

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 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
REIMBURSEABLE EXPENSES*
ELEVATION**

Retrofitting/Elevation of an Existing Structure

Protective measures for wetland/river/stream
 Concrete & Block work; Masonry work
 Drilling & Installation of Piers, Columns, or Piles
 Beams and columns
 Embedment and sealant
 Foundation walls
 Structural steel work
 Bracing and anchoring
 Lifting/Jacking/Elevating
 Backfilling
 Detachment & re-attachment (elements affixed to structure)
 Sub-flooring
 Wall and roof framing and shell construction
 Exterior doors and windows, insulation
 Hurricane clips/ties
 Seismic retrofits to building code
 Building code upgrades
 Porches and decks (if pre-existing)
 Stairs and railings
 Handicap access
 Plumbing rough-in (for supply and drain, waste and vent)
 Electrical rough-in (main circuit panel, junction boxes, outlets)
 Installation of ductwork for HVAC
 Electrical service elevation & reconnection
 Water service elevation & reconnection
 Sewer/Septic system
 Elevate mechanical equipment
 Roof and Foundation drainage systems
 Soil stabilization/retaining walls
 Final clean-up

Engineering and Surveying Fees

Engineering/Design for proposed elevation
 Surveying and site layout
 Elevation certificate(s)

Permitting/Recording/Legal Fees

Demolition permit
 Building Permit(s)
 Plumbing, Electrical, Mechanical Permits
 Recording fees
 Legal Fees
 Hazardous materials abatement report/permit/fees

Site Preparation

Structural demolition
 Lot clearing
 Debris removal and disposal
 Hazardous materials removal/disposal
 Excavation/Fill for grading

Landscape replacement/Restoration (for landscape disturbed by construction)

NOTE: *This is considered on a case by case basis.
 FEMA is the decision maker on eligibility.*

Displacement Costs

Moving Cost
 Temporary Storage 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.

**OCD-DRU HMGP
REIMBURSEABLE EXPENSES***

RECONSTRUCTION

<p>Project Scoping Property Verification (e.g., size of pre-existing structure) Preliminary Elevation Determination Environmental Site Assessment Phase 1 Engineering Feasibility Study (e.g., can existing structure be elevated; is mitigation reconstruction feasible) Benefit-Cost Analysis Title Search (e.g., ownership verification)</p> <p>Pre-Construction Activities Site Survey (i.e., boundaries and elevation) Testing for: Soils/Geotechnical, Asbestos, Lead-Based Paint Archeological Assessment Phase 1 Local, State & Federal Permitting (e.g., environmental, historic, etc.) Architectural/Engineering Design/Plans/Specifications</p> <p>Displacement Costs Moving Cost Temporary Storage Cost Temporary living facility Cost</p> <p>Construction Activities Permitted disposal of routine asbestos & household hazardous waste incidental to demolition Environmental/Historic Preservation Mitigation Demolition/Removal (see also section 2.1.1 of Reconstruction Guidance) Erosion Control/Grading/Drainage Utility Connections Landscaping for Site Stabilization (i.e., seeding) Walkways and Driveways Elevated Foundation Construction Inspection of Foundation System</p>	<p>Construction Activities (continued) Structural Shell Framing Exterior Doors Windows (includes protection) Access/Egress Exterior Cladding Roofing Interior Partitioning Drywall Trim Painting Interior Doors Insulation Utility Equipment Heating, Ventilation and Air Conditioning (HVAC) Water/Wastewater Plumbing Electrical Panel and Wiring Hot Water Heater Fixtures Sinks/Toilets/Showers Lighting Cabinets and Countertops Flooring Building Inspections Certificate of Occupancy Final Elevation Certificate Owner Displacement Costs Prepare and Record Flood Insurance Requirement (after construction finalized)</p>
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