

FEMA Hazard Mitigation Program

Important Notice to Homeowners Regarding FEMA Hazard Mitigation Program Assistance

The Borough will be submitting a Letter of Intent to Ocean County by **2/8/13**, as required by FEMA advising the County, State Office of Emergency Management, and FEMA, of the Borough's intention to participate in the program. If homeowners wish to participate in the program, they are advised to complete the form below and include ALL of the required information by **2/5/13**. Once complete and accepted, the form will be automatically sent to the appropriate program managers and homeowners will receive a confirmatory email with contact information in it. Prior to completing the form, homeowners need to be aware of the following:

This is a "competitive" program and funds for the entire program will be limited to a statewide maximum amount which has not yet been determined. No criteria have been established thus far to determine funding priorities either. There is no individual maximum amount you can apply for; however, the reality is that funding will be limited for the program and it is likely that a large percentage of residents will not be able to receive funding once the funds run out statewide. In spite of that fact, we are urging all interested homeowners to apply.

For homeowners considering raising their homes, FEMA has advised that, in order to qualify, you would have to raise your home to the base flood elevation (BFE) shown in the FEMA "Advisory" Base Flood Elevation maps issued in December of 2013, regardless of whether those elevations ultimately change or not if the maps are revised.

Under the current FEMA guidelines, funds are NOT available for demolition/rebuilding of homes.

Under the current FEMA guidelines, property owners are NOT eligible for reimbursement for work already performed. Approval must be granted in advance of any construction.

Under the program guidelines, grants are limited to 75% and **homeowners will be responsible for a 25% match**. You are eligible to apply for funding even if you received assistance under the FEMA National Flood Insurance Program and funds received under the ICC program CAN be used as part of the required match.

Assistance under this program is **NOT** limited to your primary residence.

FEMA has not set a definitive timeframe for the program. All that is known thus far is that the Township must submit a Letter of Intent by February 8, 2013, to the Ocean County Office of Emergency Management and that information will, in turn, be submitted to the State Office of Emergency Management for formal submittal to FEMA.

Based on what we have been told, it is likely that it will be 6 months before funds are available. The Township will update the schedule as it becomes known to us.

The following information posted on this website comes directly from the FEMA website.

What Is The Hazard Mitigation Grant Program?

The Hazard Mitigation Grant Program (HMGP) provides grants to States and local governments to implement long-term hazard mitigation measures after a major disaster declaration. Authorized under Section 404 of the Stafford Act and administered by FEMA, HMGP was created to reduce the loss of life and property due to natural disasters. The program enables mitigation measures to be implemented during the immediate recovery from a disaster.

What Types Of Projects Can Be Funded By The Hazard Mitigation Grant Program?

Hazard Mitigation Grant Program (HMGP) funds may be used to fund projects that will reduce or eliminate the losses from future disasters. Projects must provide a long-term solution to a problem, for example, elevation of a home to reduce the risk of flood damages as opposed to buying sandbags and pumps to fight the flood. In addition, a project's potential savings must be more than the cost of implementing the project. Funds may be used to protect either public or private property or to purchase property that has been subjected to, or is in danger of, repetitive damage. Examples of projects include, but are not limited to: Acquisition of real property for willing sellers and demolition or relocation of buildings to convert the property to open space use, Retrofitting structures and facilities to minimize damages from high winds, earthquake, flood, wildfire, or other natural hazards, Elevation of flood prone structures, Development and initial implementation of vegetative management programs, Minor flood control projects that do not duplicate the flood prevention activities of other federal agencies Localized flood control projects, such as certain ring levees and floodwall systems, that are designed specifically to protect critical facilities, and Post-disaster building code related activities that support building code officials during the reconstruction process.

Who is Eligible to Apply?

Hazard Mitigation Grant Program funding is only available to applicants that reside within a presidentially declared disaster area. Eligible applicants include: State and local governments Indian tribes or other tribal organizations certain non-profit organizations Individual homeowners and businesses may not apply directly to the program; however a community may apply on their behalf.

What Are The Minimum Project Criteria?

There are five issues you must consider when determining the eligibility of a proposed project.

Does your project conform to your State's Hazard Mitigation Plan?

Does your project provide a beneficial impact on the disaster area, i.e. the State?

Does your application meet the environmental requirements?

Does your project solve a problem independently?

Is your project cost-effective?

How are potential projects selected and identified?

The state's administrative plan governs how projects are selected for funding. However, proposed projects must meet certain minimum criteria. These criteria are designed to ensure that the most cost-effective and appropriate projects are selected for funding. Both the law and the regulations require that the projects are part of an overall mitigation strategy for the disaster area. The state prioritizes and selects project applications developed and submitted by local jurisdictions. The state forwards applications consistent with state mitigation planning objectives to FEMA for eligibility review. Funding for this grant program is limited and states and local communities must make difficult decisions as to the most effective use of grant funds.

How long will it take to get my project approved?

It is important for applicants to understand the approval process. Once eligible projects are selected by the state, they are forwarded to the FEMA Regional Office where they are reviewed to ensure compliance with federal laws and regulations. One such law is the National Environmental Policy Act, passed by Congress in 1970, which requires FEMA to evaluate the potential environmental impacts of each proposed project. The time required for the environmental review depends on the complexity of the project.

Why Didn't I Receive Hazard Mitigation Grant Program Funds When Some Of My Neighbors Did?

The Hazard Mitigation Grant Program (HMGP) is administered by the state, which prioritizes and selects project applications developed and submitted by local jurisdictions. The state forwards applications consistent with state mitigation planning objectives to FEMA for eligibility review. Although individuals may not apply directly to the state for assistance, local governments may sponsor an application on their behalf. Funding for the grant program is limited and states and local communities must make difficult decisions as to the most effective use of available grant funds.

Will I Be Forced To Sell My Home If My Community Is Granted Funding for A Hazard Mitigation Grant Program Acquisition Project?

Acquisition projects funded under the Hazard Mitigation Grant Program (HMGP) are voluntary and you are under no obligation to sell your home. Communities consider other options when preparing projects, but it may be determined by state and local officials that the most effective mitigation measure in a location is the acquisition of properties and the removal of residents and structures from the hazard area. Despite the effectiveness of property acquisitions, it may not make you or your family whole again. Acquisition projects are based on the principle of fair compensation for property. Property acquisitions present owners with an opportunity to recoup a large part of their investment in property that probably has lost some, if not most of its value due to damage. But, it will not compensate you or your family for your entire emotional and financial loss.

Will Someone Be Able To Rebuild & Make A Profit On The Property I Sell in A Hazard Mitigation Grant Program Acquisition Project?

Under the Stafford Act, any land purchased with Hazard Mitigation Grant Program funds must be restricted to open space, recreational, and wetlands management uses in

perpetuity. Most often, a local government takes responsibility, but even if a state or federal agency takes ownership of the land, the deed restrictions still apply.

FEMA Hazard Mitigation Form

Fields with an (*) are required.

Name of Property Owner (*)	
Property Owner Email (*)	
Property Owner Phone # (*)	
Address (*)	
Is this your primary residence? (*)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Type of Project (i.e. raising of property, proposed acquisition, other) (*)	
Flood Zone (i.e. A or V zone) (*)	
Amount of funding requested (Estimate Only) (*)	
Has any work been started or completed on the property at the time of the application? (*)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has property owner received FEMA reimbursement and/or insurance reimbursement? (*)	<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, How much?	
Do you acknowledge that you are aware that you will be responsible for 25% of the overall project cost? (*)	<input type="checkbox"/> Yes