

Office of Community Development Disaster Recovery Unit (OCD-DRU)

Hazard Mitigation Grant Program (HMGP)

The OCD-DRU HMGP can reimburse up to \$100,000 (based on actual construction costs) to eligible Road Home Option 1 homeowners for expenses incurred in elevating or reconstructing their homes to meet the Advisory Base Flood Elevation (ABFE) or to meet the adopted Base Flood Elevation (BFE) if no ABFE exists. HMGP is a reimbursement program. No money is awarded up front. Homeowner eligibility and eligible expenses are determined by FEMA based on HMGP regulations. These funds are not subject to the Road Home \$150,000 maximum cap.

PROGRAM ELIGIBILITY

A homeowner must meet the following criteria to be considered for the OCD-DRU HMGP award:

- Homeowner is an eligible participant in the *Road Home* program. *(NOTE: Even if a homeowner received a zero award letter from Road Home due to receipt of too much funding from other sources, that homeowner may still be eligible for money through the OCD-DRU HMGP.)*
- Homeowner selected *Road Home* Option 1 – Keep their home
- Homeowner still owns the home that was eligible for *Road Home* benefits
- The structure is located in ABFE or BFE zone *or* the mitigation activity is deemed cost beneficial according to FEMA guidelines
- Homeowner agrees to comply with all HMGP regulations

ELEVATING A HOME

Elevation means raising the lowest floor of the structure to comply with local floodplain ordinances. The structure is raised with a higher first floor, allowing floodwater to flow under the house rather than through it.

RECONSTRUCTING A HOME

Reconstruction means demolishing and rebuilding a structure in compliance with the ABFEs or the Base Flood Elevation, whichever is higher. The new structure must be designed and rebuilt, at minimum, to the requirements of the International Residential Code for One- and Two-Family Dwellings. *(NOTE: The total square footage of the new structure cannot be more than 10% larger than that of the original structure.)*

AWARD AMOUNT

The OCD-DRU HMGP is a reimbursement program; eligible applicants may receive up to \$100,000 based on documentation of actual total construction costs.

- Homeowners are eligible for a mid-point payment once half of the construction work has been completed
- The balance will be paid upon completion of work and approval of required documentation

DUPLICATION OF BENEFITS

- **ELEVATION** – Once a homeowner receives enough funding to complete their elevation project from programs such as Increased Cost of Compliance (ICC) or Road Home Elevation Incentive Awards, no additional money can be granted from HMGP.
- **RECONSTRUCTION** – Reconstructions are different from elevations and have different cost eligibilities. For reconstruction determinations, items such as *Road Home Compensation Grants*, homeowner insurance structures claims, and NFIP Structure Settlements are deducted from total eligible project costs. *(NOTE: If homeowner can show documentation that the settlement or award was used for home repair before the home was demolished and reconstructed, funds will not be deducted from eligible costs)*

The amount of money a homeowner received from the *Road Home Elevation Incentive* program and ICC funds designated for elevation are also deducted from total eligible project costs since FEMA Reconstruction guidance requires the new structure be built in compliance with the FEMA Advisory Base Flood Elevations (ABFEs) published for that area.

WHAT IS REIMBURSEABLE?

Some of the work and/or items used in elevating or reconstructing your home might include the things listed in the following chart. All costs that are directly associated with the elevation or reconstruction activity may potentially be eligible for reimbursement. Approval from FEMA and the Governor's Office of Homeland Security and Emergency Preparedness (GOHSEP) is required to reimburse costs outside of the following lists and approval is needed for any displacement costs associated with reconstructions.

OCD-DRU HMGP POTENTIAL REIMBURSEABLE EXPENSES*

ELEVATION

RECONSTRUCTION

<u>Engineering and Surveying Fees</u>	<u>Project Scoping</u>
Engineering/Design for proposed elevation	Property Verification (e.g., size of pre-existing structure)
Surveying and site layout	Preliminary Elevation Determination
Elevation certificate(s)	Environmental Site Assessment Phase 1
	Engineering Feasibility Study (e.g., can existing structure be elevated; is mitigation reconstruction feasible)
<u>Permitting/Recording/Legal Fees</u>	<u>Pre-Construction Activities</u>
Demolition permit	Benefit-Cost Analysis
Building Permit(s)	Title Search (e.g., ownership verification)
Plumbing, Electrical, Mechanical Permits	
Recording fees	Site Survey (i.e., boundaries and elevation)
Legal Fees	Testing for: Soils/Geotechnical, Asbestos, Lead-Based Paint
Hazardous materials abatement report/permit/fees	Archeological Assessment Phase 1
	Local, State & Federal Permitting (e.g., environmental, historic, etc.)
<u>Site Preparation</u>	<u>Construction Activities</u>
Structural demolition	Architectural/Engineering Design/Plans/Specifications
Lot clearing	Plan Review
Debris removal and disposal	
Hazardous materials removal/disposal	Permitted disposal of routine asbestos & household hazardous waste incidental to demolition
Excavation/Fill for grading	Environmental/Historic Preservation Mitigation
	Demolition/Removal (see also Section 2.1.1 of Reconstruction Guidance)
<u>Retrofitting/Elevation of an Existing Structure</u>	Erosion Control/Grading/Drainage
Protective measures for wetlands/river/stream	Utility Connections
Concrete & Block work; Masonry work	Landscaping for Site Stabilization (i.e., seeding)
Drilling & Installation of Piers, Columns, or Piles	Walkways and Driveways
Beams and columns	Elevated Foundation Construction
Embedment and sealant	Inspection of Foundation System
Foundation walls	Structural Shell
Structural steel work	Framing
Bracing and anchoring	Exterior Doors
Lifting/Jacking/Elevating	Windows (includes protection)
Backfilling	Access/Egress
Detachment & re-attachment (elements affixed to structure)	Exterior Cladding
Sub-flooring	Roofing
Wall and roof framing and shell construction	Interior Partitioning
Exterior doors and windows, insulation	Drywall
Hurricane clips/ties	Trim
Seismic retrofits to building code	Painting
Building code upgrades	Interior Doors
Porches and decks (if pre-existing)	Insulation
Stairs and railings	Utility Equipment
Handicap access	Heating, Ventilation and Air Conditioning (HVAC)
Plumbing rough-in (for supply and drain, waste and vent)	Water/Wastewater Plumbing
Electrical rough-in (main circuit panel, junction boxes, outlets)	Electrical Panel and Wiring
Installation of ductwork for HVAC	Hot Water Heater
Electrical service elevation & reconnection	Fixtures
Water service elevation & reconnection	Sinks/Toilets/Showers
Sewer/Septic system	Lighting
Elevate mechanical equipment	Cabinets and Countertops
Roof and Foundation drainage systems	Flooring
Soil stabilization/retaining walls	Building Inspections
Final clean-up	Certificate of Occupancy
	Final Elevation Certificate
<u>Landscape replacement/Restoration (for landscape disturbed by construction)</u>	Owner Displacement Costs
Note: This is considered on a case by case basis. FEMA is the decision maker on eligibility.	Prepare and Record Flood Insurance Requirement (after construction finalized)
<u>Displacement Costs</u>	<u>Displacement Costs</u>
Moving Cost	Moving Cost
Temporary Storage Cost	Temporary Storage Cost
Temporary living facility Cost	Temporary living facility Cost

Not intended to be a comprehensive list. All costs directly associated with the elevation or reconstruction activity may potentially be eligible for reimbursement. Approval from FEMA and GOHSEP is required to reimburse costs outside of the above lists and approval is needed for any displacement costs associated with reconstructions.