

City of Columbia Elevation Reimbursement Program (ERP)

Eligible Activity: Rehabilitation – Housing, 24 CFR 570.202, 24 CFR 570.201

National Objective: Low- and Moderate-Income Benefit, Urgent Need

Activity Allocation: \$94,000

Closed to Applications

Overview and Delivery

Given constrained recovery resources and identified housing needs, the City is providing limited elevation reimbursement to owner-occupied households who initiated their recovery prior to the one-year anniversary of the flood. The city recognizes that owners of severely damaged homes have incurred significant repair and reconstruction costs due to newly adopted elevation requirements and is committed to offsetting increased recovery costs for homeowners required to rebuild more resilient homes to prevent future losses. Regardless of income, eligible owner-occupants who have initiated elevation of their damaged structure in accordance with City of Columbia floodplain requirements will be provided up to \$20,000 in CDBG-DR funding. It is envisioned that this funding coupled with \$30,000 in ICC funding will relieve some of the recovery burdens for households in the most impacted areas of the city.

Connection to Disaster and Unmet Needs

The most severe damages from the October 2015 Flood occurred in Special Flood Hazard Areas that are required by Ordinance No. 2015-046 to meet minimum FEMA standards for floodplain management. By elevating structures with the lowest floor two feet above the Base Flood Elevation, the City seeks to protect human life and health while minimizing public expenditures for costly flood control projects, the need for rescue and relief efforts, prolonged business interruptions; and damage to public facilities and utilities located in floodplains.

As described in the Housing Damage Assessment of this Action Plan, the most severely damaged households are concentrated in Special Hazard Flood Areas along Columbia's waterways. By encouraging home elevation, the City is mitigating the impact of future disasters. Of the 6,558 households that received a FEMA damage assessment, 261 sustained "Severe" and "Major" damages.

The City has received nine applications for elevation reimbursement; six are ineligible because the properties are located in the floodway, which are forbidden from receiving federal funds. The remaining three have executed grant awards and received funds. The current allocation of almost \$3.49 million for elevation reimbursement will be reduced to \$120,000 to cover reimbursements to the six existing eligible homeowners.

Eligible Applicants

Eligibility requirements for participants in this program are as follows:

- Damaged residence must be located in a floodplain within the Columbia City Limits.
- Applicants must have owned and occupied the damaged property as their primary residence as of and prior to the date of the storm event (October 2015).
- Applicants must have registered with FEMA and had their primary residence designated as sustaining Major or Severe damages.
- Damaged residence must be a single-unit structure.

- Applicants must have applied for FEMA Increased Cost of Compliance (ICC) funding, if applicable (only if homeowner was required to have flood insurance at the time of the storm), for elevation of their damaged structure.
- Elevation projects started after the one-year anniversary of the flood must receive Tier II environmental clearance *prior* to initiating elevation work.
- Elevation of the home is required by the City's floodplain ordinance and must be at least 50% complete prior to the issuance of reimbursement.

Ineligible Applicants

Ineligibility criteria for this program is as follows:

- Homes located within a floodway.
- Homes located outside a floodplain or Columbia city limits.
- Secondary homes or rental properties.
- Residential structures with more than one unit.
- Applicants without flood insurance who have received prior federal assistance requiring the maintenance of flood insurance in perpetuity.
- Applicants who are not classified by FEMA with *Severe* damages or required to elevate by the City's floodplain ordinance.
- Ineligible structure type.

Prioritization of Applicants

Applications for assistance from LMI, elderly, disabled, and female headed households with children will be prioritized for assistance.

Use of Funds

Delivery of funds will be provided in the form of a direct grant agreement between the city and the applicant. The grant agreement will include obligations for: 1) ownership and occupancy of the primary residence home for not less than one (1) year after reimbursement, 2) repayment of funds should additional federal assistance become available for repairs reimbursed by the CDBG Disaster Recovery team after calculation of the grant amount; and 3) maintenance of flood insurance in perpetuity on the damaged home, which will be memorialized by execution of a program covenant.

Monitoring

Monitoring of program compliance will be performed by the City's Community Development compliance staff and the Internal Auditor in accordance with the ERP executed grant agreements, covenant and subrogation requirements, program policies and procedures, the Disaster Recovery QA/QC Plan, and the City of Columbia CDBG-DR Monitoring Plan.

Start and End Date - January 2018 – December 2018 (See Exhibit C for Detailed Expenditure and Performance Projections).