

Whatcom County Elevation Program FAQ

What is the timeframe for the application process? The time between final application submission to FEMA and FEMA's actual award of funding with a notice to proceed can take up to a year, if not longer, but we are hopeful that their review of our applications will be expedited at the State's request. No construction can occur before FEMA has approved the grant award. If a homeowner begins elevation work prior to FEMA's award approval, they will be disqualified from the grant program. Homeowners should take this timeframe into consideration when contemplating elevation.

I would like to elevate my house; how can I find out if the house can withstand elevation? Homeowners should hire a licensed structural engineer who is experienced in evaluating homes to determine the structural integrity of homes considering elevation. The engineer might determine an alternative method to traditional elevation, such as abandoning the bottom floor and building a second floor. The evaluation, completed by a structural engineer, will assist in determining the elevation methodology and integrity of the existing foundation relative to buoyancy, wind, erosion, horizontal and vertical forces, soil conditions, and overall condition of the home. The engineer will provide a stamped and sealed report, which should include recommendations for the home's elevation from the American Society of Civil Engineers' (ASCE) most current guidance on Flood Resistant Design and Construction. This report will help a homeowner and a community determine whether elevation is possible and will assist in cost estimating.

How much does it cost to elevate my home? A structural engineer report can provide you with the information needed, including approximate costs. Costs vary depending on type of foundation, required lift height, complexity of elevation, size of house, location of house, temporary living requirements, and ingress and egress requirements.

I am thinking about selling my home. Can it be included in an application and, if awarded, a grant? Yes. If you still own your home or you sell it prior to construction, the home can be included in the application and subsequent elevation grant program. However, the new homeowners need to complete and submit all required documentation and meet the requirements of the grant. If a home is in an application and is sold before award, the new homeowner can be in the awarded grant as long as he/she/they meets all of the requirements of the grant and provides all of the necessary documentation before proceeding. If the new property owner does not want to remain in the grant, they can withdraw by notifying the County.

Are there benefits to elevating? Yes. You will better protect your home and its contents, and you will likely pay lower flood insurance rates in the future than if you do not elevate. Some people may find that the long-term insurance savings alone can offset the cost of raising a house.

Is my award taxable? FEMA grant funds are not considered taxable income.

How can I find out how high my home must be elevated? You should contact your local community's floodplain administrator for help navigating the flood maps to determine a general elevation for your area and provide you with your community's floodplain ordinance. The floodplain ordinance includes the requirements for a home's elevation relative to the Base Flood Elevation (BFE). However, it is important to obtain the exact BFE of your house via an elevation certificate. When the grant is awarded, the property owner will need to obtain an elevation certificate. This can be done by hiring a land surveyor, engineer, or architect to complete an elevation certificate.

What is an elevation certificate? An elevation certificate is a document that lists a building's location, lowest point of elevation, flood zone, and other characteristics as identified by the Federal Emergency Management Agency (FEMA). It is used to determine your flood insurance premium.

What goes into the cost to lift a house? It's very important for homeowners to realize that house lifting is an involved process. There are many different permitting processes, trades, and calculations that go into raising a house, just as there are in any major home renovation project, including:

- Removing existing decks, porches, walkways, steps, and staircases
- Removing pavers and other hardscape and storing them carefully for later reuse
- Temporarily removing any landscaping
- Engineering, architectural drawings, soil samples, and site surveys
- Foundational work – either concrete foundations, pilings, or helical piles
- Shutting off your utilities, including sending official shutoff request to your municipality
- Disconnecting utilities – electricity, plumbing, heating, air conditioning, ventilation
- Lifting or Raising the House
- Building a new foundation
- Constructing a new lower level
- Installing hurricane straps and bracing where necessary
- Painting, siding, and coating
- Re-installing or rebuilding decks, porches, and stairs
- Re-installing landscaping and hardscape
- Re-connecting all utilities and raising your HVAC equipment off the ground

What types of funding are available to help cover the costs for the elevation? Homeowners are responsible for paying costs associated with the elevation *upfront* and will be reimbursed once the project is complete. There are several sources of funding homeowners can use to cover costs:

- ICC (Increased Cost of Compliance) - Call your insurance carrier and inquire about ICC rider on your policy to be used as matching funds for elevation (up to \$30K); however, your structure must be substantially damaged - https://www.fema.gov/sites/default/files/2020-08/fema_increased-cost-of-compliance_fact-sheet.pdf
- FHA 203K loan - https://www.hud.gov/program_offices/housing/sfh/203k/203k--df
- Home equity line of credit
- Credit Cards

How long does the process take for different stages?

