



Mitigation Assistance Program

APPLY before October 26th










nj.gov/dca/map

DCA
NJ DEPARTMENT OF
CommunityAffairs

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

1

Overview

 DCA Experience	 Eligibility	 Benefits
 Getting Started	 Home Selection	 Program Administration
 Project Timeline	 Important Considerations	 Next Steps

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2

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.

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3

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.

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4

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*



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5

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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6

Home Selection

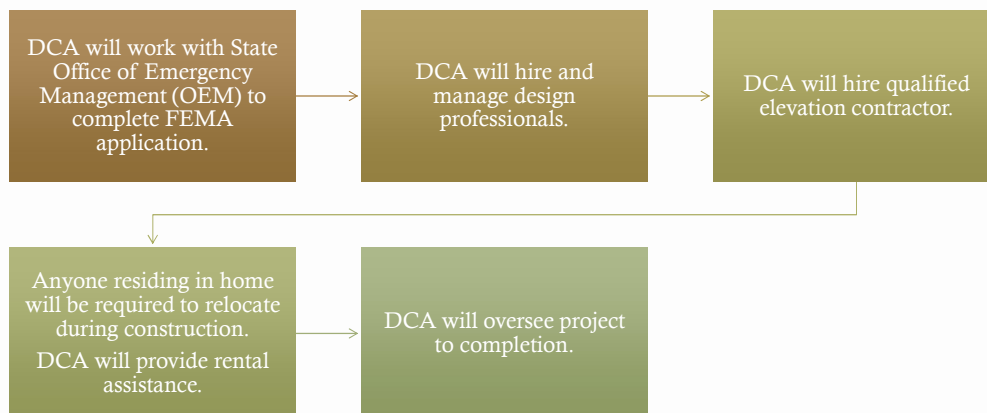
- ❖ Priority given to SRL properties
- ❖ Primary Residence
- ❖ Location – DCA is seeking consolidated clusters
- ❖ Benefit Cost Analysis (BCA)
 - ❖ Analysis of claims history
 - ❖ Consideration of future claims
 - ❖ Estimated cost of elevation



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7

Program Administration



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8

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.)

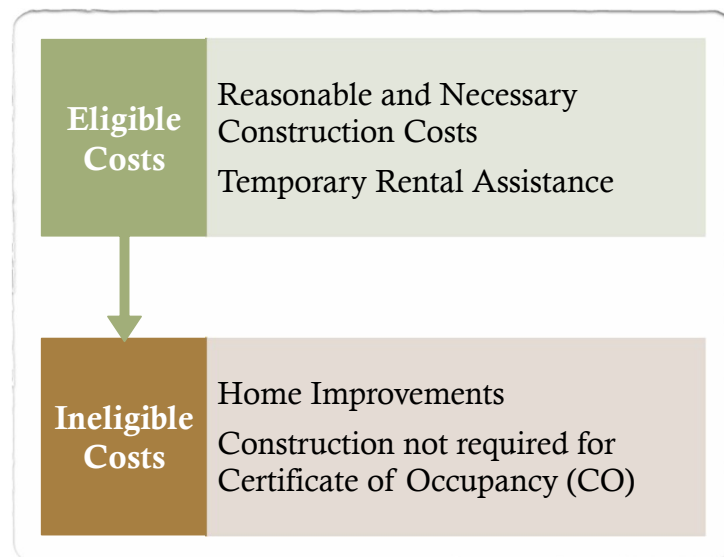
2022

- Spring: Phased construction begins

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9

Important Considerations



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10

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

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