

# Financial Assistance Information for Homeowners to Elevate Structures in Flood Zones

If you are interested in elevating your home above the flood level, the California Office of Emergency Services (CalOES) may have grant funding available to assist homeowner's financially through their Hazard Mitigation Assistance Grant Program.

Typically these grants are offered on a competitive basis are awarded based upon whether the structure has suffered repetitive losses<sup>1</sup> or severe repetitive losses<sup>2</sup>; however homes that have not suffered repetitive losses are still eligible.

Past grant funding breakdowns have been as follows (however please check with CalOES for current funding availability):

Type of Property	% Funding Awarded	% Homeowner Match
Severe Repetitive Loss	100	0
Repetitive Loss	90	10
Non-Repetitive Loss	75	25

More information on the grant program is available at:

<http://www.caloes.ca.gov/cal-oes-divisions/hazard-mitigation/pre-disaster-flood-mitigation>

Please contact Leah MacCarter ([leah.maccarter@santacruzcounty.us](mailto:leah.maccarter@santacruzcounty.us)) for more information on how to apply.

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<sup>1</sup> A Repetitive loss property is any insurable building for which two or more claims of more than \$1,000 were paid by the National Flood Insurance Program (NFIP) within any rolling ten-year period, since 1978.

<sup>2</sup> A Severe Repetitive property is a residential property that is covered under an NFIP flood insurance policy and:

(a) That has at least four NFIP claim payments (including building and contents) over \$5,000 each, and the cumulative amount of such claims payments exceeds \$20,000;

(b) For which at least two separate claims payments (building payments only) have been made with the cumulative amount of the building portion of such claims exceeding the market value of the building.

For both (a) and (b) above, at least two of the referenced claims must have occurred within any ten-year period, and must be greater than 10 days apart.