

# COMMUNITY SERVICES



## MITIGATION FUNDING PROGRAMS FEMA | USDA | HUD



### FEMA Hazard Mitigation Grant Program

The Hazard Mitigation Grant Program from the Federal Emergency Management Agency provides funding for several mitigation projects, including elevation and acquisition of privately owned structures. Interested property owners should talk to their local planning or emergency management office. In some cases, funding is only available after a federally-declared disaster.



### USDA Natural Resource Conservation Service's Emergency Watershed Protection Buyout Program (Floodplain Easement Option)

This program, available after eligible federally-declared disasters, provides funding to purchase a flood-damaged structure at pre-storm market value, demolish the structure, and put a conservation easement on the property. A local partner (typically the local government) must purchase the land at the new lower value. Interested property owners can seek information from the state Natural Resources Conservation Service office.



### HUD 203k Loans

The Department of Housing and Urban Development 203k loans, known as Rehab Mortgage Insurance, allows homeowners to finance up to \$35,000 into their mortgage to repair, improve, or upgrade their new or refinanced home. Home changes may include structural alterations, reconstruction, and improvements for flood mitigation. Interested property owners can contact Massachusetts HUD office at (617) 994-8200.



## ADDITIONAL INFORMATION



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**Cape Cod Cooperative Extension**  
[www.capecodextension.org](http://www.capecodextension.org)


**National Flood Insurance Program**  
[www.floodsmart.gov](http://www.floodsmart.gov)

*Thank you to AmeriCorps Cape Cod for assistance in creating brochure series, and thank you to the town of Orleans for providing brochure images.*

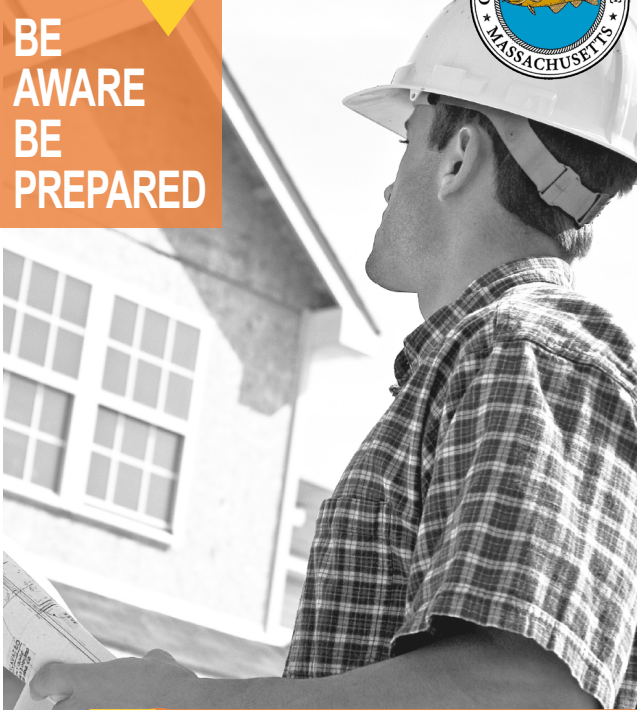


**Coastal Processes**

[www.capecodextension.org](http://www.capecodextension.org)



**BE AWARE  
BE PREPARED**



**PROTECT YOUR  
PROPERTY**



HOME



LAND



BUSINESS



COMMUNITY



## PROTECT YOUR HOME FROM COASTAL STORMS AND FLOODING

**HOW YOU CAN PROTECT YOUR HOME OR BUSINESS FROM  
FLOODING AND LIMIT THE DAMAGE TO YOUR PROPERTY.**



**Coastal Processes**

[www.capecodextension.org](http://www.capecodextension.org)

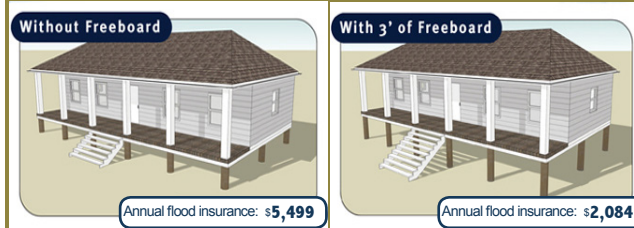


## BUILDING IN A FLOODPLAIN

- Check with your local building department to see if you need a permit – many actions require permits in a floodplain.
- If you make improvements or suffer damages worth 50% or more of the market value, you will be required to bring the structure into code compliance. In the floodplain, this means it will have to be elevated to or above expected flood levels or flood vents may be required. If you have flood insurance, you may be eligible for up to \$30,000 to help cover these costs from the Increased Cost of Compliance coverage in your flood insurance policy.
- Building in wetland areas or in wetland buffer zones (within 100 feet of a wetland or water body) must be approved through your town's Conservation Commission to be sure the work you perform does not harm the wetland. If you are considering doing any construction or landscaping near a wetland or water-body, contact your local Conservation Commission. For more information, please visit: <http://www.mass.gov/eea/agencies/massdep/water/watersheds/wetlands-protection.html>
- Contact the local Board of Health for work involving septic systems and on-site wells.

## ELEVATION & FREEBOARD

Freeboard is elevating your home above the predicted flood levels by a small additional height (usually 1-3 feet). Elevating your home and incorporating freeboard is the most effective way to minimize flood risk and save money on flood insurance. Note that enclosures below an elevated structure must be used only for parking vehicles, building access, and storage.



Depiction of home without freeboard and with 3' of freeboard. The home with freeboard has a substantial flood insurance discount. Image courtesy of [www.mass.gov/freeboard](http://www.mass.gov/freeboard)

## BASEMENT FILLING

If floodwaters enter a basement that is not floodproofed, the building structure is susceptible to damage. Materials including gravel and sand can be used to fill a basement; this will decrease flood damages and significantly reduce your flood insurance premium. If fill is going on original basement slab, drain holes can be cut or slab can be broken up to allow for proper drainage. Contact a design professional for information on basement filling for flood mitigation.

## WET FLOODPROOFING

If elevating your home is not an option and local regulations allow, consider wet floodproofing. This means modifying the uninhabited parts of your house, like a crawl space, to allow floodwaters to get in but not cause significant damage. Keep these things in mind when you are wet floodproofing your home:

- Use flood resistant materials
- Create flushable, drainable walls

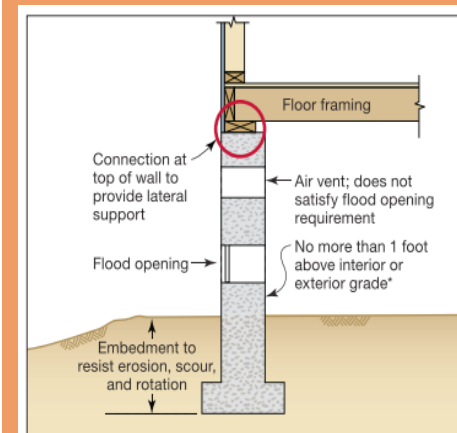
## RELOCATION

If your house experiences frequent flooding but you do not want to leave your home, consider relocation as an option. In many instances, it is possible to lift a house and move it to another location. This would allow a homeowner to remain in their house but in a safer location that does not experience regular flooding.



## FLOOD VENTS

For homes that are elevated on a crawl space and where flood levels are not high above the ground, installing flood vents in the crawl space foundation will reduce the risk of structural flood damage and reduce flood insurance rates. These vents allow water to pass freely through the crawl space, reducing the pressure on the outside of the structure that could cause damage.



Flood vents installed in the crawl space allows water to pass through freely, reducing the water pressure on the building's foundation.