

## **Hazard Mitigation Grant Program (HMGP) Application Guide**



### **Guide to understanding the HMGP application for Acquisition of Flood Damaged Homes.**

What is HMGP?

HMGP stands for the “HAZARD MITIGATION GRANT PROGRAM.”

HMGP provides federal/state money to buy flood-damaged homes.

HMGP is a voluntary acquisition or “buy-out” program conducted through local government.

How to apply?

Local government (county or municipal) must apply through PEMA.

Homeowners must contact their local government directly. Should their municipality not have information on the program, they may call their county Emergency Management Office.

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The HMGP is a competitive grant program. That means, there is limited funding available and certain criteria must be met to receive funding. The best thing a community can do to receive funding to “buy-out” homes is to produce and submit a detailed and completed HMGP application. The more detailed, thorough and complete the application is, the easier it is to review and rank in the state and federal review process.

Knowing how to complete an HMGP application is important. This document provides detailed information to guide you through the application process.

## ACQUISITION PROJECT - APPLICATION PACKET ITEMS

A completed application requires the following items:  
(See Addendums for information regarding other types of mitigation projects)

For the project:

- Basic application form (one per applicant community/project)
- Designation of Agent Resolution (one per applicant community)
- Local review and compliance letter (one per applicant community /project)
- Maintenance Agreement Certification (Acquisition projects only)
- Maps—project site location, floodplain & quadrangular & FIRM
- Other supporting documentation (Directions, Photos, Local Mitigation Plan, etc)

For each property:

- Voluntary Participation Agreement (VPA) (one per deeded property/parcel)
- State Certified Appraisal (recommended)
- Photographs; all four sides of the structure with streetscapes
- Elevation Certificate (if available)
- Substantial Damage Certification (if applicable)
- Hazardous Material Property Survey form
- Property information to include on the spreadsheet:
  - Owner's name, current address, phone, social security #
  - Location of property: street address, Latitude & Longitude
  - First floor (living area) elevation and/or Elevation Certificate
  - Total living area in square feet - see spreadsheet
  - Date of construction
  - If rented, tenant list.
  - Flood and past damage history (dates & dollars)
- Federal Citizenship Declaration form (for all deeded owners)

Why is all this information necessary?

There are five parts to the answer: eligibility, cost-benefit, environmental, historic and compliance. Your information is needed for the state and federal review analysis.

The objective is to remove damaged homes out of the floodplain. All structures should be in the 100-year floodplain. The acquisitions generally must be of primary residences and must be voluntary. The proposed project must be cost-beneficial, and the municipality must have a mitigation plan. The proposed mitigation must also be included in that plan and meet one of the goals/objectives of that plan. These are some of the eligibility requirements.

Cost-benefit means that it is less expensive to take a house out of the flood hazard area than it is to pay to fix the damages every time it gets flooded. Determining future damages depends on its location in the floodplain, flooding levels, the elevation of the home, type, size and value of the home, its flood and damage history, and the total project cost.

The applicant community doesn't have to determine cost-benefit (PEMA or FEMA will do that), however, the HMGP application must provide all the information to do the cost benefit analysis and that is why we ask for detailed information. **FEMA modified their cost-effectiveness eligibility rules in 2021 so that projects that cost less than an average of \$323,000\* per home to acquire and demolish can be considered cost eligible without further cost-benefit analysis.**

All HMGP projects must go through an environmental and a historical review before they can be approved by FEMA. That is the reason for some of the maps, the photographs and construction date information, etc. Latitude and longitude for each property is necessary so that the precise location for each can be determined, mapped and again located in the future. Handheld GPS (Geo-spatial Positioning System) units or computer mapping software can help you provide this information. (See the Heading: Latitude & Longitude)

The documentation for the HMGP application is vital and necessary to receive an approved buy-out project by FEMA.

At this point you should have looked over your "Enclosure List," put your application package documents in order and read the cover letter and of course read to this part of your guide.

This guide provides specific background information about regarding each step of the project application in detail. Should you have any questions, contact PEMA.

Read through this guide in its entirety and become familiar with ALL forms BEFORE doing anything. Stop and contact PEMA with any questions.

### **Forms of the HMGP Application**

As you already know from the list of application items, there is more to it than just the basic application itself—so let's get some of the simpler forms out of the way first.

### **Designation of Agent Resolution**

This form may already be familiar to you. Each applicant community must have a local contact person who is responsible for the overall project from start to finish, called the *Applicant's Agent*. This person will be the primary point of contact between the applicant and PEMA. They must be appointed at a public meeting by a resolution of the governing body of the applicant community. This person also takes on the fiscal responsibility for the project. Normally, all that is required is to fill in the information in the top section and complete the certification box at the bottom.

### **Local Review and Compliance Letter**

All HMGP projects must comply with all local municipal codes, ordinances and regulations. In addition, they cannot adversely affect low income or minority individuals. The local subdivision where the project is located must also attest to these assurances on their letterhead.

The HMGP application packet contains a sample assurance letter which applicants can adapt for their project. The letter should come from the local governing body or official on their letterhead and be addressed to the applicant's agent or the applicant's agent can address it to PEMA from the applicant community on their letterhead.

