

Statewide Housing Mitigation Tool Policy Manual



DIVISION OF
Disaster Recovery
& Mitigation

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Version History and Version Policy

The version history of the policy manual is tracked in the table below, with notes for each change. The dates of each publication are also tracked in the table.

The State will publish a new version after making substantive changes that reflect a policy change. The updated policy manual will be assigned a new primary version number such as 2.0, 3.0, etc.

After making non-substantial changes, such as minor wording and editing or clarification of existing policy that do not affect the interpretation or applicability of the policy, the State will publish a version of the document with a sequential number increase behind the primary version number such as 2.1, 2.2, etc.

Amendments made to policy may go into effect on the date of the revision or may be applied retroactively. Whether a policy will be applied proactively or retroactively will be detailed in the version history below and/or within the relevant program sections.

Version Number	Date Revised	Key Revisions
1.0		Statewide Housing Mitigation Tool Policy Manual



1 OVERVIEW

1.1 Program Description

The Statewide Housing Mitigation Tool will assess the housing stock in disaster-impacted and at-risk areas. This tool will take inventory of housing by type, risk, accessibility, and other components needed to understand community and regional residential vulnerabilities. Special attention will be focused on LMI communities. The State and local governments and partners will be able to use this tool to make informed development and floodplain management decisions and to target resources toward the greatest need. The Statewide Mitigation Tracker Tool will provide a visual representation of affected flood related damaged areas in the state of New Jersey. There will also be a website to provide the ability to view various map layers indicating the known affected areas by a default view as well as user defined filter. The data used for this effort will be collected from the Statewide Mitigation Tracker data layer as well as available inter-agency data layers.

1.2 Program Administration

1.2.1 Roles and Responsibilities

DCA will be the responsible entity for this program. They will be responsible for the day-to-day administration of the program. DCA may decide to utilize contractors to assist with development of the tool. All contractors will be procured appropriately.

1.2.2 Timeline

Applicant damage data has been collected and the mapping of damage and mitigation needs began in Q2 of 2023. The timeline for program completion is as follows:

Activity	Completion Date
Mapping of Damage and Mitigation Needs	Q3-2023
Website launched	Q4-2024
Damage Analysis and Prediction	Q2-2026
Displaying Flood Models	Q4-2028

1.3 Funding Sources

1.3.1 Superstorm Sandy CDBG-DR

HUD allows for CDBG-DR funds to be interchanged between Superstorm Sandy, and Tropical Storm Ida allocations in counties identified by HUD as “most impacted and distressed” (MID) in both disasters. This means that in those HUD-identified MID areas of overlap between Sandy and Ida, DCA may apply Sandy funds toward Ida recovery efforts when allowable by Superstorm Sandy Action



Plans and HUD regulations and the Federal Register. As appropriate, DCA has developed and submitted Superstorm Sandy CDBG-DR Action Plan Amendments to reallocate funds that meet this interchangeability requirement.

Superstorm Sandy Substantial Action Plan Amendment 48 (APA 48) reallocated Superstorm Sandy Recovery CDBG-DR funds to certain programs that were created by the Ida Initial Action Plan. The Statewide Housing Mitigation Tool will be funded with Superstorm Sandy Recovery funds.

1.4 CDBG-DR Requirements

1.4.1 National Objective

For planning-only activities, HUD waived the requirements at 24 CFR 570.483(b)(5) and (c)(3), which require States to meet a national objective when completing planning activities. Instead, as an alternative requirement, 24 CFR 570.208(d)(4) was applied to States when funding disaster recovery-assisted planning-only grants, or when directly administering planning activities that guide disaster recovery. Therefore, as long as CDBG-DR funds are expended for eligible planning and administrative costs they will be considered to meet a national objective.

1.4.2 Planning Expenditure Caps

State grantees are limited to spending a maximum of twenty percent (20%) total grant amount on a combination of planning and general administration costs. Planning costs subject to the cap are those defined in 24 C.F.R. §570.483(f). CDBG-DR funds used to create and implement the Statewide Housing Mitigation Tool fall within the planning expenditure cap requirements. The state will not exceed the 20% cap by funding this program.

1.4.3 Program Goals

The purpose of the Statewide Housing Mitigation Tool is to use it to make decisions that will increase resilience to disasters and reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship by lessening the impact of future disasters.

By identifying areas that have been damaged by repetitive flooding and then cataloging those homes that have previously been mitigated or in need of mitigation, the State will have a powerful decision-making tool. It can target resources to elevate structures, create buyout strategies, and develop land use plans that take into consideration flooding and other current and future climate risks when planning future development.

According to the initial Federal Register Notice, [2013-05170.pdf \(govinfo.gov\)](#), CDBG-DR Sandy funds may be expanded within all counties in New Jersey. The Statewide Housing Mitigation Tool will be available to analyze disaster impacts within every county, of which the housing stock was significantly impacted, and therefore tie-back to Superstorm Sandy.

