

## **Marin County Structure Elevation Program Frequently Asked Questions\***

### **What is the purpose of the Marin County Structure Elevation Program?**

The purpose of the program is to provide federal assistance to homeowners with cost-effective projects to raise their homes above floodwaters, thereby preventing future damage.

### **Whom do I contact if I am interested in this program?**

Please contact Alex Westhoff [awesthoff@marincounty.org](mailto:awesthoff@marincounty.org) at the County of Marin, as he will be preparing applications on your behalf. Please put "Home Elevation" in the subject line and provide the address of the structure you are potentially interested in elevating. He will contact you later with additional information for you and to seek verification of interest, ownership, residency, property type, and availability of matching funds.

### **How do I find out if I am eligible for the Elevation Program?**

Properties which fall within FEMA Special Flood Hazard Areas (SFHA) are eligible to apply for this program. The average costs of all elevation projects submitted to FEMA with this application cannot exceed \$243,337. Depending on the number of applicants received, Marin County staff may apply a variety of criteria to determine which applications should be included.

You can search by address to determine if your property falls within a Special Flood Hazard Area at this website: <https://msc.fema.gov/portal/search>

### **How likely am I to receive funding?**

At this time up to \$3 million is available through the FEMA Hazard Mitigation Grant Program (HMGP) for use in West Marin. We anticipate that up to 16 homes can receive grant funding. If more homes apply than funding is available for, awardees will be selected through a competitive process. Properties will be ranked according to criteria which may include annual income, cost to raise the home, and flood risks (current and future). A waiting list will be maintained in case any of the top ranked properties drop out of the grant program later in the process, or if other funding opportunities arise.

### **Will FEMA pay for the cost of elevating my house?**

In most cases, the HMGP funds that are available through this program will pay for 75% of your FEMA eligible expenses. You as the property owner will likely be responsible for the 25% owner match. Eligible expenses include all permanent improvements necessary to elevate the property and meet applicable codes and ordinances (such as seismic retrofitting of raised structure and utilities connections). If accessibility improvements are medically necessary, those are eligible. Elevation certificates, design, engineering, and permitting, including those incurred before environmental approval by FEMA, are also eligible, as well as temporary relocation costs for owner during construction are also eligible. See pages 77 and 78 of the linked FEMA guidance for a list of eligible and ineligible structure elevation costs.

If you fall within the Federal Guidelines of low-income, the County will explore local sources to cover the matching requirement.

### **What expenses are eligible for reimbursement?**

Only expenses necessary for elevation of the home are eligible. See pages 77 and 78 of the linked FEMA guidance for a list of eligible and ineligible structure elevation costs.

\*note: if you do not have access to a computer or the internet you can contact Alex Westhoff at (415) 473-7874

**What kind of receipts do I need to keep for reimbursement?**

In order to effectively document that eligible work was both performed and paid for, HMGP requires verification of payment (paid invoices, receipts, cancelled checks documenting work, a bank statement that reflects the payment of an eligible expense, or contractor statement on company letterhead certifying that an eligible expense was paid for if no other documentation is available).

**Is my award taxable?**

Consult a tax professional for information on how this award will affect your tax liability.

**What costs are ineligible?**

Examples of ineligible costs include, but are not limited to elevating masonry chimneys, increasing capacity of HVAC systems, repairs or improvements to utilities that are inadequate or have preexisting damage, improvements to existing inadequate floor systems, construction work begun prior to approval by FEMA, raising the home above the recommended elevation (it's ok to raise to base flood elevation + 1 foot + 2 feet for estimated sea level rise if relevant), landscaping, decks/porches not impacted by the elevation. The project is not eligible if construction costs for the structure raising are incurred prior to FEMA environmental review and approval (engineering and permitting costs are eligible). See pages 77 and 78 of the linked FEMA guidance for a list of eligible and ineligible structure elevation costs.

**Do I have to vacate the house during the elevation process? If yes, is relocation during this time a reimbursable expense?**

If relocation is required then relocation is an eligible reimbursable expense. Relocation cost must be documented reasonable living expenses (except for food and personal transportation) that are incurred during the period that the homeowner is displaced by the elevation construction.

**Can I perform any of the work myself under this grant?**

Volunteer or "DIY" work is not eligible. You must find a qualified licensed contractor to perform work being funded under this grant.

**When do I have to make a decision about whether to participate in this program?**

Information about your home will need to be submitted to FEMA by April 18, 2019 in order to be considered for funding. Although you do not need to make a commitment at this time, you do need to provide the signed elevation worksheet affirming your interest in applying. You can drop out of the program any time. The Elevation Worksheet must be provided to County Staff no later than March 22, 2019.

**What is the maximum award per household and when is the HMGP awarded?**

HMGP is a reimbursement program. Receipts need to be submitted for 100% project cost even though FEMA generally only provides reimbursement for 75%. The average eligible total project costs is \$243,337 including construction, temporary relocation, design, permitting, administrative costs by County staff, and any other eligible costs; this corresponds to a potential average reimbursement to homeowner and County per project of \$182,502.75.