### **Maintenance Agreement Certification Letter** (acquisition only)

All grants are now consolidated into the Hazard Mitigation Assistance Unified Guidance, which outlines the responsibilities for the maintenance of open space properties after acquisition. After the project is completed there are also requirements for communities to report on the open space status of all acquired properties every three years. The Maintenance Agreement covers these topics and needs to be signed on applicant's letterhead and included in the application package. The Agreement is included in the application packet and can be copied onto letterhead.

### **The Basic HMGP Application Form**

The basic HMGP application is the heart of the project documentation. The application is 12 pages long and in a fillable PDF format you can save. General instructions for completing the basic application are attached to the application. Most of the form is self-explanatory, and your "General Instructions" will cover the application in more detail, but let's highlight and explain a few areas.

Starting on the first page - The gray section on the application means PEMA & FEMA will fill out.

Additional tips on page one of the basic application:

- Section I: Project Title - very important - see general instructions
- Number of properties (you will be listing all property addresses in cover letter)
- Don't forget to **enter the total project cost** from page six
- Section II.A - This is the applicant community information
- Section II.B - Correct directions are very important so we can visit you
- Alternate contact - Person **MUST** be cognizant of project

On pages two, three and four:

- Section III - Phased projects - see Addendum 1; fully detailed, concise statements work best here. Use maps!
- Section IV.C - An acquisition project is an independent solution.
- Section IV.F - Flood and damage history, **VERY IMPORTANT - THE MORE SPECIFIC INFORMATION YOU HAVE, THE BETTER!**
- Additional documentation - Newspaper articles etc. are helpful to document your flood damages.
- Section IV.H - The answer should be "NO" - the HMGP is a voluntary participation program for any applicant. **NO** one municipality or property owner alike, can be told to or made to participate. But they can let you know it is available.
- IV.I - Indicate which hazard(s) this project addresses.

On page five, Section V, Project location - Pinpointing your project's site(s) exact location is very important for your review - use and mark maps.

## Maps

You need to attach all available maps, (municipal map, floodplain map, (FIRM), that show the location of project site and in addition a Parcel map showing the individual acquisition properties. You also need a topographical (quadrangular) map showing the location. PEMA can provide assistance if needed. Attach information on the D-FIRM if applicable. See General Instructions for more information.

- Latitudes & Longitudes—also include this information on your maps with marked locations. Again, this is so we can locate this property at a later date.

\*Photographs, substantially damaged properties form and elevation certificates will be addressed later in this guide.

## Directions

We will need detailed directions to the municipal office and to each specific project location. Project managers and reviewers will need to visit you and do a field site visit. They will also be used for the fiscal briefing and closeout site visit.

## Cost Estimates (page 6 of the application)

This is the single most important page in an HMGP application - How much will your acquisition project cost and how much money are you asking for? Verify activities are eligible BEFORE preparing estimate.

IV. COST ESTIMATES

A. Specific cost breakdown of total funds required to complete the project:

Federal share:	\$ _____	This will be 75% of the project cost
State share:	_____	This information will be provided by PEMA
Applicant share:	_____	Source: _____
Other non-Federal share:	_____	Source: _____
Total*	\$ _____	

\*This figure is to be entered in I. OVERALL PROJECT INFORMATION on the front page of this application.

B. Cost breakdown of Project costs:

Engineering/Design	\$ _____	Date this estimate was prepared: _____
Site/Land acquisition	_____	
Legal costs	_____	
Project management	_____	
Labor	_____	
Materials/supplies	_____	
Certified appraisals	_____	
Demolition & disposal	_____	
Land restoration & stabilization	_____	
Other(specify):	_____	
_____	_____	
_____	_____	
_____	_____	
Total*	\$ _____	

\*This figure must be the same as the "Total" in IV.A above)

C. Continuing (maintenance) costs:

Labor	\$ _____
Equipment rental	_____
Materials/supplies	_____
Other:	_____
total	\$ _____

\* Attach a schedule by year, showing your maintenance activities and relating them to these costs.

HMGP Application Form 4

To properly complete this page, you need to carefully consider all the costs you will incur in buying or elevating people's homes, tearing them down and reclaiming the site as open space. A number of the main project line items are listed in Section IV.B on this page and there is room for additional items.

Cost estimates must be line itemized and should also include detailed estimates of various cost item categories, such as labor, materials, equipment, subcontractor costs, including the management costs. Sub-applicants must provide an explanation and documentation showing how the cost estimate was developed and the basis for each cost element used.

**There are NO additional Sub-grantee funds**, so all management costs MUST be a line item in order to recoup these costs.

Accuracy is MOST critical here. Underestimate the cost and you may not have enough to buy all the houses or finish demolition. Overestimate, and you run the

risk that the project will not pass the required benefit-cost analysis requiring the applicant to find additional money from somewhere else.

**With that in mind, here are a few tips:**

The cost of buying homes is obviously going to be the largest single cost, and thus, is where the largest miscalculation of project costs can occur. The best thing an applicant can do to ensure the accuracy of the home purchase costs is to have the fair market value of the homes in the project determined by a State Certified Appraiser. **While not required** during the application period, a state certified appraisal **is required** to set the home purchase price for all **approved** projects. The appraiser should be advised to separate the fair market value of the land and the fair market value of the residential structure in the appraisal. Once the fair market value is set by a state certified appraisal, that cost is fixed—under the HMGP, the fair market value is the pre- or post-flood value of the property, whichever is higher.

