

ANSWERS TO QUESTIONS FROM SWIFT CURRENT WEBINAR ON FEBRUARY 25, 2025

Budgeting

Q When budgeting and making purchase offers to property owners, do we use the pre-flood/pre-damage value?

AND

Q Is that pre-damage value prior to the DR-4775, since this funding is available under DR-4775?

A Jurisdictions purchasing the properties with this grant should apply and use "pre-event" valuations, based on fair-market assessments of the property *prior to the most recent damage event*. The acquisitions are occurring now, not several years ago, so the property valuations should reflect that: What was the property worth prior to the most recent flood damage? In the past, jurisdictions have made use of tax assessed valuations, internal appraisals by real estate staff, and/or third-party appraisals. The key is consistency-- use the same methodology for each property valuation and negotiation.

Commercial Properties / Mobile Homes

Q Is a commercial property eligible for Swift Current?

A Yes, commercially zoned parcels are eligible for Open Space buyout, but they still must meet all the NFIP and RL/SRL requirements (very few active commercial properties will, but it's not unheard of). If the business was involved in using chemicals or other potential ground-polluting materials, like an old gas station or an auto/boat repair shop, then they must also demonstrate that the site is free of any pollutants or hazardous materials (typically via a level-1 environmental site assessment).

Q Are mobile home park landowners, which are commercial businesses, eligible?

A Yes. However, few mobile home parks carry NFIP coverage, and they'd need to have that, of course. Also, relocation costs for all their "tenants" would be required as part of the budget/scope (per terms of the federal URA). So... expensive.

Deed / Open Space

Q Please provide the FEMA Model Deed Language.

A Here is a link to the [fema_model-deed-restriction.pdf](#).

Hazard Mitigation Plan

Q My local Hazard Mitigation Plan has lapsed. Am I still eligible?

A Please reach out to HMA@mil.wa.gov, so we can work with you to determine specific eligibility.

Insurance

Q Can a jurisdiction be reimbursed, through the grant, for NFIP property insurance premiums that it pays on behalf of a homeowner while it negotiates purchase of the property, after FEMA grant funding has been awarded?

A Jurisdictions may offer a credit to property owners equal to up to five years of flood insurance premiums actually paid by the current property owner for an NFIP policy for structure coverage. This must be included in the project's budget and will only be reimbursed, if that property project is approved and awarded grant funding.

Q Is a property eligible if it had private insurance until after the Nov 2021, flood and now has NFIP insurance?

A For funding under Swift Current, a property must be NFIP-insured prior to May 28, 2024, and currently.

NFIP SRL/RL Lists & Eligibility

Q For properties that became SRL/RL after the winter 2025 flood event, that are not on the available, older SRL/RL list, what should be provided in Step 1 to demonstrate that they are eligible?

A NFIP insurance documents that show it was insured prior to May 28, 2024, and currently. Also provide documentation demonstrating the extent of damage from the winter 2025 flood event.

Q Which definition of SRL/RL apply to properties submitted in Swift Current?

A Either the National Flood Insurance Program (NFIP) or the Flood Mitigation Assistance (FMA) program definitions may be used to demonstrate a property's eligibility.

Other Types of Flood Mitigation Projects

Q Can we do *acquisition & relocation* under this program?

A WA EMD Mitigation is looking to fast-track FEMA approval and funding, so it is focused on creating open space through **acquisition & demolition**; not acquisition & relocation. In rare circumstances, WA EMD may consider relocations on a case-by-case basis (e.g. when removing intact structures from the property is more cost-effective). The goal of this project is to create permanently deed-restricted open space properties; the means and methods for clearing and restoring the site may vary.

Previously Submitted Properties

Q For jurisdictions that have submitted specific properties under previous grant rounds, but are currently unfunded, can those same properties be submitted under Swift Current?

A Yes, WA EMD will evaluate its inclusion in Swift Current against previous funding request, with the likely aim to include it as an alternate to keep all options open.

Time Commitment

Q How much time should a jurisdiction expect to commit for each acquisition project (staff to property ratio)?

A This may vary from jurisdiction to jurisdiction, depending on the local team's resources or expertise and its experience with real estate, contractor purchasing rules, FEMA, etc. Many jurisdictions recruit other departments, like Parks or other offices with real estate and property management responsibilities. Both Snohomish and Whatcom Counties can provide good advice and guidance from the local/beneficiary perspective. Frankly, there is no standard rule or ratio for staff levels working with acquisitions, since every property purchase and every jurisdiction is different. Some choose to hire a contractor, some choose to run the entire project through their Parks department, since that's who will ultimately manage the open space once complete.

The grant management work, such as quarterly progress reports and budget management, will fall on Ecology as the sub-recipient. EMD is shouldering most of the application/RFI work.

Timelines

Q When would the Swift Current funding be available to start incurring costs?

A Ideally, within 6 months of submission to FEMA. We expect to submit in April 2026. FMA Swift Current has a dedicated funding source and has not been “cancelled” like some other FEMA HMA programs. However, FEMA is an uncertain landscape right now, so we cannot make promises to jurisdictions or landowners regarding timeframes, at this time.

Voluntary Interest

Q When do jurisdictions need confirmation of voluntary interest by property owners?

A Voluntary Interest forms will be collected during Step 2, for those invited to participate.