

Harpeth Home Raising Q&A

U.S. Army Corps of Engineers and City of Franklin

07-18-2019

USACE Guidelines to help you decide whether to participate:

1. This program is VOLUNTARY. You do not have to participate. You do not have to sign a contract until, and unless, you are satisfied on all matters, and understand the program thoroughly.
2. Work closely with the prospective contractors so that the estimates represent plans that you are satisfied with. If a prospective contractor is not willing to conform to your requirements or USACE criteria, seek another contractor.
3. We can only pay for work directly related to raising your home and restoring its appearance. If you want to use this opportunity to perform some discretionary work (e.g. enlarge a room, finish a garage, or fence a backyard) you will need to work those details and payments out directly between you and the contractor.
4. The USACE cannot pay for estimates. If the contractors cannot estimate the work free of charge, you will have to reimburse them directly for that cost. Be sure to ask if the estimate is free before you request it.
5. Since the agreement will be between the USACE and homeowner, and not the contractor, we cannot be responsible for their performance. Be sure to inquire about insurance, bonding, repair of any damages, warranty, etc., so you'll know up front what your options are. You may also want them to furnish references from previous jobs.
6. The USACE will provide as much assistance and guidance as possible. We want you to be satisfied with the work and with your decision.

Eligibility:

- How were the homes chosen? What criteria? Looking at our GIS below with contours, why would 000 Rebel Circle and 000 Crafton not be eligible?
 - We individually justify homes based on the damages they are experiencing (amount & frequency) and the cost to protect (cost of raising). We survey each structure's first floor elevation. They may be on the same contour, but one's first floor sits higher due to type of construction, fill material, etc. For example: if a home is on a slab, their first floor is getting wetter more often than one with a crawlspace. So, the frequency is higher (water gets in the first floor at a 5-year event vs. getting into the first floor of a crawl space home starting at the 25-year event) and the damages are greater (water is deeper, possibly getting to electrical outlets, etc.). We tally up the estimated damages and annualize them. The tally is based on the home's structural value and then a % for contents, cars. Each home gets a damage dollar amount. If a home is getting some damage, possibly water in the crawlspace with duct work damaged, but not enough to justify the "\$85,000" it costs to raise the structure it would not have been included.

- On the 2 properties mentioned above, the reason they were omitted is as follows:
 - 000 Rebel Circle – at 50-year event structure had 0.08 feet of water and at 100-year water elevation was 0.60.
 - 000 Crafton – at 50-year elevation structure had 0.29 feet of water and 0.85 feet at the 100-year event. Bottom-line didn't feel these structures were affected by frequent enough floods.

Administrative and Misc. Questions:

- FEMA has a couple of comprehensive publications for their home raising program: Homeowner's Guide to Retrofitting FEMA P-312 and Engineering Principles and Practices FEMA P-259. Does the USACE have any similar publications?
 - USACE currently does not have similar publications.
- How is the construction work authorized?
 - After the study is completed and approved, the Corps and the City would sign a Project Partnership Agreement (PPA) to implement the project. Once the PPA is signed and funds are received, the Corps and City will begin the implementation of the project.
- How are the FEMA floodplain regulations and home insurance affected after the home raisings?
 - An elevation certificate preparation can be included in the scope of work for the lifting contractor. Or homeowner will need to hire a licensed surveyor and obtain a new Elevation Certificate to submit to FEMA.
- Timeframes – Homeowner program participation deadlines, funding, contractor quotes, and construction phasing's?
 - A better schedule will be developed once the study/project is approved and funded. A follow up meeting with the homeowners will be held prior to starting the project.
- What about ADA accessibility? Can ADA ramps or even elevators be installed to help with those in need, and included within the program costs?
 - Ramps can be installed as part of the program on an as needed basis. Elevators would not be covered. The homeowner will be responsible for the cost of installing an elevator.
- The feasibility study said our house needed to be raised 9 feet—is this figure from the ground or where our house currently sits?
 - The height to raise is calculated from the first floor elevation.

- How soon can we initiate this process, given we would like to participate? I am going to talk to my bank, however, we are thinking we will want to do this. If that is the case, we will want to move quickly.
 - There will be multiple check-in points throughout the process. The schedule is dependent on receiving federal funding. There would be at least 6-9 months for the homeowner to obtain funding.