A state certified appraisal will cost money that, if selected as the benchmark for valuing homes, will have to be spent upfront by the applicant (or homeowner) before their project is even submitted. If their project is approved, the appraisal costs are reimbursable as project expenses. If the project is not approved, the applicant (or homeowner) will be responsible for the appraisal costs. Still, it is the best way to determine property value and ensure that you will have enough funds to complete the project. If you rely on tax assessments, you stand a chance of not having enough money to finish the project.

- **Don't forget to add closing costs!** These are costs generated by settlement and are eligible costs. Be aware they do not cover any of the homeowner's normal daily bills, such as water, sewer, electric, etc., these are still the responsibility of the homeowner.
- Taxes are pro-rated to the date of settlement. Homeowner legal costs for settlement are part of the project costs.
- Demolition and re-stabilization costs - Demolition and disposal costs should take into account such costs as utility, disconnections of sewer and water and disposal of construction of hazardous waste (asbestos). Land restoration and stabilization cost generally refer to the grading and re-seeding of sites and other activities used in returning them to *open space* use. While these locations can be used for recreation, gravel parking surfaces, parks and playgrounds if properly planned and FEMA approved, these additional conversion costs are NOT eligible.
- Legal costs can also be tricky. Buying and selling property, title and lien searches, title insurance, all take time and require legal assistance. The applicant's solicitor can help determine these costs. Also closing costs can include the homeowners' legal closing costs.

Again, all management costs used for activities that are in the daily management of the project **MUST** be listed in the cost estimate as a separate line item under "project management."

**Reminder:** Specific and very detailed information **MUST** be on the reimbursement form to get these funds and must be eligible management activities. The narrative should describe the specific activities covered, personnel requirements,

bookkeeping, hiring project manager, reporting and monitoring and other costs (audits) for which the sub-applicant will use the management funds. Be sure to have sufficient funds to cover closeout management activities (fiscal reconciliations, providing documentation, etc.). For more information on HMGP management costs, see HMA Unified Guidance.

### **Documentation**

If appraisals are used to establish the value of the property, include a copy of each appraisal with your application to document costs. Appraisals document costs and provides valuable property information, not to mention additional photos. Certified appraisals are eligible project costs and can be reimbursed by the HMGP only after a project is approved. Remember, to have the appraiser separate the value of the land and the value of the residential structure in the appraisal.

### **Salvage**

Salvage of re-useable structures can be part of an agreement with a demolition contractor to reduce overall costs. Demolition costs can be estimated by contracting potential contractors and solid waste disposal sites. However, municipalities **MUST** conform with laws regarding bidding procedures in the selection of a contractor. If an applicant chooses to use municipal labor and equipment for demolition or site restoration, they will be subject to the federal force account allowance rates if they seek reimbursement for those activities under HMGP. You will receive more information at your Fiscal Briefing. In some circumstances, demolition work can also be completed under another program, such as Public Assistance as a separate project.

**Caution:** When **mobile homes** are in an acquisition project and the project has already “bought” the mobile home. The mobile home **CANNOT** be re-sold as salvage. This is now federal property and must be demolished.

### **Tenant Displacement Issues- More information At Fiscal Briefing**

In the case of the acquisition of a rental property where tenants are displaced, the Federal Uniform Relocation Act (URA) requires that the costs of such relocation be included in the project. These costs can be considerable and are based on a specific formula. If you need the URA information, please notify PEMA immediately. For budgeting, the current maximum amount for each occupied rental unit is \$7,200 in the project. Your County Housing or Redevelopment Authorities or the county Housing and Urban Development agency (HUD), should be able to assist in determining this cost and in finding suitable rental property to meet this Federal requirement. This cost can be shown in Section VI.B under Other (please specify).

Once the HMGP project total cost is calculated, enter this total in Section VI.A (top of page 5) in the space provided and calculate the federal, state and local cost shares.

Each disaster may have different percentage shares from the last one. Contact PEMA for the breakdown of federal, state and local shares.

The **TOTAL** project cost should be entered in Section I., on page 1.

Lastly, the applicant community must specify if their local share of the project funds (if applicable) is in cash or in-kind service, if applicable or another source.

It cannot be another federal fund source!

In some cases, many municipalities include a resolution dedicating the local share of the project costs and stating their intent to apply for HMGP funds. Such a resolution must be adopted at an announced public meeting.

Section VI.C, for continuing maintenance costs refers to the cost of maintaining this project site for one year after the HMGP project is completed. This should only be a minor amount for lawn mowing, raking, etc., and should not be included in the project cost total for Section VI.B., it is used for analysis only. Document who will provide that maintenance.

Remember! A signed Maintenance Agreement Certification **MUST** be included for acquisition projects.

That completes the section of project cost development for the HMGP application.

