• Recap of the FEMA Hazard Mitigation Grant Program
• Who is Eligible?
• Process & Schedule for Appraisals, Offers & Closings
• Updated contact info?

Please provide MSD with updated contact information or any changes since 9/2019

__ Clifton Pendergrass
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• Questions?
Between Sept 2019 – February 2020, MSD obtained signatures from 31 property owners to:
• Voluntarily acquire flood prone properties
• Reduce damages and mitigate risk by returning the property to passive and effective floodplan use
• Complete the necessary technical analysis & justification
• Submit the application to OEMA

9/2019 public meeting on Grant Proposal at Dunham Rec Center. Following that meeting.....
Why the FEMA Hazard Mitigation Grant?

- Muddy Creek Road represents a long-standing flooding risk from overland flooding that presents a considerable risk to life and safety.

- The Hazard Mitigation Program:
  - Supports risk reduction activities
  - Improves resiliency
  - Eliminates the impact/risk of future events
  - Provides a long-term solution

- Offers a cost-effective solution
  - The Federal Cost benefit cost ratio was approx. 3:1
    - Very cost effective

- Helps avoid repetitive damage from disasters

www.msdgc.org/MuddyCreekFEMA
Muddy Creek Road represents a Repetitive Flooding Problem

MSD’s efforts in 2019 established a FEMA-recognized flood hazard area.

FEMA approved the MSD study which documented & technically justified the significant risks that exist to residents.
Purpose of the Meeting

MSD was awarded $3.99M Hazard Mitigation Grant in January 2021.

Tonight, MSD will:
1. Recap what the grant will cover
2. Present the next steps to start appraisals, what to expect
3. Give you an overview of the process & timeline
4. Allow time for questions
5. Follow up by email & post info @ www.msdgc.org/MuddyCreekFEMA
Muddy Creek Phase 1 FEMA Grant

- This is a VOLUNTARY ACQUISITION PROGRAM.
- No eminent domain can be used with these funds.

All property owners that signed a “Voluntary Acquisition Interest Form” for Phase 1 are eligible to participate in the grant (highlighted in yellow).

A second phase was submitted to OEMA for 5 additional parcels; this is under review by FEMA.
Jan 2021
• FEMA/OEMA Grant Award

March 2021
• Informational Meeting (tonight)
• RFPs for ROW assistance
• BOCC Resolution authorizing MSD to execute the grant agreement & implement (2-3 weeks)
• Grant Agreement Completed
• Kick off Meeting with OEMA

Late April 2021
• Appraisers Contracted w/MSD
• Title Company Contracted w/MSD to assist with closing & disbursements

Early June - July 2021
• First 5 Appraisals to begin
Preliminary/Projected Schedule (cont.)

August – September 2021
• Review by State Appraiser of first 5 appraisals (about 30 days)

Fall 2021 – Winter 2022
• Offer letters sent to first 5 & subsequent appraisals

Early Spring 2022
• Relocation of Renters

Late Spring 2022
• Closings on properties

Fall 2022
• Properties demolished and graded

Late Spring 2022
• Closings on properties

Fall 2022
• Properties demolished and graded

Winter 2023
• Grant close out
• Everyone is in new safe and sanitary housing

www.msdgc.org/MuddyCreekFEMA
How will the order be determined for appraisals?
MSD is required to have criteria for Prioritizing the Order of the 31 Appraisals.

Criteria for Prioritizing the Order:

<table>
<thead>
<tr>
<th>Level</th>
<th>Description</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit Cost Ratio</td>
<td>• 1-5pts depending on FEMA</td>
<td></td>
</tr>
<tr>
<td>Prior damage claims</td>
<td>• 6pts if 3 or more&lt;br&gt;• 4pts if 2&lt;br&gt;• 2pts if 1</td>
<td></td>
</tr>
<tr>
<td>Handicapped Occupied*</td>
<td>• 2pts if 1 person&lt;br&gt;• 3pts if 2 people or more</td>
<td></td>
</tr>
<tr>
<td>Elderly Occupied*</td>
<td>• 1pt if 1 person&lt;br&gt;• 2pts if 2 people or more</td>
<td></td>
</tr>
<tr>
<td>Tenant Occupied*</td>
<td>• 2pts</td>
<td></td>
</tr>
</tbody>
</table>

Preliminary Order base on information previously provided. **Final order will be determined by March 12th.**

Please provide Clifton with any updated info on the last 3* by next Friday!
What is the Appraisal Process?

