

TOWN OF SCITUATE HOME ELEVATION GRANT PROGRAM GUIDANCE

The Scituate Home Elevation Grant Program is administered by the Coastal Management and Flood Hazard Mitigation Department with Technical Assistance from the Massachusetts Emergency Management Agency. Its purpose is to elevate existing residential structures that are located in the Special Flood Hazard Area above the base flood elevation to reduce or eliminate the risk of repetitive flood damage to buildings insured by the National Flood Insurance Program.

Funding Availability

Grants may be available when Congress appropriates funds to FEMA's (Federal Emergency Management Agency) Flood Mitigation Assistance and Hazard Mitigation Grant Programs. The program is usually funded annually, but there are years when no funding is appropriated. The timing and availability of future grant rounds is determined when new funding is approved. Federal regulations require that applications be made through the Town of Scituate to MEMA (Massachusetts Emergency Management Agency). Homeowners may not apply directly to FEMA for Flood Mitigation Assistance (FMA) funding, but local governments can sponsor applications on their behalf. FMA funding, when available, is competitive and applications are not guaranteed to be awarded.

Eligibility Requirements

To be eligible for consideration, the following requirements (in addition to any state and federal requirements) must be met:

- The home must be located in the Special Flood Hazard Area
- The home must be insured under the National Flood Insurance Program
- The cost to elevate the home must be less than or equal to \$219,555
- The home must be capable of being elevated safely
- The home shall be elevated in accordance with local building codes
- Applicants must obtain detailed cost estimates from at least three contractors and will be expected to accept the lowest responsive and responsible estimate if a grant is awarded

*This grant program cannot be used to pay for new construction homes.

Application Information

The following are required as part of the application:

- A completed application form
- A copy of the current Declarations Page from your homeowners flood insurance policy
- An elevation certificate stamped and signed by a professional surveyor showing the current elevation of the house to be elevated
- A site plan with structural plans suitable for obtaining a building permit
- An Order of Conditions from the Conservation Commission
- Three detailed estimates for the elevation based on the structural plans

Additional Requirements

If a grant is awarded, no work can start until FEMA has completed an environmental and historic review and approved the permit and plans. This can take eight to ten weeks *or longer*, and you need to factor this in to your expectations and overall schedule.

As the recipient of federal grant money, you are responsible for ensuring your contractor follows the plans that FEMA approved and does not deviate from them in any way. If a change in plans is necessary than you must request an amendment. Amendments can take several weeks or longer to approve. Any changes that are not approved by FEMA can result in loss of your grant funds.

As a condition of receiving the grant, flood insurance must be maintained on the property by the homeowner and all subsequent owners as long as the house is standing. The homeowner must sign an agreement called an “Acknowledgement of Conditions for Mitigation of Property on a Special Flood Hazard Area with FEMA Grant Funds”, which must be recorded at the Plymouth County Registry of Deeds.

For each home elevation project, the Town must submit quarterly financial and performance reports to MEMA on January 30, April 30, July 30 and October 30 of each performance year. Reports must include significant activities and developments that have occurred and show the percentage of progress made on specific activities. Homeowners must cooperate with Town officials to properly document progress on these reports.

Reimbursement Information

The grant is provided as a reimbursement to the homeowner after they have paid for the work. The homeowner will need to keep extremely detailed records of all payments to contractor(s) you will be requesting reimbursement for. Reimbursement requests will need to meet FEMA’s requirements in order to be processed. All requests need to include:

- Copies of receipts and invoices that show dates the work was done. Invoices must correspond to line items in the FEMA approved scope of work. Invoices must be marked as “paid” and signed and dated by both the homeowner and the contractor.
- Copies of cancelled checks or credit card statements that correspond to receipts or invoices.
- Receipts for all permits from the building department and conservation commission.
- Receipts for any fees associated with the Plymouth County Registry of Deeds

Reimbursements will need to be approved by MEMA and FEMA. This process can take eight to ten weeks *or longer* from the time completed paperwork is received by the Town. If anything is missing or does not match up this timeline can easily take several months *longer* and reimbursement requests may not be approved. Please factor this timeline into your expectations.