

FEMA -Flood Mitigation Grant Program

Presented to the Flood Advisory
Committee of the DRBC on May 24,
2016. Contents should not be published
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NJOEM -RECOVERY BUREAU



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Mitigation Unit Manager






HMA - Family



POST-DISASTER MITIGATION		
<p>406 Hazard Mitigation (HM)</p>	 Hazard Mitigation Grant Program (HMGP)	 Non-disaster (competitive HM grants on annual funding cycle)
Post-disaster	Post-disaster	Non-disaster
Funding through FEMA PA Program	Funding through FEMA HMGP Program <i>Funding is limited.</i>	Funding through Hazard Mitigation Assistance (HMA) Program
Incident-specific Grants	Multi-hazard/Area-wide Grants	Multi-hazard/Area-wide Grants
Funding available for Disaster-damaged Elements of Facilities Only	Funding available for Damaged + Non-damaged Facilities	Funding available for Non-damaged Facilities

Hazard Mitigation Assistance


 FEMA



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Phases of Emergency Management



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“Sustained action that reduces or eliminates long term risk to people and property from natural hazards and their effects.”

Flooding

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NFIP



**NATIONAL FLOOD
INSURANCE PROGRAM**

Flood Insurance
Data back to 1978
SFHA- mapping
Regulatory
BW 12 Reforms

In the **RED** - \$28B

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NFIP Stats



NATIONAL FLOOD INSURANCE PROGRAM

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O	P	Q	R	S	T	L
1			WYOMING	\$2,542,162.80		
2			DISTRICT COLUM	\$3,364,860.26		
3			IDAHO	\$5,634,860.02		
4			UTAH	\$5,994,898.22		
5			ALASKA	\$9,562,893.41		
6			MONTANA	\$10,506,579.05		
7			NEW MEXICO	\$14,372,572.20		
8			SOUTH DAKOTA	\$39,804,706.10		
9			NEVADA	\$40,747,582.42		
10			NEBRASKA	\$42,510,790.23		
11			MAINE	\$42,613,534.00		
12			ARIZONA	\$45,561,544.21		
13			NEW HAMPSHIRE	\$48,408,446.66		
14			VERMONT	\$63,457,652.82		
15			MICHIGAN	\$67,261,464.33		
16			WISCONSIN	\$77,868,755.05		
17			DELAWARE	\$78,004,534.99		
18			COLORADO	\$85,408,587.59		
19			KANSAS	\$87,063,610.32		
20			HAWAII	\$87,268,715.19		
21			OREGON	\$92,633,726.86		
22			ARKANSAS	\$113,796,039.37		
23			RHODE ISLAND	\$119,892,698.93		
24			PUERTO RICO	\$124,798,074.07		
25			Lavealette	\$128,394,643.05		
26			MINNESOTA	\$139,171,540.39		
27			OKLAHOMA	\$184,207,335.64		
28			Little Egg Harbo	\$187,715,363.86		
29			Long Beach	\$227,129,697.67		
30			INDIANA	\$248,100,212.18		
31			Stafford	\$249,228,676.49		
32			WASHINGTON	\$254,330,650.86		
33			NORTH DAKOTA	\$259,095,358.87		
34			Brick	\$262,634,525.43		
35			MARYLAND	\$281,250,647.97		
36			IOWA	\$285,070,146.81		
37			WEST VIRGINIA	\$296,006,833.29		
38			OHIO	\$307,315,551.87		
39			GEORGIA	\$317,320,582.89		
40			KENTUCKY	\$317,937,375.16		
41			TENNESSEE	\$337,807,854.20		
42			MASSACHUSETT	\$357,546,979.98		
43			CONNECTICUT	\$495,220,591.25		
44			ILLINOIS	\$504,367,978.94		
45			CALIFORNIA	\$516,380,312.50		
46			SOUTH CAROLIN	\$548,455,688.20		
47			Toms River	\$564,922,945.26		
48			VIRGINIA	\$636,479,244.36		
49			MISSOURI	\$655,653,407.34		
50			NORTH CAROLINA	\$1,010,234,300.15		
51			ALABAMA	\$1,013,755,726.62		
52			PENNSYLVANIA	\$1,165,169,632.28		
53			MISSISSIPPI	\$2,998,148,566.76		
54			FLORIDA	\$3,886,350,854.95		
55			NEW YORK	\$5,229,107,873.25		
56			NEW JERSEY	\$5,745,579,536.73		
57			TEXAS	\$6,118,795,201.50		
58			LOUISIANA	\$16,717,396,782.16		

Requirements

- Have a NFIP Flood Policy- Have to maintain it.
- Residency
- Nothing about 1st or 2nd home, residential or commercial
- Type of mitigation see HMA Guidance
- Duplication of benefits calculation
- Paying for the elevation, not the rehabilitation
- Cost Benefit Analysis 1.0 +

