



State of New Jersey

DEPARTMENT OF ENVIRONMENTAL PROTECTION

HMGP ELEVATION PROGRAM

P.O. Box 420

MAIL CODE 401-03H

TRENTON, NEW JERSEY 08625 - 0420

CHRIS CHRISTIE
GOVERNOR

KIM GUADAGNO
LT. GOVERNOR

BOB MARTIN
COMMISSIONER

RE: HMGP Elevation Program

March 6, 2014

Dear HMGP Applicant:

This letter is in response to your application to the Hazard Mitigation Grant Program (HMGP) Elevation Program. We are pleased to inform you that you have moved off the waitlist, and your application has been accepted for further processing. **Please note that this is not an approval to begin elevation construction.** The next step is the verification of the information you provided in the application, including the estimated elevation need which will be used to determine an applicant's priority in the program. The verification process may affect your status in the program if, for example, your verified elevation need is less than originally estimated in your application.

As part of the verification process, within 14 days of receipt of this letter, you must contact your local HMGP office to make an appointment for an HMGP Intake/Verification Meeting. You have the option of making an appointment at the Atlantic, Monmouth or Ocean HMGP offices. You can reach each office to set up your appointment by calling or emailing the following Intake Specialists:

Ocean HMGP Office: NJDEP Field Office

1510 Hooper Avenue, Suite 140
Toms River, NJ 08753
Cindy Aiello, 732-255-0790,
Cindy.Aiello@dep.state.nj.us

Atlantic HMGP Office: Housing Recovery Center

500 Scarborough Drive, Suite 101
Egg Harbor Township, NJ 08234
Denyse Whelan, 609-462-4916,
Denyse.Whelan@dep.state.nj.us

Monmouth HMGP Office: Housing Recovery Center

3 Paragon Way, Suite 150
Freehold, NJ 07728
Lynette Pressley, 609-462-4652, Lynette.Pressley@dep.state.nj.us

Failure to comply with the required timeline, unless requested and extended in writing by the HMGP Program, is cause for disqualification from the program.

In this packet, you will find important forms which should be read prior to your intake/verification meeting, including:

- ***HMGP Elevation Program Step-by-Step***
- ***What You Need To Know About The HMGP Elevation Program***
- ***Homeowner Document Checklist (what to bring to your intake and verification meeting)***
- ***Homeowner Voluntary Withdrawal***
- ***Certification And Voluntary Participation Agreement***

Pursuant to FEMA regulation, please do not begin any elevation construction work on your home (home repairs are okay) prior to receipt of a New Jersey Department of Environmental Protection approval notification letter. Should you have questions, contact your Intake Specialist as identified above.

Sincerely,

Scott Brubaker, Program Manager
Hazard Mitigation Grant Program

WHAT YOU NEED TO KNOW ABOUT THE HMGP ELEVATION PROGRAM

The HMGP Elevation Program is a **reimbursement** program that assists homeowners in elevating their primary single-family residence to meet the requirements of State and local ordinances and the FEMA flood insurance risk maps. The program will provide up to \$30,000 of grant money to eligible homeowners and is intended to supplement other funds the owner may receive to elevate their residence. Before moving forward with the HMGP process, please note the following:

- Duplexes, condominiums, multi-family, and second-story conversions are not eligible.
- **No elevation construction work can be started prior to approval from FEMA.** A project will be deemed ineligible if any elevation work is initiated prior to receiving official FEMA approval. Written approval from the Department of Environmental Protection with a copy of a FEMA eligibility determination must be received prior to starting any construction work related to the elevation of the structure.
- Basement fill-ins that are not needed to support structural elevation and are not accompanied by the actual elevation of the structure are not eligible for the HMGP Elevation Program. Demolished homes or homes that must be demolished because they are not structurally sound are not eligible for the HMGP Elevation Program.
- The homeowner will select and hire a qualified contractor of their choice.
- All costs incurred during the elevation process will be the responsibility of the homeowner. Eligible costs may include but not be limited to an elevation certificate, engineering study/design/plan, the construction itself, as well as all required permits.
 - If the homeowner possesses or has already obtained an elevation certificate or letter from a floodplain manager, he/she shall provide it during the intake and verification phase. Please note that a new elevation certificate, identifying the new height of the structure, is required post-elevation construction.
- Elevation need estimates calculated by the HMGP Elevation Program are intended solely as estimates used in the prioritization of applications within the program. The elevation need estimate provided should not be relied upon for the actual elevation work on a home. The actual elevation need can only be determined by a competent professional.
- Homeowners must collect and submit documentation of all expenses incurred to complete the elevation and all funding received from other sources for the elevation in order to be reimbursed. Only eligible costs directly related to and required for elevation qualify for reimbursement under HMGP.
- A Final Elevation Certificate (FEMA Form 81-31) is required at prior to receipt of reimbursement funding to ensure that the structure has been elevated to the proper elevation.
- The homeowner will be reimbursed only after the elevation work has been completed, an inspection has been performed, all required information and certifications have been provided, and a Certificate of Occupancy has been issued. No HMGP funds will be disbursed during the elevation process.

- The total amount of the grant awarded to each applicant will be determined after all required documents have been submitted and the full application has undergone a review by the New Jersey Department of Environmental Protection (DEP) and FEMA. Grant awards up to \$30,000 are calculated based on a duplication of benefits review.
- As a FEMA requirement of receiving the HMGP grant, homeowners will need to place a deed restriction on the property that will require current and subsequent owners to maintain flood insurance in perpetuity.
- If an applicant decides to withdraw prior to receiving funding from the HMGP Elevation Program, complete and return the Voluntary Withdrawal form enclosed in this package or communicate verbal desire to withdraw from the program to an HMGP State Representative.
- Failure to comply with program timelines may result in disqualification. The applicant will be officially notified of denial from program eligibility due to unresponsiveness.

HOMEOWNER DOCUMENT CHECKLIST

REQUIRED ITEMS FOR THE HMGP INTAKE/VERIFICATION MEETING

- Proof of Identification (Driver's License, non-driver ID, military ID, or passport)
- Proof of Ownership (property deed or 2012 state or federal income tax returns)
- Primary Residence as of October 27, 2012 (Driver's License issued before 10/27/12, non-driver state ID, or 2012 Federal Income tax return. If these documents are not available, you may submit two of the following issued before 10/27/12: voter registration card, insurance documentation, government-issued documentation.)
- Documentation of Major Damage (if applicant claimed that the home received more than \$8,000 in damages on the HMGP Application)
- Homeowner Certification & Voluntary Participation Agreement signed by all property owners listed on the property deed (Enclosed)
- Environmental and Historic Review (EHP) Worksheet. Applicant provides their intake specialist with answers to questions 1-9 of the EHP worksheet. See *EHP Worksheet* for details.
- Elevation Certificate or Letter from a Floodplain Manager. The homeowner shall provide an elevation certificate or letter from a floodplain manager during the intake and verification phase. The elevation certificate or letter must contain, at a minimum, the current BFE requirement and the height of the top of the bottom floor for A zones and the bottom of the lowest horizontal structural member for V zones. Structures that do not need to be elevated to comply with current flood levels are not eligible for HMGP reimbursement. Please note that a new elevation certificate, identifying the new height of the structure, is required post-elevation construction.

OPTIONAL ITEMS FOR INITIAL INTAKE/VERIFICATION MEETING

While optional for the initial meeting, we encourage applicants to bring the items/information below to their Intake and Verification Meeting. This will expedite the process to determine whether the application is qualified for FEMA review.

- Detailed Cost Estimate for the Total Elevation Project. Quote should be itemized and submitted on official letterhead from a company/firm. See *Guidance for Detailed Cost Estimate* for details.