Financial Questions:

- How do homeowner 3rd party financing/mortgages handle invoicing and payment to the USACE?
 - Homeowners will not be paying USACE. The USACE and City of Franklin will make arrangements to pay the homeowner, with the check payable jointly to the homeowner and the contractor.
- Financial assistance from the City for retiree on social security? Can the City help homeowners who have trouble paying for the program costs, by assessment or property lien?
 - The City has not yet discussed any possibility of financial assistance, as in special assessments or property liens. If you have any specific requests for assistance, contact the City Engineering Department.
- How is the construction work paid for? How does contractor get paid?
 - USACE and the City will facilitate the payment. USACE will inspect the work to ensure the lifting met the requirements prior to approving the final USACE payment. The City will close out all building and floodplain permits before approving the final City payment.
- Does the USACE or City help with upfront contractor deposit costs?
 - The USACE is not able to front any costs and can only pay for completed work. The homeowners and contractors will have to negotiate on how the contractor gets paid.
- What about construction overrun costs?
 - The overruns will be handled on a case-by-case basis for approval.
- It says in the resolution that the USACE agrees to pay for relocation/temporary housing costs—assuming this will mean a hotel room while the house is unable to be lived in?
 - Temporary housing will be provided and paid for by the contractor. It will be part of the overall construction cost.
- What is included in the home raisings estimate?

- The home estimate includes the cost of raising the home (by a certified home raiser), the construction of new foundation (cinder block or brick), the reconnection of utilities & duct work, and restoration of landscaping/grass, etc. There is also the cost of temporary housing for up to 3 months. The duration of the temp housing depends on the construction duration and local codes on habitation.
- Is there a contingency built in the estimate?
 - Yes, there is 24% contingency built in. We do market research on actual costs and include some contingencies along with longer than expected temp housing costs.
- Will the homeowner be responsible for 17.5% of the **average cost** of lifting all homes or the cost of his own home?
 - The Homeowner is responsible for 17.5% of the construction costs to their own home raising, not averaged out.
- When will the homeowner be responsible for paying his share of the costs?
 - The USACE will pay their 65% share to the homeowner/contractor once the construction is complete. The City's 17.5% and homeowner's 17.5% shares will be paid separately, apart from the USACE payment. The City will develop the procedures for these separate payments later in 2019.
- If items must be removed from home for lifting, is that a covered expense?
 - Items are not required to be removed for lifting. It will be at the discretion of the homeowner to secure anything they think may be at risk for damage.

Construction and Contractor Questions:

- Who will be the Designer for the project? Are we responsible for hiring an architect? As you can imagine, if we need to raise the house 9 feet it is going to have a different look to it.
 - The homeowner may hire an architect if they desire so, however the lifting contractor should be able to have designers/subcontractors to ensure the final look of the home is adequate.
- How are the contractors selected?
 - USACE approves of a select group of licensed contractors, with whom the homeowner can select and request quotes.
- Does the homeowner contract directly with the contractor?
 - Yes, from a pre-qualified list of contractors.

- Are homeowners responsible for getting bids to raise the house?
 - Yes, the homeowner will acquire 3 bids from a pre-qualified list of contractors.
- Do homeowners have to use the lowest quote/bid?
 - As long as the chosen bid is within the 25% of USACE independent estimate for the home raising.
- Can the homeowner choose an approved contractor based off past relationships, reputation, or reviews?
 - A list of pre-qualified contractors will be provided. A homeowner may suggest a contractor for inclusion on the list, however it will be up to USACE to deem if the contractor has all the qualifications and experience to perform the work.
- Will the lifting contractor act as the general contractor?
 - Yes. One contractor will be hired to perform the work and could have subcontractors for different tasks.
- What is all included in these costs? As an example, our house has both crawl space and slab, will they be able to lift both?
 - The contractor's engineer will determine the best technique for lifting the home. Homes with both crawl space and slabs can be lifted. The costs include lifting, the new foundation and exterior brick/siding, site restoration, and stairs/ramps if needed.
- Also, assuming they will jack the house up, then add foundation below to it before setting the house back down off the jacks—will the cost include adding brick to the new structure?
 - The construction cost includes the lifting, building the new foundation and matching the existing siding on the exterior. Any disturbed landscaping will be also restored.
- Can home be lifted with brick on it?
 - Yes, the exterior material will be matched to the existing when enclosing the space underneath the home.
- Our current structure has a slab porch on the front of the house where the front door is—will this be lifted too? If not, we are going to have a 9-foot lift to get to our front door that does not currently exist.
 - The contractor will determine how to lift the front porch. If it cannot be lifted, a new porch, stairs or ramps would be built.
- Will there be a schedule for lifting the homes or will it be up to the lifting contractors?
 - It will depend on home owner's readiness (covenants and agreements being signed,

etc.). The actual work schedule will be determined by the contractor.

- Does USACE have final approval on items for lifting? Will everything be approved prior to beginning the raising?
 - Only the residential home will be approved for lifting. Detached non-residential structures will not be lifted as part of the project. USACE will approve a list of contractors deemed qualified to perform the lifting of homes. USACE staff will inspect completed work for quality and meeting the height requirements.
- What are the building permit requirements? Does the contractor perform all of this for the homeowner?
 - City building and floodplain permits are required through the City's Building and Neighborhood Services Department. The contractor can obtain the permits and include the permit costs in to their construction estimate.
- Will homes need to be upgraded to current zoning codes? If so, will we know what needs to be done before we commit to lifting?
 - The contractors will have to factor all Zoning Ordinance requirements in to their work.