Mitigation Assistance Program

APPLY before October 26th

nj.gov/dca/map

Register for Town Hall on Tuesday September 29 at 7pm via email MitigationAssistance@dca.nj.gov Or 609-292-3750

Overview

- DCA Experience
- Eligibility
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- Getting Started
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- Next Steps

APPLY ONLINE: nj.gov/dca/map or call 609-292-3750
DCA Experience

- Responsible for overseeing housing recovery efforts after Superstorm Sandy.
- Successfully elevated thousands of homes above base flood elevation.
- Significant experience in construction management and federal grant management including successful administration of over $4 billion grant in the aftermath of Superstorm Sandy.
- Experienced in coordinating with local, State and Federal partners including FEMA.

Eligibility

- Property is identified by FEMA as either:
  - Severe Repetitive Loss (SRL)
    - Four or more flood insurance claims over $5,000, or
    - Two or more flood insurance claims exceeding the home’s value.
    - OR
  - Repetitive Loss (RL)
    - Two or more claims equal to 25% of home’s value, and
    - Increased Cost of Compliance (ICC) included in National Flood Insurance Program (NFIP) coverage policy.
Benefits

- Home Elevation
- Turnkey Construction Process
- Reduced NFIP Insurance Rates
- Potential Increase Home Value
- Reduce Stress and Anxiety

Image provided by FEMA: https://www.fema.gov/disaster/4085/updates/ elevating-your-home-above-future-flooding

Under the Flood Insurance Reform Act of 2012, You Could Save More than $90,000 over 10 Years if You Build 3 Feet above Base Flood Elevation

<table>
<thead>
<tr>
<th>Premium at 3 Feet Below Base Flood Elevation</th>
<th>Premium at Base Flood Elevation</th>
<th>Premium at 3 Feet Above Base Flood Elevation</th>
</tr>
</thead>
<tbody>
<tr>
<td>$9,500/year</td>
<td>$1,410/year</td>
<td>$417/year</td>
</tr>
<tr>
<td>$95,000/10 years</td>
<td>$14,100/10 years</td>
<td>$4,270/10 years</td>
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</tbody>
</table>

*D720/980 (building coverage only) (does not include contents). All high-risk residential (SR) areas, single-family, one-story structures within a flood insurance rate area are eligible to file an adjustment of base flood elevation on Form 15, A.M.R.A. or Form 16, L.F.. See Instruction for Form 15, A.M.R.A. (December 1997). The information above is based on a standard National Flood Insurance Program (NFIP) flood insurance policy.

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Getting Started

Submit Online Application  DCA.NJ.GOV/MAP  By October 19th

Photos of your home

National Flood Insurance Policy (NFIP)  Policy effective before 9/14/2020

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Home Selection

- Priority given to SRL properties
- Primary Residence
- Location – DCA is seeking consolidated clusters
- Benefit Cost Analysis (BCA)
  - Analysis of claims history
  - Consideration of future claims
  - Estimated cost of elevation

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Program Administration

DCA will work with State Office of Emergency Management (OEM) to complete FEMA application.

DCA will hire and manage design professionals.

DCA will hire qualified elevation contractor.

Anyone residing in home will be required to relocate during construction.
DCA will provide rental assistance.

DCA will oversee project to completion.

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**Project Timeline**

**2021**
- **Spring:** FEMA reviews applications
- **Fall:** If DCA's application is approved, homeowner enters into formal agreement with DCA and assigns Increased Cost of Compliance (ICC) or other benefits
- **Winter:** Project design begins (engineering, architectural design, etc.)

**2022**
- **Spring:** Phased construction begins

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**Important Considerations**

**Eligible Costs**
- Reasonable and Necessary Construction Costs
- Temporary Rental Assistance

**Ineligible Costs**
- Home Improvements
- Construction not required for Certificate of Occupancy (CO)

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Next Steps

- **Apply** at nj.gov/dca/map
- Applications must be **submitted by October 26, 2020.**
- Participate in Virtual Town Hall via link on nj.gov/dca/map on September 29 at 7pm
- DCA to select homes for inclusion in application to FEMA by December 2020.
- Contact MitigationAssistance@dca.nj.gov or 609-292-3750 with questions