Now on to Sections VII and VIII (pages 7 & 8):

### **Cost Benefit Information**

PEMA or FEMA will provide this analysis. You will be asked to provide all necessary information. You will need to provide as much detailed flood damage history information as possible with documentation. PEMA can also perform a preliminary benefit-cost analysis (BCA) on your project to estimate future savings—however, to do that they will need the individual property information you gather on the provided spreadsheet and enough time prior to the application deadline to be able to complete the BCA and get the results back to you. Filling out the enclosed spreadsheet completely will give us that information. The project must be above 1:1 ratio to be approvable.

As mentioned earlier, FEMA modified their cost-effectiveness eligibility rules in 2013 so that projects that cost less than an average of \$276,000\* per home to acquire and demolish can be considered cost eligible without further cost-benefit analysis.

### **VII: Discussion of Alternatives**

The federal regulations for the HMGP require this section for all projects. You must have three options you have considered along with the municipality's reasoning and the outcome of each alternative. You can list "acquisition and demolition" as your first alternative, (if that is your project type). A second might be to elevate or relocate homes or build some type of flood control system. The third alternative can be "to do nothing."

When you enter your actual acquisition project as the selected solution, add this specific reasoning or reasoning to a similar effect: "Because it is the most cost effective, permanent solution of the considered alternatives."

## **IX: Project Work Schedule**

Section IX (page 9) asks you to propose a “task and time” work schedule for your project.

A good outline, breaking the tasks into one- or two-month intervals, should be sufficient (see the appropriate addendum for additional help).

- Normally, a HMGP project has 36 months from the time of approval to be completed. You do not need to go into great detail here.
- The **first phase** can include purchase offers, title work, meetings with owners, setting closing dates, etc.
- The **second phase** is for closings of properties, bids for demolition, etc.
- The **final phase** can be for demolition, site restoration and project close-out activities. A simple, reasonable and straightforward plan is all that’s required.

\*See Addendum 2 for a sample work schedule for acquisition projects. See other Addendums for other project type samples.

## **X: Environmental and Historical Review**

Another important section is on Page 10 and is the beginning of the required reviews each project must go through prior to final approval. Letters to the Army Corps of Engineers and PennDOT to verify they are NOT planning to have a future project in your project’s area will be sent by PEMA. For section “A,” the *100-year floodplain* or floodway MUST be checked to be eligible. For sections “B,” and “C,” you will have to determine the appropriate answers locally.

**Hazardous Materials** - ALL property owners must complete and sign a form for the specific target property. (For more information see Hazardous Materials under “Acquisition Projects”)

Section 2, Historical Issues, please read carefully and check all that apply. This section is very important, especially if your project includes structures 50 years or older. All such structures must be reviewed by the State Historic Preservation Officer (SHPO), (via the letter in the NEPA folder on the thumbdrive) after being selected for funding by PEMA. Your response from the SHPO needs to be forwarded to PEMA as soon as you receive it. The more information (including adequate photos) received, the faster this portion is reviewed for final approval.

Section 3, Environmental Justice, “A” and “B” are where your local Review & Compliance letter is needed. Complete your answers. If you held any public meetings, also add that information here.

## **XI. Project Compliance Assurances**

The last section of the basic application has four sections: Code Compliance, Regulatory Compliance, National Flood Insurance Program (NFIP) and Voluntary Participation.

The proposed project must meet all local codes, ordinances and regulations. The applicant municipality must be a NFIP participant, and the project area must be within the 100-year floodplain. It would be helpful to know if you are participating in CRS.

## **National Environmental Policy Act (NEPA) Letters & PennDOT - Army Corp of Engineers**

PEMA will provide these Letters of Compliance to FEMA Region III. These letters provide documentation that the site(s) of your project will not impact any area you are not aware of. (Game, forests, animal and plant species, future roads and other projects, etc). Although not required, PEMA provides preliminary addresses to PA DEP and PHMC for coordination purposes.

## **Multi-Hazard Mitigation Plan**

A Local Multi-Hazard Mitigation Plan is a hazard mitigation plan that meets the needs of your municipality and fulfills the requirements for local plans as described in 44 CFR Part 201.6.

All projects in order to get funded **MUST** have a community adopted and FEMA approved Multi-hazard Mitigation Plan which has been adopted by the municipality.

It is the municipality's responsibility to have identified ALL natural hazards within the locality of the municipality. This project must address a goal/objective listed in the plan and documentation of that must also be included. The proposed project type **MUST** also be identified within the plan - a copy of the page identifying the project **MUST** be attached. Should it have been missed at the time of the writing of the plan or developed later, the project needs to be added to the plan and an amendment needs to be adopted on the plan. If that is the case, contact your PEMA contact listed on the cover sheet immediately as this will take a little time.

Should the municipality not have a plan, they can request special permission to work on a plan simultaneously while working on the application. The plan **MUST** be community adopted and FEMA approved by the time obligations are made or the community's project cannot receive funds.

A county or a contractor can write a plan for the municipality, **BUT** it has to be documented that: 1) You have given significant input and fully participated. 2) That the community has adopted the plan. 3) FEMA has approved the plan.

If you have any planning question on the 322 (Hazard Mitigation) Plan process, contact PEMA immediately.

The OVERALL project information is now completed. You are almost finished, specific information for your type of project still needs to be provided. We will now discuss the project specific final forms. Additional information is included.

