

September 6, 2019

Dear Homeowner,

The City of El Lago will be submitting a FEMA grant application to the State of Texas for elevating floodprone homes. This letter is to determine your interest and willingness to elevate your home and avoid possible future flood damage.

The grant application window will open on October 1, 2019 with applications due by December 31, 2019. After submittal, it typically takes six to eight months to hear back on whether or not the application will be selected for funding. If selected for funding, another four to six months is typical to complete a contract with the state before receiving funds to begin construction. Home elevation work would then be phased to begin in 2021 and run into the first half of 2022.

FEMA may contribute up to 100 percent Federal cost share for homes categorized by FEMA as Severe Repetitive Loss (SRL) properties and up to 90 percent Federal cost share for Repetitive Loss (RL) properties. FEMA may also contribute up to 75 percent Federal cost share for homes that are in a flood hazard area and have first floors below the base flood elevation.

A SRL property is a structure that:

- A. Is covered under a contract for flood insurance made available under the NFIP; and
- B. Has incurred flood related damage for which:
 - a. four (4) or more separate claims payments (includes building and contents) have been made under flood insurance coverage with the amount of each such claim exceeding \$5,000, and with the cumulative amount of such claim payments exceeding \$20,000; or
 - b. at least 2 separate claims payments (includes only building) have been made under such coverage, with the cumulative amount of such claims exceeding the market value of the insured structure.

A RL property is a structure covered by a contract for flood insurance made available under the NFIP that:

- A. Has incurred flood-related damage on 2 occasions, in which the cost of the repair, on the average, equaled or exceeded 25 percent of the market value of the structure at the time of each such flood event; and
- B. At the time of the second incidence of flood-related damage, the contract for flood insurance contains increased cost of compliance coverage.

As part of the grant application development process, the City needs to provide several items for each home. These include:

- A. Notice of Voluntary Interest (attached to this letter)
- B. Your current flood insurance declaration page

- C. A Benefit Cost Analysis - This is a mathematical calculation of the cost of elevation compared to the future savings in avoided damages once a home is elevated. To complete this Benefit Cost Analysis, the City will require from you:
 - a. An Elevation Certificate
 - b. The loss history for your home - This can be obtained by calling the NFIP hotline at 866-395-7496
- D. Color photos of all four sides of the structure
 - a. Each picture clearly labeled with the address of your property
- E. A sketch/drawing of the exterior footprint of your home, with dimensions.

If you are interested in elevating your home, please send (or drop-off) the above information by September 27, 2019 to:

The City of El Lago
411 Tallowood Drive
El Lago, TX 77586
Attn: Floodplain Administrator

In addition to this letter, a public meeting will be held at City Hall on September 12, 2019 at 7:00 PM to answer your questions. If you are not able to attend this meeting and have further questions, email the City Floodplain Administrator at cityfpa@ellago-tx.gov .

Sincerely,



Bob Kosar
Floodplain Administrator
City of El Lago

Notice of Voluntary Interest

City of El Lago

Homeowner Interest Sign-up Sheet and Voluntary Interest Notice

Please complete this form if you are interested in exploring further your options for reducing your flood losses. Signing this does not commit you to any action.

Property Address:

Owner(s) Mailing Address:

Owner(s) Name(s):

Contact Telephone Number and Email.

Tenant Occupied Owner Occupied (Please circle one)

The City of El Lago is required by FEMA to inform you that your participation in this project is voluntary.

Depending the dollar amount and number of prior FEMA NFIP paid claims, FEMA mitigation program grants for which the City may apply are funded at 75%, 90% or 100%. If my property is less than 100% FEMA funded, a local cost share will be required. If awarded, and I decide to participate in the elevation program, I acknowledge that I will be responsible for covering the local match and possibly my share of the general grant administration fees.

Owner's Signature

Date

Owner's Signature

Date

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Eligible mitigation reconstruction costs are limited to a \$150,000 Federal share per property. Some eligible activities, such as administrative allowances and permitting fees, need not be included in the \$150,000 maximum Federal share. The activities that are eligible as part of a Federal award in mitigation reconstruction are divided into three categories: consultation and project scoping, pre-construction activities, and construction activities. The activities in each category that are eligible to the extent reasonable and necessary to perform the project purpose are identified in Table 5:

Table 5: Eligible Mitigation Reconstruction Activities

Eligible Activity	Subject to Federal Share Funding Limit of \$150,000?
1. Project Scoping	
Property verification (e.g., size of pre-existing structure)	No
Preliminary elevation determination	No
Environmental Site Assessment Phase 1	No
Engineering Feasibility Study (e.g., Can an existing structure be elevated? Is mitigation reconstruction feasible?)	No
Benefit-Cost Analysis	No
Title search (e.g., ownership verification)	No
2. Pre-construction Activities	
Site survey (i.e., boundaries, elevation)	No
Soils/geotechnical testing, testing for asbestos and lead-based paint	No
Archeological Assessment Phase 1	No
Local, State, and Federal permitting (e.g., Environmental Planning and Historic Preservation and U.S. Army Corps of Engineers)	No
Architectural / engineering design / plans / specifications	No
Plan review	No
3. Construction Activities	
Permitted disposal of routine asbestos, lead-based paint, and household hazardous wastes incidental to demolition	No
EHP mitigation	No
Demolition / removal	Yes
Erosion control / grading / drainage	Yes
Utility connections	Yes
Landscaping for site stabilization (e.g., seeding)	Yes
Walkways and driveways	Yes
Elevated foundation construction	Yes
Inspection of foundation system	No
Structural shell	
Framing	Yes
Exterior doors	Yes
Windows (includes protection)	Yes
Access / egress	Yes
Exterior cladding	Yes
Roofing	Yes
Interior partitioning	
Drywall	Yes
Trim	Yes
Painting	Yes
Interior doors	Yes

Eligible Activity	Subject to Federal Share Funding Limit of \$150,000?
Insulation	Yes
Utility equipment	
Heating, ventilation, and air conditioning	Yes
Water / wastewater plumbing	Yes
Electrical panel and wiring	Yes
Hot water heater	Yes
Fixtures	
Sinks / toilets / showers	Yes
Lighting	Yes
Cabinets and countertops	Yes
Flooring	Yes
Building inspections	No
Certificate of Occupancy	No
Final Elevation Certificate	No
Owner displacement costs	No

Ineligible Costs - Some mitigation reconstruction activities and their associated costs are not eligible. Ineligible costs include, but are not limited to, the following:

- Landscaping for ornamentation (e.g., trees, shrubs)
- Decks and garages not included as part of the foundation system
- All construction activities not specifically noted in this guidance and not specifically approved by FEMA in advance
- Site remediation of hazardous materials

Federal funding limit. Any costs for eligible construction and demolition related expenses, in excess of the \$150,000 federal share funding limit, will be borne by the owner at 100%.