2 PROGRAM ACTIVITIES

2.1 Eligible Uses of Funds

This program allows for funding of activities as described in the HCDA Section 105(a) [Appendix A: HCDA Eligible Activities for States \(hudexchange.info\)](#):

- 105 (a)(12) Activities necessary to develop comprehensive community development plans, and policy-planning-management capacity;

2.2 Eligible Activities

2.2.1 Data Collection

Phase I will include staggered data collection performed in stages. Below is a proposed staging of data collection and the data it may include:

Stage	Data Collected
1.0	Inventory of properties with flood damage and repair/mitigation status
1.1	Estimate damage with flood maps and property values
1.2	Gather mitigation impact maps and determine the number of unassisted homes
1.3	Local data collected, insurance payouts, and elevation needs

The primary data used for this effort will involve utilizing the Statewide Mitigation Tracker (SMT) dataset which will contain the known data from multiple sources/agencies that can be geo-located on the mapping tool.

Sources of this data may include, but is not limited to:

- New Jersey Office of Emergency Management
- New Jersey Department of Community Affairs
- Department of Environmental Protection
- Federal Emergency Management Agency
- Small Business Administration
- The State of New Jersey Rutgers
- New Jersey local governments and floodplain managers
- The US Army Corps of Engineers

2.2.2 Mapping

Once Phase I data collection is complete, Phase II Mapping can begin. The map will display identified impacted homes throughout the state of New Jersey. Map views will include statewide, community, and house-by-house. Within the maps there will be multiple data layers which may include:

- Damage
- Recovery Efforts



- Unmet Needs
- Mitigation Status

2.2.3 Artificial Intelligence (AI) Tools

Through machine learning, this tool will visualize storm damage impact to better identify damaged housing and communities. Once more data is collected and damage assessed, the tool will evolve to include additional flood mapping and consider the impact of mitigation measures.

3 DUPLICATION OF BENEFITS

Section 312 of the Robert T. Stafford Disaster Assistance and Emergency Relief Act (42 U.S.C. §5155) prohibits any person, business concern, or other entity from receiving financial assistance with respect to any part of a loss resulting from a major disaster for which financial assistance under any other program or from insurance or any other source has been received. In accordance with the Stafford Act, CDBG-DR program funds may not be used for any costs for which other disaster recovery assistance was previously provided for the same purpose, as this would constitute a Duplication of Benefits (DOB). For more information on the DOB please refer to DCA's Duplication of Benefits Policy 2.10.01.

DCA has not received other sources of funding for the Statewide Housing Mitigation Tool. Therefore, there is no DOB for this project.

4 PROGRAM CLOSEOUT

The closeout process will verify all CDBG-DR activities are completed, and funds are expended in accordance with state and federal requirements. The program will be ready for closeout when the following conditions are met:

- All eligible activities are completed in accordance with the scope of work agreed.
- All funds are expended in full.
- All reporting requirements (e.g., Quarterly Performance Reports, other internal reporting) were completed.
- All audit and monitoring issues were resolved.

5 GENERAL REQUIREMENTS

5.1 Personally Identifiable Information

All records and documents referenced and collected through the Statewide Housing Mitigation Tool are confidential. They will not be made available as public information, unless required by applicable law. Only authorized users shall have access to them to carry out their duties and are subject to applicable law.

Personally Identifying Information, or PII, includes but is not limited to name(s), address (es), social security number(s), financial account number(s), citizenship or immigration status, and any other personally identifying symbol(s) or data. PII is



protected from unauthorized and unlawful disclosure under the Federal Privacy Act, 5 U.S.C. § 552a.

The Department of Community Affairs recognizes that this PII is defined by HUD as:

“information that can be used to distinguish or trace an individual’s identify, such as name, and social security number, alone, or when combined with other personal and identifying information which is linked or linkable to a specify individual, such as date, place of birth, mother’s maiden name, etc.”

The Department of Community Affairs recognizes that PII, if lost, compromised, or disclosed without authorization could result in substantial harm, embarrassment, inconvenience or unfairness to an individual.

DCA will comply with 24 C.F.R. Part 5.2, Compliance with the Privacy Act, which requires the safeguarding of personally identifiable information by:

- Minimizing the use of PII on program documents and records;
- Providing access to PII only to those who require it for official business; and
- Securing PII appropriately whether in paper or electronic form.

In the event data is shared to agencies outside of the State of New Jersey, DCA will take all feasible measures to protect PII. This may include entering into a separate data sharing agreement if necessary.

For more information on PII please refer to DCA’s Personally Identifiable Information Policy 2.10.44.

5.2 Internal Monitoring

This Program will be monitored internally according to DCA’s monitoring policies and procedures. DCA has a dedicated staff in the Disaster Recovery and Mitigation Division that will annually conduct a CDBG-DR Program Risk Assessment to determine the level of risk. Monitoring staff will utilize the overall risk assessment to determine the frequency and depth of monitoring including how to mitigate identified risks.