## **ACQUISITION PROJECTS - SEE ADDENDUM 1**

### **Individual Property Information - Homeowners**

You must collect and complete the individual owner and property data for each structure in the acquisition. Basic data on each property must be collected for the reasons cited earlier. Those are to:

- Determine eligibility
- Perform benefit-cost analysis
- Conduct environmental and historical reviews

In order to do this in an organized, efficient way for you and the reviewer, we have created and included a "Property Spreadsheet." Fill it out with all pertinent information. It may seem lengthy, but each item is necessary to provide the best BCA possible for your project.

### **Voluntary Participation Agreement Forms**

Other important facts that need to be provided are included on the property owner's voluntary participation form. Some of the information is used to meet requirements and are documented on a single-page form, titled "Voluntary Participation Agreement." This form combines some of the necessary property information and the property owner's voluntary participation signed statement.

Most of the information requested on this form is self-explanatory, however, several items require some additional comments. In the living area in square feet, the living area is defined generally as all the typical living space in the house proper from the ground up. It does not include attics, garages, outbuildings, unfinished basements, etc. The external dimensions of a home, times the number of stories is sufficient in most cases. The appraisal should also include this information.

### **Photographs**

Note: Use the provided FEMA Region III documents for this section.

The front, back and side views of each house to be acquired must be photographed and included in the application. Streetscapes are also needed. Elevation projects should have individual photos as well, but streetscapes are not needed.

Each photo needs to be marked with the property's street address and what side of the structure it is. Always mark sides as standing in front of the structure.

These photos are used for the benefit-cost analysis and the historical and environmental review which FEMA provides. They are also used as documentation of the project, both before and after photos.

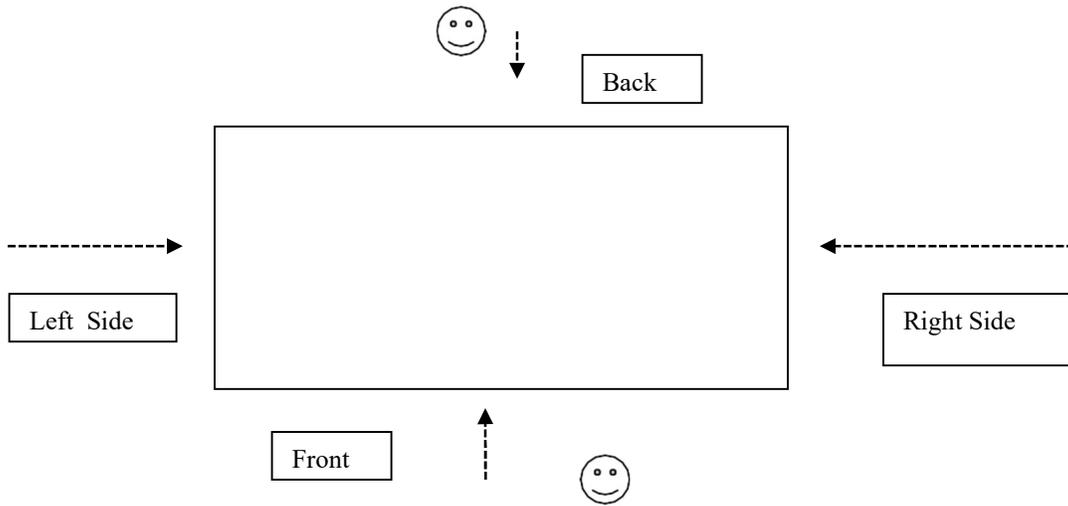
Special attention needs to be given to those structures 50 years or older as they MUST go through a special Historical review. Entire side views must be given so that any historical architectural features are visible.

Structures that are too close together to get full sides may be taken on the diagonal corner, i.e., taking front and right side and back and left side, always mark sides as if standing in front of the structure. Again, do not forget to mark address and sides on photo. Digital photos are the best to use if possible. They can be dropped into a word document and it's easy to add the attendant information. You can even include latitude and longitude with the address on each or at least on the front shot. If using a word document also include the municipality's name and project number if possible.

