

Ida Mitigation Assistance Program (MAP)

FREQUENTLY ASKED QUESTIONS

APPLICATION

- Q: How do I receive an application?
 - A: Homeowners located in areas impacted by Tropical Storm Ida may register interest in receiving assistance by completing the Department of Community Affairs (DCA) Ida Registration Survey . MAP will select homeowners who have expressed an interest in home elevation and have homes that are structurally sound. If you are interested in receiving assistance, please complete the survey registration below: <https://www.nj.gov/dca/ddrm/home/idasurvey.shtml>
- Q: Who wouldn't qualify and why?
 - A: Participating properties must be located within a county that received a disaster declaration following Tropical Storm Ida. Homeowners who have previously received disaster assistance and failed to maintain flood insurance when required will be ineligible for assistance.
- Q: If I do not qualify for MAP or did not receive an application, will there be other options to repair or mitigate my home?
 - A: The State of New Jersey has been awarded \$228 million in Community Development Block Grant – Disaster Recovery (CDBG-DR) funds from the U.S. Department of Housing and Urban Development (HUD) to assist with the recovery from Tropical Storm Ida. The funds will be used to create housing recovery and mitigation programs to help individuals and communities. Please complete the Ida Registration Survey to be notified about programs as they become available.
- Q: What if I apply and do not want to proceed?
 - A: Applying to the program will only afford you the opportunity to participate in the program. You can decide not to proceed with the program at any point up to the grant signing which occurs after receiving a FEMA Approval. After the grant signing, the program incurs significant costs associated with the design and construction of your home so we want to make sure all parties are willing to complete the program.
- Q: What is ICC?
 - A: Increased Cost of Compliance (ICC) is typically included in your National Flood Insurance Policy (NFIP) and provides financial assistance with home elevations. DCA will require that any ICC funding available to you is provided to DCA to defray the cost of construction.

PROGRAM

- Q: Would my IDA insurance claim or FEMA claim proceeds affect my eligibility? Will I have to return those funds?
 - A: Any funds available to the homeowner for the same purpose may be considered a duplication of benefits and are considered in the Program's award calculation. An analysis will be completed prior to a grant signing.
- Q: Does having a tenant disqualify me or reduce my chances of getting approved?
 - A: A tenant does not disqualify applicant homes. It is important that you answer questions related to the home's occupancy on the application so that the project cost can be accurately estimated.
- Q: Are bi-level homes able to be elevated

- A: All homes, including split or bi-level homes may be elevated through the program..
- Q: At what point in the process will I find out how much it will cost me?
 - A: There should be no cost to the property owner. The program, if approved by FEMA, will fully cover the cost of all eligible activities to elevate your home including design.. Temporary rental assistance may also be provided.

TEMPORARY RENTAL ASSISTANCE

- Q: How long will I be out of my home?
 - A: Property owners will need to be out of their homes throughout the duration of construction, which is expected to be between 90 – 120 days, but may take longer.
- Q: How much temporary rental assistance will I receive?
 - A: FEMA allows the State to cover reasonable rental expenses that are incurred while the homeowner is displaced. Reasonable rates are determined on a per diem (per day) basis based on the federal GSA rates, which can be found [here](#). MAP may pay up to the GSA per-diem lodging rate per property. However, MAP cannot cover funding for non-rental assistance expenses, such as security deposits, storage, movers or pet fees.

These funds are intended to cover lodging during the construction period. Rental costs are reimbursed to the homeowner upon providing the following documentation: (1) rental agreement; and (2) invoice for each month's payment or receipt of payment certified by landlord or (3) cancelled check for rent paid by month.

CONSTRUCTION

- Q: How much will this cost me?
 - A: There should be no cost to the property owner to cover eligible costs associated with the elevation. The program, if approved by FEMA, will fully cover the cost of all eligible activities to elevate your home including design. Temporary rental assistance may also be provided.
- Q: The washer, dryer, hot water heater, electric, or furnace are currently in the basement, what will happen to my utilities?
 - A: All utilities and mechanical equipment will be elevated above the Base Flood Elevation (BFE) +3 feet. Each home requires a unique approach, but the program will ensure utilities are elevated and accessible after the elevation.
- Q: Our main power switch is in the basement; will you move it?
 - A: All utilities will be moved above the base flood elevation.
- Q: Our basement wall is solid concrete; will you use the same or you will use cinderblocks?
 - A: Each home is evaluated by a qualified engineering firm to determine the appropriate materials to use. There is no single construction method that works for all home elevations.
- Q: If something is damaged in the house itself, am I covered?
 - A: The program will hire licensed, bonded, and insured construction firms to make sure reasonable and necessary protections are in place. Property owners are responsible for securing their personal property, maintaining homeowners insurance, and taking care that any delicate valuables are out of harm's way.
- Q: Will basements be infilled?

- A: All spaces below the base flood elevation will be infilled to prevent flooding.
- Q: We were considering get siding done on the house; should we hold off until after the elevation?
 - A: If you have a qualified home and intend to apply to the program, it would be best to wait until the elevation is complete before re-siding your home or any other home renovation project.
- Q: I have an attached garage, will that be raised?
 - A: Typically attached garages are elevated with the home and the garage door is lowered to the ground level, however each home requires a unique engineering evaluation, and may result in a different solution.
- Q: I think our beams are somewhat sagged in our basement; is that going to be corrected? What if it moves the flooring above?
 - A: Each home will undergo a thorough engineering and structural analysis before elevation occurs. The program will ensure the proper measures are taken to elevate the structure safely.
- Q: How high will my house be elevated?
 - A: All homes will be elevated to base flood elevation (BFE) +3 feet. The final height of the home is specific to each property.
- Q: Do you raise the deck?
 - A: Standard decks secured to the home that are in good condition will be elevated with the home.
- Q: Will the steps be replaced?
 - A: Steps will be replaced to allow for proper access to the new elevation.
- Q: What would be considered an ineligible home improvement cost?
 - A: The program will pay for all elevation costs deemed reasonable and necessary. Any home improvements will not be considered as eligible costs. Ineligible costs include the following, unless required by State or federal law or local code: construction of new decks or porches, improvements for purely aesthetic reasons, exterior finish of the exposed foundation, additional landscaping for ornamentation beyond what existed on site prior to construction, or deferred maintenance.
- Q: Does the home have to be emptied out before elevation?
 - A: Although the Program does not require contents of the home to be removed before elevation, it is the responsibility of property owners to secure items to prevent damage.