

**HOMEOWNER APPLICATION GUIDE
HAZARD MITIGATION GRANTS**

ELEVATIONS

MEMA



GUIDANCE FOR HAZARD MITIGATION GRANTS

HAZARD MITIGATION ASSISTANCE (HMA)

The Federal Emergency Management Agency (FEMA) offer several grant opportunities for hazard mitigation projects to reduce the risk to individuals and property from natural hazards and reduce the reliance on Federal disaster funds and flood insurance. The full description of these programs can be found in the FEMA publication Hazard Mitigation Assistance Unified Guidance, and on the FEMA website at: <https://www.fema.gov/hazard-mitigation-assistance> .

The Maryland Emergency Management Agency (MEMA) administers these programs in the State, and offers this application guidance package for potential applicants.

HMA Programs:

- ❖ HMGP Hazard Mitigation Grant Program
- ❖ PDM Pre-Disaster Mitigation Grant Program
- ❖ FMA Flood Mitigation Assistance Grants

| PROGRAM | Matching Requirement (%Federal / %Non-Federal) |
|---|--|
| HMGP Hazard Mitigation Grant Program | 75/25 |
| PDM Pre Disaster Mitigation Grant Program | 75/25 |
| - Small, Impoverished Community | 90/10 |
| FMA Flood Mitigation Assistance Grants | 75/25 |
| - Repetitive Loss (RL) Properties | 90/10 |
| - Severe Repetitive Loss S(RL) Properties | 100/0 |

Note: Various forms included in this guidance document can be downloaded in digital format for use by applicants.

Download forms at: <http://memamaryland.gov/community/Pages/Mitigation.aspx>

APPLICATION PROCESS for HAZARD MITIGATION ASSISTANCE GRANTS

Applications to FEMA for HMA grants are made by MEMA on behalf of eligible entities (sub-applicants).

1. Preliminary Consultation:

Sub-applicants (local and State agencies) should consult with MEMA staff on project viability which may include site inspections to determine project eligibility and viability. This may also include an evaluation of compliance with Federal environmental policy and historic preservation standards, and preliminary benefit-cost analysis.

[Note: property owners may not apply independently, but only through their municipal or County government. MEMA staff will facilitate that through their local liaisons.]

2. Pre-application Package

MEMA will provide a pre-application package with forms to be completed and lists of required information such as cost estimates, photographs, maps, property information, and insurance documentation.

3. State Review

MEMA staff will review the material, conduct the benefit-cost analysis, and prepare the final application for FEMA. All projects will be reviewed by a State interagency review committee, the Mitigation Advisory Committee, and will be submitted to the State Clearinghouse for circulation and review.