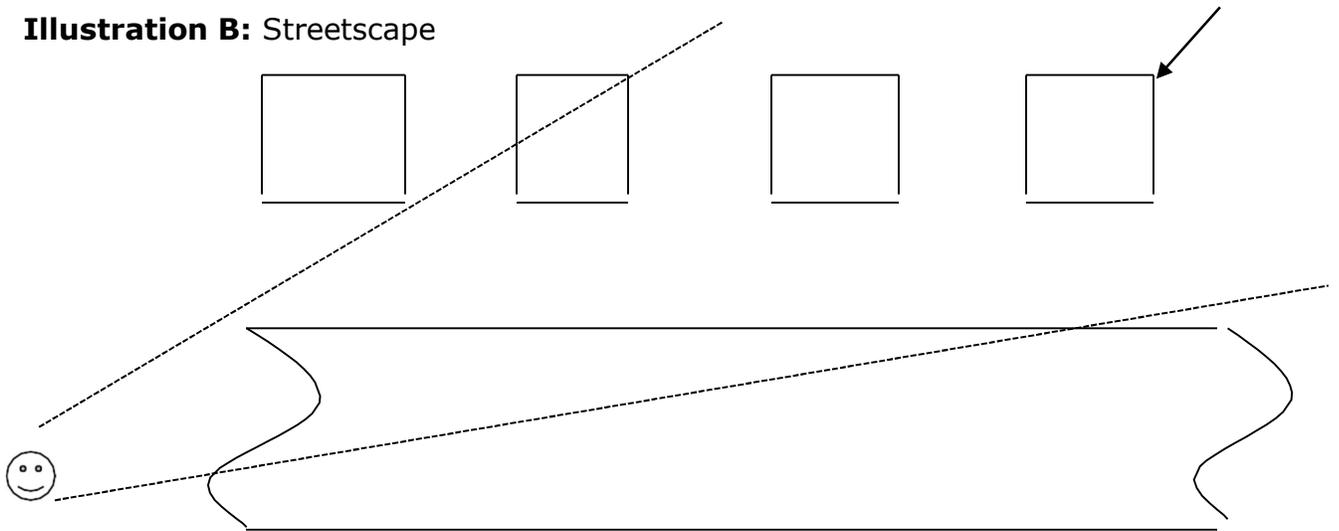
An example of a diagram for "side" photos, "streetscape" and "house very close together" are provided on the next two pages.

Be sure they show the entire sides clearly - top to bottom in as much detail as possible. Extra pictures or zoom shots of special details are very helpful.

**Illustration A:** Take four pictures of each structure as shown below (one per side marked with address & side, plus streetscapes)



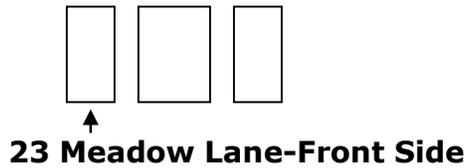
**Illustration B:** Streetscape



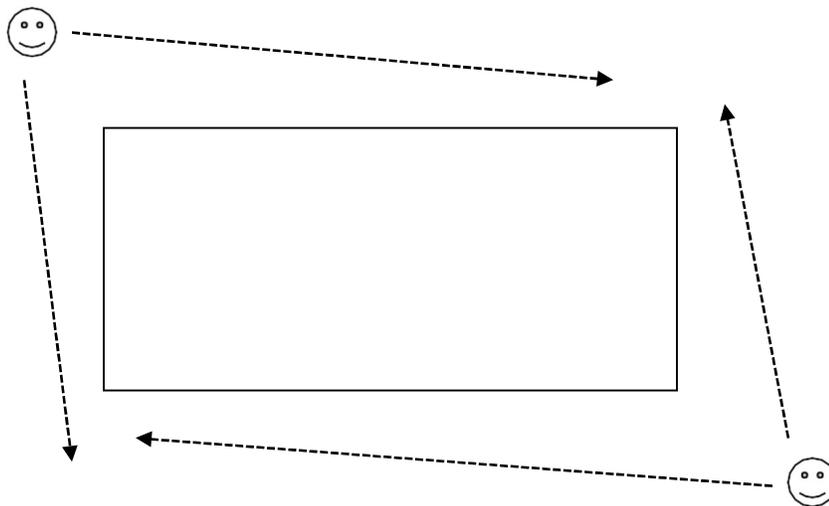
A “streetscape” is a picture of the street or roadway on which the property is situated looking toward other structures or landscape in the surrounding area. This type of photo works well for structural or earthquake damages.

For attached structures or structures very close together and more than one is on your photo - mark clearly with an arrow the property’s structure. Don’t forget to mark the address and side on the photo.

**Illustration C:** Front of close together houses



If structures are too close together (as above) to allow separate photos of each side, use this next illustrated guide to photograph the structure. Try to get as much detail as possible. Mark each photo with address and sides carefully. Remember always mark the sides from the front view.



Photos for structural and earthquake projects, you will need streetscape type overall views showing damages, source of water, etc., and a minimum of two photos. Again, show as much as possible.

If these projects have any additional structures you must also provide photos as in the previous examples.

**Substantial Damage Form**

Substantial damage is a term that is used when the damage to a building is equal to or greater than 50 percent of the building's pre-disaster value. Simply put, if your \$100,000 home was flooded and the damage was \$50,000 or more, then your home is considered to be *substantially damaged*. Why is this important? It is important because a substantially damaged home does not have to go through a benefit-cost analysis. It is considered to be cost beneficial under FEMA's regulations because it was substantially damaged. The *Substantial Damage Calculation Form (PEMA Form 8)* is used to determine and certify substantial damage on a home for acquisition. The form can be completed by the applicant's code or enforcement officer, private building contractor or another qualified inspector.

While a certification of substantial damage can make an acquisition application a quality candidate for approval, it does not guarantee approval. A property insured under the National Flood Insurance Program (NFIP) and certified as substantially damaged that is not approved for a HMGP application or drops out of the project, has to be elevated above the 100-year flood level (if it is not already) before any other repairs can be made.

If you believe you may have substantially damaged properties in your HMGP project, consult with PEMA before proceeding with a certification form. There are attendant NFIP risks to doing this, contact PEMA immediately for additional information.

