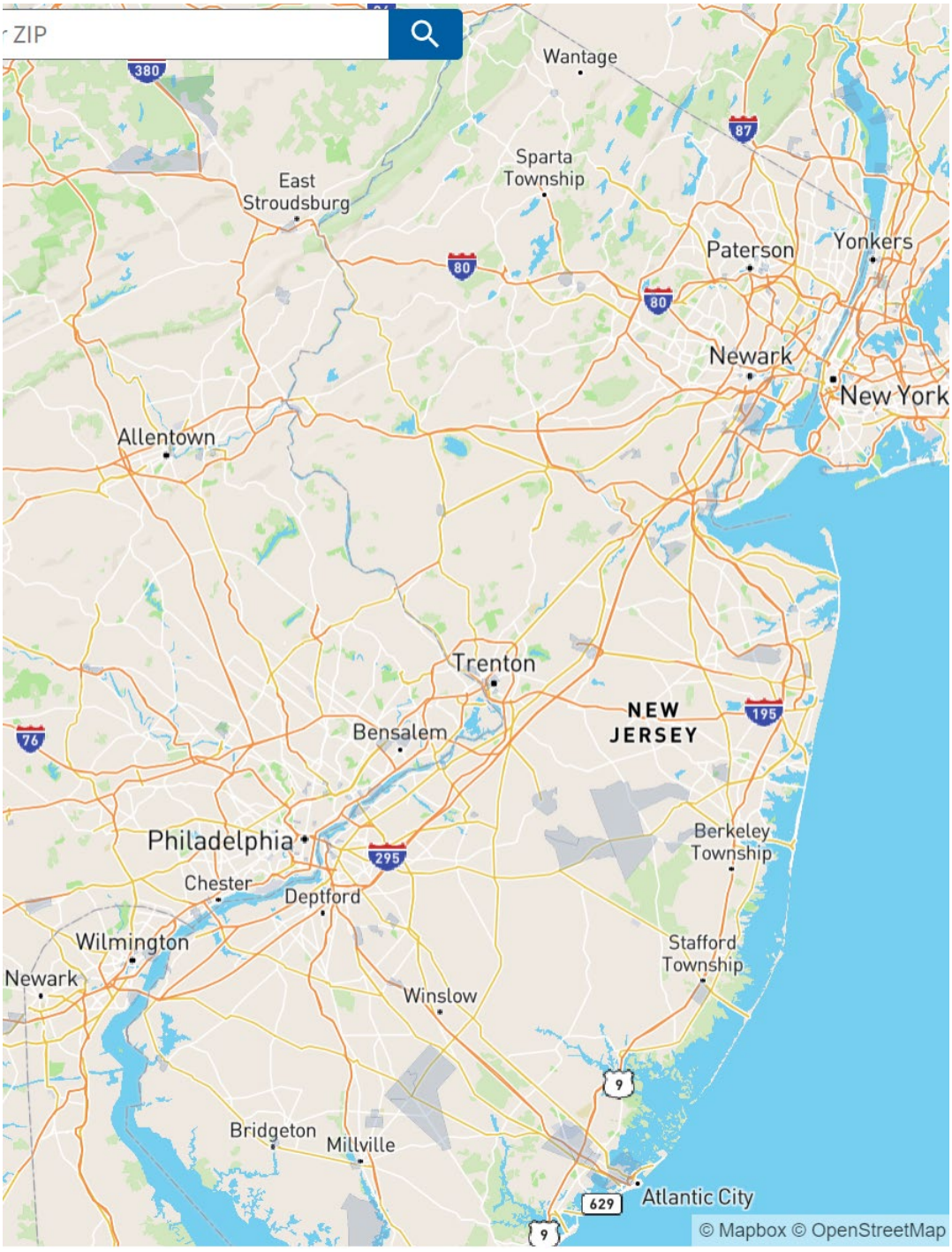
*Diesel particular matter, air toxics cancer risk, and air toxics respiratory hazard index are from the EPA's 2017 Air Toxics Data Update, which is the Agency's ongoing, comprehensive evaluation of air toxics in the United States. This effort aims to prioritize air toxics, emission sources, and locations of interest for further study. It is important to remember that the air toxics data presented here provide broad estimates of health risks over geographic areas of the country, not definitive risks to specific individuals or locations. Cancer risks and hazard indices from the Air Toxics Data Update are reported to one significant figure and any additional significant figures here are due to rounding. More information on the Air Toxics Data Update can be found at: https://www.epa.gov/haps/air-toxics-data-update.