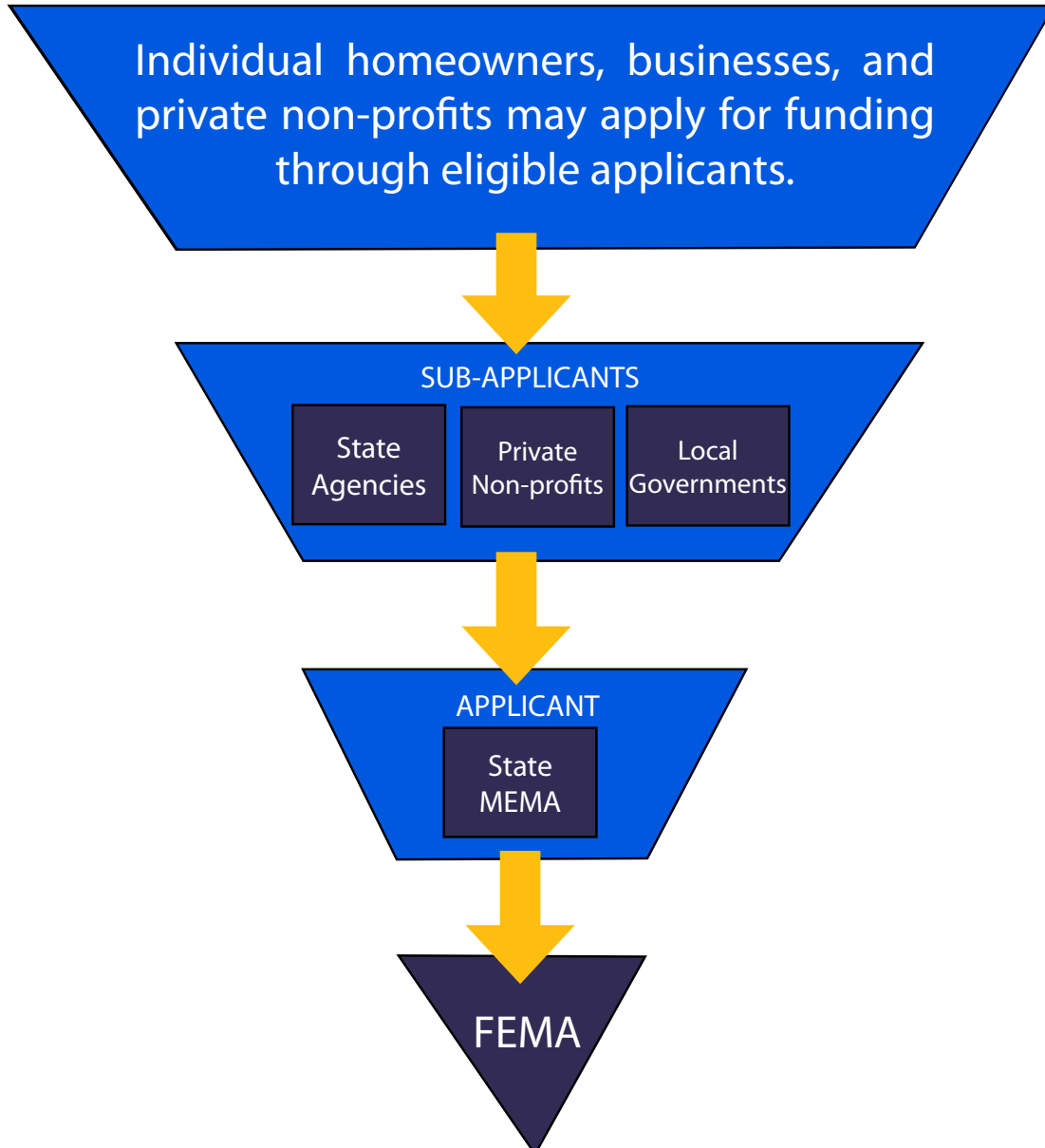
4. FEMA Review

After submission by MEMA, the FEMA Region III office will review the application for eligibility, cost-effectiveness, and compliance with applicable environmental and historic preservation policies, laws, and regulations (EHP). FEMA notifies MEMA of successful grant awards.

GRANT PROJECT MANAGEMENT PROCEDURES

1. MEMA will meet with grant recipients (sub-applicants) to review grant management procedures, and will provide a grant management document.
2. MEMA is the primary grant recipient and reimburses the sub-applicants for eligible expenses upon receipt of reimbursement requests.
3. Applicants generally have 3 years to complete a project, and must submit quarterly progress reports on a schedule provided by MEMA.
4. When a project is complete, MEMA will conduct a final project inspection prior to final reimbursement and closeout of the project.

