

# 2017 Flood Mitigation Assistance Grant

## Frequently Asked Questions

Updated: August 1, 2017

The City of Houston, in partnership with the Texas Water Development Board, will submit a grant application on behalf of interested homeowners to the Federal Emergency Management Agency (FEMA) for the Flood Mitigation Assistance (FMA) Grant. This grant will request funds for elevation of flood-prone homes.

### **1. How do I apply?**

Find the 2017 FMA Grant Check List & Voluntary Interest Form on [www.houstonrecovers.org](http://www.houstonrecovers.org). Complete the form and gather the documents listed on the form. Either upload the form and required documents online at [www.houstonrecovers.org](http://www.houstonrecovers.org) using the 2017 FMA Grant Web Application or submit them in person at the Floodplain Management Office located at the Houston Permitting Center, 1002 Washington, Houston, TX 77002. Homeowner submittals for this voluntary program are due by Friday, August 25, 2017 at 5pm. **Incomplete submittals will not be accepted.**

### **2. What does it mean to elevate a home?**

For this grant, home elevation means that your existing house will be lifted so that the lowest floor is at least one foot above the base flood elevation (expected “100 year” or 1% chance flood elevation) and a new foundation will be built to support your home.

### **3. How does home elevation reduce my risk of flooding?**

While your neighborhood may continue to be at risk of flooding, elevating your home will reduce the risk of flood damage to your home since your living space will be raised higher than the expected “100-year” or 1% chance flood level.

### **4. My house has a slab on grade foundation. Can it be elevated with this grant program?**

Most homes with slab on grade foundations can be elevated with this grant program. Most other foundation types can also be elevated with this program.

### **5. How much will the FMA grant program pay towards the cost of elevating my home?**

- FMA will pay 75% to 100% of eligible elevation costs depending on the flood loss status of each home.
- FEMA designated Severe Repetitive Loss Properties can be awarded 100% of eligible costs.
- FEMA designated Repetitive Loss Properties can be awarded 90% of eligible costs.
- Non-repetitive loss properties can be awarded 75% of eligible costs.

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Homeowners are required to pay the remaining eligible costs and ineligible costs.

### **6. Are there any out-of-pocket costs for Homeowners? What are eligible and ineligible costs?**

- Homeowner are required to pay 0% to 25% of eligible costs depending on the loss status of their home.
- If awarded, participating homeowners of FEMA designated Severe Repetitive Loss Properties will pay 0% of eligible costs.
- If awarded, participating homeowners of FEMA designated Repetitive Loss Properties will pay 10% of eligible costs.
- If awarded, participating homeowners of FEMA designated Non-Repetitive Loss properties will pay 25% of eligible costs.

Participating homeowners will be required to pay all ineligible costs, if applicable to their project.

#### Eligible Costs

- Debris disposal and erosion control
- Costs for repair of lawns, landscaping, sidewalks, and driveways only if damaged by elevation activities
- Elevation of existing decks, porches, or stairs currently connected to the structure
- Construction of new basic wooden stairs, landings, and railings to access the elevated living space per minimum code or local ordinance
- Construction of ADA-compliant access facility or ramp (eligible only if family member has permanent disability or a physician's written certification)
- Documented reasonable living expenses (except food and personal transportation) that are incurred while the owner is displaced by the elevation construction

#### Ineligible Costs

- Costs related to building additions or auxiliary structures
- Construction of new decks or porches
- Any upgrades beyond basic wooden stairs, landings and railings for egress/ingress
- Any improvements for purely aesthetic reasons, including HOA requirements
- Exterior finish on the exposed foundation of the elevated building including finishes or skirting
- Additional landscaping for ornamentation beyond those existing on site, prior to construction of the project (i.e. trees, shrubs, etc.)

### **7. Does my home have to be in the 100-year floodplain to be eligible for this program?**

No, any home outside of the floodway with a current flood insurance policy from FEMA's NFIP program may be eligible for this program.