Early in 2022, the Council on Environmental Quality released a beta version of a Climate and Economic Justice Screening Tool. 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."[92] The criteria for identifying whether a census tract is a disadvantaged community is determining whether the tract is above a defined threshold for one or more environmental, climate, health, or socioeconomic burden indicators, and whether the tract is above the defined thresholds for socioeconomic indicators.

[92] Climate and Economic Justice Screening Tool, https://screeningtool.geoplatform.gov/en/cejst#12.88/36.52471/-79.10286

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 (see Figure 31).

Figure 31: Climate and Economic Justice Screening Tool, Disadvantaged Census Tracts: Bergen, Essex, Gloucester, Hudson, Hunterdon, Mercer, Middlesex, Morris, Passaic, Somerset, Union, and Warren Counties



2.5.7 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 will inform all CDBG-DR programs and activities undertaken as part of this allocation such that, at a minimum, they do not exacerbate hazards but rather serve to lessen their impacts.

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.

DCA recognizes that affected stakeholders are partners in the development and implementation of this plan. DCA has published this Action Plan on www.state.nj.us/dca/ for a 30-day comment period. It will be available in English and Spanish. DCA will ensure that all citizens have equal access to information, including persons with disabilities, elderly families, and those with limited English proficiency.

For those who otherwise cannot obtain a copy of the Action Plan, DCA will make copies available upon request to:

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, will be included in Section 5.3 of this document after the public comment period ends.

3.1.2 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 or a substantial amendment.

All public hearings will be 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 in-person and virtual hosted hearings will be promoted for at least 10 business days prior to the hearing. New Jersey's hearings are scheduled to be held on September 8 and 12, 2022.

The State will prominently post a notice and the proposed Action Plan on the official website of the New Jersey Department of Community Affairs.

3.1.3 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

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.

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 housing; and fund the Small Infrastructure Program and buyout programs to implement green infrastructure. 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 will adhere to 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.* 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.

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.

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 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.

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.

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 as any reconstruction, rehabilitation, addition, or other improvement to a structure, the total cost of which equals or exceeds 50% of the market value of the structure before the start of construction of the improvement.

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.

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.
- Prioritize households while affirmatively furthering fair housing for the following:
    - Families with children under age 18
    - Elderly households
    - Disabled households
    - Veteran 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

Rental Housing Assistance

- Neighborhood Landlord Program
- Tenant-Based Rental Assistance

Public Services

- Housing Counseling and Legal Aid Assistance

Infrastructure

- Resilient Communities
- FEMA Non-Federal Cost Share

Planning and Administration

- Resilient New Jersey
- Statewide Housing Mitigation Tool
- Administration

4.2 Program Budget

Table 29: CDBG-DR Program Budget

Program Category	Program	Budget	HUD-Identified MID Budget (%)	Grantee-Identified MID Budget (%)	Percentage of Allocation	Maximum Award
Housing	Homeowner Assistance and Recovery Program	$58,928,700	80%	20%	28%	See program details
Housing	Smart Move	$25,000,000	50%	50%	4%	See program details
Housing	Blue Acres	$11,000,000	90%	10%	5%	See program details
Housing	Neighborhood Landlord Program	$47,000,000	80%	20%	23%	See program details
Housing	Tenant-Based Rental Assistance	$10,000,000	80%	20%	4%	See program details
Public Services	Housing Counseling and Legal Aid	$1,000,000	80%	20%	0%	See program details
Infrastructure	Resilient Communities	$55,000,000	80%	20%	26%	$5,000,000
Infrastructure	FEMA Non-Federal Cost Share	$3,000,000	80%	20%	1%	$3,000,000
Planning	Resilient New Jersey	$5,000,000	80%	20%	2%	$300,000
Planning	Statewide Housing Mitigation Tool	$1,000,000	80%	20%	0.44%	$1,000,000
Administration	Administration	$11,417,300	80%	20%	5%	N/A
TOTAL		**$228,346,000**				

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 MIDs 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.

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. 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.

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 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 and Irene CDBG-DR: Interchangeability of Disaster Funds

HUD allows for CDBG-DR funds to be interchanged between Superstorm Sandy, Tropical Storm Irene, 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
- Neighborhood Landlord 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 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.