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Predetermined Benefits

Municipality	Zip Code Prefix	Locality Factor	Average Benefits (Acquisitions)	Adjusted Benefits (Acquisitions)	Average Benefits (Elevations)	Adjusted Benefits (Elevations)
Atlantic City	082	1.092	\$276,000.00	\$301,392.00	\$175,000.00	\$191,100.00
Atlantic City	084	1.092	\$276,000.00	\$301,392.00	\$175,000.00	\$191,100.00
Camden	081	1.099	\$276,000.00	\$303,324.00	\$175,000.00	\$192,325.00
Dover	078	1.103	\$276,000.00	\$304,428.00	\$175,000.00	\$193,025.00
Elizabeth	072	1.107	\$276,000.00	\$305,532.00	\$175,000.00	\$193,725.00
Hackensack	076	1.102	\$276,000.00	\$304,152.00	\$175,000.00	\$192,850.00
Jersey City	073	1.102	\$276,000.00	\$304,152.00	\$175,000.00	\$192,850.00
Long Branch	077	1.092	\$276,000.00	\$301,392.00	\$175,000.00	\$191,100.00
New Brunswick	088	1.108	\$276,000.00	\$305,808.00	\$175,000.00	\$193,900.00
New Brunswick	089	1.108	\$276,000.00	\$305,808.00	\$175,000.00	\$193,900.00
Newark	070	1.122	\$276,000.00	\$309,672.00	\$175,000.00	\$196,350.00
Newark	071	1.122	\$276,000.00	\$309,672.00	\$175,000.00	\$196,350.00
Paterson	074	1.111	\$276,000.00	\$306,636.00	\$175,000.00	\$194,425.00
Paterson	075	1.111	\$276,000.00	\$306,636.00	\$175,000.00	\$194,425.00
Point Pleasant	087	1.088	\$276,000.00	\$300,288.00	\$175,000.00	\$190,400.00
Summit	079	1.103	\$276,000.00	\$304,428.00	\$175,000.00	\$193,025.00
Trenton	085	1.109	\$276,000.00	\$306,084.00	\$175,000.00	\$194,075.00
Trenton	086	1.109	\$276,000.00	\$306,084.00	\$175,000.00	\$194,075.00
Vineland	080	1.088	\$276,000.00	\$300,288.00	\$175,000.00	\$190,400.00
Vineland	083	1.088	\$276,000.00	\$300,288.00	\$175,000.00	\$190,400.00

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RL - SRL

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**15,000 + NFIP
Definition**

RL



- **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.

SRL



- ◆ **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.

FMA – Cost Shares



Table 2: Cost-Share Requirements

Programs	Mitigation Activity (Percent of Federal/Non-Federal Share)	Recipient Management Costs (Percent of Federal/Non-Federal Share)	Subrecipient Management Costs (Percent of Federal/Non-Federal Share)
HMGP	75/25	100/0	–/– ⁽¹⁾
PDM	75/25	75/25	75/25
PDM – subrecipient is small and impoverished community	90/10	75/25	90/10
PDM – Tribal Recipient/subrecipient is small and impoverished	90/10	90/10	90/10
FMA – insured properties and planning grants	75/25	75/25	75/25
FMA – repetitive loss property ⁽²⁾	90/10	90/10	90/10
FMA – severe repetitive loss property ⁽²⁾	100/0	100/0	100/0

(1) Subapplicants should consult their State Hazard Mitigation Officer (SHMO) for the amount or percentage of **HMGP** subrecipient management cost funding their State has determined to be passed through to subrecipients.

(2) To be eligible for an increased Federal cost share, a FEMA-approved State or Tribal (Standard or Enhanced) Mitigation Plan that addresses repetitive loss properties must be in effect at the time of award, and the property that is being submitted for consideration must be a repetitive loss property.



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FMA Ranking

The agency's priorities for funding FMA sub-applications are outlined below:

Planning sub-applications up to \$100,000 Federal share per Applicant with a maximum of \$50,000 Federal share for State mitigation plan updates and \$25,000 Federal share for local mitigation plans

Technical Assistance sub-applications up to \$50,000 Federal share for Applicants who received FMA grant awards totaling at least \$1 million Federal share in FY 2015



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FMA Ranking



FEMA will select eligible project sub-applications on a competitive basis in order of the agency's priorities for the FY 2016 FMA Grant Program:

- 1st priority: Projects that will mitigate flood damage for at least 50 percent of structures included in the sub-application that meet definition part (b)(ii) of an SRL property: At least two separate NFIP claim payments have been made with the cumulative amount of such claims exceeding the market value of the insured structure
- 2nd priority: Projects that will mitigate flood damage for at least 50 percent of structures included in the sub-application that meet the definition of an FMA RL property: Have incurred flood-related damage on 2 occasions, in which the cost of the repair, on the average, equaled or exceeded 25% of the market value of the structure at the time of each such flood event
- 3rd priority: Projects that will mitigate flood damage for at least 50 percent of structures included in the sub-application that meet definition part (b)(i) of an SRL property: four or more separate NFIP claims payments have been made with the amount of each claim exceeding \$5,000, and with the cumulative amount of claims payments exceeding \$20,000
- 4th priority: Projects that will mitigate flood damage to the largest number of NFIP-insured properties at the neighborhood level



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Flood Mitigation Assistance

- \$199,000,000.00
- Unlimited Number of Sub-applications



Questions



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