

FLOOD HAZARD MITIGATION ELEVATION IASM 2016

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**ELEVATION IS THE KEY TO
FLOOD HAZARD MITIGATION OF
AROUND 3 MILLION PRE-FLOOD
INSURANCE RATE MAP - (FIRM)
BUILDINGS IN AMERICA!**

FLOOD HAZARD MITIGATION



**EVERY DOLLAR WE SPEND ON FLOOD MITIGATION SAVES OUR
NATION 4 DOLLARS IN DISASTER RECOVERY!**

NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

2014 Grimm/Waters Act –effective April 1, 2015

- Require all pre-FIRM (Flood Information Rate Map) buildings with a mortgage or getting a permit to get elevation certificate.
- All Pre-FIRM buildings flood insurance policy rates start to climb to actuarial (actual risk rate)
- All flood insurance policies annual surcharge to replenish deficit in program - \$25 primary residences and \$250 for commercial
- **Primary residences capped = 12% increase**
- **Non-profit = 19% increase**
- **Non-Primary Residential/Commercial = 25% increase**

NATIONAL FLOOD INSURANCE

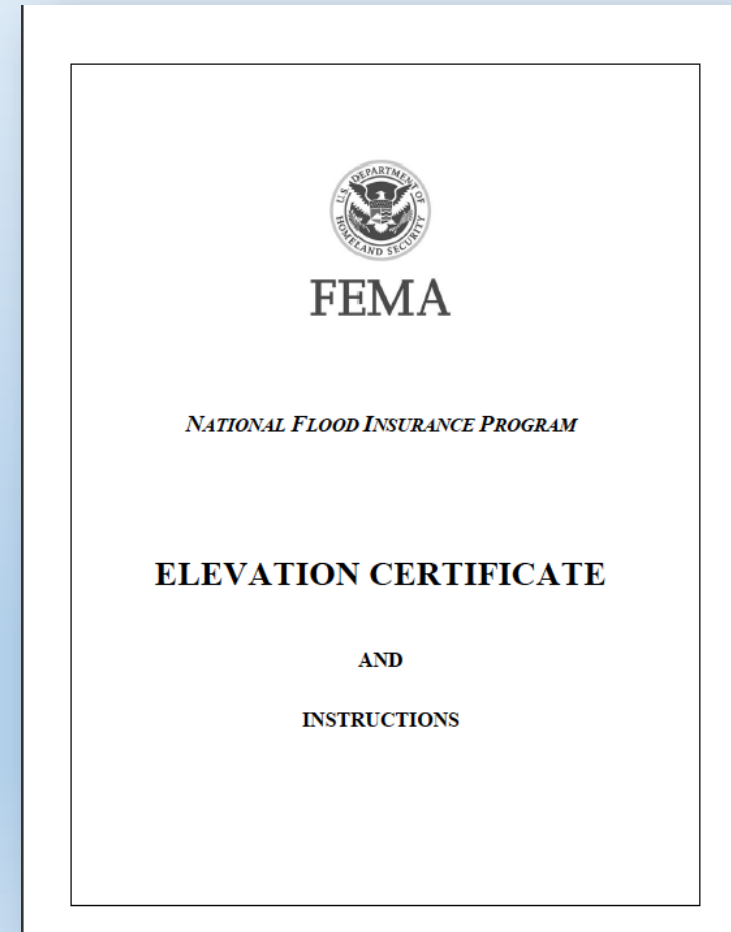


FEMA IS REMOVING THE SUBSIDIZED POLICY RATES ON ALL PRE-FLOOD MAP BUILDINGS.