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
- 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	$58,928,700	$47,142,960	$11,785,740

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.

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 relocation assistance.

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.

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.

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:

- **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 30 below.

Table 30: 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	*Prioritized*	*Prioritized*
	Other Impacted			
Homeowner Age 62+ AND/OR Household Member With a Disability	Yes	*Prioritized*	*Prioritized*	*Prioritized*
	No			
Level of Damage	Substantial Damage	N/A	*Prioritized*	*Prioritized*
	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 and Irene 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, Passaic, 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.
- Home must have at least 1 foot of flooding or $8,000 in damages, as determined by FEMA or a program damage assessment.
- The homeowner must have a household adjusted gross annual income of $250,000 or less.

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 rent one unit affordably for LMI households per program terms and conditions.

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.

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
- Compensation payments
- 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

- Communities where residents are unable to obtain and maintain flood insurance. DCA, OEM, and/or DEP will work with non-participating National Flood Insurance Program (NFIP) communities to try to help them identify solutions to their suspension from NFIP to minimize the impacts on homeowners.

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

Construction costs are fluctuating significantly within the disaster-impacted areas. To avoid artificially or unintentionally increasing costs or creating expectations that applicants should receive more funding than needed per program standards, the State is not publishing an award cap. 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 these standards and eligible expenses may be required, and the exceptions review and approval processes will be further detailed in the program guidelines.

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.

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 will be placed in of the following pathways, as described below:

- **Pathway 1 Homeowner-Contracted:** Homeowners procure registered and insured builders 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 contractors, unless approved by exception from DCA.
    - **Construction Support Services:** DCA will provide construction support services to support applicants through their home rehabilitation, reconstruction, and/or replacement process.
    - **Feasibility and Design for Elevation and/or Reconstruction:** DCA will procure a pool of individual 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). All projects receiving elevation and/or reconstruction assistance will be required to use these DCA-provided services to develop their project scopes of work. Applicants who are rehabilitating their homes may ask for DCA feasibility and design support.

- **Pathway 2 Owner-Occupied and Affordable Rental Duplex/Triplex Rehabilitation or Reconstruction:** These applicants follow the same process as described under Pathway 1; however, there are additional components because they own attached units within their duplexes or triplexes. When an impacted homeowner lives in a duplex or triplex and owns the owner-occupied unit and the attached rental unit, the homeowner is required to rehabilitate the owner-occupied unit and the attached rental unit(s). The attached rental unit(s) is(are) also eligible under HARP if the applicant commits to renting at least one unit as an affordable unit to an LMI household for a defined period of time, consistent with the affordability periods and property maintenance requirements described in the Neighborhood Landlord Program.
- **Pathway 3 Acquisition:** If the cost of rehabilitation of a property is not reasonable or if the rehabilitated property cannot reasonably accommodate the applicant, DCA may acquire the property from the applicant at current fair market value. Applicants also may qualify for incentives to relocate to a lower risk area. The final use and disposition of the property will meet an eligible activity and national objective.

Smart Move: New Housing Development

Program	Budget	HUD-Identified MID Budget	Grantee-Identified MID Budget
Smart Move: New Housing Development	$25,000,000	$12,500,000	$12,500,000

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.

DCA will competitively select two communities to participate in the pilot. Once the eligible communities have been selected, DCA will procure private for-profit or nonprofit developers to build new housing that will be sold to qualified homebuyers or Blue Acres participants. 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. 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 Standard, which requires that the new building meet an industry-recognized green building standard that has achieved certification and a minimum energy efficiency standard.

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 will include additional resilience and energy efficiency construction standards, which will be defined in the program guidelines.

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.

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.

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 31: 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

Resale:

For the new homebuyer properties, the resale requirements will be recorded as a deed restriction or covenant on the property. The restrictions will ensure that if the housing does not continue to be the principal residence of the household for the duration of the property period of affordability, the housing will be made available for subsequent purchase only to a buyer whose household qualifies as an LMI household and who will use the property as the household's primary residence.

Within the program guidelines, loan agreement, and deed restriction or covenant, the State will include language which ensures that the price at resale provides the homebuyer with a fair return on investment and will ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. It also will include the details on how it will make the housing affordable to a low-income homebuyer in the event that the resale price necessary to provide a fair return is not affordable to the subsequent buyer.