**Do I have to repay the grant money?**

The HMGP funds are a grant, not a loan, and therefore are not required to be repaid. There will be a requirement to record a Deed Restriction against your property (see page 49, section E.7.1 for details).

### Example Homeowner Investment Timeline<sup>1</sup>

	Grant Phase		
	Pre-Award	Environmental Review	Award & Construction
<b>Rough Time Frame</b>	August 4, 2018 (date disaster declared) to April 18, 2019 (date application is due).	FEMA environmental review occurs after preliminary grant award and could take several months.	Occurs only after environmental review by FEMA is complete, potentially in a year or two.
<b>Example Types of Service Costs<sup>2</sup> Potentially Incurred by Homeowner</b>	Elevation certificate (though not required until after award is approved)	Designs, revised cost estimates, deed amendments as requested by FEMA.	Building and environmental permits, CEQA, final construction plans, temporary housing (if needed), surveying and construction inspection.

1. Subject to change by FEMA and varies by individual.

2. If grant is awarded, all eligible costs may be reimbursed by FEMA at a rate of 75%. Invoices and/or receipts for the full cost must be provided to the County so your costs can be documented to FEMA in requests for reimbursement.

#### **How long does it take to lift my house?**

The actual construction time may require you to be out of your home for 90 days. The process from application to construction could last months to years, depending on the complexity of environmental review and other factors at the federal level.

#### **Why am I required to provide personal financial information?**

Federal funds are being used to provide assistance; financial information is required for reporting and continued funding determinations. This information is secure and confidential. By providing this information you can be helping yourself and your neighbors bring additional funding to the community.

#### **Will I no longer have to pay for flood insurance?**

If your home is currently in a FEMA SFHA you are required to have existing flood insurance sufficient to cover the value of improvements. Owners of structures that will be elevated must execute a deed restriction prior to the start of construction that stipulates the requirement for flood insurance for as long as the building remains in the SFHA. Please discuss Letters of Map Change with the Land Development division counter engineer (415- 473-3755) if you live in an unincorporated area and then discuss with your insurance provider if elevating your home will reduce your flood insurance premium.

#### **What is a deed restriction and why must I have one regarding flood insurance?**

As a condition of reimbursement, the structure must be covered by flood insurance for the life of the structure. A deed restriction requiring flood insurance must be maintained for any structure that has received HMGP funding. This reduces the risk to the Federal Government from future flood losses on a property where the Federal Government has provided mitigation funding. If you accept an award

under this program, pursuant to federal law, you must maintain flood insurance on the home and a deed restriction indicating this as a requirement for future homeowners for the life of the structure. Please see pages 49 and 50, section E.7.1 of the linked FEMA guidance for the exact wording required for your deed.

**How far above flood elevation do I need to raise my home?**

People who live in FEMA Special Flood Hazard Areas have specified Base Flood Elevations (BFE) for the 100-year flood, or the flood that has a 1% chance of occurring in any given year. Current County Code stipulates that homes in the unincorporated areas be raised at least 1 foot above the BFE. If you live in the vicinity of the coastal shoreline and may be subject to current or future tidal influence, it is recommended to raise your home at least another 2 feet above that to account for future sea level rise. You may contact the Marin County Land Development division counter engineer to determine how much you would raise your home (415-473-3755).

**Does the home have to be my primary residence?**

No, but properties that are rented to tenants must be on a year-round basis (i.e. not vacation home rental). Tenants must be provided with temporary housing during construction and allowed to return to the property after construction. The owner shall not discriminate in the rental of any units on the basis of race, color, national origin, religion, sex, familial status or handicap.

**I am thinking about selling my home, can I apply for a HMGP Elevation Grant?**

Yes, if you still own your home you can apply for the HMGP Elevation Grant, BUT you cannot sell or transfer title until the elevation is complete or you will be disqualified from the program. The HMGP Elevation Grant makes allowances for changes in home ownership due to deaths, incapacity, or divorce.

**What happens if my application data is incomplete?**

The application will be reviewed for eligibility and completeness. Applications that do not satisfy the eligibility and completeness requirement will not be approved nor funded.

**Am I responsible for finding a qualified builder and is there a list of approved contractors available to consider for my project?**

The County will advertise the project for competitive bid in order to prevent conflict of interest and comply with 2 CFR Sections 200.318 through 200.326, as required under this grant program (see page 31, section D.3 of the linked FEMA guidance).

The County of Marin is not affiliated with any contractor or contracting firm, nor does it endorse or recommend any contractor or contracting firm.

**What types of permits and insurance do I need to elevate my home?**

Required permits and insurance are determined by local codes and ordinances. Applicants are encouraged to consult their local building code official. Associated costs are eligible for 75% reimbursement.

**Is an elevation certificate required to elevate my home?**

Yes, FEMA requires an elevation certificate, which can be acquired at the permit/proposal stage.