TOOLS FOR MITIGATION

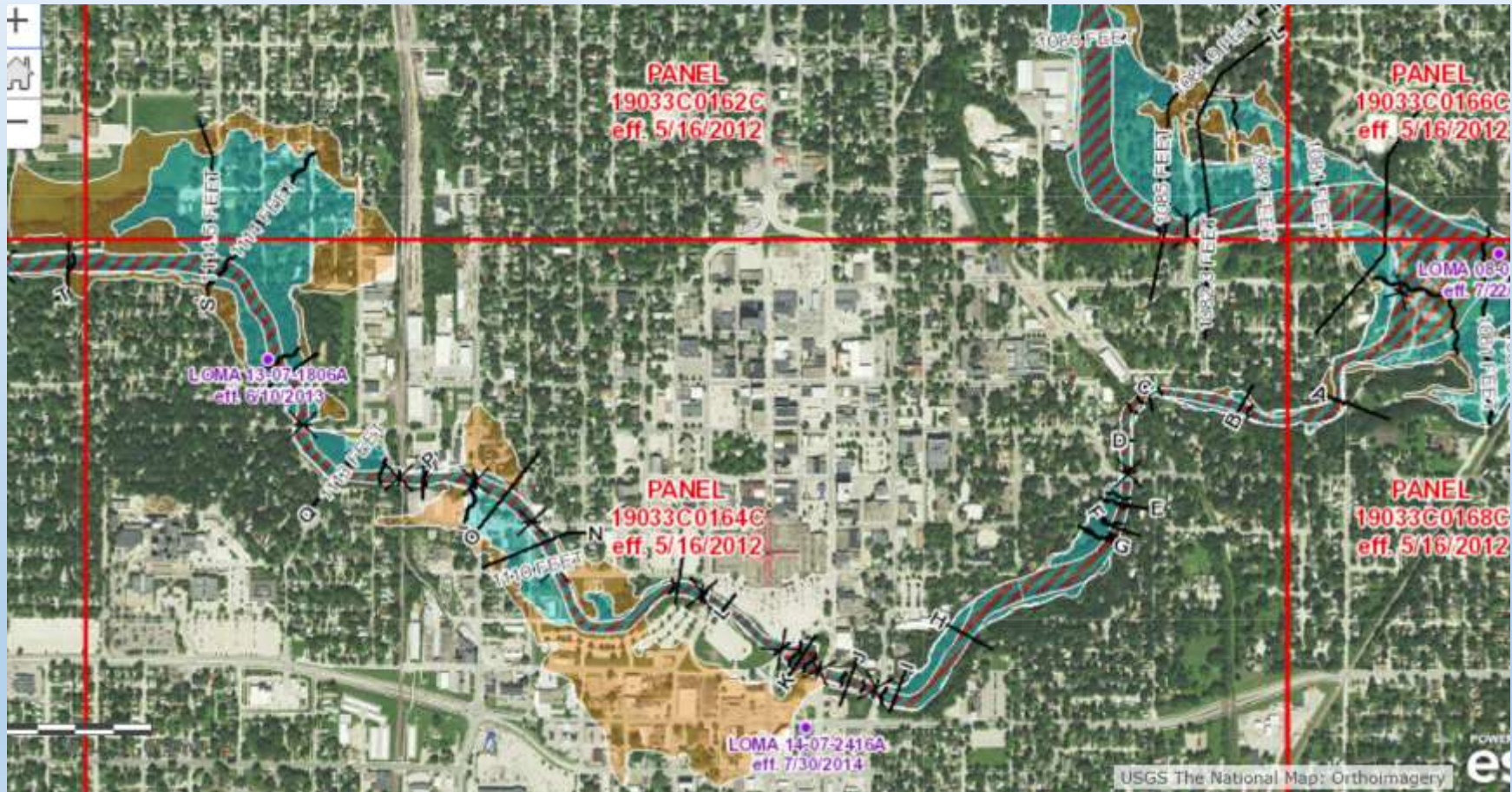
KNOW YOUR BUILDING – ELEVATION CERTIFICATE

THIS IS NOW A PRIMARY DOCUMENT FOR AN OWNER OF A HISTORIC BUILDING IN THE FLOOD PLAIN. THIS DOCUMENT ESTABLISHES THE OCCUPIED FLOOR HEIGHT IN RELATION TO THE MINIMUM FLOOD MAP ELEVATION AND ALSO SETS THE FLOOD INSURANCE POLICY RATES.