Recapture:

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 and Irene 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, Passaic, 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
- 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 Responsible Entity

New Jersey DCA

4.8.17 Program Maximum Assistance

New Housing Development:

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. Because construction costs are changing quarterly, the State may publish a maximum per unit cap in the NOFA to reflect the costs more accurately at the time of developer selection. 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.

4.8.18 Program Estimated Begin and End Dates

The State anticipates that the program will begin in the second quarter of 2023 and extend through project and program closeout or expiration of the grant.

4.8.19 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

4.8.20 Program Competitive Application Overview

DCA will competitively select two jurisdictions for the initial pilot unless there is inadequate funding to complete two projects or additional funding is available to add another jurisdiction. Scoring criteria will be published in the NOFA documents and 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.

Once the sites have been selected, DCA will competitively select developers to carry out housing development. Scoring criteria will be published in the procurement documents and may include weighted levels of financial reasonableness, the ability to leverage other funding, resilient design, energy efficiency, affordable units, mixed income, and location.

4.8.21 Program Method of Distribution Description/Overview

DCA will administer the program and will coordinate with DEP and local governments.

DCA may partner with the New Jersey Housing and Mortgage Finance Agency (HMFA) to underwrite project developments.

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	$11,000,000	$9,900,000	$1,100,000

4.8.22 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.

4.8.23 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.

4.8.24 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.
- **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. 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.

4.8.25 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.

4.8.26 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 and Irene 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, Passaic, 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.

4.8.27 Program Responsible Entity

New Jersey DEP

4.8.28 Program Maximum Assistance

Consistent with Federal Register Notice FR-6326-N-01, the State will uniformly apply its valuation methodology.

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 were primary residents at the time of the disaster. 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.

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:

- The outstanding mortgage value is greater than the buyout and incentive award.
- The homeowner faces other demonstrated financial or personal/medical hardships.

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.

4.8.29 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.

4.8.30 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

4.8.31 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 Neighborhood Landlord Program.

4.8.32 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.

4.8.33 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.

Neighborhood Landlord Program

Program	Budget	HUD-Identified MID Budget	Grantee-Identified MID Budget
Neighborhood Landlord Program	$47,000,000	$37,600,000	$9,400,000

4.8.34 Program Description

This program will provide zero interest forgivable loans 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 HOME program standards at 24 CFR 92.252I, as described in the Program Affordability section below.

The program will provide assistance for activities necessary to restore storm-damaged homes, including rehabilitation, reconstruction, elevation, and/or other mitigation activities. Assistance also may be provided to build new or restore rental housing that will become affordable rental housing within storm-impacted counties. 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, reconstruction, or new construction 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.

4.8.35 Program Tieback to Disaster/Unmet Needs

The program will rehabilitate housing damaged by Tropical Storm Ida or will increase affordable rental housing stock in storm-impacted communities.

4.8.36 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 a minimum of 5 years, with longer terms required for properties with significant CDBG-DR investment.

- **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. This 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. In addition, 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 proficiency 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 and other rental payments in what they charge tenants, reporting and tenant eligibility 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.

4.8.37 Program Affordability Period (if applicable)

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. This means that at least 51% of the units must be affordable, with exceptions included in the table below for properties with one and two units. The number of units that must be occupied and leased at affordable rents are included in the table below. The affordability periods apply to the affordable units.

Table 32. Required Number of Affordable Units, by Property Size

No. of Total Units in Property	No. of Units That Must Be Affordable to LMI Households
1	1
2	1
3	2
4	3
5	3
6	4
7	4

Affordability Period:

The following affordability timeframes apply to the units that will be occupied by LMI households:

Table 33. 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	5
$15,000 to $40,000	10
Over $40,000 or rehabilitation involving refinancing	15
New construction, reconstruction, or acquisition of newly constructed housing	20

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.

Other Requirements and Enforceability:

This affordability period will be documented through a personally guaranteed 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.

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.

4.8.38 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.

4.8.39 Program National Objective(s)

LMI persons and households

4.8.40 Program Eligibility

CDBG-DR Eligible Activity	Rehabilitation, reconstruction, 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 and Irene MID areas through the Sandy CDBG-DR-funded Neighborhood Landlord Program. These eligible locations include cities and jurisdictions within the HUD-identified counties of Bergen, Essex, Hudson, Middlesex, Passaic, 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.

Eligible Activities:

Activities necessary to restore storm-damaged homes, including rehabilitation, reconstruction, elevation, and/or other mitigation activities. Assistance also may be provided to build new or restore rental housing that will become affordable rental housing within storm-impacted counties. 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, reconstruction, or new construction 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.

