Flood Mitigation Rebate Program
Application Instructions

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Thank you for your interest in the Flood Mitigation Rebate Program. This initiative is designed to support homeowners in implementing flood prevention improvements to protect their properties. Please review the instructions below carefully before submitting your application.

Eligibility Requirements

To qualify for the Flood Mitigation Rebate Program, all of the following criteria must be met:

☐ Property Location: The property must be within the Northwest Home Equity Assurance Program (NWHEAP) boundaries.

☐ Program Membership: The applicant must be a current, active member of NWHEAP.

☐ Loan Status: The applicant must have a current Home Improvement Loan through the NWHEAPs Home Improvement Loan Program.

☐ Flood Mitigation Purpose: The improvement must be directly related to reducing flood risk or improving flood resilience.

☐ Code Compliance: All work must comply with local building codes and permit requirements.

☐ Contractor Requirements: All work must be performed by a licensed, bonded, and insured contractor.

☐ Owner-Occupied Property: The property must be owner-occupied, as defined by NWHEAP program guidelines.

☐ Inspection Agreement: The applicant must agree to two separate inspections:

- One by NWHEAP for loan compliance.
- One by a certified flood mitigation specialist.

(Inspections may be scheduled concurrently or on separate dates.)

☐ Rebate Limitation: Only one rebate will be issued per household under this program.

Rebate Details

Each eligible mitigation measure has a designated maximum rebate amount. While the rebate will cover up to that limit, it will not exceed the actual documented cost of the completed work. All projects must be fully completed and paid in full before submitting an application.

How to Apply

1. Review the eligible mitigation measures and determine which ones apply to your property.
2. Obtain estimates or invoices for the work completed.
3. Complete the Rebate Application Form.
4. Gather all required supporting documentation:
    - Itemized contractor's estimate or final invoice
    - Photos of completed work (if applicable)
    - Copies of permits or inspection reports (if required)
5. Submit the completed application and documentation to www.nwheap.com

Review & Reimbursement Process

Applications are reviewed on a rolling basis. Once approved, the rebate will be issued directly to the bank within 30 to 60 days. Please note that incomplete or missing information may delay or deny your application.

Contact Us

For questions or assistance with your application, please contact:
Northwest Home Equity Assurance Program
www.nwheap.com
info@nwheap.com
773-622-0700