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**8. *My home is located in the floodway. Am I eligible for this program?***

*No, per FEMA rules homes located in the floodway are ineligible for FMA Home Elevation grants.*

**9. *How do I find out if my home is in the floodway?***

The floodway is a special area within the 100 year or 1% chance floodplain. You may consult [www.gims.houstontx.gov](http://www.gims.houstontx.gov), the City's interactive map, to determine if your home is in the floodway or contact the Floodplain Management Office at 832.394.8854 or [fmo@houstontx.gov](mailto:fmo@houstontx.gov).

**10. *Why do I need to have FEMA's NFIP flood insurance to be eligible for this program?***

This requirement comes from FEMA. FEMA is funding this program to save money on future flood insurance claim payments. If your home is not covered by FEMA flood insurance, FEMA will not save any money by paying to help to elevate your home.

**11. *Are there any other eligibility requirements?***

Other eligibility requirements include but are not limited to:

- Properties must not be candidates on the City's 2015 FMA, 2016 FMA or 2015 HMGP programs

**12. *How do I find out if I have permit holds?***

Contact FMO at 832.394.8854, [fmo@houstontx.gov](mailto:fmo@houstontx.gov) or in person at the Houston Permitting Center, 1002 Washington, 3<sup>rd</sup> floor, Houston, TX 77007.

**13. *Why will the City/TWDB 2017 FMA application focus on high priority Severe Repetitive Loss properties?***

Considering the 2017 FMA nationwide funding level, FEMA's highest priority properties will have the best chance of being funded.

**14. *What is a FEMA designated high priority Severe Repetitive Loss property?***

High priority Severe Repetitive Loss properties are homes for which the total of two or more flood insurance claim payments for building damage (not including contents) exceeds the FEMA calculated value of the home (not including land).

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**15. When will I find out if the City's 2017 FMA grant application is funded by FEMA?**

FEMA has published an anticipated funding selection date of January 30, 2018 and an award (to the state) date of December 30, 2018.

These dates are set by FEMA and are subject to change. This schedule is not in the City's control.

**16. Can I use Increased Cost of Compliance (ICC) funds to pay my homeowner share of the grant project costs?**

Increased Cost of Compliance (ICC) funds can be used to help pay the homeowner's share of any eligible costs. Grant benefits or ICC benefits may be reduced if there is any duplication of benefits.

**17. If the City is selected for funding, when will my house be elevated?**

If the City's grant application is awarded funding, the City will make every effort to initiate the elevation projects as soon as possible. FEMA allows communities up to three years after the funding selection date to complete all projects included in an awarded grant.

**18. Can I repair my house now while I'm waiting to find out if I will receive the FMA grant?**

If your house is not substantially damaged, you can obtain the required flood damage repair permits and start repair work at any time. The method of elevation planned for the City's grant project is minimally invasive and, if awarded, the grant will pay for any needed repairs to restore any elevation related damage to the interior of your home.

If your house is substantially damaged, you must include bringing your home into compliance as part of your repair project.

**19. I want to elevate my house now. If the grant is awarded, can I be reimbursed for eligible elevation costs?**

No, reimbursement of pre-award construction costs is specifically prohibited by FEMA under the FMA Grant Program. If you choose to elevate your house before the grant is awarded and/or without following the procedures approved by FEMA, you will be disqualified from receiving grant funds.

**20. I decided that would rather demolish my house and rebuild it, rather than elevate it. If awarded, can I use the FMA funds for that purpose instead?**

No, if awarded, the FMA funds may only be used for eligible home elevation costs.

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***21. Is FEMA offering this program because of the floods in 2015 and 2016?***

No, FEMA funds its Flood Mitigation Assistance (FMA) grant program annually to mitigate flood-prone properties nationwide.

***22. My home was selected as an alternate property on a previous City grant application. Am I eligible to reapply for this program? Is it necessary for me to reapply to be considered?***

Yes, Alternate properties from previous City grant applications may be eligible for the 2017 FMA Grant application. It is necessary to resubmit your information to participate in the 2017 FMA grant program.