Flood Mitigation Assistance Grants

Celebrate the Past
Inspire the Future

September 17, 2019
Esther White, Project Grants Manager
UK Hazard Mitigation Grants Program
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

<table>
<thead>
<tr>
<th>Flood</th>
<th>Claim</th>
<th>FMV</th>
<th>% FMV</th>
<th>AVG/FMV</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>30,000</td>
<td>100,000</td>
<td>30%</td>
<td>28%</td>
</tr>
<tr>
<td>2</td>
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<td>3</td>
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<td>23%</td>
<td>25%</td>
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<tr>
<td>Total</td>
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<tr>
<td>Average</td>
<td>28,333</td>
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</table>
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

<table>
<thead>
<tr>
<th>Flood</th>
<th>Building</th>
<th>Contents</th>
<th>Total</th>
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<tbody>
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<tr>
<td>3</td>
<td>4,000</td>
<td>-</td>
<td>4,000</td>
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<tr>
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<td>200</td>
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<td>5</td>
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<td>6</td>
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The FMA program provides funding for:

- **Flood Mitigation Planning**
  - New plans or updates to existing plans
  - Advance Assistance for community project design

- **Mitigation Projects**
  - Community Flood Mitigation Projects
  - Property - Specific Mitigation

*Properties mitigated with FMA funds must be NFIP-insured.*
FMA projects are funded as:

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

**Advance Assistance:** Maximum cost $200,000 federal share

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

**Regular Projects:** $4,000,000 federal max

**Planning:** $50,000 federal max for state flood mitigation plans; $25,000 federal max for local flood mitigation plans
Local Match:

- **Cash**
- **In-Kind Contributions**: equipment, labor, landfill fees, materials, etc.
- **Increased Cost of Compliance (ICC) Coverage**: Provides up to **$30,000** that can be used to elevate, relocate, demolish, or dry floodproof (nonresidential buildings) after a flood. **The policyholder may assign the benefit to the subapplicant to be applied to the non-federal cost share.**
ICC Coverage

- The ICC portion of the claim is handled separately from the building and/or contents portion of the claim.
- The combination of payments cannot exceed the maximum coverage limits available through the NFIP. For example, a policyholder cannot receive more than $250,000 in claim payments for a residential building.

You Are Eligible to File an ICC Claim if:

1) You have an NFIP flood insurance policy; and
2) Your community building department determines your home is **substantially or repetitively damaged** by flooding; and
3) The flood damage to your home is **equal to 50 percent** of the **pre-flood** market value.

**“Substantially damaged”** means damages of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damages occurred.

**“Repetitively damaged”** means the building must have flood damage on at least two occasions during a 10-year period; the cost of which to repair the flood damage, on average, equaled or exceeded 25 percent of the market value of the building on each occasion.
## 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>$Awards</th>
<th>Flood</th>
<th>$Awarded</th>
<th>Vents</th>
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<td>2</td>
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<td>2014</td>
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<td>2015</td>
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<td>2016</td>
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</table>

**Projects**: 55  
**Structures Mitigated**: 161  
**Total Awarded**: $37,825,755  
**ROI 1:7 = $264,780,285**
In FY 2018, more than $930M in pre- and post-disaster Hazard Mitigation Assistance Grants was delivered to states, tribes, and territories, resulting in mitigation actions that will reduce risk.

- Pre-Disaster Mitigation Grant Program: 6% ($57.7M)
- Flood Mitigation Assistance Grant Program: 10% ($88.2M)
- Hazard Mitigation Grant Program: 84% ($784.5M)

FY 2018 data

* This figure includes legacy PDM program funding

~$229* million FMA applications in US

~$9 million FMA applications in KY

$4,843,947*/$88,200,000*= 0.549

~ 6%

Of 2018 total nationwide funding was granted for KY mitigation projects

*Federal Share
Advance Assistance

Funding is 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.

“Advance Assistance” must appear in the project application title. This is submitted as a Planning application.
Advance Assistance

Repetitive flooding is damaging NFIP-insured structures and infrastructure in your community. Mitigating the problem is going to be a large, complex project that will likely take several years to complete.

You need to develop a plan and conduct community meetings. You will need property surveys, environmental assessments, H & H studies, and engineering designs.

**Advance assistance** will fund these activities to help move your community mitigation project to construction.
Community Flood Mitigation Projects

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.

Maximum $10,000,000 federal share

“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
- Flood Diversion & Storage
- 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
Flood Diversion and Storage projects often are used to reduce flood risk, but also can be used to mitigate drought and improve ecosystem services.

These projects involve diverting floodwaters from a stream, river, or other body of water into a conduit such as a canal, pipe, or wetland and storing them in an above-ground storage facility. Water is then slowly released, reducing flood risk as well as facilitating groundwater recharge/seepage.
Floodplain and Stream Restoration is the reestablishment of the structure and function of ecosystems and floodplains to return the ecosystem as closely as possible to its natural conditions and functions.
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
Green Infrastructure (GI)

Consider **Green Infrastructure** projects as part of or instead of acquisition/demolition in low-lying areas.

Green infrastructure is an approach to **stormwater management and flood mitigation** that provides areas for water to soak into the ground, or evaporate back into the air, rather than forming runoff and leading to flooding.

A green infrastructure approach to stormwater management and flood risk reduction seeks to capture rainwater **as close to where it falls as possible** and let that water soak back into the ground.
Green Infrastructure

Rain gardens are versatile features that can be installed in almost any unpaved space. Also known as bioretention, or micro-bioretention cells, these shallow, vegetated basins collect and absorb runoff from rooftops, sidewalks, and streets.

This practice mimics natural hydrology by infiltrating, evaporating, and transpiring stormwater runoff.
Green Infrastructure

**Bioswales** are vegetated, mulched, or xeriscaped (requiring little to no irrigation) channels that provide stormwater treatment and retention as it moves from one place to another. Vegetated swales slow, infiltrate, and filter stormwater flows.

As linear features, bioswales are well suited to being placed along streets and parking lots.
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.
Fiscal Year 2019 Grants for Pre-Disaster Mitigation and Flood Mitigation Assistance

A total of $410M in funding is available for these competitive grant programs.

PDM $250M
FMA $160M

Application Period:
September 30, 2019 → January 31, 2020

Who is eligible for PDM and FMA funding? *

All 50 States, Federally-recognized Tribes, the District of Columbia, and U.S. Territories

- Alaska
- Hawaii
- American Samoa
- Northern Mariana Islands
- Puerto Rico
- Federally-recognized Tribes
- U.S. Virgin Islands
$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 and advance assistance proposals leaving an estimated $90,000,000 available for other FMA projects if all funding is used.
Application Process

• Pre-application submitted in eGrants (deadline 10/25/2019)
• BCA completed by grant manager
• Cost effective proposals develop application in eGrants
• Grant manager reviews
• Clearinghouse information submitted at KYEM
• Revisions completed by subapplicant
• Application released to KYEM (deadline 12/2/19)
• Applications submitted to FEMA (deadline 1/31/20)
• Region IV programmatic review ~ 90 days
• Region IV EHP review
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 September 30th, enter a project pre-application and submit for review by October 25th.
  - 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.
  - Deadline 12/2/2019
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
FY2019 FMA State Deadlines

Application Period Opens September 30
Pre-Applications Due October 25
Completed Applications Due December 2
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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