

## Substantial Damage Letter Information:

Was your home determined to be “substantially damaged” (SD) after hurricane Ida? Only homes in the 100-year flood plain (AE Zone) are regulated under the Borough’s flood damage prevention ordinance #2019-1215 (available for review on the Borough’s website).

If any homeowner received a substantial damage letter and repair estimate, here’s what you should know:

- 1) You can continue to repair your home to livable conditions since FEMA allows for up to 6 years to comply with the elevation requirement.
- 2) You can read about the “increased cost of compliance” (ICC) under FEMA’s National Flood Insurance Program (NFIP) and FEMA’s Community Rating System (CRS). The ICC brochure weblink can be found on the Borough’s website and Facebook page.
- 3) If you feel that the substantial damage assessment is inaccurate, you can challenge the repair cost estimate shown through another insurance or contractor estimate to repair your home. This may result in an overall damage assessment of less than 50%, or not.
- 4) Maintaining an NFIP insurance policy is required to be eligible for Flood Mitigation Assistance (FMA) grants from FEMA if your home is a repetitive loss (RL) or a severe repetitive loss (SRL) under FEMA regulations. SD homes are also eligible.
- 5) Please notify the Borough if you are interested in an elevation grant or an acquisition through NJ’s Blue Acres program. Blue Acres applications are available on the Borough’s flood information webpage in both English and Spanish. Drop off a copy to Borough Hall before sending to Blue Acres in Trenton.

Please email Cleighton Smith, the Borough’s flood plain manager, with any questions concerning the substantial damage letter you recently received at:

[SmithC@taylorwiseman.com](mailto:SmithC@taylorwiseman.com)

***Important Note:*** flood damaged homes in zone “X” or outside the floodplain are not impacted by the ICC requirement or the Borough’s Flood Damage ordinance at this time.