



4 March 2025

**NOTICE OF FUNDING AVAILABILITY (NOFA)
HMGP DR-4837-NC (Potential Tropical Cyclone-
8)**

1. North Carolina Emergency Management (NCEM) Hazard Mitigation (HM) Section is now accepting Letters of Interest (LOIs) for both personal home properties and community infrastructure mitigation projects from qualified sub-applicants to be considered and evaluated for inclusion in the State's application submission to FEMA for Potential Tropical Cyclone 8 (PTC-8) Mitigation Grant Program (HMGP) DR-4837-NC. HMGP funds are intended to help reduce current disaster suffering by funding projects focused on mitigation activities resulting in safer and more resilient communities while also addressing the impacts of climate change and other unmet mitigation needs. Project types may range from individual home acquisitions, elevations, or mitigation reconstruction to critical facility generators and community infrastructure projects and possible landslide stabilization projects, to prevent future threats to nearby homes and businesses. Eligible sub-applicants are local units of governments with approved and adopted Regional Hazard Mitigation Plans.

2. All LOIs for the State's consideration must be received through NCEM's [Salesforce Portal](#) () for the HM Section's evaluation no later than **5pm, 31 October 2025**. LOIs submitted after this deadline will not be considered.

NCEM encourages communities to submit LOIs prior to the deadline if at all possible. The State WILL accept Multiple LOIs as the need may evolve. Please see the attached ee *Best Practices* for more information on submission.

LOI DEADLINE – 5 PM, 31 October 2025

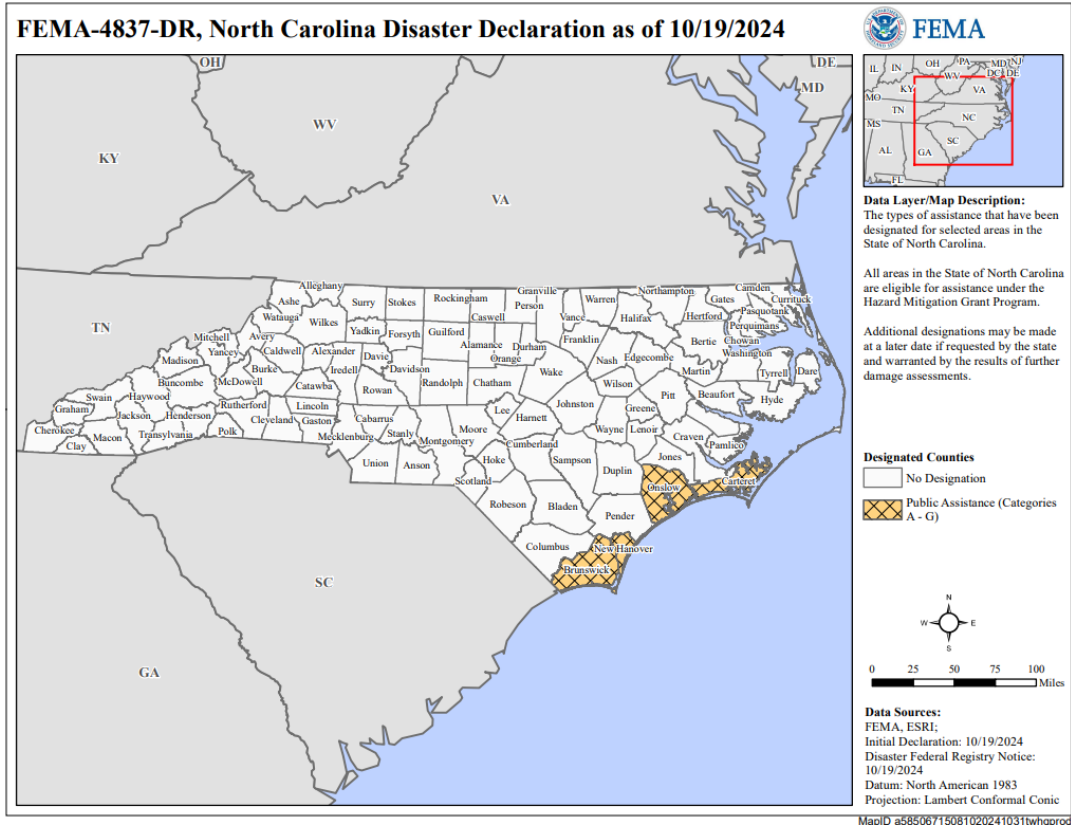
3. NCEM HM Section Staff will screen, rate, and prioritize all projects for eligibility and cost effectiveness based on the federal program requirements. The State's priority for submission of applications to FEMA for DR-4837-NC are:

Primary - Mitigation projects located in the Counties declared as a part of the disaster area: Brunswick, Carteret, New Hanover, and Onslow Counties.