HOMEOWNER VOLUNTARY WITHDRAWAL

I/We no longer wish to participate in the Hazard Mitigation Grant Program (HMGP) for elevation and voluntarily withdraw our property from the program. I/We understand that by completing this form, we will remove our application from HMGP consideration to receive grant funds to assist with the elevation of our home. I/We understand that we will not be able to resubmit our application for this program once it has been withdrawn.

Property Address

	NJ	
City	State	Zip

	Signature (s)	Date
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Owner Name (s)

Signature (s)

Date

	Signature (s)	Date
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Co-Owner Name (s)

Signature (s)

Date

Are you signing as an agent with the Power of Attorney for an applicant (circle one)? YES NO

If signing as agent with Power of Attorney (POA):

	Signature	Date
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Agent Name

Signature

Date

Acknowledgement of HMGP State Representative:

	Signature	Date
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Name

Signature

Date

CERTIFICATION AND VOLUNTARY PARTICIPATION AGREEMENT

This Agreement of Voluntary Participation is made and entered into this date _____, by and between NJ Department of Environmental Protection (DEP), hereinafter referred to as “Subgrantee,” and (property owner) _____, hereinafter referred to as “Applicant.” The parties agree as follows:

I/We understand that this agreement does not guarantee that my application will be approved by FEMA. I/We will not begin any elevation construction until receiving official written notification that the application has been reviewed and approved by FEMA. In addition, I/we affirm the following:

1. I/We own the property located at (legal address) hereinafter referred to as “property”:

2. I/We are interested in participating in the Subgrantee’s HMGP Elevation Program and agree to comply with all HMGP guidelines as set forth by the Federal Emergency Management Agency (FEMA), State of New Jersey Office of Emergency Management (NJOEM) and the Subgrantee.
3. Applicant affirms that they have not initiated any elevation work on their property.
4. Applicant understands the following, concerning participation in the Subgrantee’s HMGP Elevation Program:
 - Program participation is voluntary.
 - I/We may drop out of the program at any time before receiving an award.
 - Due to limited funding, selection of funded applicants will be based on risk (verified elevation need) and storm damage per HMGP Elevation Program guidelines.
 - I/We certify that the “property” is my/our primary residence.
 - Applicant must complete the elevation of the property in accordance with program guidelines, and submit proof of elevation costs for reimbursement by the Subgrantee.
 - The program will reimburse cost of elevation, minus any duplication of benefits, up to a maximum reimbursement of \$30,000. Awards will be made upon submission of receipts for eligible expenses and following submission of a Final Elevation Certificate (FEMA Form 81-31) and Certification of Occupancy at the Closing meeting.
 - Flood insurance must be maintained on the property in perpetuity by way of deed restriction.
 - Property cannot be in foreclosure to be able to participate in the program.
 - Failure to comply with program timelines may result in disqualification. The applicant will be officially notified of denial from program eligibility.

I/We understand that property inspections are required for processing through the Subgrantee’s HMGP Elevation Program and grant the program permission to take the necessary photos of my property.

I/We understand that before cost will be reimbursed that an Acknowledgement of Conditions and Funds Commitment Letter must be signed, which requires the property owner to obtain and maintain flood insurance. This requirement will be documented by a deed restriction.

Applicant or Co-Applicant Name	Signature	Date
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Applicant or Co-Applicant Name	Signature	Date
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ELIGIBLE HMGP ELEVATION PROGRAM EXPENSES

The following costs associated with the elevation projects are generally eligible for reimbursement by the HMGP Elevation Program:

- Engineering services for design, structural feasibility analysis, and cost estimate preparation;
- Surveying, soil sampling, completion of elevation certificate, title search, deed recordation fees, legal and/or permitting fees, project administration, and construction management;
- Disconnection of all utilities;
- Building of a foundation so that the lowest floor is at the BFE or higher if required by local ordinance or FEMA;
- Physical elevation of the structure and subsequent lowering and attachment of the structure onto a new foundation;
- Construction of a floor system that meets minimum building code requirements when the existing floor system cannot be elevated or is not appropriate for the new foundation;
- Reconnecting utilities and extending lines and pipes as necessary and elevating all utilities and service equipment;
- Debris disposal and erosion control;
- Costs for repair of lawns, landscaping, sidewalks, and driveways if damaged by elevation activities;
- Construction of a utility room above the BFE only if there is no existing space within the house for this purpose or there is no alternative cost-effective way to elevate the utilities;
- Elevation of existing decks, porches, or stairs;
- Construction of new stairs, landings, and railings to access the elevated living space per minimum code or local ordinance;
- Construction of ADA-compliant access facilities when an owner or a member of the owner's family has a permanent physical handicap and a physician's written certification. Only one ADA-compliant access is allowable for funding unless specified otherwise in applicable State or local codes (for more information on ADA, see <http://www.ada.gov/>). If ramps are not technically feasible, a mechanical chair lift may be installed;
- Documented reasonable living expenses (except food and personal transportation) that are incurred while the owner is displaced by the elevation construction;
- Abatement of asbestos and lead-based paint;
- Basement fill-ins are eligible expenses only if required to make a property structurally sound for physical elevation.

HMGP NON-REIMBURSABLE ELEVATION PROGRAM EXPENSES

The following structure elevation activities and their associated costs are **not** eligible for reimbursement by the HMGP Elevation Program:

- Elevating structures that were not in compliance with current NFIP standards at the time of construction;
- Costs related to building additions or auxiliary structures;
- Construction of new decks or porches;
- Any improvements for purely aesthetic reasons unless required by the EHP compliance review; Costs to replace or repair utility service components, which are undersized, inadequately designed, or unsafe unless required by code (except utility rooms noted as eligible costs);
- Exterior finish on the exposed foundation of the elevated building, unless required by EHP compliance review and or local code; and
- Additional landscaping for ornamentation beyond what existed on the site prior to construction of the project (e.g., trees, shrubs).
- Basement fill-ins without physical elevation of the structure; and
- Elevation of utilities without physical elevation of the structure.

HMGP GUIDANCE FOR DETAILED ELEVATION COST ESTIMATE

Per FEMA guidance, an acceptable elevation cost estimate from a contractor should itemize, *to the extent possible*, the following FEMA–eligible costs associated with the elevation project, if known.

Note: Not all costs listed below need to be itemized by the contractor:

- Pre-Construction Activities:
 - Engineering services for design, structural feasibility analysis, and cost estimate preparation
 - Cost of surveying and soil sampling
 - Utility and Construction Permits
 - Site Preparation
- Elevation Construction Activities:
 - Physical elevation of the structure and subsequent lowering and attachment of the structure onto a new foundation
 - Disconnection and raising of utilities
 - Demolition of existing foundation and footings
 - Concrete and block foundation and footings
- Post-Construction Activities:
 - Utility Reconnection
 - Post-Construction Elevation Certificate
 - Legal and Recording Fees for Deed Restriction
 - Debris disposal and erosion control

For an application to be forwarded to FEMA for approval, the applicant must submit an itemized budget detailing, to the extent possible, the cost of elevation activities as well as the estimated lump sum cost for the elevation project. This detailed quote shall be documented on official letterhead from a contractor/builder/professional.

Per FEMA, the following elevation activities **cannot** be reimbursed by the HMGP Elevation Program:

- Contractor contingency fees as a single line item (contractor management fees can be built into the eligible line item for actual elevation construction quote)
- Itemized contractor profit or management fees
- Construction of *new* decks or porches
- Cost of constructing additions

LIST OF ELIGIBLE ACTIVITIES FOR ELEVATION COST ESTIMATE

Listed below are detailed costs associated with a complete elevation project. Please use this list as a guide when requesting or reviewing an itemized elevation quote from a contractor to ensure that you receive a comprehensive and complete estimate that includes all necessary elevation activities to avoid unanticipated costs.

Note that not every activity needs to be documented in an estimate.

