

## APPLICATION GUIDANCE

The 2023 Home Elevation Grant Program is administered by the Town of Hull through a multi-department committee of Town staff. Its purpose is to assist eligible residents raise their homes in the 100-year floodplain so the risk for flooding is reduced. This guidance has been written for the 2023 Home Elevation Grant Program and must be followed by any resident wishing to seek public funding to elevate his or her home.

### FUNDING AVAILABILITY

Funding may be available through the Federal Emergency Management Agency's (FEMA) Hazard Mitigation Assistance; specifically the FEMA's [Flood Mitigation Assistance \(FMA\) Grant Program](#) to help Massachusetts communities implement mitigation measures, like home elevations and the elevation of utilities, to eliminate long-term risk of flood damage to National Flood Insurance Program (NFIP) - insured structures thereby reducing or eliminating claims under the NFIP. Homeowners cannot apply directly for FMA funding, but local governments may sponsor applications on their behalf; therefore, the Town of Hull has developed the Home Elevation Grant Program to help residents seek FMA funding.

### ELIGIBILITY FOR FUNDING CONSIDERATION

Because FMA funding is both competitive and complex, the Town must make difficult decisions as to sponsorship of elevation projects for consideration. The following criteria have been established, in addition to federal and state requirements, to guide selection of local elevation projects for consideration in this grant round (2023): (The Town reserves the right/ability to alter criteria as deemed appropriate)

- The home must be located in the 100-year floodplain*
- The cost to elevate the home must be equal to or less than \$205,000, including the cost of elevating utilities. If multiple homes are involved, the average cost of elevation per property must meet this criterion.*
- The home must be capable of being elevated safely to meet FEMA's flood resistant design and construction requirements ([ASCE 24-14](#)) and the local and state building codes. Generally, this means that homes must be elevated a minimum of one or two feet above the 100-year Base Flood Elevation (BFE)<sup>1</sup>.*
- For elevation of utilities only, a benefit-cost analysis will be needed. Our department will help the applicant through this process (See: <https://www.mass.gov/service-details/benefit-cost-analysis-bca>)*

Applying for FMA funding is voluntary. Eligible residents should consider the non-reimbursable costs of applying for a FMA Home Elevation Grant. *Given the complexities of FEMA's application and grant management processes, the Town will sponsor no more than five homeowners for*

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<sup>1</sup> The Base Flood Elevation (BFE) is the height that floodwater is expected to rise during a once-in-a-century storm.

*consideration of federal funding under the FMA. If more than five elevation projects are proposed, the Town will take into consideration a project's feasibility, readiness and consistency with hazard mitigation priorities before deciding which proposals to sponsor. The order in which proposals are received will be only one factor in the Town's decision.*

#### **REQUIREMENTS & CONDITIONS OF RECEIVING FUNDING**

*The FMA is a reimbursement grant program: If you have been approved, funds are reimbursed to the homeowner **AFTER** he or she has paid for the work. If the cost of work ultimately exceeds the amount of the grant, the homeowner is responsible for paying the overrun. With most FMA grants, two to four reimbursements are requested during the course of the project.*

*FEMA typically pays up to 75 percent for home elevation projects. Depending on the extent of flood claims filed with the NFIP, up to 90% and 100% of mitigation costs may be covered on this grant program. Any remaining percent–cost is the responsibility of the homeowner. Contact the Conservation Department if you wish to know the extent of past flood insurance claims for your home (as this information is yours only and protected under the *Privacy Act of 1974*) and the potential cost coverage under this funding opportunity.*

Homeowners must keep good records of payments to contractor(s) to meet FEMA's requirements for reimbursement. Each request for reimbursement requires the review and approval of three governments: local, state and federal. This process can take six to eight weeks from the time that the homeowner's paperwork is received by the Town. Homeowners cannot start work on their homes until receiving notification from State and Town contacts. Notification of a FMA award may take six to eight months *or longer* from the time applications are submitted to FEMA. Even after an announcement of an award, no work may begin until FEMA approves the homeowner's building permit and construction plans. This process can take another six to eight weeks.

