Flood Mitigation Assistance Grants for Mitigation Superheroes

September 18, 2018
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UK Hazard Mitigation Grants Program

KAMM
Kentucky Association of Mitigation Managers
• FMA Overview
• National & KY Funding
• Eligible Activities
• Application Process
• Implementation
• Closeout

Acquisition/Demolition
Lexington KY
FMA2008
The FMA Grant Program was created as part of the National Flood Insurance Reform Act (NFIRA) of 1994 with the goal of reducing or eliminating claims under the NFIP. Consistent with Biggert-Waters Flood Insurance Reform Act of 2012 (Public Law 112-141), the FMA Grant Program is focused on mitigating repetitive loss (RL) properties and severe repetitive loss (SRL) properties.

Recent enhancements to the program include a focus upon community level mitigation projects.
A repetitive loss property is a structure covered by a contract for flood insurance made available under the NFIP that:

(a) Has incurred flood-related damage on 2 occasions, in which the cost of the repair, on the average, equaled or exceeded 25 percent of the market value of the structure at the time of each such flood event

AND

(b) At the time of the second incidence of flood-related damage, the contract for flood insurance contains increased cost of compliance coverage
A **severe repetitive loss property** is a structure that:

(a) Is covered under a contract for flood insurance made available under the NFIP
(b) Has incurred flood related damage –

   (i) For which 4 or more separate claims payments (includes building and contents) have been made under flood insurance coverage with the amount of each such claim exceeding $5,000, and with the cumulative amount of such claims payments exceeding $20,000

   **OR**

   (ii) For which at least 2 separate claims payments (includes only building) have been made under such coverage, with the cumulative amount of such claims exceeding the market value of the insured structure
The FMA program provides funding for:

- Flood Mitigation Planning
  - New plans or updates, Advance Assistance for community project design
- Regular Mitigation Projects
  - Community Flood Mitigation
  - Property - Specific Mitigation

Before/After Structural Elevation Funded FMA2014 (SRL)
Prospect KY

4/16/2016

10/19/2016
FMA projects are funded as:

- NFIP-insured: 75% federal, 25% local
- RL: 90% federal, 10% local
- SRL: 100% federal

**Advance Assistance**: Maximum cost $100,000 federal share

**Community Flood Mitigation**: Maximum cost $10M federal share

**Planning**: $50,000 federal max for state flood mitigation plans; $25,000 federal max for local flood mitigation plans
The FMA program is nationally competitive. From 2008-2017, KY has had ~75% of our FMA project applications selected for funding. Applications are prioritized and selected based upon criteria established each year by FEMA.

<table>
<thead>
<tr>
<th>Priority</th>
<th>Description</th>
<th>Total Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private Partnership Cost Share</td>
<td>Cost share taken on by private organizations/businesses emphasizing community participation, collaboration, and investment. Points will be assigned based on percentage of private cost share invested.</td>
<td>150</td>
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<tr>
<td>Building Code Effectiveness Grading Schedule (BCEGS) rating</td>
<td>Assesses effectiveness of enforcement and adequacy of building codes with emphasis on mitigation. Classes weighted based on national class grouping ratings. Highest weight will be assigned to class 1 and descending through lower classes.</td>
<td>100</td>
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<tr>
<td>Community Rating System (CRS) Participation</td>
<td>The Community Rating System (CRS) recognizes and encourages community floodplain management activities that exceed the minimum NFIP standards. Depending upon the level of participation, flood insurance premium rates for policyholders can be reduced up to 45%, Highest weight will be assigned to class 1 and descending through lower classes.</td>
<td>100</td>
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<tr>
<td>Cooperating Technical Partners Program (CTP) Participation</td>
<td>Qualified partnership program where communities commit to collaborate in maintaining up-to-date flood hazard maps and other flood hazard information. Points are provided to CTP participating communities.</td>
<td>100</td>
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<td>International Building Codes (IBC) Adopted</td>
<td>IBC adoption epitomizes community commitment to responsible building regulations. Points are provided to IBC participating communities.</td>
<td>50</td>
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</table>

| Total Points Available | 500* |
HMGP: 59%  $370M
PDM: 10%   $63.5M
FMA: 31%   $192.2M

