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**FEMA Flood Mitigation  
Assistance (FMA) Grant  
Program**  
*Rochelle Park Committee*

**December 13, 2017**



# Today's Agenda

- FEMA and NJOEM Overview and Program Priorities
- Prioritization of Properties – transparent process
- Application Project Goals
- Eligible properties (residential, NFIP Insured, RL, SRL, and substantially damaged)
- Eligible Costs
- Roles and Responsibilities
- Sample Project Schedule
- Review of Required Forms

# Mitigation Grant Funding

- FEMA's Hazard Mitigation Assistance (HMA) Programs
  - Two nationally-competitive programs annually funded by Congress
    - **Pre-Disaster Mitigation** – Funds all hazards (e.g. earthquake, wildfire, drought)
    - **Flood Mitigation Assistance (FMA)** – Limited to flood, focused on addressing NFIP Repetitive Loss and Severe Repetitive Loss properties.
  - Eligibility
    - All 50 States, Tribal Government and/or
    - Local Governments



**REIMBURSEMENT  
PROCESS = NO FREE  
MONEY**

# 2017 FMA Overview

- \$250 million was available through two Hazard Mitigation Assistance (HMA) programs – Flood Mitigation Assistance (**FMA**) and Pre-Disaster Mitigation (PDM).
- \$160 million was available Nation wide for **FMA** - \$70 million for community advance assistance and flood mitigation projects; remainder for focusing on reducing or eliminating the risk of repetitive flood damage to buildings and structures.
- Federal application period opened August 14, 2017. Applicants must apply for funding through the Federal Mitigation e-Grants system
- Completed applications were due to NJOEM **October 2, 2017**

# Tetra Tech Successful Application Development

- 2014 Green Brook FMA Acquisition
- 2015 Pequannock FMA Elevation
- 2015 Manville FMA Planning
- 2016 Pequannock FMA Elevation
- 2016 Manville FMA Acquisition
- 2016 Green Brook FMA Acquisition
- 2016 Cape May County HMGP Elevation
- 2017 Pequannock FMA Elevation
- 2017 Ocean City FMA Elevation

# Outreach and Prioritization of Properties

- Determine if property owners are interested in mitigation projects
  - Acquisitions
  - Elevations
- Develop a plan to prioritize properties for inclusion in FEMA grant applications
- Plan steps include
  - Form a Committee
  - Rank properties and conduct spatial analysis
  - Develop a multi-year plan for applications based on unbiased evaluation
  - Ensure plan is publically available

# FMA Grant Program– Overall Project Goals

- Efficient use of limited application development time
- Effective communication with municipalities and property owners
- Effective municipal outreach to all eligible property owners
- Efficient and timely collection of required property owner data / forms
- Development of eligible, cost effective FMA application
- Submission of application by deadline

# FMA Grant Program–Considerations

- All grant applications require significant amounts of documentation
- Projects must demonstrate “Cost Effectiveness”, typically through a rigorous FEMA Benefit-Cost Analysis (BCA)
- FEMA has developed cost thresholds under which elevations and acquisitions may be assumed “Cost Effective” and thus a fully-documented BCA is not required. The current threshold for elevations is \$198,800. This figure is total structure elevation cost to include grant administration and management.
- Most grants require a local match; however, currently **SRL** properties under FMA are funded at **100%**. **RL** properties are funded at **90%**. **Insured** properties funded at **75%**. A property owner’s insurance carrier may provide \$30K under ICC (Increased Cost of Compliance) rider on policy that can be used as matching funds for elevation.
- Duplication of Benefits – Flood insurance payments within last 5 years must be documented and it must be verified that the structural payments were used to repair the structure. (proof of loss and repair receipts may be needed if requested and will be needed when project is approved)



# FMA Grant Program – FMA RL/SRL Lists by Municipality

- NFIP data can be obtained from State NFIP Coordinator – Mr. Joseph Ruggeri of NJDEP
- FEMA FMA definitions:
  - A Severe Repetitive Loss property is a structure that:
    - (a) Is covered under a contract for flood insurance made available under the NFIP; **and**
    - (b) Has incurred flood related damage –
      - (i) For which 4 or more separate claims payments 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 have been made under such coverage, with the cumulative amount of such claims exceeding the market value of the insured structure.
  - 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.

