



## TOWN OF SCITUATE ELEVATION GRANT GUIDELINES

These guidelines for the Town of Scituate Elevation Grants were adopted by the Board of Selectmen on June 8, 2010. If you are interested in applying for a grant to elevate your home or utilities, or have been approved for a grant, these guidelines must be followed.

### **General Information**

Since 1997, the Town of Scituate has offered grants to residents to elevate their homes or utilities. More than fifty homeowners have used this program to help protect their properties from coastal flooding.

The funding for the elevation grants is provided through FEMA's Flood Mitigation Assistance, Hazard Mitigation and Severe Repetitive Loss programs. The Town applies for the funds and administers them at the local level. The funds are disbursed to the Town through the State's emergency management agency (MEMA.)

According to FEMA guidelines, these programs can only be used to elevate an existing home. No funds can be used for new construction or remodeling. A home that is torn down and rebuilt is not eligible.

All construction must comply with current requirements of the State Building Code and with all conditions imposed by the Conservation Commission. All contractors and sub-contractors working on the elevation must be appropriately licensed as required by the State Building Code. A general contractor must be used to oversee the work.

Grants are available for up to \$50,000 or 75% of the cost of the elevation work, whichever is less for elevating a home. Grants for up to \$10,000 or 75% of the cost of the work, whichever is less are also available for elevating just utilities, such as a furnace, circuit-breaker box, or hot water heater. A homeowner may receive a grant for either home or utility elevation, but not both. If your home is classified by FEMA as a severe repetitive loss property, you may eligible for a grant for up to 90% of the cost of a home elevation.

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 will be more frequent reimbursements with grants for Severe Repetitive Loss properties.

FEMA sets 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. This agreement is contained in an Acknowledgement of Requirement to Maintain Flood Insurance, which must be recorded at the Plymouth County Registry of Deeds.

In Scituate, elevation grants are administered by the Town Planner with technical assistance from the Building Commissioner and additional input from the Flood Grants Committee.

### **Applying for Elevation Grants**

Each summer, the Town solicits applications for 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, every application must include the following:

- 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.
- 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 you obtain. If for some reason you do not want to use the lowest bid, you must provide written justification. The use of a contractor other than the low bidder must be approved by the Town before the homeowner applies for a building permit.

### **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 an estimate of future insurance claims for the property which are compared to the amount of the grant. FEMA requires a cost/benefit ratio greater than 1 for approval of a grant for a given property.

To help provide an acceptable cost/benefit ratio, homeowners need to provide the Town with as much documentation as possible about prior flood losses. This can include prior insurance claims, cancelled checks for repairs which can be documented as related to flood damage, or Building Department records which reference repairs to damage from flood events.

FEMA generally notifies the Town regarding the status of funding in the spring of each year. Then the Town contacts homeowners who applied and informs them whether their elevation was funded.

### **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.

*Grants cannot be used to cover work which is already completed, so do not start work until you are notified by the Town that your grant has been approved.*

### **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!*