Secondary: All other projects State-wide

4. Declared Areas under DR-4837 are:



5. Mitigation Projects by Type:

Residential Mitigation

- Acquisition (*Buyout*)
- Elevation (*House Raising*)
- Mitigation Reconstruction (*Demo/Rebuild*)

Non-Residential Mitigation

- Acquisition of Non-Residential Properties
- Elevation of Non-Residential Properties
- Landslide/Slope Stabilization
- Flood Risk Reduction
- Flood Proofing
- Infrastructure Mitigation

5% Initiative Projects

Secondary Power Source - Generator
Early Warning Systems /Stream gauges
Community Storm Shelters

7% Projects
Planning Related Activities

Advanced Assistance

6. Residential Hazard Mitigation Project Definitions:

Acquisition: The purchase or buyout of a flood prone home using FEMA and State funds from a willing homeowner. The homeowner is offered pre-disaster market value for their structure, if qualified, as determined by a certified appraiser.

Once the home and property are acquired, the home is demolished, and the land is deeded to the local government with an open space restriction into perpetuity to restore or conserve natural floodplain functions.

The critical item homeowners must have to participate in the acquisition program is a clear title to the property they wish to sell. If there are any adjoining lots to the property being purchased, this too must be identified at time of application.

Homeowners must also remember that offers to purchase may be reduced if the homeowner has any Duplication of Benefits (DOB). DOB may result from multiple types of sources, most specifically any Individual Assistance received from FEMA or any homeowner or flood insurance received after the disaster. If any DOB exists for a homeowner, meaning they did not use all or some of the funding provided to repair their home, then the unused portion is subtracted from the possible value of the closing price on the home. Homeowners must be reminded to keep any and all receipts for repairs they have completed using funds provided by FEMA or insurance.

Elevation: Elevating a home is the physical raising (elevation and foundation replacement) of an existing structure to an elevation 2 feet higher than the Base Flood Elevation (BFE) or higher if required by FEMA or local ordinances. The project pays for engineering to determine if the home is feasible to raise, then elevates and rebuilds the foundation.

Mitigation Reconstruction: Mitigation Reconstruction is the construction of an improved, code compliant, elevated home on the same site where the existing home has been demolished or destroyed. This option is available to those with existing homes that are not feasible for elevation due to storm damage.

7. Prior to any homes being submitted in the State's final application to FEMA, all homes must have the following documentation which **must be submitted in the sub-applicant's LOI (In Bold)**:

Homeowner Application or Property Site Inventory (PSI) (Attached)
Declaration and Release Form, FEMA Form 009-0-3 (Attached)
Voluntary Participation FEMA Form, FEMA Form 81-112 (Attached)
Model Acknowledgement of Conditions (For Elevation Homes Only) (Attached)
Current tax card for the property
Pre-Elevation Survey (For Elevation Homes Only)
4 Photos of each home in the application – must be of each side of the property
Photos of any additional structures on the property

If any application is missing any of the items listed above, the home will not be included in the final application to FEMA.

8. Prior to any projects being submitted in the State's final application to FEMA, all projects must have the following documentation which **must be submitted in the sub-applicant's LOI**

For Generators – Documented reference that facility is Critical Infrastructure
For Generators – Sizing Letter signed by sub-applicant Engineer verifying size of generator required with all documentation of the wiring plan
For Generators – Vendor Quote for generator(s) to include any MTS/ATS
For Generators and Storm Gauges/Early Warning Sirens – Imagery showing where the generator/gauge/sirens are to be installed
For Generators and Storm Gauges/Early Warning Sirens – Location on a map where the items will be installed with Lat/Long annotated on the map

9. NCEM HM will begin developing each LOI into an application for the jurisdiction once submitted. NCEM HM will begin by verifying all documentation is properly received and submitted before building each sub-applicant's final application to FEMA. If any documentation is missing, NCEM will return the LOI to the jurisdiction requesting missing documentation be provided before continuing to work a jurisdiction's application. It is imperative any jurisdiction receiving a returned application quickly provide the corrected documentation. NCEM HM WILL NOT submit any applications that are not complete to FEMA.

