



## Elevating Homes To Protect From Future Storms

*What New Jersey Homeowners Need To Know About The Hazard Mitigation Grant Program Elevation Program*

In order to protect New Jersey communities from future storms, Governor Christie today launched a \$100 million grant program to assist homeowners elevate their homes. Targeted at homes in the nine counties hardest hit by Sandy, the Hazard Mitigation Grant Program (HMGP) Elevation Program provides up to \$30,000 of reimbursement for eligible homeowners to elevate their primary single-family residences. Elevation will both lower the risk of flood damage and reduce flood insurance premiums. The program is being paid for by FEMA funds.

### **What You Need To Know About Program Eligibility:**

- The primary single-family residence must have been owned and occupied by the homeowner at the time of Superstorm Sandy;
- The program is limited to homes located in the 100-year floodplain in the Sandy-impacted counties of Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean and Union;
- Homeowners targeted for buy-out under the State's HMGP acquisition program are not eligible to apply;
- There are no income requirements and FEMA registration is not required.

### **How To Apply For A HMGP Grant:**

- The application period opens July 22, 2013 and closes on September 15, 2013;
- *Online:* Log on to [www.renewjerseystronger.org](http://www.renewjerseystronger.org);
- *By phone:* Call 1-855-SANDYHM (1-855-726-3946);
- *In Person:* Visit a Housing Recovery Center, located in each of the nine most-impacted counties (Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean, and Union);
- Method of application will not affect status or likelihood of selection.

### **Helping New Jersey Homeowners Most At Risk Of Future Flooding:**

- Because the HMGP Elevation Program is designed to mitigate against future flooding events, applications will be prioritized by flooding risk and by level of Sandy-related damage;
- Risk groups are defined by how much higher a home needs to be elevated to meet New Jersey's design elevation standards:
  - The first group will be homeowners who need to elevate more than 8 feet above the standard. The next group will be those who must elevate five to eight feet above the standard. The final group will consist of those needing to elevate less than five feet;

- Within each risk group, applications are further prioritized based on storm damage from Sandy. Homeowners with major damages of more than \$8,000 or more than one foot of water on the first floor are prioritized over homeowners with less than major damage or no damage. If the number of applications received exceeds the available funding, then an electronic random ordering of prioritized applications will be used to select applicants to move forward in the review process.
- The calculation of HMGP Elevation assistance takes into consideration the cost of elevation and other funding the homeowner has received for elevation from other sources such as insurance, FEMA, the Small Business Administration (SBA), and non-profit organizations;
- All elevation projects must be deemed cost effective by FEMA and must comply with all environmental and historic preservation laws and requirements;
- Federal regulations disqualify homeowners who have already begun or completed elevation work from receiving HMGP Elevation assistance however, work to repair the home or in furtherance of making the structure "elevatable" does not disqualify;
- Homeowners who accept HMGP Elevation Program assistance can use any elevation contractor registered in New Jersey that is qualified to do the work;
- Once all necessary documents are received and the home elevation is completed, the homeowner will be reimbursed for all eligible expenses.