

Town of Clyde: Flood Insurance On-Ramp Program
Date of Posting: October 28, 2026

ADDENDA #1

The clarifying remarks provided below are in response to questions received via email pertaining to the Flood Insurance On-Ramp Application funding notice and application posting on October 19, 2026.

1) Purpose / Intent of the Program. This program is primarily intended to provide property owners with reimbursable payments toward flood insurance premiums after construction of the FEMA HMGP elevation / floodproofing scope of work. Part of the reason for releasing the application now is so that eligible property owners can gain an advance understanding of financial assistance being made available for flood insurance policies that may go into effect after the FEMA HMGP work is completed.

Please note: (i) that program funds are not intended to reimburse current and/or pre-construction flood insurance costs, if applicable; and (ii) flood insurance premiums / quotes may be higher in “as-is” conditions versus proposed conditions (i.e., elevated / floodproofed).

2) Reimbursement Versus Up-Front Payments. As directed by the Town’s Auditor, these funds (deriving from NCDEQ, Invest Appalachia, and United Way) must be administered as a reimbursement program. Requests for payments made before proof of payment is provided will not be considered for reimbursement.

3) Relationship to the FEMA HMGP Elevation / Floodproofing Scope of Work. The monies requested to complete the construction scope of work are planned to be funded through grants that have already been requested and are anticipated to fund the project. These funds derive from FEMA and the State of North Carolina, and property owners are not expected to advance funds or request reimbursement for activities relating to the construction effort (i.e., the Town and State review construction invoices, solicit payments, and handle reimbursement requests).

The Flood Insurance On-Ramp Program is administered separately from the FEMA HMGP construction effort (i.e., different funders).

REMINDER: the Town is hosting a Question & Answer session specific to the Flood Insurance On-Ramp Program on November 11, 2026 from 4:00pm EST - 6:00pm EST at Town Hall. Please plan to attend if you have any further questions or if assistance is desired for completing the application.