Flood Mitigation Financial Assistance Request for Information Form *Frequently Asked Questions*

Please submit only one form per project and review this document prior to completing the form.

The form is a request for information only and does not constitute an application for financial assistance. After review by the Flood Information Clearinghouse Committee (FLICC), you will be advised on potential available source(es) of financial assistance for your flood mitigation project, will be given instructions on how to apply to relevant programs, and may be contacted for clarification related to your inquiry.

1. Who should complete this form?

Any local official that has general knowledge about a potential flood planning or mitigation project can submit an inquiry form. Assistance from technical staff or contractors would be helpful to increase the accuracy of the information included but is not required since this form represents only a general inquiry.

2. Do I have to submit this form to be eligible for financial assistance?

No; you are free to apply to any financial assistance program without going through the Information Clearinghouse.

3. My project doesn't have a name yet. How should I answer question #2 in the Request for Information Form?

A brief, descriptive name is all that is needed for the inquiry form. You are free to change the project name once you apply for financial assistance through one of the funding programs.

4. How much time should I take to complete this form and how accurate should my answers be?

This form is intended to be submitted with general information that can be prepared in a limited amount of time. For instance, it is not necessary to have more than an estimated project cost, a general idea of activities that will be included in the project, and an estimated number of NFIP-insured, repetitive loss, or severe repetitive loss structures.

5. How is program eligibility determined?

Program eligibility is dependent upon a number of factors, including the type of entity that will be the primary project sponsor, the types of mitigation activities that the project will include, the location of the project, if the project area has been impacted by a disaster, and other factors. The appropriateness of a particular program will be determined upon further evaluation of eligibility and funding. Responses submitted via the form are not final or binding, and a new form may be submitted if project conditions or situations change.

6. Where do I find the number for a federal disaster?

Names and numbers of federally declared disasters can be found on the Federal Emergency Management Agency's (FEMA) <u>disaster website</u>.

7. What is a repetitive loss or severe repetitive loss property?

Repetitive loss and severe repetitive loss properties are defined by FEMA; please see current <u>Hazard Mitigation Assistance guidance document</u> for more information on these definitions:

Severe Repetitive Loss Properties

A severe repetitive loss property is a structure that is covered under a contract for flood insurance made available under the National Flood Insurance Program and has incurred flood-related damage for which four or more separate claim payments have been made under flood insurance coverage with the amount of each such claim (including building and contents) exceeding \$5,000, and with the cumulative amount of such claims payments exceeding \$20,000; or for which at least two separate claim payments (building payments only) have been made under such coverage, with the cumulative amount of such claims exceeding the market value of the insured structure.

Repetitive Loss Properties

A repetitive loss property is a structure covered by a contract for flood insurance available under the National Flood Insurance Program that has incurred floodrelated damage on two occasions, in which the cost of the repair, on average, equaled or exceeded 25 percent of the market value of the structure at the time of each flood event; and at the time of the second incidence of flood-related damage, the contract for flood insurance contains increased cost of compliance coverage.

8. How can I find out how many NFIP-insured, repetitive loss, or severe repetitive loss properties are in my project area?

This information can be obtained through the community's Floodplain Administrator, FEMA Region VI, Texas Water Development Board, and Texas Division of Emergency Management. Please contact:

Floodplain Administrator by community in Texas

FEMA Region VI- John Bowman, <u>JohnE.Bowman@fema.dhs.gov</u> Texas Water Development Board- Kathy Hopkins, <u>kathy.hopkins@twdb.texas.gov</u> Texas Division of Emergency Management- Mitigation Division

9. What happens after the form is submitted?

The Flood Information Clearinghouse Committee (FLICC), a group of cooperating state agencies, will review your project information and will advise you on potential available source(es) of financial assistance for your flood project. Once you receive that information, feel free to use the site to pursue further details and contact information on programs that may meet your community's needs. All programs have specific requirements and the appropriateness of each program based on eligibility and funding availability will be determined upon further evaluation.