### **Hazardous Materials**

Each individual property owner MUST complete a Hazardous Materials Property Survey.

### **Property Information Spreadsheet**

A spreadsheet has been included for your convenience. All fields must be completed. This gives us complete individual property information for cost benefit and reviews.

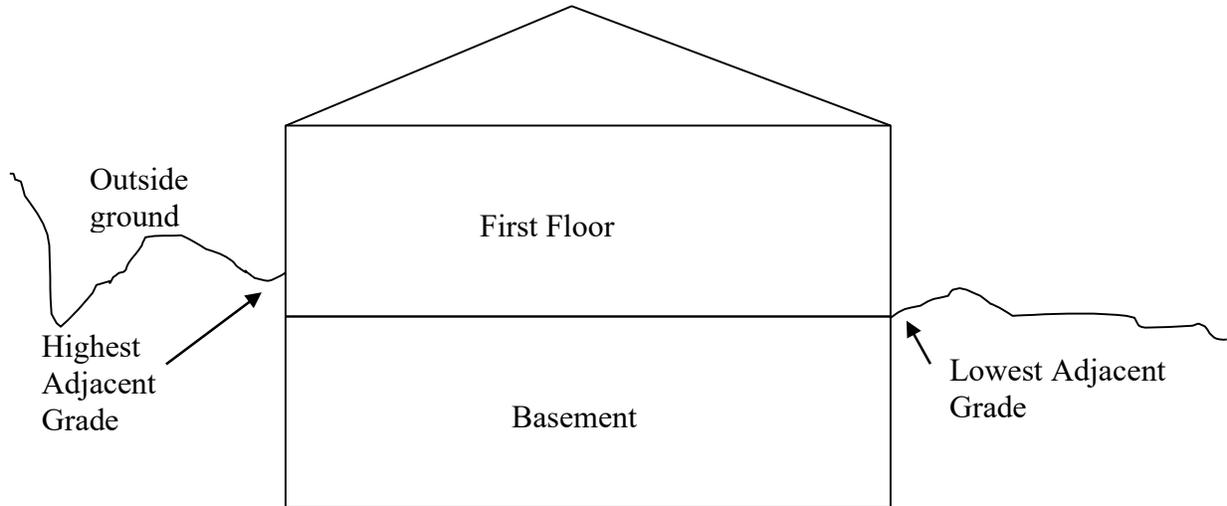
### **Elevations**

- To find the first-floor elevation (feet above sea level) requires either a surveyor, or (if the home is currently covered by a Flood Insurance Policy) there may be a **Certificate of Elevation** that will have the elevation above sea level noted, in the policy. In most cases, a surveyor will have to find the elevation from existing survey points.

The first floor is the first inhabited, finished floor. In most homes with an unfinished basement, the first floor is the floor above ground (See Illustration1). If the basement is finished and is regularly used as living space (i.e., a recreation room or an apartment, etc.), the first-floor elevation would be the basement floor height above sea level. See Illustration 1 on the next page.

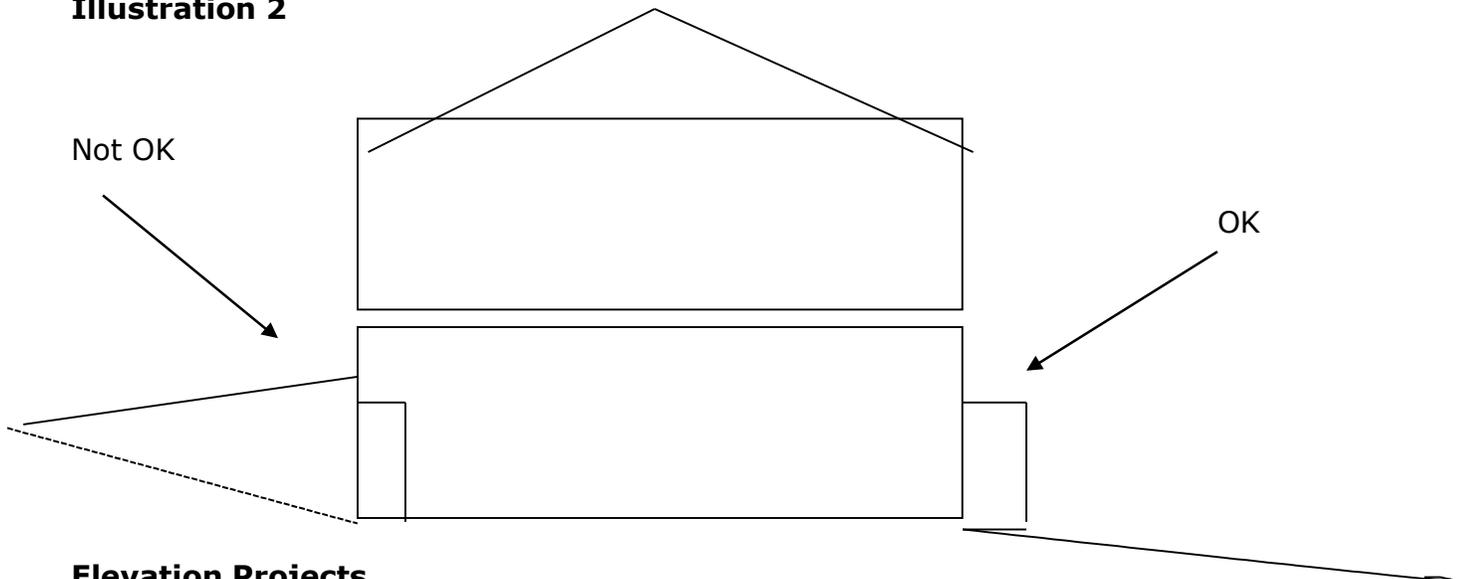
- As of 10/2021, elevation total project cost changed from \$175,000 per unit to \$205,000 per unit.

