



Toms River, New Jersey

PRIVATE PROPERTY MITIGATION PROJECT

Project Overview

- Approximately 13,000 structures in the township were damaged as a result of Hurricane Sandy.
- 3,784 of those damaged structures were substantially damaged, meaning they must be brought into code compliance during repairs.
 - Many of the substantially damaged structures were found to be below the applicable base flood elevation (BFE), and therefore must be mitigated.

Federal Mitigation Grant Funding Overview

- FEMA makes a few different grant programs available to communities to help mitigate private property:
 - Hazard Mitigation Grant Program (HMGP)
 - Pre-Disaster Mitigation (PDM)
 - Flood Mitigation Assistance (FMA)
- Each program has slightly different eligibility requirements, funding amounts, and funding sources.
- For each program, the Township must act as the applicant – property owners cannot apply directly.

Federal Mitigation Grant Funding Overview

- Hazard Mitigation Grant Program (HMGP) funding:
 - Available as a result of a federal disaster declaration.
 - Only available to communities in the state that received the declaration.
 - Funding is a percentage of the overall disaster spending for both Public Assistance (PA) and Individual Assistance (IA).
 - The state decides the priorities for funding, and makes recommendations to FEMA for funding.
 - Eligible applicants are the state, communities, federally-recognized tribes, and some private non-profits.
 - No formal cap on the amount available for each project, but all projects must be demonstrated to be cost-effective.

Federal Mitigation Grant Funding Overview

- Pre-Disaster Mitigation (PDM) funding:
 - Available annually through Congressional appropriation
 - Is not tied to any disaster event
 - Nation-wide competitive program
 - Projects with the highest overall score are funded first
 - Federal share of each project is limited to \$4 million
 - Usually +/- \$100m available each year
 - Any natural hazard may be mitigated using this funding, including flooding

Federal Mitigation Grant Funding Overview

- Flood Mitigation Assistance (FMA) funding:
 - Available annually through Congressional appropriation
 - Is not tied to any disaster event, but all projects must demonstrate their benefit to the National Flood Insurance Fund (NFIF)
 - Nation-wide competitive program
 - Projects with the highest overall score are funded first
 - Federal share of each project not limited, but all projects must be cost-effective
 - Usually +/- \$175m available each year
 - Only flood mitigation projects are eligible for this program
 - Structures must be insured by the NFIP, and RL/SRL structures received a higher percentage of federal funding

Toms River Elevation Project Overview

- In all cases, federal mitigation grant funding is a limited resource.
- In the case of Toms River, there will never be enough funding available at any one time to address all of the mitigation needs in the Township.
- Toms River intends to apply for funding as it is available over the next several years, using a prioritized list of properties that require mitigation.
- FMA funding will be the initial funding source requested.

Details of the FMA Program

- The FMA Grant Program was created as part of the National Flood Insurance Reform Act (NFIRA) of 1994 with the goal of reducing or eliminating claims under the NFIP.
- Consistent with Biggert-Waters Flood Insurance Reform Act of 2012, the FMA Program is focused on mitigating Repetitive Loss (RL) properties and Severe Repetitive Loss (SRL) properties.

Details of the FMA Program

- In FY 2017, \$160M in FMA funding is available to assist states, tribal, territorial, and local governments in reducing or eliminating claims under the National Flood Insurance Program (NFIP).
 - Of the \$160M, \$90M is allocated toward technical assistance, planning, and SRL and RL Priorities
 - The current Toms River FMA application will focus on SRL and RL priorities

Property Definitions

- A Repetitive Loss (RL) property is defined as:
 - A property covered under a contract for flood insurance made available under the NFIP; and
 - Has incurred flood related damage on two occasions, in which the cost of the repair, on the average, equaled or exceeded 25 percent of the market value of the structure at the time of each such flood event; and
 - At the time of the second incidence of flood-related damage, the contract for flood insurance contains increased cost of compliance coverage.
- There are approximately 414 RL structures in Toms River.

Property Definitions

- A Severe Repetitive Loss (SRL) property is defined as:
 - A property covered under a contract for flood insurance made available under the NFIP; and
 - Has incurred flood related damage
 - For which four or more separate claims payments (including building and contents) have been made under flood insurance coverage with the amount of each such claim exceeding \$5,000, and with the cumulative amount of such claims payments exceeding \$20,000; or
 - For which at least two separate claims payments (includes only building) have been made under such coverage, with the cumulative amount of such claims exceeding the market value of the insured structure.
- There are approximately 470 SRL structures in Toms River

FMA Selection Criteria

- FEMA will select eligible flood mitigation project sub-applications on a competitive basis as follows:
 - Projects that will mitigate flood damage to at least 50% of structures included in the sub-application that meet the SRL definition: at least two separate NFIP claim payments have been made with the cumulative amount of such claims exceeding the market value of the insured structure.
 - Projects that will mitigate flood damage to at least 50% of structures included in the sub-application that meet the definition of a RL property: have incurred flood-related damage on two occasions, in which the cost to repair, on the average, equaled or exceeded 25% of the market value of the structure at the time of each such flood event.

