

Mitigation Assistance Program (MAP)

FREQUENTLY ASKED QUESTIONS

APPLICATION

- Q: How long after I have registered will I receive a link to apply?
 - A: Application links are typically sent within the week. If you have not received an email after seven days, please contact MitigationAssistance@dca.nj.gov.
- Q: Who wouldn't qualify and why?
 - A: In short, homeowners from the target community (Lincoln Park in 2020) must (1) have an effective NFIP Policy; (2) treat their property as their primary residence, and (3) their property must be designate by FEMA as FMA Severe Repetitive Loss (SRL) or FMA Repetitive Loss (RL).Please refer to the 4th slide of the presentation.
- Q: What if you apply and do not want to proceed?
 - A: Registering and applying to the program will only afford you the opportunity to participate in the program if the application is approved by FEMA. You can decide not to proceed with the program at any point up to the grant signing, which occurs after receiving FEMA approval. After the grant signing, significant cost is incurred for the design and construction of your home, so at that point DCA needs to make sure that all parties are willing to complete the program.
- Q: Are bi-level homes eligible?
 - A: Yes, split and bi-level homes are eligible to apply.
- Q: What is ICC?
 - A: Increased Cost of Compliance (ICC) coverage is offered by the National Flood Insurance Program (NFIP) to help cover the cost of mitigation measures that will reduce flood risk. Typically, the coverage is accessible for repairs following a flooding event.

PROGRAM

- Q: Does having a tenant disqualify me or reduce my chances of getting approved by either DCA or FEMA?
 - A: Having a tenant does not disqualify an applicant's home. It is important to answer questions related to the home's occupancy on the application so that the project cost can be accurately estimated.
- Q: If we didn't qualify would there be other options to reduce flood insurance?
 - A: NJDCA is not able to offer any assistance beyond the Mitigation Assistance Program at this time.

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 approximately 90 days.
- Q: Are living expenses covered for the estimated 90 days it takes to finish construction?

- A: Temporary rental assistance is determined by FEMA on a per diem (per day) basis. These funds are intended to assist in covering the cost of lodging during the construction period.
- Q: Does the assistance cover hotel or house rentals?
 - A: The program will provide temporary rental assistance which can be used towards a hotel or house rental during the construction period.

CONSTRUCTION

- Q: How much will this cost me?
 - A: If our 2020 application is approved by FEMA, the program will fully cover the cost for all eligible activities including design, construction related to elevation, and repair of the home. Relocation assistance will also be provided.
- Q: The hot water heater, electric, or furnace are currently located in the basement. What will happen to my utilities?
 - A: All utilities will be elevated above the Base Flood Elevation (BFE) + 3 feet. Each home requires a unique approach, but we will ensure utilities are elevated and property owners will be able to access their utilities after the elevation.
- Q: Our main power switch is in the basement. Will you move it?
 - A: The main power switch 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 and should take care that any delicate or valuable items are out of harm's way prior to start of construction.
- Q: Will basements be assessible after the elevation is complete?
 - A: All spaces below the base flood elevation will be infilled to grade to prevent trapping of flood water.
- 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.
- Q: I have an attached garage. Will it be raised?
 - A: Typically attached garages are elevated with the primary home and the existing garage door opening is extended down to the ground level. This results in a taller ceiling inside the garage. However, each home requires a unique engineering evaluation, which may result in a different solution.
- Q: 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 makes every effort to minimize the impact of elevating the structure. The existing

floors will be stabilized and structural defects will be addressed to provide a safe condition, however if the floor is uneven prior to elevation, it would likely remain that way.

- Q: Will you be able to enter the house during the construction period?
 - A: Construction sites will be secured for safety. This means that property owners are unable to access their property during the construction period.
- Q: How high will the program raise the house?
 - A: All homes will be elevated to base flood elevation (BFE) +3 feet. The height of the home is specific to each location and depends on the structure's current elevation above grade.
- 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 as required to allow for proper access to the newly elevated home.
- Q: What would be considered an ineligible home improvement cost?
 - A: The program will pay for costs deemed reasonable and necessary to complete the elevation of the home. Any home improvements or upgrades will not be considered as program eligible costs. Please contact us at X with questions specific to your project.
- 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.