FEMA FLOOD MAPS

MASON CITY, IA



<https://msc.fema.gov/portal/search>

ASSOCIATION OF STATE FLOOD PLAIN MANAGERS



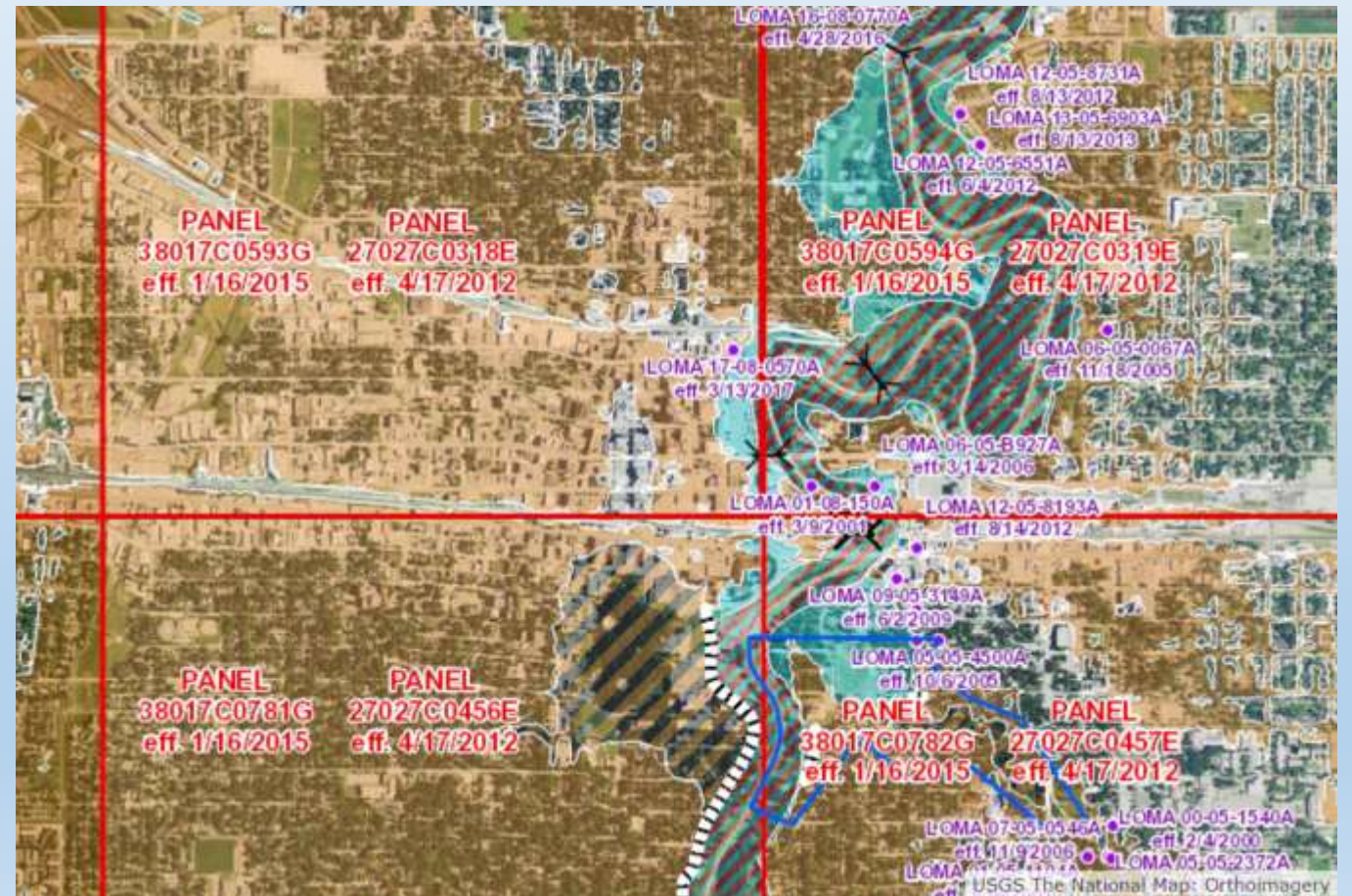
STATE/LOCAL FLOOD PLAIN MANAGERS

ASSOCIATION OF STATE FLOOD PLAIN MANAGERS

- STATE FLOOD PLAIN MANAGERS CHAPTERS:
<http://www.floods.org/index.asp?menuID=195&firstlevelmenuID=179&siteID=1>
- STATE FLOOD PLAIN MANAGERS:
<http://www.floods.org/index.asp?menuID=274&firstlevelmenuID=185&siteID=1>
- GET TO KNOW THESE PEOPLE BECAUSE THEY ARE ENGAGED WITH CITIES AND PROPERTY OWNERS IN THE FLOOD PLAIN

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CERTIFIED FLOOD PLAIN MANAGER



<http://www.floods.org/index.asp?menuid=426&firstlevelmenuid=180&siteid=1>

GRANT FUNDED ELEVATION JOBS



**FEDERAL FUNDED FLOOD MITIGATION GRANT
APPLICANT/RECIPIANT CONTACT INFORMATION IS CONFIDENTIAL
ACCORDING TO THE FEDERAL GOVERNMENT IN ORDER TO PROTECT
THE PRIVACY OF THE PROPERTY OWNER/OCCUPANTS**