FMA Selection Criteria

➤ Continued

- Projects that will mitigate flood damage to at least 50 percent of structures included in the sub-application that meet the SRL definition: four or more separate NFIP claims payments have been made with the amount of each claim exceeding \$5,000, and with the cumulative amount of claims payments exceeding \$20,000.

FEMA Selection Priorities

- For project sub-applications in priority categories, FEMA typically prioritizes projects as follows:
 - The highest percentage of structures included in the sub-application that meet the definition from 100 to 50%;
 - The largest number of structures included in the sub-application that meet the definition; and
 - FEMA-validated Benefit-Cost Ratio (BCR)

Federal Share Percentage Available

- Federal funding is available for up to 75% of the eligible activity costs.
- FEMA may contribute up to 100% federal cost share for SRL properties.
- FEMA may contribute up to 90% federal cost share for RL properties.
- Toms River will include only RL/SRL properties in the initial application.

Property Eligibility Requirements for FMA

- All properties included in the project must be NFIP insured at the time of application submittal.
- Flood insurance must be maintained through completion of the mitigation activity and for the life of the structure.
 - All mitigated properties must enact a deed restriction, requiring flood insurance for the life of the property, regardless of future ownership changes.

Voluntary Participation

- Program participation is completely voluntary for all parties.
- Both the Township and the property owner may withdraw from the project at any point in the process.
- Property owners will be asked to sign a statement of voluntary participation as part of the project application.

FMA Application Timeline

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FMA FY17 Timeline

- Applications must be submitted to NJOEM by October 2, 2017.
- NJOEM must review and submit application to FEMA by November 14, 2017 before 3pm EST.
- Applications must be complete and fully documented at the time of submission to NJOEM.
- Timeline for this funding cycle is very tight!

Toms River Property Priorities

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Toms River Property Priorities

- Toms River has determined the priorities for properties to be included in the current FMA application:
 1. Project type: private property elevation
 - Other project types may be considered in future applications
 2. Property is able to be elevated
 3. SRL property- Have at least two separate NFIP claim payments (structure only) exceeding market value of structure
 4. RL property- Have at least two NFIP claim payments where coverage costs equal or exceed 25% of the market value of structure
 5. SRL property- Have at least four NFIP claim payments (structure or contents) exceeding \$5,000 and cumulative payments of \$20,000.
 6. Primary, owner-occupied residences
 7. Secondary/rental properties
 8. Benefit-cost analysis (BCA) ratio
 9. Property owner must be able to pay the non-federal cost share
 10. Other flood damaged properties

Toms River Project Priorities

➤ Notes:

- A BCA is an application requirement for all structures. The BCA has to have a ratio of at least 1.0 to show that the cost to elevate the structure does not outweigh the benefit of mitigation.
 - The alternate BCA methodology is beneficial for structures that have elevation costs less than \$175,000. This method is a simple cost / benefit formula that saves significant application preparation time, which is ideal for our short timeline.
- This means that properties included in this application may be required to provide documentation of previous damages/repairs to the structure.
- Future funding may come from different sources; therefore, the requirements from different funding sources may vary as will the priorities for Toms River.

Elevation Criteria

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Elevation Criteria

- Structural elevation involves physically raising an existing structure to an elevation at the Base Flood Elevation (BFE) or higher if required by FEMA or local ordinance.
- Structure elevation may be achieved through a variety of methods:
 - Elevating on continuous foundation walls, and
 - Elevating on open foundations, such as piles, piers, posts, or columns

Elevation Criteria

- Buildings proposed for elevation must be structurally sound and capable of being elevated safely.
- The method of elevation will be restricted by the flood zone the property is located
- Foundations must be designed to properly address all loads and be appropriately connected to the floor structure above, and all utilities must be elevated.

Elevation Criteria

- Elevation projects must be designed and adequately anchored to prevent flotation, collapse, and lateral movement of the structure due to hydrodynamic and hydrostatic loads, including the effects of buoyancy.
- Only the structure will be elevated (from the exterior walls in); no decks, etc. will be included in the federal funding request.
 - These may be elevated at the sole cost of the property owner.
- The elevation height for each property will be dictated by the Township's ordinance; any additional elevation is allowable, but will be the sole responsibility of the property owner.

