



FREQUENTLY ASKED QUESTIONS

PAMLICO COUNTY HAZARD MITIGATION GRANT PROGRAM

Homeowners interested in this program must apply through the county and complete a pre-application to determine cost effectiveness. Submitting a pre-application DOES NOT guarantee you will be eligible for Hazard Mitigation Grant Program (HMGP) grant assistance.

Pre-applications will be available for pick up and drop off at the courthouse annex lobby December 14, 2011 to the Deadline of January 4, 2012 at 5:00 p.m. Return completed pre-application to DESIGNATED DROP BOX in annex lobby

NC Emergency Management (NCEM) reviews all properties for cost effectiveness and determines eligibility. Federal regulation requires that all projects funded under HMGP must prove to be **COST EFFECTIVE and ENVIROMENTALLY SOUND.**

COST EFFECTIVE: This is an eligibility requirement of the HMGP. It is based a benefit cost analysis of the PROPERTY and includes data collection of: **DAMAGES, REPETITIVE LOSS, FLOOD ZONE, BUILDING VALUE, ELEVATIONS** and determines a benefit value for mitigation of the property. This analysis and determination is completed only by HMGP representatives, the county cannot make these determinations.

TIMELINE for Pre-Application —Mitigation activities are a long term recovery option. The pre-application process is a pilot program to screen applicant properties for cost effectiveness. This process may take 90-120 days. Applicants with cost effective properties will move to phase two and complete the full application that will be included in the county's application to the State. Homeowners with properties not cost effective will receive notification of that determination. This allows homeowners to know well in advance of the county's formal HMGP application for funds if the property meets the requirements for this grant.

TIMELINE OF HMGP—Mitigation activities are a long term recovery option. NCEM requests "Letters of Interest in Applying for HMGP" 6 months after declaration of disaster. NCEM requests applications from county within one year from date of disaster. County application is reviewed by NCEM and cost effective properties are submitted to FEMA for review. This process may take 6 months. Approved county applications are awarded through grant agreements between the state and the county. County may begin to administer the grant and fund awarded projects.

ACQUISITION/BUY-OUT—this activity represents a permanent mitigation measure. In an acquisition project, the community buys private property by offering pre-flood fair market value, demolishes the flood-prone house and clears the land. The land purchased under HMGP becomes and must remain as open space and the new deed to the property must contain a restriction ensuring that the land will remain as open space in the future.

ELEVATION—this activity elevates the flood prone house based on current local, state, and federal guidelines. HMGP does not pay for repairs to house, in order to be considered for an elevation project, a house must be inspected to see if it is sturdy enough to be raised. Some type of homes cannot be raised through HMGP.

FLOOD INSURANCE/ICC—Homeowners with approved Increased Cost of Compliance claims and have been determined eligible for NCEM mitigation elevation activities **MUST WAIT TO ELEVATE** and follow the timeline of the Hazard Mitigation Grant project (HMGP). Funds from the ICC claim will be applied to the HMGP funds for that property. Duplication of Benefits are NOT allowed and reimbursement of expenses are not allowed.

REIMBURSEMENT of EXPENSES IS NOT ALLOWED. HMGP does not reimburse homeowners for work already completed.

REPAIRING—Homeowners may complete repairs to their home. **HMGP DOES NOT repair homes.**

DUPLICATION OF BENEFITS. If you received FEMA assistance or an insurance payment to make repairs to your house you will be required to submit those receipts or the amount will be deducted from the purchase price. **KEEP ALL YOUR RECEIPTS.**

You may contact Jayne Robb, County Planner for more information at 252-745-3081

SUBMITTING A PRE-APPLICATION DOES NOT GUARANTEE YOU WILL BE ELIGIBLE FOR MITIGATION GRANT ASSISTANCE.