- **Initial submissions** it can take up to a year for the project to be awarded by FEMA (including obligation of funds, signed state/local agreement, etc.).
- **Paperwork and approvals** depend on the municipality for permitting, inspections, etc. If a variance is needed, that can add to the timeline as well.
- **Construction to begin** depends on the municipality and the contractor.
- **Construction to finish** anywhere from 6 months to one year – depends on weather, supplies, contractor, etc.

Are we required to move our HVAC out of the basement to a higher level? Yes, all HVAC and utilities need to be elevated to the required height. If there is no existing space within the house for the purpose of storing HVAC equipment and utilities, construction of a utility room above the BFE is eligible. You will

need to provide documentation from your contractor that states why the utilities cannot be relocated above the BFE and a utility room is needed.

What is done with the lost space from basements (furnace, HVAC, laundry, etc.)? Are the renovations to accommodate these items covered in the funding? The space below the first floor needs to remain open and can be used as storage. If utilities cannot be elevated, the grant will allow for the construction of a utility room above the base flood elevation if there is no existing space within the house or if there is no alternative cost-effective way to elevate the utilities. You will need to provide documentation from your contractor that states why the utilities cannot be relocated above the BFE and a utility room is needed.

Are there provisions for rental assistance that are covered in the program during the time when the house elevation is under construction? The grant will cover up to 6 months of rent (\$2500/month); however, this does not include security deposits, realtor fees, renter's insurance, meals, etc.

What is a typical impact on total livable space after the elevation? Does a homeowner lose some space if they lose the basement as livable space? This depends on the elevation method of the structure. You will be losing basement space since any space below the first floor should not be used as livable space (refer to the deed restriction language). With some elevations, the current ground floor, when elevated, may need to be reconfigured if additional work needs to be done to elevate. This usually occurs if there are variances/code compliance issues (e.g., non-conforming structure that needs to be conforming due to the substantial improvements related to the elevation).

Does the process differ for different types of houses for e.g., Ranch vs Split? This depends on the type of foundation and whether or not the split level can be elevated with the floor system intact or if the floor system needs to be removed and rebuilt in order to lift safely. This will be determined by the architect, structural engineer, and home elevation contractor.

What is a Base Flood Elevation? The Base Flood Elevation, or BFE, is the elevation of surface water resulting from a flood that has a 1% chance of equaling or exceeding that level in any given year. The BFE is shown on the Flood Insurance Rate Map (FIRM) for zones AE, AH, A1–A30, AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO, V1–V30 and VE. The BFE was adopted by the National Flood Insurance Program (NFIP) as the basis for floodplain management and flood insurance regulations.

Do I have to vacate the house during the elevation process? If yes, is relocation during this time a reimbursable expense? Yes, a homeowner will need to vacate the house during the elevation process. If there is a tenant occupying the home, the homeowner must provide notification to any tenants that they will need to vacate the property. The contractor must provide a schedule with an estimate of the time the homeowner must vacate the property. Temporary living costs are eligible for reimbursement if the home is the primary residence of the homeowner. Proper documentation is needed for reimbursement. Relocation costs are capped, and the homeowner is responsible for the difference.

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.

What kind of receipts do I need to keep for reimbursement? If the community is awarded a grant, it should provide you with a detailed list of items for which receipts will be needed. However, in order to effectively document that eligible work was both performed and paid for, the grant requires verification

of payment (e.g., detailed line item paid invoices, receipts, cancelled checks documenting work, credit card receipt, a bank statement that reflects the payment of an eligible expense).

If I am in a FEMA grant-funded elevation program, after my home is elevated, do I still need flood insurance? Yes. In fact, as part of the program, you will be required to file a deed restriction on the house with the County Clerk that requires that the house, regardless of deed transfer, must be covered by flood insurance.

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 property. A deed restriction requiring NFIP-backed flood insurance must be maintained for any structure that has received FEMA grant 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.