

## **Township of Cranford**

8 Springfield Avenue • Cranford, New Jersey 07016-2199 (908) 709-7200 • Fax (908) 276-7664

www.cranfordnj.org

November 4, 2021

## Dear Resident:

Tropical Storm Ida greatly affected the Township of Cranford (the "Township"), and we understand how stressful it has been, both financially and emotionally, for our residents who have been most impacted by the storm. The Township is committed to connecting our residents with flood damage support and resources in Ida's wake, and I am writing to you today in regard to potential Disaster Relief and Federal Mitigation grant opportunities in flood prone areas.

The Township is collecting preliminary information and interest forms from residents who may qualify for the Flood Mitigation Assistance (FMA) Grant Program, a competitive grant program through Federal Emergency Management Agency (FEMA) that provides funding to states and local communities to fund the buyout or elevation of residential properties. The Township will be accepting interest forms until November 19, 2021, for this round of potential grant programs. If enough homeowners are interested and qualify through FEMA's cost-benefit analysis formula, the Township will submit a Town-wide grant application for qualified homeowners to the State and FEMA on behalf of the homeowners for funding consideration through the FMA Grant and other disaster relief programs.

FMA grants are most often utilized for projects that reduce or eliminate the risk of repetitive flood damage by properties with federally backed flood insurance in place such as the National Flood Insurance Program., but you may be able to qualify if you have private flood insurance. You will need to provide us flood history data from your insurance company in order to gauge if you qualify. Please contact us so we can assist you.

These are highly competitive grants with limited pools of funding, so the submission of an application does not guarantee funding approval. In order to initially qualify, a structure must be designated as Repetitive Loss (RL) or Severe Repetitive Loss (SRL) and must be covered by flood insurance. Depending on the number of SRL and RL properties in the project application, the federal share of the project will be either 100%, 90%, or 75%. Information regarding the full cost and what each grant will pay for will be provided once exact criteria of each grant is released.

Flood Elevation Certificates are also a condition for approval and necessary for applying. The Township will apply to the State and FEMA on your behalf provided that the Elevation Certificates are completed as soon as possible and by the full submission deadline. If you are interested in participating in this program, we will need for you to purchase the elevation certificate (\$1,000 - \$2400 depending on property size) and the benefit cost analysis (\$500) required.

The Township will undertake the task of securing the services of a qualified survey company who can deliver the necessary elevation certificate in the tight timeframe for you. Elevation Certificates

are often utilized as part of the flood insurance process so homeowners may have elevation certificates on hand. Costs, and timeframes, may be reduced if you can provide a current Elevation Certificate for your property.

We understand the difficulty in working quickly during these trying times, but your immediate response including a statement of interest and a check in the amount of \$1,500.00, made out to the Township of Cranford and delivered to 8 Springfield Avenue, Cranford N.J. 07016 by November 19, 2021, allows us to help connect you and others in our community to much needed funds.

Please kindly answer the After IDA Flood Mitigation Grant Interest Questionnaire in the body of an email or send responses as an attachment to: administration@cranfordnj.org with the Subject Line – After IDA Flood Mitigation Grant Interest. Alternatively, bring the below form to the Administrator's Office in the Municipal Building or drop it in one of the drop boxes near the back entrance. Should you have any questions, please feel free to contact my office at 908-709-7206. Thank you for the opportunity to serve you.

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Sincerely,

Jamie Cryan, CPM

Township Administrator

After IDA Flood Mitigation Grant Interest Questionnaire

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Full name of Primary Homeowner	
Fu	ıll Name of Secondary Homeowner
Ac	ldress
1.	Are you interested in participating in After IDA Flood and Hazard Mitigation Grants? Yes or No
2.	Do you have active flood insurance? Yes or No
3.	What is your flood insurance policy number?
4.	If you have Private Flood insurance, with whom?
	Do you have an Elevation Certificate? Yes or No yes, please attach the most recent copy of your Elevation Certificate.
6.	When was the elevation certificate completed?

7. Do you have a copy of your property survey? Yes or No

If yes, please attach the most recent copy.