APPLICATION REVIEW PROCESS



PRE-APPLICATION PACKAGE

Elevation of Structures

❖ *Projects to elevate structures so the lowest occupied floor is at least 2 feet above the Base Flood Elevation (BFE) are eligible. Eligible costs are only for the detachment, raising, and re-attachment of the structure to the foundation. Directly related costs for structural or utility work that are necessitated by the project are eligible. New construction, upgrades, and additions are not eligible as part of the grant. After preliminary consultation with local and MEMA staff, property owners should submit the following information:*

- Name and address of property owner
- Local government point of contact
- Property assessment information (appraisal not necessary)
- Elevation Certificate
- Contractor's estimate of project cost (use Elevation Worksheet)
- Signed copy of Voluntary Participation Agreement and 25% match commitment
- Signed copy of *Acknowledgement of Conditions*, which includes requirement that property will maintain flood insurance in perpetuity.
- Color photographs of all sides of the structure, and street view.
- Properties on the National Register or in a historic district will need to submit architectural renderings of the elevated house.

Download forms at: <http://mema.maryland.gov/community/Pages/Mitigation.aspx>

HAZARD MITIGATION PROJECT ... ELEVATION
VOLUNTARY PARTICIPATION AGREEMENT / 25% COMMITMENT

Sub-grantee: _____, MD
Project: Elevation

I/We, _____ am/are the owner(s) of the property located at:

_____.

1. I/We have requested the County to include my property in an application for funding under the Hazard Mitigation Grant Program for elevation.
2. I/We acknowledge that the Hazard Mitigation Grant Program will cover no more than 75% of the project cost, and I commit to providing a minimum match of 25%.
3. I/We am/are aware that if I/we I agree to participate in the proposed mitigation project I/we will not be entitled to the relocation benefits provided by the Federal Uniform Relocation Assistance and Real Property Acquisition Policies Act, which are only available to persons who must give up their property involuntarily.
4. I/We have been notified by the County that if my house is elevated I/we will be required to have flood insurance, and that the requirement of flood insurance coverage will be recorded in the land records and maintained for the life of the property.

Signed _____ Date _____
Property Owner

Signed _____ Date _____
Property Owner

Contact Information:

Day and evening phone numbers: _____

Email address: _____

Mailing address (if different from above): _____

SAMPLE ELEVATION PROJECT BUDGET

HAZARD MITIGATION PROJECT

ELEVATION BUDGET WORKSHEET

| | (Example) | Proposal (Totals from Worksheet) |
|---|------------------|-------------------------------------|
| A: Permits / Recording / Legal ¹ | \$ 1,000 | |
| B: Planning / Design / Engineering ² | \$ 6,000 | |
| C: Site Preparation / Restoration | \$ 4,000 | |
| D: Structural Retrofitting / Replacement ³ | \$ 7,000 | |
| E: Utility System Extension ⁴ | \$ 12,000 | |
| F: Foundation / Piers ⁵ | \$ 20,000 | |
| G: Structural Elevation | \$ 25,000 | |
| H: Displacement Costs ⁶ | \$ 4,000 | |
| I: Other Costs (administration) | \$ 4,000 | |
| TOTAL | \$83,000 | |
| Federal Share (75%) | \$ 62,250 | |
| Non-Federal (25%) | \$ 20,750 | |
| Owner cash | \$ 20,750 | |

Notes:

¹ Other legal expenses such as recordation of deed restriction

² Structure and site evaluation including elevation certificate and architect/engineer project specifications. Note: in historic districts a rendering of the building façade before and after the elevation will be required.

³ Can include sills, floor joist, flooring, stairs, ramps, porches, decks and other structural work that is necessitated by the project.

⁴ Includes detachment and re-attachment of electrical, plumbing, HVAC

⁵ Includes pre-lifting structure preparation, construction of new foundation, and post-lifting reattachment only.

⁶ Temporary relocation during elevation project if needed. Includes moving, temporary storage, and temporary living costs.

Optional County or municipal in-kind costs could include administration, engineering, fee waivers, site restoration, etc.

Elevation Construction Cost Worksheet

NOTE: Required elevation is at least two feet above the Base Flood Elevation or Local Code.

A worksheet must be completed for each structure to be elevated.

