

FUNDING FOR HOME ELEVATIONS IN ATLANTIC CITY

WHY ELEVATE HOMES IN ATLANTIC CITY

- Increase Property Values
- Protects Home From Flooding – it is the future!
- Required for Renovations that will increase the properties value more than 50 percent
- Required for homes that have been substantially damaged
- Hundreds of homes are elevated each year in Atlantic County

BACKGROUND

- The FEMA Reimbursement Grant Program is a voluntary program and Atlantic City applies with neighborhood towns every year.
- Property owners who have applied/received RREM or LMI funding cannot apply for the FEMA Program.

PREREQUISITES

- The property must have flood insurance through the National Flood Insurance Program. The NFIP insures over 6,000 properties in Atlantic City.
- If the property is not NFIP insured, you can buy NFIP insurance at any time.
- You must be financially able to fund all related cost of the elevation – this is a reimbursement grant. *No funds are provided until the elevation is completed in full compliance with FEMA requirements.*
- The structural elevation cannot start until a grant agreement is fully executed and the property owner agrees to fully comply with FEMA requirements.
- Second homes and rental properties qualify for FEMA Funding.

ELEVATION GRANTS

Grants pay for 75% of the FEMA eligible cost – design, home elevation, relocation (only primary residents), grant management.

Eligible Cost Include:

- Design & Permitting
- Reconnecting utilities
- Debris removal
- Cost to repair lawn, landscaping, etc. if damaged by elevation
- Elevation of existing decks, porches, or stairs – builder's grade
- Construction of new stairs to access the elevated living space (only primary residents)
- Documented living expenses – lease is required

INELIGIBLE COST

Ineligible Cost Include:

- Elevating structure that is not in compliance with NFIP standards
- Cost related to building additions
- Construction of new decks or porches
- Aesthetic improvements
- Cost to replace or repair utility services that are undersized, inadequately designed, or unsafe.
- Exterior finishes on the exposed foundation
- Additional landscaping

PROPERTY OWNER RESPONSIBILITIES

- Manage the elevation project
- Pay any cost that is not covered by the grant
- Pay any matching funds
- Continue to provide NFIP flood insurance on the property in perpetuity

DOCUMENTATION REQUIRED

Provide the following information by October 31st:

- Completed and Signed Notice of Voluntary Interest (NOVI) Form – all owners on the deed must sign
- Proof of NFIP Insurance (Certificate of Insurance)
- Elevation Certificate
- Flood Claims and Damage History
- Photographs of each side of your home
- Cost Estimate for elevation
- Affidavit, Model Acknowledgement – signed and notarized
- FEMA Declaration & Release Form & Low Impact Debris Removal Stipulations Form - signed

SCHEDULE

September 30, 2021	Property owners provide all information
Fall 2022	FEMA Notice of Award
2022 - 2025	Project Completion – three years from the FEMA grant award date

No Work Can Commence Until the Homeowner Has a Fully Executed Grant Agreement

QUESTIONS

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