(expected to start in June 2021 for the first 5 appraisals)

1. **PROPERTY OWNER SCHEDULES APPRAISAL INSPECTION**
   Property owners schedule an inspection of their properties with MSD’s independent, state-certified appraisers.

2. **APPRAISER CONDUCTS INSPECTION**
   The appraiser evaluates the condition of the property. The property owner is encouraged to accompany the appraiser and present pertinent information about the property.

3. **APPRAISER PREPARES REPORT**
   The appraiser prepares an appraisal report that includes a fair market value estimate of the property’s value.

4. **STATE APPRAISER REVIEWS REPORT**
   A state appraiser reviews the appraisal report to ensure accuracy, consistency, and equity.

5. **APPRAISAL PROCESS CONCLUDES**
   After the state appraiser approves the appraisal report and sends it to OEMA, OEMA will forward it to MSD to begin the acquisition process.

www.msdgc.org/MuddyCreekFEMA
What is the appraisal process the remainder of the properties (after the first 5)?
What is the appraisal process the remainder of the properties (after the first 5)?

- After the State Appraiser approves the first 5 appraisals, then MSD can proceed with remainder.
- MSD will request the contractor to initiate the next appraisals asap.
- MSD will monitor the process and keep the appraisals moving until complete.
What happens after the appraisal?
4 Steps to Acquisition

1. **PROPERTY OWNER RECEIVES OFFER LETTER AND APPRAISAL REPORT**
   MSD provides the property owner with an offer based on the fair market value estimate, within approximately 30 days of the appraisal inspection.

2. **IF PROPERTY OWNER DESIRES A SECONDARY APPRAISAL**
   If the property owner disagrees with the offer, the homeowner can obtain a second appraisal from a state-certified appraiser (paid by the property owner). Property owner must notify MSD in 10 days of MSD’s offer that a second appraisal is being sought. Once MSD receives the second appraisal from the owner, MSD will submit both appraisals to the state appraiser for verification.

3. **PROPERTY OWNER SIGNS THE OFFER ACCEPTANCE AGREEMENT**
   If the terms of the offer letter are accepted, the property owner signs an Offer Letter Acceptance Agreement and returns it to MSD within 30 days of receipt of the letter.

4. **PROPERTY TRANSFERRED TO MSD**
   The property is transferred to MSD, and MSD takes possession of the property at the closing. MSD will attempt to be flexible with closing dates to accommodate finding replacement housing.
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The acceptance agreement identifies a number of key conditions:

- The owner provides a list of all liens on the property and understands that proceeds from the sale are first applied to liens.
- The owner provides all documents necessary to transfer and clear title to the property in order to complete the transaction.
- The owner agrees to permanently move from the property at the time of closing.
- The owner understands that fixtures, materials or improvements to the property may not be removed or salvaged at any time.
- The owner understands that funds received from the sale cannot be used to relocate to an identified special flood hazard area or a 100-year floodplain.
4 Steps to Acquisition

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MSD has requested additional gap assistance to close the gap on sale prices and replacement housing costs.

Gap assistance is not approved at this time. FEMA will determine if the project is eligible for gap assistance.
Assistance Available for Displaced Tenants

Tenants displaced as part of the Muddy Creek FEMA Grant acquisition project may receive uniform relocation assistance (URA) in the form of:

- A Move Payment up to $7,200.

Criteria for URA Eligibility
Tenants are eligible for URA if they:

1. Have continuously occupied the property since April 30, 2020.
2. Are a legal U.S. resident or lawfully present in the U.S.

www.msdgc.org/MuddyCreekFEMA
Re-establishment of an Effective Floodplain along Muddy Creek Road: MSD West Fork Example from 2013 FEMA Grant
Questions?

Resources for your follow up questions....

General questions and to provide updated contact info:

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For Appraisal & Acquisition Process questions, please contact:

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www.msdgc.org/MuddyCreekFEMA
Flood Awareness Campaign w/
Hamilton County Emergency Management & Homeland Security Agency -