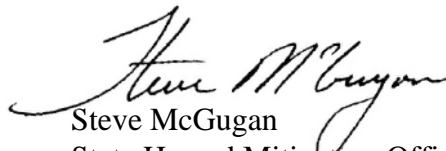
10. Another critical aspect of application development is the calculation of the Benefit Cost Ratio for all projects. **The FEMA pre-calculated benefit waivers are in effect for properties in the Special Flood Hazard Area (AE Zone) only.** Note that properties may be aggregated in order to produce a cost-effective result. Properties outside of the Special Flood Hazard Area or in the X zone cannot take advantage of the pre-calculated benefit waivers and each home must have separate BCR calculated. If an individual property does not have a minimum of 3 flood events affecting the structure, a BCA cannot be completed on the home. Additionally, if the home fails to pass the BCA, even with 3 flood events in its history, the home CANNOT be **submitted** into the final application to FEMA. Note: X Zone Properties will fall below AE Zone properties which are at a higher risk. Available grant funds are targeted to those that represent the highest risk of future flooding.

BCA Waiver Conditions:

- **Acquisition** - if a property is located in a FEMA-designated Special Flood Hazard Area (AE or VE Zone), and the entire acquisition and demolition cost for that property is \$775,411 or less, the property is considered to be cost effective.
- **Elevation** - if a property is located in a FEMA-designated Special Flood Hazard Area (AE or VE Zone), and the entire elevation cost for that property is \$355,522 or less, the property is considered to be cost effective.
- **Mitigation Reconstruction** - if a property is located in a FEMA-designated Special Flood Hazard Area (AE or VE Zone), and the eligible Federal allowable construction costs are \$220,000 or less, the property is considered to be cost effective.

11. Application Intake: Communities must develop a process (community meeting or one-on-one session) for gathering documentation and application information from community residents. During these meetings, the sub-applicant should have all applicants complete and sign both a PSI and a FEMA Declaration and Release Form (FEMA Form 009-0-3) Please notify the HM Section for additional information, assistance obtaining the required forms and if you desire HM Staff to assist at these community meetings or to provide Intake for the designated communities in DR-4837.

12. If you have any questions about the application or LOI process, obtaining access to Salesforce, or technical assistance questions about an application, please contact your any member of the NCEM HM grant development team.



Steve McGugan
State Hazard Mitigation Officer
Assistant Director / Mitigation
North Carolina Emergency Management

Best Practices for LOI Intake - *Collection and Submission*

The first step in collecting information for your LOI is community engagement. Each jurisdiction is encouraged to engage their communities to identify the need and intent of their homeowners. A public meeting is always the best and NCEM HM can work with you to have representatives there to assist in answering questions.

The next step involves collecting all of the required documentation. Jurisdictions must have each homeowner complete the Homeowner Application, often referred to as the Property Site Inventory (PSI). This is a 10-page document which includes information about the owner and property. The completeness of this document is critical for building an application for an HMGP project.

Next, the community will sort all of their PSIs into groups by mitigation project types. All property owners interested in elevating their property will be one project type and all property owners interested in a buyout will be another project type. These will become two separate LOIs and submitted to the State.

Note: any jurisdiction may submit multiple LOIs for the same project types. We encourage the jurisdictions to do this if some PSIs, when reviewed, lack proper signatures or critical information. This prevents a whole application from being slowed or not submitted due to a few paperwork errors.

Once those are complete, the community can login to Salesforce and complete the online LOI submission. There will be contact and general information to complete. Once those screens have been completed you will need to enter the property information under the “properties” tab.

Once an LOI is submitted, the HMGP Development team will screen for eligibility, cost effectiveness and feasibility. From there, HMGP will notify the community about proceeding to application. Applications will be built and then submitted to FEMA for review and funding.