**ELIGIBILITY FOR VOLUNTARY BUYOUT**

In order for a property to meet **FEMA’s eligibility requirements** for a grant-funded voluntary buyout, it must meet the following criteria:

1. The property must be located in a community that participates and is in good standing in the National Flood Insurance Program (NFIP) and has a FEMA-approved Hazard Mitigation Action Plan.

2. The property’s purchase must be cost beneficial. A property is considered cost beneficial if the cost of acquiring and demolishing the property is less than the cost of the estimated future flood damages to the property.

3. The property must have a current flood insurance policy to meet the requirements for certain types of FEMA grants, such as Severe Repetitive Loss (SRL) and Flood Mitigation Assistance (FMA).

In order for a property to meet the **District’s eligibility requirements**, it must be beneficial to the District’s mission of providing flood damage reduction projects that work with appropriate regard for community and natural values. To that end, the District will consider the following factors in its evaluation of the property:

1. Source of flooding.
2. Location and depth within the floodplain.
3. Cost effectiveness as a solution to the property’s flooding problem.
4. Potential for future floodplain preservation and/or flood damage reduction projects.
5. Compatibility with community and natural values.

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**OVERVIEW**

This guide is for property owners who are considering or have agreed to participate in a Voluntary Buyout Program funded by the Federal Emergency Management Agency (FEMA) and sponsored by the Harris County Flood Control District. This guide explains the program and process for the voluntary sale of property to the Flood Control District.

It is important to understand that FEMA-funded buyouts are voluntary. Either party (the property owner or the Flood Control District) may withdraw from the process until an Agreement for Sale contract is signed.

**IMPORTANT CONTACTS**

**Harris County Flood Control District, Property Acquisition Section**

9900 Northwest Freeway

Houston, TX 77092 • 713-684-4000

**Buyout Hotlines**

713-684-4020 or 713-684-4035

For questions related to: volunteering, eligibility, grant status, and demolition.

**Harris County Right of Way Division**

10555 Northwest Freeway, Suite 210

Houston, TX 77092 • 713-355-7750

For questions related to: appraisal, agreement for sale, relocation, and closing.

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**VOLUNTARY BUYOUT PROCESS**

This process, which generally takes between 13 – 25 months from the date the grant application is submitted, is carried out through the following steps:

1. **PROPERTY OWNERS VOLUNTEER**
   - Start Date
   - Start Date + 8 to 18 Months
   - Start Date + 9 To 20 Months
   - Start Date + 10 To 21 Months
   - Start Date + 11 To 23 Months
   - Start Date + 12 To 24 Months
   - Start Date + 13 To 26 Months

2. **GRANT APPLICATION SUBMITTED FOR REVIEW**
3. **FEMA ACCEPTS OR REJECTS APPLICATION**
4. **PROPERTY OWNER MEETING**
5. **APPRAISAL**
6. **AGREEMENT FOR SALE**
7. **DETERMINE RELOCATION BENEFITS**
8. **CLOSING**
9. **DEMOLITION**
1. **PROPERTY OWNERS VOLUNTEER**
   The property owner voluntarily agrees to be included in a FEMA grant application and completes the Voluntary Participation Agreement form. The Flood Control District will review the completed form and determine if the property meets the eligibility criteria for the voluntary buyout program.

2. **GRANT APPLICATION SUBMITTED FOR REVIEW (Start Date)**
   The Flood Control District prepares and submits a grant application to the State, which serves as the grantee for FEMA’s grant, for the purchase and demolition of the properties included in the application. Typically, it takes 8 to 18 months for a decision to be reached by FEMA and the State.

3. **FEMA ACCEPTS OR REJECTS APPLICATION (Start Date + 8 to 18 Months)**
   FEMA and the State review and approve or reject the grant application.

4. **PROPERTY OWNER MEETING (Start Date + 8 To 18 Months)**
   If the grant application is approved, each property owner will meet (in person or via phone or e-mail) with a Flood Control District Grant Coordinator. The purpose of the meeting is to explain the voluntary buyout process and timeline. At the meeting, the District Grant Coordinator will review this handout and the property owner will sign the three forms described below. The property owner must sign all three forms to continue with the buyout process.
   
   A. A Privacy Act Statement form, which authorizes a public notice that FEMA is considering a voluntary home buyout program in the community (no private contact information is published).
   
   B. A Property Appraisal Permission and Release form, which authorizes the District to conduct a property appraisal and to make an offer to purchase.
   
   C. A Declaration and Release form, which indicates if the property owner is a citizen of the United States. The owner’s citizenship can affect eligibility for certain types of relocation assistance.

5. **APPRAISAL (Start Date + 9 To 20 Months)**
   The Flood Control District utilizes the services of the Harris County Right of Way Division (HCROW) to acquire property. Once HCROW receives the District’s request for a voluntary purchase, a state-certified real estate appraiser is assigned to perform an appraisal of the property. The appraisal process takes approximately 30 days. HCROW will mail the property owner a letter that identifies the appraiser and their contact information. The property owner then schedules an appointment with the appraiser for a complete inspection of the property. During the appointment, the property owner should be prepared to provide any valuation information, such as documentation of renovations or another recent appraisal, they have regarding the property. The appraiser will assess either the current fair market value or a pre-flood fair market value, as appropriate. Fair market value is the most probable value of a property in a competitive, fair and open market. The pre-flood fair market value takes previous flooding damages into consideration and provides the most probable price a property should bring in a competitive, fair and open market prior to flood damages. The Harris County Appraisal District market value of a property is NOT used in determining the fair market value of a property. The appraiser will prepare an appraisal report that meets FEMA and State requirements and includes the fair market value of a property, and will submit it to HCROW.

6. **AGREEMENT FOR SALE (Start Date + 10 To 21 Months)**
   Once funding is established, HCROW will assign a purchase agent to the property owner. The purchase agent will contact the property owner to arrange a meeting to present the property owner with an offer to purchase the property. At that meeting, the property owner will be provided a copy of the appraisal report and a proposed agreement for sale contract. If the property owner accepts the appraisal, they would continue to the next step in the process. The property owner may appeal the appraisal by obtaining, at the property owner’s expense, another appraisal prepared by a state-certified real estate appraiser. HCROW will review both appraisals to determine the final fair market value of the property.

7. **DETERMINE RELOCATION BENEFITS (Start Date + 11 To 23 Months)**
   HCROW will assign a relocation agent who will determine the property owner’s relocation assistance eligibility and estimate the amount of relocation benefits to be paid to the property owner. Upon request, the relocation agent will also assist the property owner in locating a replacement home.

8. **CLOSING (Start Date + 12 To 24 Months)**
   Closing will take place upon receipt of title work and funding. The property must be vacant at the time of closing.

9. **DEMOLITION (Start Date + 13 To 26 Months)**
   The Flood Control District will demolish the improvements located on the property. Per FEMA’s deed restrictions, the property must remain as open space in perpetuity (forever).