KY FMA:  $6.2M
9 projects

Mitigating Riverine Flooding
Provides $7 in Benefits for Each $1 Invested

FY2017 FMA Benefits for KY $43.4M
## KY FMA Regular Projects Funded

<table>
<thead>
<tr>
<th>Year</th>
<th>A/D</th>
<th># Structures</th>
<th>$ Awarded</th>
<th>Elev</th>
<th># Structures</th>
<th>$ Awarded</th>
<th>Drainage</th>
<th>$ Awarded</th>
<th>Flood Vents</th>
<th>$ Awarded</th>
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<tr>
<td>2008</td>
<td>2</td>
<td>12</td>
<td>2,063,484</td>
<td>1</td>
<td>5</td>
<td>333,677</td>
<td>1</td>
<td>351,755.00</td>
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<td>2011</td>
<td>1</td>
<td>2</td>
<td>94,160</td>
<td>1</td>
<td>2</td>
<td>467,208</td>
<td>1</td>
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<td>2013</td>
<td>5</td>
<td>15</td>
<td>3,171,112</td>
<td>1</td>
<td>5</td>
<td>1,372,516</td>
<td>1</td>
<td>8,250</td>
<td>1</td>
<td>8,250</td>
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<tr>
<td>2014</td>
<td>4</td>
<td>15</td>
<td>5,172,485</td>
<td>1</td>
<td>5</td>
<td>2,820,410</td>
<td>1</td>
<td>351,755.00</td>
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<tr>
<td>2015</td>
<td>5</td>
<td>21</td>
<td>4,428,405</td>
<td>1</td>
<td>2</td>
<td>4,993,811</td>
<td>1</td>
<td>351,755.00</td>
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<td></td>
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<tr>
<td>2016</td>
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<td>18</td>
<td>4,319,186</td>
<td>1</td>
<td>5</td>
<td></td>
<td>1</td>
<td>351,755.00</td>
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<tr>
<td>2017</td>
<td>6</td>
<td>14</td>
<td>3,372,241</td>
<td>3</td>
<td>10</td>
<td></td>
<td>1</td>
<td>351,755.00</td>
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</tbody>
</table>

### Summary

- Projects: 40
- Structures Mitigated: 135
- SRL Structures: 64
- RL Structures: 30
- Total Awarded: $27,974,889
- ROI 7:1 = $195,824,223
FY2018 FMA grant application period is open from October 1, 2018 – January 31, 2019. Deadline for applications to the State is December 17th.

$160,000,000 in Flood Mitigation Assistance (FMA), is available to assist State, Tribal, Territorial and local governments in reducing or eliminating claims under the National Flood Insurance Program (NFIP).

Of this, a total of $70,000,000 has been prioritized for community flood mitigation proposals leaving an estimated $90,000,000 available for other FMA projects if all funding is used.
Advance Assistance: Funding will be provided to develop mitigation strategies and obtain data to prioritize, select, and develop viable community flood mitigation projects that will subsequently reduce flood claims. This design work will facilitate projects for future grant applications and must prove that future projects submitted would include NFIP-insured properties that would be in the project area and the project’s benefiting area. Applicants are eligible to receive up to $100,000 federal share.

“Advance Assistance” must appear in the project application title. This is submitted as a Planning application.
Community Flood Mitigation Projects: Funding is available for projects with **proven** techniques that integrate cost effective natural floodplain restoration solutions and improvements to NFIP-insured properties and that benefit communities with high participation and favorable standing in the NFIP. These projects will address community flood risk for the purpose of reducing NFIP flood claim payments and must include a list of NFIP-insured properties that are included in the project area and the project’s benefiting area as well as a project boundary map that portrays these properties.

FEMA will select the highest ranked eligible community flood mitigation subapplication from each Applicant up to $10,000,000 federal share based on final priority scoring criteria.

"**Community Flood Mitigation**" must appear in the project application title. Proposals must pass benefit cost analysis.
Eligible Community Flood Mitigation Project Activities Include:

- Infrastructure protective measures
- Floodwater storage and diversion
- Utility protective measures
- Stormwater management
- Wetland restoration/creation
- Aquifer storage and recovery
- Localized flood control to protect critical facility
- Floodplain and stream restoration
- Water and sanitary sewer system protective measures
After meeting the $70,000,000 available for community flood mitigation or when all eligible community flood mitigation project subapplications have been selected, FEMA will select eligible subapplications for the remaining funds in the following order:

- Technical Assistance
- Flood Mitigation Planning
- Property Flood Mitigation Projects
FMA Property Flood Mitigation Projects

NFIP-insured: Federal 75% / Local 25%

Repetitive Loss (RL): Federal 90% / Local 10%

Severe Repetitive Loss (SRL): Federal 100%

Structures identified in the subapplication must have an NFIP policy in force at the opening of the application period, October 1, 2018, and must maintain it through completion of the mitigation activity and for the life of the structure.

