Town of Lake Lure Rights of Entry (ROE) for Private/ Commercial Property Debris Removal & Demolition Program (PPDR)



What is the Private/Commercial Property Debris Removal and Demolition (PPDR) program?

The PPDR program is designed to speed recovery by helping private property and commercial business owners impacted by disasters, who do not have debris removal insurance, by removing eligible disaster debris or demolishing unsafe, unrecoverable structures, on their property. Properties located within the County, such as unincorporated areas and cities, may be eligible for the program if qualified debris or demolition-eligible structures are present, and if the proper agreements are in place.

What is a Right of Entry (ROE)?

A Right of Entry is a form which requires the signature of all property owners and trustees. This form is required before contractors providing PPDR services can access private or commercial property. An ROE may also be required for community projects, such as debris removal in a waterway. If an owner or trustee has passed away following the disaster impact, a death certificate must be provided. Property located within a gated HOA will require an ROE from the HOA president to access to the properties inside, then each homeowner will require an ROE for access to their personal property.

What are the three parts of an ROE?

- **Right of Entry:** grants property access to PPDR contractors and/or subcontractors for *inspecting and removing eligible storm-generated debris or demolishing any eligible unsafe, unrecoverable structures.*
- Hold Harmless Agreement: releases PPDR contractors and/or subcontractors from liability and associated damages related to PPDR services.
- Non-Duplication of Benefits: states that any money received from your insurance agency related to the disaster impact may need to be returned to the government if you expended these funds and then receive PPDR services.

Do I have to sign the ROE to receive PPDR services? What if I change my mind later?

• A right-of-entry is a *voluntary document*. Your land is private, and it **is** *your decision* **to** grant access. You may withdraw from the program at any time prior to the start of debris removal or demolition activities on your property. *If you choose not to proceed after formal reviews, studies, or work begins, you may be responsible for the cost of the work completed to date.*

How do I apply?

- 1. Complete an application by scanning this QR code:
- 2. Visit the **PPDR application center Mon.-Fri., 8A to 6P, Sat. 9A-2P** located at 103 Arcade Street in Lake Lure



For questions, call the PPDR call center at 833-468-6129; open daily 7A-7P.

What documents do I need to have ready to complete my application?

- A copy of your insurance policy and proof/statement of loss from the company (if insured).
- A color copy of your driver's license or valid U.S. government-issued ID (e.g. passport).
- Proof of ownership for a business: your business's articles of incorporation listing you as registered agent
- Proof of ownership for private property: a warranty deed, tax assessment, etc. or trust documents if you are the trustee.
- Power of attorney or legal documents to give signature authority if you are not the owner.
- A simple sketch of the property identifying the locations of debris (hand-drawn is fine).

What may be eligible for the PPDR program?

- Removal of hazardous limbs, trees, or other mixed debris caused by Tropical Storm Helene that is near a commonly used area or maintained areas of a property.
- Removal of debris impacting a waterway.
- The demolition and removal of a structure that is a health hazard, deemed unfit/unsafe, and may not be recoverable, or is in threat of collapse. This may include concrete slabs.

What is NOT eligible under the program?

- Debris on vacant lots, unimproved property, and unused or unmaintained areas.
- Debris on land used primarily for agricultural purposes, such as land for crops or livestock.
- Property which has been accepted into the FEMA Hazard Mitigation Assistance Program (HMA).

Who determines eligibility? Is commercial property eligible? What about second homes?

- The PPDR contractor will conduct a review; however, FEMA ultimately determines eligibility.
- Commercial properties are generally allowable. Eligibility will be determined case-by-case.
- Second homes and rental properties are eligible providing all owner/trustees sign an ROE.

If I have insurance, can I still participate in the PPDR program?

- If you have insurance, you may still be eligible to participate in the PPDR program.
- If you have already received a benefits payment from your insurance company for work deemed eligible by the appropriate agencies, you may be requested to reimburse that portion.

Can I use my debris removal insurance to remove items ineligible under the program?

• If you have a specified amount for debris removal in your insurance policy, you may be able to use those proceeds to remove debris deemed ineligible under the PPDR program.

What can I expect after I submit my completed PPDR application?

- The ROE will be reviewed to verify all property owners/trustees have properly signed.
- Next, a site inspection will be scheduled. Eligible hazards will be submitted for approval.
- Following approval, the PPDR contractor will begin debris removal and/or demolition services.
- If your property has been approved for a demolition, additional site visits may be required to test for asbestos, review surrounding environmental conditions, and disconnect utilities.
- The PPDR contractor will keep you informed of the progress, or you may call the number in the email correspondence.

For any further questions, please call 833-468-6129.