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 Neighborhood Landlord or other programs, including, but not limited to, the Tenant-Based Rental Assistance program.

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.

4.8.41 Program Responsible Entity

New Jersey DCA

4.8.42 Program Maximum Assistance

Construction costs are fluctuating significantly within the disaster-impacted areas. To avoid artificially or unintentionally increasing costs or creating expectations that applicants should receive more funding than needed per program standards, the State is not publishing an award cap. 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 and reconstruction 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.

4.8.43 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.

4.8.44 Other Program Details

N/A

4.8.45 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.

- Accessible units: Those units included in the State's accessible unit inventory through the New Jersey Housing Resource Center and/or units as defined in the program guidelines
- Units occupied by residents age 62+
- Properties owned by the original owner
- Properties with one to four units

Table 34: Neighborhood Landlord Application Phases

Application Phases		Phase I	Phase II
Unit Occupancy	Occupied by residents age 62+	X	X
	Accessible unit	X	X
	Other units		X
Unit Ownership	Original owner	*Prioritized*	*Prioritized*
	New owner		
No. of Units in Property	1–4	*Prioritized*	*Prioritized*
	5–7		

4.8.46 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	$10,000,000	$8,000,000	$2,000,000

4.8.47 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.

4.8.48 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.

4.8.49 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. 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. 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.

4.8.50 Program National Objective(s)

LMI persons and households

4.8.51 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 and Irene 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, Passaic, 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 and living in non-congregate shelter.

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.

4.8.52 Program Responsible Entity

New Jersey DCA

4.8.53 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.
- **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
    - Moving costs per the General Services Administration schedule, to be paid up to two times per participant (moving in and moving out)
    - Other necessary and reasonable deposits or non-recurring fees and charges

4.8.54 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.

4.8.55 Other Program Details

N/A

4.8.56 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 and households living in non-congregate shelters. If the program is oversubscribed, the State may add additional prioritization factors.

4.8.57 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	$1,000,000	$800,000	$200,000

4.8.58 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 Neighborhood Landlord 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 Neighborhood Landlord Program.

This program also will fund legal services that help impacted residents transition to more permanent housing.

4.8.59 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.

4.8.60 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.

4.8.61 Program National Objective(s)

LMI persons and households; urgent need

4.8.62 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 and Irene 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, Passaic, 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.

4.8.63 Program Responsible Entity

New Jersey DCA

4.8.64 Program Maximum Assistance

The maximum amount allocated to subrecipients will be 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.

4.8.65 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.

4.8.66 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.

4.8.67 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	$55,000,000	$44,000,000	$11,000,000

4.8.68 Program Description

This competitive program provides funding for infrastructure projects that will help impacted communities become more resilient to current and future natural hazards. 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. 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 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 provide technical assistance on program requirements and ways to make applications competitive for lower capacity applicants, as needed.

4.8.69 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.

4.8.70 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.
- 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.

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.

4.8.71 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.

4.8.72 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.

4.8.73 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, and 12; 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 and Irene 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, Passaic, 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; planning, project scoping, and 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.

4.8.74 Program Responsible Entity

New Jersey DCA or local governments.

4.8.75 Program Maximum Assistance

The minimum program assistance available is $1 million and 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.

4.8.76 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.

4.8.77 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.

4.8.78 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

4.8.79 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.

4.8.80 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.

4.8.81 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.

FEMA Non-Federal Cost Share

Program	Budget	HUD-Identified MID Budget	Grantee-Identified MID Budget
FEMA Non-Federal Cost Share	$3,000,000	$2,400,000	$600,000

4.8.82 Program Description

This program will fund the non-federal cost share for State and local facilities eligible under FEMA's Public Assistance program to help offset the burden of the non-federal share requirements faced by those entities. Through this program, DCA also will incorporate resilience and mitigation measures into the design of CDBG-DR-approved projects, where feasible and cost reasonable. The DCA will prioritize projects that provide benefits to LMI persons or households.

4.8.83 Program Tieback to Disaster/Unmet Needs

This program addresses unmet recovery and mitigation needs for public infrastructure or other FEMA-funded activities in the HUD-identified and State-identified MIDs.

