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For Immediate Release

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Flood Mitigation Workshop Planned for Ventnor Property Owners

Ventnor, New Jersey – A workshop on home elevation grants will be held at Ventnor Community Building Meeting Room, Newport & Atlantic Avenues on Tuesday, August 29th at 6 pm.

Property owners who are looking to elevate their homes are encouraged to attend. Grants from the Federal Emergency Management Agency's Flood Mitigation Assistance (FEMA-FMA) Program are expected to be available incrementally over the next several years.

The FMA program provides resources to assist communities in their efforts to reduce or eliminate the risk of repetitive flood damage to buildings that are insured under the National Flood Insurance Program.

Over 4,800 property owners in Ventnor have flood insurance policies through the National Flood Insurance Program. These policies insure over \$1 billion worth of property and pay more than \$4.4 million in premiums annually.

The FMA program was created in 1994 with the goal of reducing or eliminating claims. Consistent with the Biggert-Waters Flood Insurance Reform Act of 2012, the 2017 FMA program focuses on mitigating repetitive loss and severe repetitive loss properties.

A Repetitive Loss Structure has had at least two paid flood losses in which the cost of repair, on average, equaled or exceeded 25 percent of the market value of the structure at the time of the flood event and at the time of the second incidence of flood related damage, the contract for flood insurance contained increased cost of compliance coverage.

A Severe Repetitive Loss Building has incurred four or more flood claims of more than \$5,000 each or at least two claims with a cumulative amount of such claims exceeding the fair market value of the building.

To assist with the application process, Ventnor has retained Rutala Associates, a local planning firm currently working with the City on various planning and grant projects. Rutala Associates will conduct the workshop which is intended to provide interested property owners with information about the FEMA FMA program.

Information discussed at the meeting will include:

- Requirements to participate:
 - Notice of Voluntary Interest
 - Affidavit (notary required)
 - FEMA Model Acknowledgement of Conditions (notary required)
 - FEMA Declaration and Release Form
 - Four pictures of property taken from each side
 - Proof of NFIP flood insurance (e.g., current policy declaration with insurance company and policy number)
 - NFIP Elevation Certificate
 - Flood loss history

To qualify for this FEMA grant all documents must be submitted by September 15, 2017.

Property owners should understand that this is a reimbursement program, thus property owners will be responsible for covering costs and then request reimbursement with proper documentation once the elevation project is completed. This grant is for elevation of the existing structure only.

Properties mitigated using Federal mitigation grant funding are required to maintain NFIP flood insurance on the property in perpetuity. This flood insurance requirement becomes part of the property deed.

The Community Building Meeting Room is located behind the Library and accessible by a ramp on the Newport Avenue side of the Community Building.