



LOWER PROVIDENCE TOWNSHIP

100 Parklane Drive • Eagleville, PA 19403 • www.lowerprovidence.org

Administration: 610 539-8020 • Fax: 610 539-6347

Police: 610-539-5901 • Fax: 610-630-2219



REPETITIVE FLOOD LOSS BUYOUT PROGRAM

Deadline to apply: November 15, 2021

**Contact: Mike Rohlfing, Emergency Management Coordinator
mrohlfig@lowerprovidence.org**

If your home was flooded as a result of Hurricane Ida or has flooded repeatedly in the past and you are considering a buyout, there is some important information you should know.

The decision to offer buyouts is made by the state using money that FEMA allocates through its Hazard Mitigation Grant Program to reduce future disaster losses. Seventy-five percent of any buyout cost is paid by FEMA and the rest is paid by the state and/or local government.

The buyout process is not simple and requires agreement among Township officials, the state and FEMA. It is important to note that many flooded properties don't qualify for a buyout, funding is limited and requests for funding may exceed available resources.

Buyouts are voluntary and no one is required to sell their property. The process is lengthy and many factors are taken into consideration before a decision is rendered.

What are the factors?

- After a disaster, the state sets priorities for how it will spend its FEMA mitigation funds and this may or may not include the acquisition of properties.
- Local officials will make the decision whether to request funds from the state to acquire flooded properties. Lower Providence has already requested funds for Hurricane Ida.
- The state will review the requests and determine the communities that will be considered for buyouts.
- Communities interested in buyouts will submit proposal letters to the state for review.
- FEMA will review all proposals and ensure that they follow regulations and are environmentally sound and cost-effective.



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If a home is eligible for acquisition, the homeowner will be offered a pre-disaster fair-market value for the property as determined by a certified appraiser. There is an appeal process available for homeowners who disagree with the appraised value of the property.

Before a homeowner can receive funds from the sale, any funds received and not used to repair the home from FEMA's Individual Assistance or flood insurance will be deducted. Homeowners are strongly encouraged to keep all receipts for repairs they have made to ensure accuracy of deductions.

If a homeowner still owes a mortgage on the home, the balance due will be deducted and paid to the lienholder. After required payment(s) have been made, the structure will then be demolished and the land deeded to the local government with its use restricted to open space. The land must remain open in perpetuity.

Projects that are not approved because of limited funding are kept on file in the event that funding becomes available in the future.

Owners interested in a buyout should express their interest by contacting Mike Rohlfig, Emergency Management Coordinator, at MRohlfig@lowerprovidence.org. Please be sure to include your name, address and phone number.