4.8.84 How the Program Will Address Disaster-Related Systems and Stormwater Systems

Program funds may be used to rehabilitate damaged systems and/or build new systems that will help protect life and property. Any approved grants that involve systems must be brought up to current applicable codes and local ordinances.

4.8.85 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.

4.8.86 Program Eligibility

CDBG-DR Eligible Activity	HCDA Section 105(a)1, 2, 4, 9, and 12; 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 projects located 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 and Irene MID areas through the Sandy CDBG-DR-funded FEMA non-federal cost share contributions. Those eligible locations include cities and jurisdictions within the HUD-identified counties of Bergen, Essex, Hudson, Middlesex, Passaic, and Union.

Applicant Eligibility:

State and local government entities with approved FEMA Public Assistance projects

Eligible Activities:

- Activities approved under a FEMA program.
- All activities must be CDBG-DR eligible, meet a national objective, and able to comply with the applicable federal requirements.

Exceptions to eligible activities and applicant eligibility will be described in the program guidelines.

4.8.87 Program Responsible Entity

New Jersey DCA

4.8.88 Program Maximum Assistance

The program will be funded as a match and cover the portion of the award not covered by the FEMA Public Assistance program or other FEMA-funded program award.

When there are opportunities to incorporate resilience or mitigation measures within the design or as a supplement to a FEMA-approved project, the State will carry out additional design or planning work. In such cases, the State will perform an independent cost estimate to determine the feasibility, resilience performance outcomes, and cost reasonableness of enhancing a project.

4.8.89 Program Estimated Begin and End Dates

This 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.

4.8.90 Program Competitive Application Overview

N/A

4.8.91 Program Method of Distribution Description

DCA with OEM will identify CDBG-DR eligible projects that will help meet the State and Local non-federal cost share for FEMA. The State may prioritize projects that benefit LMI persons or communities.

4.8.92 How Mitigation Set-Aside Activities Will Meet the Definition of Mitigation

DCA will include in its program guidelines and within project processes and analyses, how funded 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. Each project will be evaluated for its mitigation benefits.

How Mitigation Set-Aside Activities Will Address Current and Future Risks

The decision on the type of additional mitigation measures that will be added to the projects will be evaluated quantitatively and qualitatively to assess how they will reduce current and future disaster risks.

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:

- 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 New Jersey

Program	Budget	HUD-Identified MID Budget	Grantee-Identified MID Budget
Resilient NJ	$5,000,000	$4,000,000	$1,000,000

4.8.93 Program Description

This program will make direct allocations to units of general local governments, regional teams, and consultant teams to 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.

4.8.94 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.

4.8.95 Program National Objective(s)

Planning activities are presumed to meet a national objective under the requirements at 24 CFR 570.208(d)(4).

4.8.96 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 and Irene 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, Passaic, and Union.

Applicant Eligibility:

- Municipalities
- Regional teams that include municipalities and community-based organizations

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.

4.8.97 Program Responsible Entity

New Jersey DCA, DEP, or local governments, as applicable

4.8.98 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.

4.8.99 Program Estimated Begin and End Dates

The start date of the program will be the third 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.

4.8.100 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 the 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?

Statewide Housing Mitigation Strategy Tool

Program	Budget	HUD-Identified MID Budget	Grantee-Identified MID Budget
Statewide Housing Mitigation Strategy Tool	$1,000,000	$800,000	$200,000

4.8.101 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.

4.8.102 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.

4.8.103 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 risks when planning future development.

4.8.104 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.

4.8.105 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 and Irene 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, Passaic, 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

4.8.106 Program Responsible Entity

New Jersey DCA

4.8.107 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.

Administration

Program	Budget	HUD-Identified MID Budget	Grantee-Identified MID Budget
Administration	$11,417,300	$9,133,840	$2,283,460

4.8.108 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.

4.8.109 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

5.1 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.

5.2 Waivers

5.2.1 Extension of Tenant-Based Rental Assistance

New Jersey DCA is requesting a waiver of 42 U.S.C. 5305(a) to provide tenant-based rental assistance to households impacted by the disaster to the extent necessary to make eligible rental assistance and utility payments paid for up to 24 months as direct payments to the renters that are displaced and at-risk households when such assistance or payments are part of a homelessness prevention, intermediate housing, or rapid rehousing program or activity, as well as for intermediate housing for grant recipients during the repair or reconstruction of their homes. While existing CDBG regulations may allow payments for these purposes, grantees are subject to a much shorter time limitation (3 months). This waiver will assist individuals and families—both those already receiving rental assistance and those who will receive rental assistance subsequently—to maintain stable, permanent housing and help them return to their communities, as desired, when additional permanent housing is available or when their homes have been restored. It also will provide additional time to stabilize individuals and families in permanent housing where rents are higher than is typical for the area and vacancy rates are extraordinarily low while damaged homes continue to be repaired.