5.3 Conflict of Interest

In accordance with federal requirements, the Program will adhere to the following conflict of interest provisions established for the CDBG-DR Program and as fully described in the DCA Conflict of Interest Policy No. 2.10.9.

5.3.1 Applicability

In the procurement of supplies, equipment, construction, and services by recipients and sub recipients, the conflict-of-interest provisions in 2 CFR 200.317-2 CFR 200.326, and the provisions of 24 CFR 570.611 apply. Such cases include the acquisition and disposition of real property and the provision of assistance by the recipient, by its sub recipients, or to individuals, businesses or other private entities under eligible activities which authorize such assistance (e.g., rehabilitation, preservation, and other improvements of private properties or facilities pursuant to § 570.202, or grants, loans and other assistance to



businesses, individuals and other private entities pursuant to § 570.203, § 570.204 or § 570.455).

5.3.2 Conflicts Prohibited

No persons who is an employee, agent, consultant, officer, or elected official or appointed official of the recipient, or of any designated public agencies, or of sub-recipients that are receiving funds under this part who exercise or have exercised any functions or responsibilities with respect to CDBG activities assisted under this part, or who are in a position to participate in a decision making process or gain inside information with regard to such activities, may obtain a financial interest or benefit from a CDBG-assisted activity, or have a financial interest in any contract, subcontract, or agreement with respect to a CDBG-assisted activity, or with respect to the proceeds of the CDBG-assisted activity, either for themselves or those with whom they have business or immediate family ties, during their tenure or for one year thereafter.

5.4 Complaints

The State will accept written complaints related to the Program. Written complaints should be submitted via email to DRM.ConstituentServices@dca.nj.gov or be mailed to:

New Jersey Department of Community Affairs
Division of Disaster Recovery and Mitigation
P.O. Box 823
Trenton, NJ 08625-0800
Attention: Manager, Constituent Services

The State will make every effort to provide a timely written response to every citizen complaint within fifteen (15) working days of receipt of the complaint, where practicable.

The State will require that its subrecipients follow a citizen complaint procedure reflective of the goals of the Citizen Participation Plan. A copy and/or summary of citizen complaints received by subrecipients will be forwarded to the NJ DCA. The complainant must be made aware by the subrecipient that if she or he is not satisfied with the response, a written complaint may be filed with the DCA.

5.5 Anti-Fraud, Waste, Abuse or Mismanagement

DCA describes the process for applicants to report fraud, waste, or abuse in DCA Policy No. 2.10.4 Investigation Protocol Policy (February 2023). DCA Policy No. 2.10.13 Internal Audits and Recipients Audits Policy discusses the process of the Office of Auditing to provide both programmatic and financial oversight of grantee activities. When the grantee has determined that instances of fraud, waste, and abuse have occurred, these will be referred to the HUD OIG Fraud Hotline (phone: 1-800-347-3735 or email: hotline@hudoig.gov) by the Office of Auditing.

It is the affirmative responsibility of any DCA employee and any Program staff that has reasonable suspicion that any form of fraud is occurring, to notify the appropriate State or Federal agency or department. Notification of suspected fraud can be made to the

Office of the State Comptroller. The toll-free telephone number for the hotline is 1-855-OSC-TIPS (1-855-672-8477). The e-mail address is comptrollertips@osc.nj.gov. All communications will be kept confidential. The hotline and e-mail address are maintained by the State of New Jersey, Office of the State Comptroller.

5.6 Reporting

Reporting for this Program will occur quarterly to meet the HUD requirements.

The DRGR Quarterly Performance Reports or QPRs will provide updates on various elements of the Program including, but not limited to, the following:

- Progress narratives;
- Expenditure of federal funds;
- Project and activity budgets;
- Progress on performance metrics;
- Actual completion date of project.

5.6.1 Record Retention Compliance

The Program, through the individual management information systems, will retain all relevant Program files as electronic records as described in the State's record retention policy 1.10.14. If any litigation, claim, audit, negotiation, or other action involving records has started before the expiration of the record retention period, records will be retained until all findings involving records have been resolved and final action is taken (2 CFR 200.334(a)). As defined in the policy, records must be retained and audited after the end of the Program. To assist with the compliance of these codes, the Program Representatives will work with the New Jersey Division of Revenue and Enterprise Services Records Management Services to submit and obtain an electronic Imaging System Certification, if applicable. This will include documenting the retention schedule outlined by the Program policy, defining our system configuration, quality control, disaster prevention/recovery, scanning policy, and procedures and data migration plan.

In no case shall the record destruction date be less than seven (7) years from the time of final closeout. All original records become property of the State of New Jersey. These original records shall be transferred to DCA for storage consistent with the Plan. The Program shall maintain copies for not less than seven (7) years of relevant records.

