

FAQ's:

➤ ***How are homes / businesses selected into the program?***

Homes and businesses are selected based on FEMA's Benefit Cost Analysis (BCA). The BCA takes into account flood damages based on documented claims data. Documentation is critical. A home or business owner which files insurance claims for flood events should have the documentation necessary and will likely be eligible for these projects (depending on frequency and amount of claims). A home or business which experiences flooding but does not file claims will not meet BCA requirements.

➤ ***How long will it take to get my project approved?***

It is important for applicants to understand the approval process. Once eligible projects are selected by the state, they are forwarded to the FEMA Regional Office where they are reviewed to ensure compliance with federal laws and regulations. One such law is the National Environmental Policy Act, passed by Congress in 1970, which requires FEMA to evaluate the potential environmental impacts of each proposed project. The time required for the environmental review depends on the complexity of the project; previous grant projects have taken a year in the application phase.

➤ ***How high are the homes to be elevated?***

Elevations vary throughout the city; however homes will be elevate AT LEAST 1' above Base Flood Elevation (BFE, and an additional 1/2 ' may be included as a new local standard). The floodplain management ordinance is being amended to require 2 feet above the BFE. This means the first finished floor will be raised to this level. Your current elevation should be included on your current elevation certificate. Take this number and subtract from your Base Flood Elevation and that's how high the project will cover to elevate.

➤ ***What if we want to go above and beyond that which is included in the grant project?***

That is permissible, so long as 1.) it does not impede on the progress of the overall project, and 2.) you separate that which is grant funded and a contract for your personal costs.

➤ ***We have a roofed porch connected to a slab structure. How will this be affected?***

The roof will be elevated with the structure. In fact, all porches, decks and garages structurally attached to the home will be elevated. (Detached garages will not be elevated).

➤ ***What about chimneys and fireplaces?***

FEMA projects typically do not elevate chimneys and fireplaces unless they are the primary source for heating the structure. That said, they request estimates to elevate with and without

the chimney. If it's more cost-effective to elevate with (which is the case more often than you may think), they'll allow it. If not, the fireplace/chimney will be removed and the wall(s) sealed.

➤ ***Are relocation expenses covered in this grant?***

For homeowners, temporary relocation expenses are typically included at \$1.44/sq ft. if the project remains cost effective.

➤ ***When can we speak with a contractor about our home?***

The City utilizes Engineering Concepts who will need to visit your home to gather information for a bid document. You will be contacted regarding this visit and this is a good opportunity to discuss concerns specific to your home.

➤ ***When will we know for certain our financial expectations so we may start planning?
When will it be due?***

After the bid process is complete, you'll be provided a document breaking down all costs and expectations. In the meantime, we recommend using the amounts/estimates to be used in your application (estimates are a requirement for an application).

➤ ***If I am a contractor by trade, am I able to bid on elevating my home?***

Yes, provided the bid process is competitive and consistent with local, state and federal regulations.

➤ ***What if our neighbor's home is damaged during the elevation of my home? Am I or the city liable?***

No. The contractors will be bonded and insured and responsible for such damages.

➤ ***What is the cost share?***

The cost share for a homeowner if approved is 25% and FEMA pays 75%. The average cost to elevate a home in Norfolk is \$150,000. In this case, the homeowner would pay \$37,500 and FEMA would pay \$112,500.