Residential elevations require homeowners to sign an Acknowledgment of Conditions that affirms their understanding of the need to maintain flood insurance.
FEMA issues a validated SRL/RL list of properties annually. KY jurisdictions with insured properties on the list are notified by email from UK HMGP.
FMA Property/Structural Mitigation Projects

Eligible Activities:

• Acquisition/Demolition or Relocation
• Mitigation Reconstruction
• Structure Elevation
• Dry Floodproofing Historic Residences
• Dry Floodproofing Non-Residential
• Localized Flood Risk Reduction
• Floodplain & Stream Restoration
• Structural (Flood Vents) & Non-Structural Retrofitting (Utility Elevation)
• Infrastructure Retrofitting (Utilities, Roads, Bridges)
• Soil Stabilization
FEMA provides many excellent resources for project development at [www.fema.gov](http://www.fema.gov) – Fact Sheets, Job Aids, Technical Bulletins, program guidance, and checklists – that can assist you as you develop your application and implement your mitigation project.
FMA Process

- Pre-application submitted in eGrants (deadline 10/26/2018)
- BCA completed by grant manager
- Cost effective proposals develop application in eGrants (11/26/18)
- Grant manager reviews
- Clearinghouse information submitted at KYEM
- Revisions completed by subapplicant
- Application released to KYEM (deadline 12/17/18)
- Application submitted to FEMA (deadline 1/31/19)
- Region IV programmatic review ~ 90 days
  - Project applications identified for further review by 5/1/2019
  - Requests for Information (RFI) may be issued (public notice)
FY2018 FMA State Deadlines

Application Period Opens October 1
Pre-Applications Due October 26
First Draft Due November 26
Completed Applications Due December 17
Accessing eGrants

- Register as a new MT eGrants user at portal.fema.gov.
- Enter S21 when prompted for a code.
- Request access approval: eewhit3@uky.edu or geneva.j.brawner.nfg@mail.mil
- After application period opens on October 1\textsuperscript{st}, enter a project pre-application and submit for review by October 26th.
  - The application number will be listed as FY2019, but the number will be changed to FY2018 when FEMA receives it.
  - No pre-application is required for a planning application
  - Upon approval of pre-application and notification of cost effectiveness, proceed to completing a full application.
MT eGrants Reference Tools/Resources

www.fema.gov:
• MT eGrants Reference Guide for Subrecipients
• MT eGrants Frequently Asked Questions
• MT eGrants Guide to Eligible Activities and Codes
• MT eGrants Planning Subapplications Checklist
• MT eGrants Project Subapplications Checklist

eGrants Help Desk:
MTeGrants@fema.dhs.gov (quickest response)
1-877-228-3362
MT eGrants Training Resource

FEMA has developed an interactive web-based training course designed to provide users the basic knowledge to use the web-based Mitigation eGrants system. The 3-hour training can be accessed through the FEMA Emergency Management Institute website at training.fema.gov.

IS-30.A: Mitigation eGrants for the Subgrant Applicant

Course Objectives:

• Complete a subapplication in eGrants
• Review a subapplication in eGrants
• Submit a subapplication to an Applicant using eGrants
• Check the status of a subapplication in eGrants
• Revise a subapplication in eGrants
Benefit Cost Analysis

Mitigation projects must be cost effective to be eligible for funding as demonstrated by a FEMA-validated BCA.

If the benefits are greater than costs, the project is cost-effective.

The BCA evaluates the future benefits (projected losses avoided) of the project in relation to the project costs.