GRANT FUNDED ELEVATION JOBS



**ELEVATION GRANTS HAVE A DEFINED
SCOPE OF WORK**

GRANT FUNDED ELEVATION JOBS



**GRANT PROJECTS GENERALLY START 2-3 YEARS
AFTER THE DISASTER OR ANNUALLY WITH
PRE-DISASTER GRANTS**

GRANT FUNDED ELEVATION JOBS

FEMA GRANTS

**HAZARD MITIGATION GRANT PROGRAM - HMGP
IS ONLY PROVIDED TO THOSE STATES WITH A
PRESIDENTIAL DECLARED DISASTER**

- **POST DISASTER – HMGP/403: THIS GRANT IS PROVIDED TO THE STATE AS A PERCENTAGE OF THE TOTAL DAMAGES OF THE DISASTER. ELEGIBLE PROJECTS INCLUDE RELOCATION AND ELEVATION**
- **POST DISASTER – HMGP/406: THIS GRANT IS PROVIDED TO COMMUNITIES AND NON-PROFITS THAT BENEFIT THE COMMUNITY, LIKE MUSEUMS AND CHURCHES THAT HAVE DAY CARE OR FOOD PANTRY**
- **75% funding of project costs**

GRANT FUNDED ELEVATION JOBS

FEMA GRANTS

- **PRE-DISASTER – SEVERE REPETITIVE LOSS: FEMA has prioritized the repetitive and severe repetitive loss properties until they are all mitigated.**
- **100% project funding**
- **There are over 9,000 Severe Repetitive Loss and over 50,000 Repetitive Loss designated buildings in the US!**

GRANT FUNDED ELEVATION JOBS

HOW THE GRANTS ARE WRITTEN



- **THE LOCAL GOVERNMENT WRITES THE GRANT AND THE STATE SCORES IT AMONGST OTHER COMPETING COMMUNITIES**
- **THE REGIONAL FEMA OFFICE REVIEWS THE GRANTS AND SCORES THEM**

GRANT FUNDED ELEVATION JOBS

HOW THE GRANTS ARE WRITTEN



- **FEMA MAKES THE FINAL DECISIONS ON WHICH GRANTS GET FUNDED**
- **THE STATE IS USUALLY THE RECIPIENT AND PASSES THE GRANT DOWN TO THE LOCAL GOVERNMENT**

GRANT FUNDED ELEVATION JOBS

HOW THE GRANTS ARE WRITTEN



- **THE LOCAL GOVERNMENT ADMINISTERS THE GRANT WITH OR WITHOUT AN OUTSIDE CONSULTANT**
- **THE LOCAL GOVERNMENT CAN MANAGE THE PROJECT AS A MUNICIPAL PROJECT OR HAVE THE PROPERTY OWNER CONTRACT THE GC AND PAY THE GC AT MILESTONES OR RE-IMBURSE THE PROPERTY OWNER FOR PROJECT EXPENSES**

GRANT FUNDED ELEVATION JOBS



SCOPE OF WORK ALLOWED

GRANT FUNDED ELEVATION JOBS



- PRE-DESIGN – SOIL TEST, ELEVATION CERTIFICATE
- ENGINEERING/ARCHITECTURAL DESIGN (HISTORIC REVIEW)

GRANT FUNDED ELEVATION JOBS



- LIFT AND SET DOWN – ROLL OFF/ON IF NECESSARY
- DEMO/BUILD FOUNDATION

GRANT FUNDED ELEVATION JOBS



- FLOOD VENTS – IF REQUIRED (BE CAREFUL W/NET FREE AREA)

GRANT FUNDED ELEVATION JOBS



- **STAIRS BUILT (HISTORIC GETS BETTER DESIGNS)**

GRANT FUNDED ELEVATION JOBS



- **UTILITY STANDS – ATTACHED OR DETACHED/LIFTS**

GRANT FUNDED ELEVATION JOBS



- LANDSCAPE REPAIR/SOD IF NEEDED
- SIDEWALK SECTIONS IF REMOVED FOR ELEVATION

GRANT FUNDED ELEVATION JOBS

SCOPE OF WORK ALLOWED

- **PRE-DESIGN – SOIL TEST, ELEVATION CERTIFICATE**
- **ENGINEERING/ARCHITECTURAL DESIGN (HISTORIC REVIEW)**
- **LIFT AND SET DOWN – ROLL OFF/ON IF NECESSARY**
- **DEMO/BUILD FOUNDATION**
- **FLOOD VENTS – IF REQUIRED (BE CAREFUL W/NET FREE AREA)**
- **STAIRS/UTILITY STANDS/LIFT IF PRESCRIBED BY DR**
- **LANDSCAPE REPAIR/SOD IF NEEDED**
- **SIDEWALK SECTIONS IF REMOVED FOR ELEVATION**