A licensed general contractor must be employed by the homeowner to oversee the work. *To comply with federal and state procurement laws, applicants must obtain detailed cost estimates from at least three contractors and will be expected to accept the lowest of the three estimates in the event that a grant is awarded.* Any contractor or subcontractor working on a FEMA-funded elevation project must have all licenses required by the Commonwealth of Massachusetts. *Contractors must NOT add to or deviate from the homeowner's FEMA approved plans for elevation. Changes CAN result in a homeowner losing all of his or her grant funds.* Any change in plans or scope of work must be reviewed and approved by FEMA first, before the contractor executes the change. This process can take six to eight weeks for each change request. *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 Requirement to Maintain Flood Insurance, which must be recorded at the Plymouth County Registry of Deeds. For each home elevation project, sponsoring local governments must submit quarterly financial and performance reports to FEMA on January 30, April 30, July 30 and October 30 of each performance year. Reports must include significant activities and developments that have occurred or have shown progress

during the quarter; percent completion of activities and whether completion of work is on schedule; discussion of any problems, delays or adverse conditions that have impaired or will impair the ability to meet timelines stated in the grant award; and status of project costs and whether said costs are unchanged, overrun or underrun and why. *The Town will submit the requisite financial and performance reports, but homeowners must keep good records of payments to contractor(s) and are expected to work with their contractors to respond to requests of Town staff for project information in order to comply with FEMA's reporting requirements.*

### APPLYING FOR FUNDING CONSIDERATION

The Resident Application for the 2023 Home Elevation Grant Program can be found online: <https://www.town.hull.ma.us/conservation-department/pages/2023-home-elevation-grant-program>.

Applications must be received at the Department of Conservation by 4:00 p.m. Monday, September 20, 2023 to be eligible for consideration. Postmark dates after 9/14/2023 will not be accepted. A complete Application includes all items listed below. Incomplete applications will NOT be accepted.

- A completed, signed and notarized Resident Application for the 2023 Home Elevation Grant Program (4 pages including APPLICATION CHECKLIST).
- A **plot plan** prepared by a licensed land surveyor.
- A **structural plan** for the elevation, prepared by a professional structural engineer. The Town cannot make recommendations for hiring a land surveyor or other licensed professional. However, residents can browse a list of licensed land surveyors and engineers on the [Massachusetts Division of Professional Licensure's website](#). Residents are also encouraged to review the [Massachusetts Association of Land Surveyors and Civil Engineers'](#) land surveying information page for properties owners.
- Detailed cost estimates (based on the structural plan for elevation) prepared by general contractors licensed in Massachusetts. Each estimate must be printed on the letterhead of the general contractor and must include the contractor's address, phone, email and signature. All estimates must be detailed with a breakdown by tasks, the contractor's overhead/profit, and sub-bids for the foundation contractor, building mover (if required), plumber and/or electrician, carpenter and any other subcontractors.  
**IMPORTANT:** *The Town should review your plans BEFORE you seek estimates to confirm that the project is feasible and consistent with conservation and building regulations. When your plans are complete, please call (781) 925-8102 or email [ckrahforst@town.hull.ma.us](mailto:ckrahforst@town.hull.ma.us) to schedule the delivery of your plans for review.*
- A scope of work (i.e., narrative) prepared by or with your general contractor detailing the flood zone in which the property is located, the base flood elevation (BFE), the current elevation, the proposed elevation and the method of elevation to be used.

- A copy of the current Declarations Page from your homeowner's flood insurance policy. The Declarations Page must confirm that you currently participate in the National Flood Insurance Program (NFIP). Applicants can request a current Declarations Page from their insurance agents or carriers.
- An Elevation Certificate prepared and stamped by a licensed surveyor showing the current height of the property that you propose to elevate. For information about Elevation Certificates, FEMA has prepared a homeowners guide which is available online: <https://www.fema.gov/elevation-certificate>

Generally, expenses incurred by homeowners to obtain the aforementioned items are NOT eligible for reimbursement UNLESS they are incurred after the HMA application period has opened (typically in October) but prior to date of Federal notice or final Federal approval. *Please note that there is never a guarantee that an application will be approved for funding.*

### EVALUATION & DECISIONING PROCESS

1. **Town Review.** The Town will review the applicant's paperwork for eligibility and completeness; make sure all costs are appropriate and plans are suitable for obtaining a building permit; and confirm that FMA requirements are met by the proposed project.
2. **State Review.** The Town prepares and submits a comprehensive FMA application on behalf of homeowners to the State. The Massachusetts Emergency Management Agency (MEMA) is the State's principal agent in the FMA process. Because FMA funding is limited, the State must make difficult decisions as to the most effective use of grant funds. Local projects compete with one another and are ultimately prioritized by the State and, if they meet the program's requirements, are submitted to FEMA for consideration.
3. **FEMA Review.** FEMA reviews all applications submitted by the State for eligibility, cost effectiveness, feasibility and any environmental regulations that may impact the project. Applications that meet these program requirements and are consistent with national priorities may be approved based on funding availability. Notification of FEMA's decision may take six to eight months *or longer* from the time applications are submitted by the State.

### RECEIVING A FUNDING AWARD<sup>2</sup>

FEMA generally notifies applicants of award decisions six to eight month after the paperwork is submitted by the State. However, it may be longer before the status of funding is known by either the State or the Town.

