

# TOWN OF SCITUATE ELEVATION GRANT GUIDELINES

8/22/12

These guidelines for the Town of Scituate Elevation Grants were adopted by the Board of Selectmen on 8/21/2012. If you apply for or receive a grant to elevate your home or utilities, these guidelines must be followed.

## **General Information**

Since 1997, the Town of Scituate has offered grants to help residents in the flood plain elevate either an entire home or utilities such as a furnace, circuit-breaker box, or hot water heater. More than fifty homeowners have used this program to protect their properties from coastal flooding. The funds for the grants are provided from FEMA's Flood Mitigation Assistance, Hazard Mitigation and Severe Repetitive Loss programs. The grant program is governed by federal, state and local regulations. All elevation projects are inspected by state and federal officials after completion and must remain in compliance with state and federal regulations for the Town to continue to participate in this program.

The elevation grant program is administered by the Town Planner with assistance from the Building Commissioner and the Flood Grants Committee, as well as the state agencies that manage FEMA's grants and oversee the flood insurance program in Massachusetts. These include the Massachusetts Emergency Management Agency and the Flood Hazard Management Program of the Mass. Department of Conservation and Recreation.

Grants are available for up to 75% of the cost of the work for elevating a home or utilities. A homeowner may receive a grant for either home or utility elevation, but not both. If FEMA classifies a property as a severe repetitive loss, a homeowner may be eligible for up to 90% of the cost of a home elevation, subject to the availability of funding.

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 only be used to elevate existing homes. The Town does not offer grants for elevations that include the teardown, removal or replacement of an existing home, or for projects that include additions or major alterations or renovations.

A licensed general contractor must be used to oversee the work. Construction must comply with all conditions of the Conservation Commission and all requirements of the State Building Code. All contractors and sub-contractors working on the elevation must be appropriately licensed as required. If it is necessary for a homeowner to change general contractors, the State Building Code requires the homeowner to obtain a new building permit.

The grants provide *reimbursement* to the homeowner after they have paid for the work. With most grants, there will be two reimbursement payments during the course of the project. There can be more frequent reimbursements for Severe Repetitive Loss properties with larger grants.

FEMA has deadlines for completion of the elevation, usually from one to two years from the date the grant was approved. Homeowners must pay close attention to these deadlines. Any extensions are

subject to FEMA's approval.

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 this agreement, called an Acknowledgement of Requirement to Maintain Flood Insurance, which the Town records at the Plymouth County Registry of Deeds.

### **Applying for Elevation Grants**

Each spring, the Town holds an informational meeting on elevation grants. Application forms are available from the Planning Department and online at [www.town.scituate.ma.us](http://www.town.scituate.ma.us).

The Town will review plans and estimates prior to applying for elevation grant funds to make sure all costs are appropriate. In this regard, the Town must receive the following prior to requesting funds for an elevation project:

- Applications for home elevations must include three detailed estimates for the elevation from a general contractor. These must be on the letterhead of the general contractor, and bear his signature. Each general contractor must provide at a minimum, sub-bids from the building mover, if required, and foundation contractor (includes pile driver.) Lump sum estimates will not be accepted. Any contractors working on an elevation performed with grant funds must have all licenses required by the State of Massachusetts.
- A set of plans approved by the Conservation Commission, and suitable for obtaining a building permit. Plans for a home elevation must be completed by a licensed surveyor and structural engineer.
- Proof of participation in the National Flood Insurance Program such as a copy of the current Declarations Page from the homeowners' flood insurance policy.
- Documentation of historic storm damage, including records of prior insurance claims, for at least two flood events.
- An Acknowledgement of Requirement to Maintain Flood Insurance, signed and notarized.

Homeowners will be expected to use the contractor with the lowest of the three estimates for home elevation. If for some reason you do not want to use the lowest bid, you must provide the Town with written justification. The use of a contractor other than the low bidder must be approved prior to application for a building permit. Applicants for grants for utility elevation are also encouraged to obtain several estimates to get the best price.

### **FEMA Evaluation and Approval of Individual Grants**

FEMA reviews each property where an elevation grant is requested. A cost/benefit analysis is used to review each application. This is based on a comparison of the estimated future insurance claims for the property compared to the estimated cost of the elevation. FEMA requires a cost/benefit ratio greater than 1 for all grants.

FEMA generally notifies the Town regarding the status of funding in the spring following the

application period. The Town contacts homeowners about their grants when we hear from FEMA.

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

The Town typically holds a meeting with homeowners soon after they've been notified of the grant award. Homeowners are expected to make every effort to attend these meetings.

They will need to obtain and sign an Agreement for Grant Recipients, and an Acknowledgment of the Need to Maintain Flood Insurance.

Prior to the start of construction, the Agreement must be returned to the town, the Acknowledgment must be recorded and proof of recording, a copy of the Orders of Conditions and five sets of elevation, floor and site plans must be provided to the Town.

The Town will notify homeowners when the grant contract is signed with FEMA and MEMA. Homeowners will not receive reimbursement for work completed before the Town's contract is signed.

### **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 completed work
  - 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 and inspected by the Building Department. This reimbursement can be for up to 65% of the total cost of the work for most grants.
  - Before the final reimbursement can be processed, the homeowner must provide the Planning Department with a new Elevation Certificate and a Certificate of Occupancy.
  - Before any reimbursement is made, all outstanding taxes must be paid on the property.
  - Reimbursements must be approved by federal, state and local agencies. This process can take six to eight weeks from the time your completed paperwork is received by the Town.

*Thank you for your interest in the Town of Scituate Elevation Grant program!*