SCOPE OF WORK FORM

	A	B	C	D	E	F
3	ELEVATION PROJECT BUDGET SPREADSHEET					
4			SF			
5	Task	Party	Quantity	Cost	Total	Actual Quantity
6	Elevation Cert				\$ -	
7	Soil Test				\$ -	
8	Engineering & Drawings				\$ -	
9	Permits				\$ -	
10	Temp Pole				\$ -	
11	Job Site Bathrooms				\$ -	
12	Dumpsters/Site Trash Removal				\$ -	
13	Site Prep for Elevation				\$ -	
14	Secure pool & pool pump				\$ -	
15	Remove garage door & track				\$ -	
16	Electric Disconnect/Reconnect				\$ -	
17	HVAC Disconnect & Reconnect				\$ -	
18	Erosion Control				\$ -	
19	Elevation				\$ -	
20	Foundation demo and removal				\$ -	
21	Excavation				\$ -	
22	Rock					
23	Foundation construction				\$ -	
24	Carpentry - stairs/landings/utility stands					
25	Plumbing Rough Water & Sewer				\$ -	
26	Gas Line				\$ -	
27	Insulated Water Line				\$ -	
28	Hose Bibs - Lowered				\$ -	
29	Grade out yard & dirt as needed				\$ -	
30	Install sod by Pallet				\$ -	
31	Downspouts				\$ -	
32	General Labor				\$ -	
33	Landscaping				\$ -	
34	Site Supervision - Related to work					
35						

GRANT FUNDED ELEVATION JOBS

PAYMENT SCHEDULES

- **WORKS BEST IF CONTRACT IS BETWEEN THE PROPERTY OWNER AND THE GENERAL CONTRACTOR, NOT AS A MUNICIPAL CONTRACT**
- **WORKS BEST IF LOCAL GOVERNMENT DISBURSE PAYMENTS BASED UPON KEY CODE INSPECTIONS AFTER INITIAL MOBILIZATION AND THEN GET RE-IMBURSEMENT FROM THE STATE**
- **ANOTHER METHOD THAT WORKS WELL IS WHEN LOCAL BANKS CAN BE ENLISTED TO FUND THE GRANT, PAY THE CONTRACTORS AND GET THE RE-IMBURSEMENT**
- **THERE ARE INHERENT RISKS IF PROPERTY OWNERS GET MONEY FRONTED FOR THE PROJECT**

PRIVATELY FUNDED ELEVATIONS

THERE IS SO LITTLE FEDERAL FUNDING FOR THE NUMBERS OF PROPERTIES NEEDING ELEVATION THAT THE OWNERS WILL NEED TO UNDERTAKE THESE PROJECTS SOLO

- CASH**
- EQUITY**
- FHA203K LOAN/MORTGAGE**
- INCREASED COST OF COMPLIANCE - ICC FUNDING**

PRIVATELY FUNDED ELEVATIONS

- **PROPERTY OWNERS DON'T KNOW HOW TO GET STARTED
UNLESS YOU CHARGE THEM WE NEED TO EDUCATE THEM**
- **THEY NEED ELEVATION CERTIFICATE AND SET OF PLANS**
- **YOU ESTIMATE FROM PLANS AND SITE INSPECTION**
- **ESTIMATE LIFT AND RESET ONLY OR TURNKEY**
- **SOURCE(S) OF FUNDING - VERIFIED**

HOW TO GET PROPERTY OWNERS GOING

EDUCATION



GRANT FUNDED ELEVATION JOBS

SUMMARY

- WE HAVE AROUND 3 MILLION PRE-FLOOD MAP BUILDINGS NOT AT THE MINIMUM FLOOD MAP REQUIRED ELEVATION AND FLOOD INSURANCE IS GOING UP**
- ELEVATION PROVIDERS NEED TO ADVERTISE AND MARKET THEIR SERVICES AND EDUCATE PROPERTY OWNERS HOW TO GET STARTED**
- MSHM/IASM CAN EDUCATE PROPERTY OWNERS BY USING PRINT MEDIA, THE INTERNET AND YOU TUBE TO PROMOTE MEMBERS AS THE BEST CHOICE FOR THE ELEVATION JOB**
- MSHM/IASM MEMBERS CAN PROMOTE MEMBERSHIP IN THE ORGANIZATION AS A MARK OF QUALITY AND CRAFTMANSHIP**

WE ARE THE KEY TO FLOOD MITIGATION AND MAKING AMERICA MORE RESILIENT