5.2.2 Applicability of the Davis-Bacon and Related Acts, Section 3, and Section 504 to Ongoing or Pre-Award Non-Residential and Non-Commercial Construction Work

If construction work is ongoing when an application for reimbursement or financing of construction costs is submitted, then the Davis-Bacon prevailing wage rates are applicable. Under the regulations of the U.S. Department of Labor (DOL) at 29 CFR §1.6(g), where federal assistance is not approved prior to contract award (or the beginning of construction if there is no contract award), Davis-Bacon wage rates apply retroactively to the beginning of construction and must be incorporated retroactively in the contract specifications.

However, if there is no evidence that the owner intended to apply for the CDBG-DR assistance prior to the contract award or the start of construction, then DCA is requesting for HUD to request that DOL allow prospective, rather than retroactive, application of the Davis-Bacon wage rates.

The State seeks a similar alternative requirement for the applicability of compliance with Section 3 and Section 504 under these circumstances.

5.2.3 Section 104(d): One-for-One Replacement of Lower Income Dwelling Units

DCA is adopting the waiver provided through 87 FR 31636, Section IV.F.1, of the Consolidated Notice. 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. For the purpose of complying with this alternative requirement, DCA is defining a property as "not suitable for rehabilitation" from the one-for-one replacement housing requirements of 24 CFR 42.375 if any of the following 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 under existing agency policies and award caps due to legal, engineering, or environmental constraints, such as permitting, extraordinary site conditions, or historic preservation.

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.

5.2.4 Assistance for Privately Owned Utilities

In 87 FR 31636, Section III.G.3, of the Consolidated Notice, HUD has prohibited the use of CDBG-DR funds to assist a privately owned utility for any purpose. However, the CDBG regulations in 24 CFR Part 570.201(I) allow the use of funds to assist privately owned utilities. DCA requests a waiver from

the alternative requirement that disallows assistance to privately owned utilities. DCA requests flexibility to fund privately owned utilities as a component of the Smart Move program to provide microgrid or other innovative energy solutions. While the State will attempt to structure the award such that the energy utility is owned by the local government, a nonprofit, or cooperatively owned entity, there may be circumstances where it may be necessary for a private, for-profit entity to own and operate the utility. Under such circumstances, DCA would implement clear underwriting steps to determine whether the utility owner can reasonably finance all or a portion of the utility and structure award in a combination of loans, grants, and/or forgivable loans. These measures will be taken to ensure that funded privately owned utilities are not overly enriched and that each project is cost reasonable.

5.2.5 Waiver of Section 414 of the Stafford Act

DCA intends to utilize the waiver set out in 87 FR 31636, Section IV.F.6, of the Consolidated Notice. The Stafford Act provides that no person who is otherwise eligible for any kind of replacement housing payment under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 will be denied such eligibility as a result of their being unable, because of a major disaster, to meet the occupancy requirements set forth by the URA. Homeowner occupants and tenants who have been displaced from their homes as a result of the disaster may become eligible for replacement housing payment notwithstanding their inability to meet the occupancy requirements set forth in the URA.

This waiver applies to real property acquisition, rehabilitation, or demolition of real property for a CDBG-DR-funded project commencing more than 1 year after the date of the latest applicable presidentially declared disaster provided that the project was not planned, approved, or otherwise underway before the disaster. DCA will follow the definition in the notice regarding determining when a project has commenced. This waiver will not apply with respect to persons who meet the occupancy requirements to receive a replacement housing payment under the URA, nor does it apply to persons displaced or relocated temporarily by other HUD-funded programs or projects. Such persons' eligibility for relocation assistance and payments under the URA is not impacted by this waiver.

5.3 Summary of and Responses to Public Comments

Public comments and responses will be summarized after the public comment period, prior to final Action Plan submission to HUD.

5.4 Data Sources/Methodologies

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5.5 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
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

Term	Definition
URA	Uniform Relocation Assistance and Real Property Acquisition Act of 1970, as amended
USACE	U.S. Army Corps of Engineers

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