# FMA Grant Program – Mitigation Activity Costs

## Elevation – (OF EXISTING STRUCTURE ONLY)

- Pre Construction Phase
  - Engineering services
  - Design, Engineering, Surveying
  - Elevation certificate
  - Legal and/or permitting fees
- Construction Phase
  - Physical elevation of structure and **existing** decks, porches or stairs
  - Lodging
  - Plumbing
  - Final EC and inspection
- Project Management

*See handouts of eligible and ineligible activities*

# FMA Grant Application – Municipal Role

- Initial outreach to prioritized property owners
- Collect required documentation from property owners interested and keep on file
- Provide data and information as requested for grant application:
  - Tax assessor data (block/lot, square footage of building, foundation type, etc.)
  - Historic flood loss data
  - BFE of homes, Elevation Certificates maintained?

# 2017 FMA Grant Application – Property Owner Role

- Decision to Participate
- Provide all documentation to municipality
- Coordinate with municipal point of contact ref. grant approval (estimated at 1 year)
- Provide additional requested information to municipal point of contact as needed
- Inquire with flood insurance carrier about Increased Cost of Compliance (ICC) funding availability if grant is approved

# FMA Grant Program – Property Owner Requirements for 2017

## ➤ MANDATORY:

- Notice of Voluntary Interest (NOVI) – without this we will not accept any other information for your property – MUST BE SIGNED
- Affidavit – SIGNED and NOTARIZED
- FEMA Declaration and Release form – MUST BE SIGNED
- Model Acknowledgement of Conditions form – SIGNED AND NOTARIZED
- Proof of CURRENT NFIP flood insurance – critical to have 2017 policy
- Four pictures of property (taken from each side of the home)
- Fee payable to municipality if required

## ➤ Provide data and information as requested including but not limited to:

- Elevation Certificate
- Historic flood loss data
- NFIP Claims data (Proof of Loss docs)
- Other flood benefit data (e.g. SBA loans, ICC)
- Property and structure data, including valuations
- Cost Estimates for elevation (contractor estimates)

# Sample Schedule

- FEMA 2017 HMA Grant Application Period – August 14 – November 14, 2017
- County and Municipal Kick Off – August 7, 2017
- Public Workshop – September 9, 2017
- All required completed forms provided to municipality by **September 14, 2017**
- Municipality to provide all completed forms to Tetra Tech by **September 15, 2017**
- Grant Application Development – August 14 – October 2, 2017
- Grant Application Due to NJOEM – October 2, 2017
- **State** Grant Submission Deadline (to FEMA) – November 14, 2017
- FEMA Notice of Award – Unknown / TBD
- Project Implementation – Unknown / TBD

# Useful Links

- **HOMEOWNER'S GUIDE TO RETROFITTING 3RD EDITION (2014) - [https://www.fema.gov/media-library-data/1404148604102-f210b5e43aba0fb393443fe7ae9cd953/FEMA\\_P-312.pdf](https://www.fema.gov/media-library-data/1404148604102-f210b5e43aba0fb393443fe7ae9cd953/FEMA_P-312.pdf)**
- **DUPLICATION OF BENEFITS (2012) - [www.fema.gov/media-library-data/20130726-1901-25045-3291/duplication\\_of\\_benefits\\_guide\\_2013.pdf](http://www.fema.gov/media-library-data/20130726-1901-25045-3291/duplication_of_benefits_guide_2013.pdf)**
- **RECOMMENDED RESIDENTIAL CONSTRUCTION FOR COASTAL AREAS (2009) - <http://www.fema.gov/media-library/assets/documents/3972>**

**THANK YOU**

**Please contact us with questions**

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