Any project costs that do not clearly fall under the specified categories should be submitted for review and determination of funding eligibility under the HMGP program.

| Description | Explanation of costs | Total Costs |
|---|------------------------------|-------------|
| Estimate costs for all applicable/eligible items | (e.g., 12 items @ \$40 each) | |
| A: Permitting / Recording / Legal Fees | | |
| Building Permit(s) | | |
| Plumbing, Electrical, Mechanical Permits | | |
| Recording and other legal Fees | | |
| TOTAL | | A: |
| B: Planning / Design / Engineering | | |
| Surveying and Site Layout | | |
| Elevation Certificate(s) | | |
| Engineering Design for Elevated Structure | | |
| TOTAL | | B: |
| C: Site Preparation and Restoration | | |
| Lot Clearing | | |
| Debris Removal and Disposal | | |
| Excavation/Fill for Grading | | |
| Landscape Replacement / Restoration | | |
| TOTAL | | C: |
| D: Structural Retrofitting / Replacement (new construction allowed when necessitated by the project, or code compliance) | | |
| Structural Demolition | | |
| Porches/Decks (if pre-existing) | | |
| Stairs and Railings | | |
| *Sub-flooring | | |
| *Wall and Roof Framing and Shell Construction | | |
| *Exterior Doors and Windows | | |
| TOTAL | | D: |
| SUBTOTAL FOR PAGE (A+B+C+D) | | |

*Eligible construction items assessed on a case by case basis

| SUBTOTAL FROM PREVIOUS PAGE | | |
|--|--|-------------|
| Description Estimate costs for all applicable/eligible items | Explanation of costs (e.g., 12 items @ \$40 each) | Total Costs |
| E: Utility Systems Extensions | | |
| Electrical Service | | |
| Plumbing/Water Service | | |
| Sewer/Septic System | | |
| HVAC and Ductwork; Elevating Mechanical Equipment | | |
| Additional Insulation | | |
| Roof and Foundation Drainage Systems | | |
| Soil Stabilization/Retaining Walls | | |
| TOTAL | | E: |
| F: Foundation / Piers | | |
| Concrete & Block Work | | |
| Drilling & Installation of Piers, Columns, or Piles | | |
| Embedment and Sealant | | |
| Structural Steel Work | | |
| TOTAL | | F: |
| G: Structural Elevation | | |
| Bracing and Anchoring | | |
| Lifting/Jacking/Elevating | | |
| Backfilling | | |
| Detachment / Reattachment (of elements affixed to structure) | | |
| TOTAL | | G: |
| H: Displacement Costs | | |
| Moving Costs | | |
| Temporary Storage Costs | | |
| Temporary Living Facilities Costs | | |
| TOTAL | | H: |
| I: Other Eligible Costs (list additional costs to be determined by the Department for eligibility) | | |
| Administration Costs | | |
| Other(s): _____ | | |
| TOTAL | | I: |
| SUBTOTAL FOR PAGE (E+F+G+H+I) | | |
| TOTAL ELIGIBLE PROJECT COST | | |

Acknowledgement of Conditions for Mitigation of Property in a
Special Flood Hazard Area with FEMA Grant Funds

Property Owner _____
Street Address _____
City _____, State _____ Zip Code _____
Deed dated _____, Recorded _____
Tax map _____, Block _____, Parcel _____
Base Flood Elevation at the site is _____ feet (NGVD).
Map Panel Number _____, Effective Date _____

As a recipient of Federally-funded hazard mitigation assistance under the Hazard Mitigation Assistance Program, as authorized by 42 U.S.C. §5170c / Pre-Disaster Mitigation Program, as authorized by 42 U.S.C. §5133 / Flood Mitigation Assistance Program, as authorized by 42 U.S.C. §4104c / Severe Repetitive Loss, as authorized by 42 U.S.C. §4102a / Repetitive Flood Claims, as authorized by 42 U.S.C. §4030, through the Maryland Emergency Management Agency and (sub-applicant), the Property Owner accepts the following conditions:

1. That the Property Owner has insured all structures that will not be demolished or relocated out of the Special Flood Hazard Area "SFHA" for the above-mentioned property to an amount at least equal to the project cost or to the maximum limit of coverage made available with respect to the particular property, whichever is less, through the National Flood Insurance Program (NFIP), as authorized by 42 U.S.C. §4001 *et seq.*, as long as the Property Owner holds title to the property as required by 42 U.S.C. §4012a.
2. That the Property Owner will maintain all structures on the above-mentioned property in accordance with the floodplain management criteria set forth in Title 44 of the Code of Federal Regulations (CFR) Part 60.3 and the requirements of (City/County Ordinance) as long as the Property Owner holds title to the property. These criteria include, but are not limited to, the following measures:
 - i. Enclosed areas below the Base Flood Elevation will only be used for parking of vehicles, limited storage, or access to the building;
 - ii. All interior walls and floors below the Base Flood Elevation will be unfinished or constructed of flood resistant materials;
 - iii. No mechanical, electrical, or plumbing devices will be installed below the Base Flood Elevation; and
 - iv. All enclosed areas below Base Flood Elevation must be equipped with vents permitting the automatic entry and exit of flood water.

For a complete, detailed list of these criteria, see City/County Ordinance document.

3. The above conditions are intended to run with the land and be binding on all future property owners so long as the property is improved. To provide notice to subsequent owners of these conditions, the Property Owner agrees to legally record with the (county or appropriate jurisdiction's) land records a notice that includes the name of the current property owner (including book/page reference to record of current title), a legal description of the property, and the following notice of flood insurance requirements:

"This property has received Federal hazard mitigation assistance. Federal law requires that flood insurance coverage on this property must be maintained during the life of the property regardless of transfer of ownership of such property. Pursuant to 42 U.S.C. §5154a, failure to maintain flood insurance on this property may prohibit the owner from receiving Federal disaster assistance with respect to this property in the event of a flood disaster. The Property Owner is also required to maintain this property in accordance with the flood plain management criteria of Title 44 of the Code of Federal Regulations Part 60.3 and (City/County Ordinance document.)"

4. Failure to abide by the above conditions may prohibit the Property Owner and/or any subsequent owners from receiving Federal disaster assistance with respect to this property in the event of any future flood disasters. If the above conditions are not met, FEMA may recoup the amount of the grant award with respect to the subject property, and the Property Owner may be liable to repay such amounts.

This Agreement shall be binding upon the respective parties' heirs, successors, personal representatives, and assignees.

IN WITNESS WHEREOF, the Property Owner has signed and sealed this Agreement on the date Indicated below:

WITNESS

OWNER

(Date)

(Date)

STATE OF MARYLAND, (SUBAPPLICANT), TO WIT:

I HEREBY CERTIFY that, on this _____ day of _____, 2015, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared _____ [and] _____ known to me (or satisfactorily proven) to be the person[s] whose [name is][names are] known to me to be the person[s] whose name[s] is[are] subscribed to the foregoing instrument and in my presence exercised the foregoing instrument for the purposed therein contained.

Notary Public

My Commission Expires: _____

DATA RESOURCES:

- FEMA, Hazard Mitigation Assistance Unified Guidance
http://www.fema.gov/media-library-data/1424983165449-38f5dfc69c0bd4ea8a161e8bb7b79553/HMA_Guidance_022715_508.pdf
- MEMA website downloads:
<http://mema.maryland.gov/community/Pages/Mitigation.aspx>
- Maryland Department of the Environment (MDE) Digital Flood Insurance Rate Maps
<http://mdfloodmaps.net/>
- How to make a Flood Insurance Rate Map for your location:
<https://www.fema.gov/media-library/assets/documents/34930>
- Maryland Tax Assessment Data:
<http://sdat.resiusa.org/RealProperty/Pages/default.aspx>

For further information or assistance, contact:

Mark James, State Hazard Mitigation Officer

mark.james@maryland.gov

410-802-9990

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