## Illustrations for elevations clarification – Illustration 1



If there is an outside entrance to the basement that is not dug in below the surrounding ground contour, then the first-floor elevation is the sill of that entrance way. (See Illustration 2)

## Illustration 2



## Elevation Projects

Completing an HMGP application for elevation of homes is similar to the development of an acquisition project application. The basic application is completed in the same manner. A "Voluntary Participation Agreement" from each homeowner is required. The same historical and environmental reviews apply. Maps, photos, latitude and longitude and first floor elevation data are still necessary. A project cost estimate must be developed.

The major differences between an acquisition project and an elevation project are that the home and property in an elevation project will still belong to the homeowner when the project is completed, and the home will still be susceptible to flood damage. For those reasons, elevation project applications should be submitted separately from acquisition project applications.

**NEW- FEMA requires that all elevated homeowners must legally record deed requirements of NFIP and floodplain maintenance for the life of the property. For more information see HMA Unified Guidance or contact PEMA.**

If a municipality has some homeowners that would like to be “bought out” and some want their homes elevated, the municipality should submit two separate applications: one for elevations and one for acquisitions.

**Structural Projects**

HMGP funds, in some cases, can also be used for structural projects like construction or upgrading of storm water or flood control systems, culverts, levees or dams. Because HMGP funds are always limited, and acquisition and elevation are higher priority projects. Structural projects do not get funded very often – but they are eligible for funding.

Typically, in addition to the basic application, structural projects require some initial engineering and design work as a part of an HMGP application. Sufficient information about the properties and buildings that will be better protected by a project must also be included for the purposes of determining benefit-cost.

If you have any questions, please contact PEMA. Your contact information is listed on the cover sheet which was included in this application package.

**Other Project Types**

Other project types may in some cases be funded by HMGP. They rarely get funded due to limited funds and these types are of lower priority in Pennsylvania. But in some instances, they do get approved. Submitting an application and having it on file in case of extra or special funding would not be a waste of time. At the very least, it would highlight your need and possibly PEMA can help you can get funding for this project through another source.

If you are interested in one of these types of projects, contact PEMA.

Plans	Retrofitting	Wildfire Mitigation
Education	Mitigation Reconstruction	Dry proofing
Equipment	Post disaster Code Enforcement	5% Initiatives
Earthquakes	Minor Local Flood Reduction	Soil Stabilization

You are now ready to complete your application. Check the “Enclosure List” for your next step. When you are finished, follow the information below.

**Finally**

If you provide all information, you will have a completed and documented application to submit.

In addition to the completed application, you will need to add a cover letter, formally submitting the original paper copy of the entire application package, along with a digital copy of the application on a thumb drive for review. A copy of the paper documentation should be submitted with the thumb drive.

If it is an acquisition or elevation project, your cover letter must contain the address list of properties (including substitution properties) and identify the properties if they are main or substitute properties and if they are structures 50 years and older. **Reminder** - Don't forget to package all property information together by street address.

This is a final listing of **ALL** documents needed in a completed package ready for submitting:

- **Cover Letter**
- **Designation of Agent Resolution**
- **Local Review and Compliance Letter and Maintenance Agreement Certification Letter**
- **Completed Basic application**
- **Directions (to municipal & to site(s))**
- **Newspaper articles, etc. documenting flood damages (if available)**
- **Maps—project site location, floodplain (FIRM) and quadrangular maps**
- **VPA's Voluntary Participation Agreements (Acquisition & Elevation Projects)**
- **State Certified Appraisals (recommended)**
- **Photographs—all four sides of structures**
- **Substantial damage certification(s) (if applicable)**
- **Hazardous Material Survey form(s) (Acquisition)**
- **Completed spreadsheet - (property information)**
- **FEMA and PEMA will provide NEPA and Compliance letters from PennDOT and Army Corps of Engineers.**
- **Your initialed checklist**

Again, do not forget to package the acquisition property information together by street address.

Make a copy for your records. You must retain a copy for your audits.

**Place your original completed paper application package in an envelope with the digital copy on a thumb drive and mail it to:**

**Pennsylvania Emergency Management Agency  
State Hazard Mitigation Officer  
1310 Elmerton Avenue  
Harrisburg, PA 17110**

**It is suggested to send your completed application by certified mail and a return receipt requested.**

**Additionally, you may also e-mail the electronic copy to:**  
[ra-shazmitoff@pa.gov](mailto:ra-shazmitoff@pa.gov)

**Congratulations on completing your application!**