

# FACT SHEET FOR HOMEOWNERS

## TOWN OF PLYMOUTH ELEVATION GRANTS

### I. General Information

Funding for the Town's elevation grant program is provided through FEMA's Flood Mitigation Assistance and Hazard Mitigation Grant Programs. The funds for these programs are appropriated by Congress. Federal law requires the state to administer and oversee the grants; MEMA (the Massachusetts Emergency Management Agency) and the Flood Hazard Management Program of DCR (Massachusetts Department of Conservation and Recreation) are the responsible state agencies. Both FEMA officials and officials in these state agencies inspect construction for compliance with federal and state regulations. Elevations must meet all conditions of the Conservation Commission, all requirements of the State Building Code and all other applicable local regulations.

The intent of FEMA's programs is to assist homeowners who would not otherwise be able to elevate their homes. FEMA guidelines require that grants for home elevations must be used to elevate existing homes. Grants cannot be used for elevations that include the teardown, removal or replacement of an existing home, or for projects that include any additions or alterations to the structure, or renovations.

To qualify for a grant, properties must have a Benefit Cost Ratio greater than 1.0. FEMA will review of several estimates to determine whether this ratio is met. Please contact the Planning Department at 508-747-1620 x142 for more information on how this impacts your property.

Grants are typically available for up to 75% reimbursement of the cost of elevating homes which qualify. Some properties classified by FEMA as Severe Repetitive Losses may qualify for up to 100% reimbursement.

The elevation grant program is administered locally by the Town Planner with assistance from the Building Commissioner, the Conservation Agent and the Flood Grants Committee. The Town solicits applications, determines whether they meet FEMA's Benefit/Cost Ratio requirement, and submits them to MEMA. MEMA in turn submits the application to FEMA. MEMA's deadline for the grants is typically in the fall, and FEMA's decision may not be made until the following spring. The Town does not have information about future grant rounds until new funding is appropriated by Congress. There have been years when no funding was appropriated.

A licensed general contractor must be used to oversee the work and all contractors and sub-contractors working on the elevation must be appropriately licensed as required.

The grants provide *reimbursement* to the homeowner after they have paid for the work. With most grants, two to four reimbursements can be requested during the course of the project.

As a condition of receiving any grant, FEMA requires homeowners to agree that flood insurance will be maintained on the property by themselves and all subsequent owners as long as a house is standing. Homeowners must sign an agreement which so states, which the Town records at the Plymouth County Registry of Deeds.

## **II. Applying for Elevation Grants**

Application forms are available on this page.

The following are required as part of the application for a grant for a home elevation:

- A completed application form.
- A copy of the current **Declarations Page from your homeowners' flood insurance policy** as proof of participation in the National Flood Insurance Program.
- An **elevation certificate** stamped by a professional land surveyor showing the current height of the house proposed to be elevated.
- A site plan and structural **plans for the elevation approved by the Conservation Commission**, suitable for obtaining a building permit. These plans must be completed by a professional land surveyor and structural engineer, licensed in Massachusetts. The structural plans must include information on the existing and proposed elevation of the lowest structural member of the house in velocity zones or the finished first floor for property in other flood zones.
- A narrative including the flood zone the property is located in, the base flood elevation, the current elevation, the proposed elevation and a description of the method of elevation. This can be prepared by an engineer or surveyor, or by the homeowner.
- **Two detailed estimates for the elevation based on these plans, on the letterhead of the general contractor**, which bears his/her signature. The general contractor must provide the separate costs for the foundation contractor

(includes pile driver and/or concrete work), building mover if required, carpenter, plumber and electrician, based on estimates from these subcontractors. Lump sum estimates will not be accepted.

If for some reason the lower bid is not used, written justification must be provided. The use of a contractor other than the low bidder must be approved by the Town prior to application for a building permit.

Any contractors working on an elevation performed with grant funds must have all licenses required by the State of Massachusetts.

### **III. After You've Been Notified that You Received an Elevation Grant**

The Town will notify all homeowners who have received grants of the amount of the grant award. Soon after this notification, the Town will hold a meeting for grant recipients. Homeowners are urged to make every effort to attend these meetings. The Town will provide homeowners with an Agreement for Grant Recipients and an Acknowledgment of the Need to Maintain Flood Insurance which must be signed and returned with a check for recording payable to the Registry of Deeds. Please put your phone no. on the check.

**Please note that no work can start prior to approval of the grant.**

**The process for starting construction on a grant funded project is different from the usual one.** Because federal money is involved, there are some additional steps. After you receive a building permit, before you can start work, the final plan must be reviewed by MEMA, DCR and FEMA. **No work can start until the permit and plans are approved by FEMA. This can take several weeks, and you need to make allowances for this in your expectations and overall schedule.**

**As the homeowner receiving the grant, you are responsible for making sure your contractor follows the plans and does not add or change what was approved. Changes CAN result in your losing your grant funds, a result no one wants to happen.**

### **IV. Requesting Reimbursements**

Homeowners must keep good records of payments to contractor(s) to meet FEMA's requirements for reimbursement. Before reimbursements can be processed, the homeowner must arrange for an inspection from the Building Department, and provide the following information to the Planning Department:

- A photograph of the elevated home, or of the work completed so far.

- Copies of invoices marked "Paid" and signed by both homeowners and the contractor.
- Copies of cancelled checks or credit card statements showing the payments made.
  - The first reimbursement can be requested after pilings are driven or concrete piers installed and Town foundation inspection has been completed. Additional reimbursements can be requested when the house is reattached to the pilings or piers when carpentry work is complete and when the entire project is complete.
  - Before the final reimbursement can be processed, the homeowner must provide the Planning Department with a new Elevation Certificate and a Certificate of Occupancy.
  - Reimbursements must be approved by federal and state agencies. This process can take six to eight weeks from the time your completed paperwork is received by the Town.