Town staff will notify the homeowners of any award decision following a formal announcement from FEMA or the State. If funding is awarded, the Town will hold an informational meeting to familiarize homeowners with the grant management process. Homeowners are expected to make every effort to attend. To accept funding, homeowners will be required to sign an Agreement for Grant Recipients and an Acknowledgement of the Requirement to Maintain

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<sup>2</sup> Guidance is based on the Town's expectations of FMA requirements for grant recipients and is subject to change with federal and state directions following a funding award.

Flood Insurance. Homeowners may also be asked to sign a Memorandum of Understanding (MOU) with the Town. In addition, each homeowner must provide the following for submission to the State and FEMA. Please note that multiple copies of each document may be requested.

- An Order of Conditions from the Hull Conservation Commission. Under the Massachusetts Wetland Protection Act (MGL Ch. 131 § 40), any work performed within the 100-year floodplain requires the review and permission of the local Conservation Commission.<sup>3</sup> Each homeowner must file a Notice of Intent (NOI) to inform the Commission of his/her plans to carry out elevation activities in the 100-year floodplain. Instructions for submitting a NOI are available on the Massachusetts Dept. of Environmental Protection's website: <https://www.mass.gov/how-to/wpa-form-3-wetlands-notice-of-intent> Copies of NOI applications are also available at the above MA-DEP website or from the Town's Conservation Dept. The Commission will schedule a public hearing to review each homeowner's Notice of Intent and may require one or more special conditions to be performed as part of the homeowner's elevation activities in order to protect the wetlands. The Commission will provide each homeowner with an Order of Conditions (i.e., permit), which must be recorded at the Plymouth County Registry of Deeds. This process generally takes two to four weeks from the time that the homeowner's paperwork is received by the Conservation Commission. Homeowners should make allowances for this time in their expectation and overall work schedule.
- The final scope of work, site plan and structural plan for elevation, each prepared by an appropriate licensed professional (i.e., general contractor, land surveyor and structural engineer).
- A building permit issued by Hull's Department of Municipal Licensing and Inspections (Building Department).
- An Elevation Certificate prepared and stamped by a licensed surveyor showing the current height of the property.
- Evidence that the homeowner's Order of Conditions and Acknowledgement of the Requirement to Maintain Flood Insurance have been recorded at the Plymouth County Registry of Deeds.

*NO construction activities may begin until the homeowner receives notification that the aforementioned items have been reviewed and approved by FEMA, as communicated by State and Town contacts. This process can take six to eight week after the paperwork is received by the Town. Homeowners should make allowances for this time in their expectation and overall work schedule. Each homeowner is responsible for making sure that his/her contractor does NOT add to or deviate from FEMA's approved plans for elevation. Changes CAN result in a*

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<sup>3</sup> Hull's Conservation Commission has further power to protect wetland resource areas under the Wetlands Protection Ordinance (Code of Ordinances Ch. 7 § 300).

*homeowner losing all of his or her grant funds.* Any change in plans or scope of work must be reviewed and approved by FEMA first before the contractor executes the change. This process can take six to eight weeks for each change request. *Homeowners should anticipate at least one Change Order Request to be made during the course of the project* and should make allowances for this time in their expectation and overall work schedule.

The Town will be required to submit quarterly financial and performance reports to FEMA for each home elevation project. In order to assist the Town with preparing these reports, homeowners must keep good records of payments to contractor(s) and are expected to work with their contractors to respond to information requests made by Town staff. Homeowners may be asked to report on significant activities and developments that have occurred or have shown progress during the quarter; percent completion of activities and whether completion of work is on schedule; discussion of any problems, delays or adverse conditions that have impaired or will impair the ability to meet timelines stated in the grant award; and status of project costs and whether said costs are unchanged, overrun or underrun and why.

#### **REQUESTING REIMBURSEMENTS<sup>4</sup>**

Homeowners must keep good records of payments to contractor(s) to meet FEMA's requirements for reimbursement. With most FMA grants, two to four reimbursements are requested during the course of the project. Each request for reimbursement requires the review and approval of three governments: local, state and federal. This process can take six to eight weeks from the time that the homeowner's paperwork is received by the Town. Homeowners should make allowances for this time in their expectation and overall financing plan. To request reimbursement, you must arrange an inspection of your property with a Town Building Inspector, and provide the following items to the Department of Conservation:

- A photograph of the completed work.
- Copies of invoices marked "Paid" and signed by both you and your contractor.
- Copies of cancelled checks (or credit card statements) showing payment by you for services rendered.

Additional items and tasks will be required for receipt of your final reimbursement. These include but may not be limited to a Certificate of Occupancy issued by Hull's Building Department and a post-construction Elevation Certificate prepared and stamped by a licensed surveyor showing the height of the elevated property.

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<sup>4</sup> Guidance is based on the Town's expectations of FMA requirements for reimbursement and is subject to change with federal and state directions following a funding award.