You will be advised of any data needed for your project’s BCA prior to application completion.
Benefits: Examples

- Direct damages to buildings, contents, and infrastructure
- Avoided deaths and injuries (flash flood)
- Avoided loss of function for economic impacts (roads, bridges, utilities, rental income, etc.)
- Avoided cost of emergency dispatches, water rescues, etc.
- Avoided clean-up/repair costs (labor, materials)
- Avoided socioeconomic impacts (stress, anxiety, loss of income)
Costs: Examples

• Fair Market Value of property for acquisition
• Construction materials & labor costs
• Legal fees
• Engineering & design development
• Project management (pre- and post-award)
• Tenant relocation ($7,200)
• Permitting
• Mobilization/de-mobilization
• Site restoration
• Demolition & disposal fees
Costs

• Costs appropriate and reasonable for the proposed project
• Costs in present-day dollars
• Costs are well documented and from a credible source
• Contingencies
  – Must be assigned to a particular line item and are not available until FEMA approves the use of contingency funds
  – Typically 1% – 5% of total costs
  – May be raised to 7% for historic properties as defined under the National Historic Preservation Act (NHPA)
• Project management costs (5%) are eligible for both pre-award (application development) and post-award (implementation).
• No lump sum project costs
BCA Methods

- Flood Module Version 5.3
- Damage Frequency Assessment Version 5.3
- Substantial Damage Waiver
- Pre-Calculated Benefits for Acquisition/Demolition or Elevation
- Greatest Savings to the Fund
- Landslide Methodology for Acquisition/Demolition
- Sinkhole Methodology for Acquisition/Demolition
Pre – Calculated Benefits

FEMA established a determination of cost effectiveness utilizing pre-calculated benefits for property acquisitions and elevations in the 100 year floodplain:

• Total average costs per structure $276,000 or less to acquire
• Total average costs per structure $175,000 or less to elevate
EHP Requirements

FEMA requires detailed EHP information at the time of application.

- Accurate lat/longs *(decimal format!)*
- Photos clearly labeled, including lat/longs
- Year built of structures
- All required maps, lat/longs included, at each site
- Statement of ground disturbance dimensions/depths at each site
- If applicable, all staging areas and backfill sites
- Statement of asbestos testing/abatement process
- Statements from USACE and KYTC
- Public notice for work affecting floodplain/wetlands (8 Step Process)
- Lower Impact Demo Stipulations (LIDS) for acquisition/demolitions
- EHP Checklist
- Clearinghouse letter and any follow up correspondence and concurrence
Grant Award & Implementation

- Award letter from FEMA is sent to KYEM
- KYEM sends to grant manager
- Subrecipient notified
- Award Briefing/Initial Site Visit Scheduled
  - Local officials & project managers
  - Period of Performance (POP) Deadline
- EFT Authorization
- Work Begins Upon Execution of Contract
  - Design, Bids, Appraisals, Surveys, etc.
Period of Performance Extensions

• Inclement weather, faulty materials, project management changes, etc.
• Must request extension to project completion deadline from grant manager 90 days in advance
• POP deadline extension must be justified and requested via official letter
• Request reviewed at KYEM and FEMA

The Regional Administrator can extend the POP for up to 12 months with justification. All requests to extend the award POP beyond 12 months from the original grant POP end date must be approved by FEMA Headquarters.
Project Completion

- Notify grant manager when project scope of work is complete
- Final site visit prior to final reimbursement
- Provide all materials for closeout
Project Reimbursement/Closeout Documentation

Acquisitions
• Stamped restricted deeds
• Statement of Voluntary Participation
• Appraisals
• Settlement statements/closing worksheets
• Permits
• Statement that project scope of work is complete
• Certification that environmental conditions were met
• Copies of arch/cultural surveys
• Lead/asbestos testing results
Project Closeout

Elevations
• A Certificate of Occupancy
• A Final Elevation Certificate
• A copy of the recorded deed amendment
• Certification by an engineer, floodplain manager, or senior local official that the completed structure elevation is in compliance with local ordinances and NFIP regulations
• A front, rear, and side photograph of the final elevated structure
• Verification of flood insurance for each structure
• Permits
• Statement that project scope of work is complete
• Certification that environmental conditions were met
Project Closeout

Engineered Projects

- Letter of assurance of structural integrity
- As-built certifications
- Stamped plans
- Permits
- Statement that project scope of work is complete
- Certification that environmental conditions were met
- Proof that the conditions of Resource Conservation and Recovery Act (RCRA) and Toxic Substances Control Act (TSCA) were met
Project Completion

- Final Reimbursement
- Grant manager submits closeout package to KYEM/FEMA
- FEMA sends official closeout letter; grant manager sends to subrecipient
- Link sent for closeout survey
- Files retained for three years
KY Division of Emergency Management
Geni Jo Brawner, State Hazard Mitigation Officer
geneva.j.brawner.nfg@mail.mil
502-607-5797

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