A. Pre-Construction Activities.

Permitting/Recording/Legal Fees

- Building Permit(s)
- Construction Permit(s)
- Plumbing, Electrical, Mechanical Permits
- Hazardous materials abatement report/permit/fees

Engineering and Surveying Fees

- Engineering/Design for proposed elevation
- Surveying and site layout
- Required permits for elevation construction
- Elevation certificate(s)

Site Preparation

- If fencing or trees had to be removed in order to perform the elevation work, the replacement fencing or trees are eligible. Additional documentation may be required.
- If sidewalks or driveways were damaged during the elevation and had to be replaced, they are eligible. Additional documentation may be required.
- Debris removal and disposal
- Hazardous materials removal/disposal
- Excavation/fill for grading
- Soil Stabilization/restoration
- For landscape disturbed by the construction, requests will be considered on a case-by-case basis. Homeowner must provide photographs or other documentation showing what landscaping was in

place prior to the elevation. If no landscaping was in place prior to the elevation, costs for new landscaping are not eligible.

B. Elevation Construction Activities.

- Soil stabilization
- Concrete & block work; masonry work
- Drilling & Installation of Piers, Columns, or Piles. **Note:** Termite treatment costs are eligible.
- Beams and columns
- Demolition of existing foundation and footings
- Embedment and sealant
- Foundation walls
- Structural steel work
- Bracing and anchoring
- Lifting/Jacking/Elevating
- Backfilling- for purposes of making structure sound to elevate
- Detachment & re-attachment (elements affixed to structure). This could include carports, sheds, or attached garages. If the attached structure had to be demolished in order to perform the elevation, the demolition and rebuilding of the structure is eligible.
- Sub-flooring
- Wall and roof framing and shell construction. **Note:** (Eligible if damage occurred as a result of the elevation. Further documentation may be required.)
- Exterior doors and windows, insulation
- Hurricane clips/ties
- Seismic retrofits to building code
- Building code upgrades
- Porches and decks. **Note:** HMGP will reimburse for standard size landings at each access door (standard size is defined by FEMA as 4 ft x 4 ft). Extensive decks or wrap-around porches that were not pre-existing are not eligible. If porches or decks were pre-existing and were damaged as a result of the elevation, they are potentially eligible items. Applicant must submit a site plan detailing dimensions of the addition.

- Stairs and railings leading to each entryway to the structure are eligible.
- Handicap access- Elevators: A doctor's note indicating the elevator is necessary to access the home will be required in order to justify the expense. A quote for the elevator must be approved by NJOEM prior to initiation of work. If the person with the need for an elevator is not a homeowner, further documentation will be required to show that the person occupies the home as a primary residence.
- Plumbing disconnect for supply and drain, waste and vent. **Note:** If the entire plumbing system was damaged as a result of the elevation (such as what typically occurs in a slab elevation), the replacement system is eligible. Further documentation of the damage may be required.
- Electrical disconnect
- Installation of ductwork for HVAC
- Water service elevation
- Sewer/septic system
- Elevate mechanical equipment
- Roof and foundation drainage systems
- Soil stabilization/retaining walls
- Final clean-up

C. Post-Construction Activities.

- Electrical reconnect and extension
- Plumbing disconnect, reconnect, and extension (for supply and drain, waste and vent). **Note:** If the entire plumbing system was damaged as a result of the elevation (such as what typically occurs in a slab elevation), the replacement system is eligible. Further documentation of the damage may be required.
- Electrical service elevation & reconnection
- Water service elevation & reconnection
- Deed Recording fees

Environmental and Historic Review (EHP) Worksheet

APP ID HMG_____	Date	HMGP Rep	County
Name of Applicant(s)		Property Address, City, State, Zip	

Questions to be Answered by the Applicant

1. Is the property located in a historic district? Yes No Unknown

Comments _____

2. Is the property contributing to a historic district? Yes No Unknown
 (A contributing property is any structure which adds to the historical integrity or architectural qualities that make the historic district significant.)