Elevation Criteria

- For elevation projects on continuous foundation walls with fully enclosed areas below the lowest floor, the area must be solely for parking vehicles, building access, or storage.
- The foundation must also be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters.

Elevation Criteria

- For elevation projects in Zone V with open foundations (piles, piers, posts, or columns), the space below the lowest floor must be free of obstructions or constructed with non-supporting breakaway walls, open wood lattice-work, or screening intended to collapse under wind and water loads without causing collapse, displacement, or other structural damage to the elevated portion of the building or foundation system.

Eligible Elevation Costs

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Eligible Elevation Costs

- Engineering services for design, structural feasibility analysis, and cost estimate preparation.
- Surveying, soil sampling, completion of Elevation Certificate, title search, deed recordation fees, legal and/or permitting fees, project administration, and construction management.
- Disconnection of all utilities.

Eligible Elevation Costs

- Building of a foundation so that the lowest floor is in compliance with local codes/ordinances.
- Physical elevation of the structure and subsequent lowering and attachment of the structure onto a new foundation.
- Construction of a floor system that meets minimum building code requirements when the existing floor system cannot be elevated or is not appropriate for the new foundation.

Eligible Elevation Costs

- Reconnecting utilities and extending lines and pipes as necessary and elevating all utilities and service equipment.
- Debris disposal and erosion control.
- Cost of repair of lawns, landscaping, sidewalks, and driveways if damaged by elevation activities.
- Construction of a utility room above the BFE only if there is no existing space within the house for this purpose or there is no alternative cost-effective way to elevate the utilities .

Eligible Elevation Costs

- Construction of new stairs, landings, and railings to access the elevated living space per minimum code or local ordinance.
- Construction of ADA-compliant access facilities or ramps when an owner or a member of the owner's family has a permanent disability and a physician's written certification.

Eligible Elevation Costs

- Documented reasonable living expenses (except food and transportation) that are incurred while the owner is displaced by the elevation construction.
- Abatement of asbestos and lead-based paint.
- Filling basements with compacted, clean fill.

Ineligible Elevation Costs

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Ineligible Elevation Costs

- Elevating structures that were not in compliance with current NFIP standards at the time of construction.
- Costs related to building additions or auxiliary structures.
- Construction of new decks or porches.
- Any improvements for purely aesthetic reasons, unless required by the federal environmental/historic preservation (EHP) compliance review.

Ineligible Elevation Costs

- Costs to replace or repair utility service components that are undersize, inadequately designed, or unsafe, unless required by code (except utility rooms noted as eligible costs).
- Exterior finish on the exposed foundation of the elevated building, unless required by EHP compliance review or local code.
- Additional landscaping for ornamentation beyond what existed on the site prior to construction of the project.

Toms River Elevation Standards

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Toms River Elevation Standards

- All residential elevations will be to BFE + 1' freeboard or compliant to the local floodplain ordinance, whatever is higher.
 - This includes utilities.
- Elevating decks will not be funded. They can be elevated with property owner funds but must be itemized separately.
- Any additions to the basic elevation process will be the sole responsibility of the property owner and must be itemized separately.

Property Owner Expectations

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Property Owner Expectations

- This is a federal grant application process. All federal and state requirements must be met including the Endangered Species Act, Historic Preservation Act, etc.
- There is no guarantee of funding. This is a nationally competitive program.
- There are currently more properties than funds available at any one time. All properties will be prioritized, and offered participation in order of their assigned priority.

FMA Application Documentation

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FMA Application Documentation

➤ Documentation from property owners:

- Provide an Elevation Certificate documenting the existing conditions and the base flood elevation (BFE) and first floor elevation (FFE).
 - If interested in participating, please have this already available to speed application process.
- Fair market value of the structure
 - This will be determined by the Township, using available local and state data set.
- Current, active NFIP policy number for the property.

FMA Application Documentation

- Other types of information that will be collected:
 - Latitude and longitude coordinates
 - Photos
 - Year built
 - Foundation type
 - Flood zone
 - Maps
 - BCA
 - Documentation of previous damages/repairs
- If any required information cannot be obtained by local sources, the property owners may have to provide documentation to support the application

Questions and Contact Information

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Contact Information

- Cathy Roberts (WOB) - Public Outreach/Data Collection
 - 732.341.1000 ext. 8530 croberts@wittobriens.com
- Erin Buchanan, CFM (WOB) - Application Development Coordinator
 - 615.972.1414 ebuchanan@wittobriens.com
- Kelly George, CFM (WOB) - Project Manager
 - 813.810.5429 kgeorge@wittobriens.com

Questions?

- All questions from the public meetings will be recorded
- FAQ will be posted to the Facebook page and the Township's website