Comments _____

3. Do you plan on elevating the property above the required elevation height (BFE + 1 or freeboard)?

Yes, Planned height to which you will elevate in feet _____

No

Comments _____

4. Are there wells on the property? Yes No Unknown

Comments _____

5. Are there underground storage tanks on the property? Yes No Unknown

Comments _____

6. Will elevation activities expand or relocate the planned building outside of the original footprint? Stairways, decks, and porches without walls are not considered living space and need not be noted as expansions or relocation of the footprint. Yes* No

*** If Yes, will the proposed work be an expansion of the existing footprint of living space or a relocation of the existing footprint of living space?** Stairways, decks, and porches without walls are not considered living space and need not be noted as expansions or relocation of the footprint.

Note: expansion or relocation of the existing footprint will require additional review and potential delays in project approval.

Expansion Relocation

***If the footprint will be expanded or relocated, please describe the proposed work** (i.e., type of expansion or relocation, size, location of work, if relocation – distance and direction from existing, etc).

Description: _____

If the footprint will be expanded or relocated, please submit a site plan outlining the dimensions and location of the addition outside the existing footprint of the home. This is required prior to your application being submitted to FEMA.

Note: expansion or relocation of the existing footprint will require additional review and potential delays in project approval.

Site plans are attached.

Site plans must be submitted within 14 days of request unless extended in writing.

Comments: _____

7. Has additional living space been added to the home since 1993? (stairways, decks, porches without walls are not considered living space)
 Yes* No Unknown

***If so, please describe the work that was completed and state whether the addition is depicted on a site plan, if submitted?**

Description: _____

8. Is your home/property located on a waterfront parcel?

Yes No Unknown

Comments _____

9. Are wetlands/wetland buffers/state open waters located on or adjacent to your property?

Yes No Unknown

Comments _____



Hazard Mitigation Grant Program (HMGP) Elevation Program Step-By-Step

Use this checklist to track your progress through the award processing stages as you continue through the program. After you have completed each stage, place a check in the appropriate box and continue to the next stage. If you have any questions, contact your HMGP County Coordinator.

PHASE 1	<input checked="" type="checkbox"/>	Application Intake
PHASE 2	<input checked="" type="checkbox"/>	Applications are reviewed and prioritized based on self-certified elevation need and level of damage
PHASE 3	<input type="checkbox"/>	Homeowner meets with HMGP Intake Specialist and submits required documentation
<p><i>Homeowner cannot start any elevation construction until they receive written approval from the Department of Environmental Protection.</i></p> <ul style="list-style-type: none"> ✓ Itemized Cost Estimate for the entire elevation project ✓ Volunteer Participation Agreement signed by all property owners listed on the property deed ✓ Elevation Certificate or Letter from the Floodplain Manager ✓ Other documents required for DEP and FEMA eligibility review 		
PHASE 4	<input type="checkbox"/>	NJOEM and FEMA review application and make eligibility determination
<p><i>DEP batches completed project files by county before sending them to NJOEM and FEMA. The NJOEM and FEMA determination is made within 45 days of file submission from DEP.</i></p> <ul style="list-style-type: none"> ✓ Environmental and Historical Reviews ✓ DEP decision letter sent to homeowner ✓ HMGP Grant Administrator is assigned to each project 		
PHASE 5	<input type="checkbox"/>	Elevation Construction and Monitoring
<ul style="list-style-type: none"> ✓ Homeowner chooses contractor ✓ Homeowner and/or contractor obtains engineering plans, State and local permits, and begins elevation work ✓ DEP monitors progress with site inspections and desk reviews 		
PHASE 6	<input type="checkbox"/>	Closeout and Reimbursement
<ul style="list-style-type: none"> ✓ Homeowner meets with HMGP County Coordinator for project close-out and to submit final documentation: <ul style="list-style-type: none"> - Certificate of Occupancy - Elevation Certificate (FEMA form #: 086-0-33) - Elevation construction invoices - Proof of deed restriction - Proof of flood insurance - Other Documents ✓ Close-out Letter is sent to homeowner ✓ DEP completes final site inspection ✓ Homeowner receives reimbursement 		