



FEMA

FY 2007 REPETITIVE FLOOD CLAIMS (RFC) PROGRAM OVERVIEW

BACKGROUND

The Repetitive Flood Claims (RFC) grant program provides funding to reduce or eliminate the long-term risk of flood damage to structures insured under the National Flood Insurance Program (NFIP) that have had one or more claim payments for flood damages. RFC funds may only mitigate structures that are located within a State or community that can not meet the requirements of the Flood Mitigation Assistance (FMA) program for either cost share or capacity to manage the activities.

FY 2007 RFC PROGRAM

The long-term goal of RFC is to reduce or eliminate claims under the NFIP through mitigation activities that are in the best interest of the National Flood Insurance Fund (NFIF). The RFC program is limited to acquisition activities due to the time constraints placed on the program in the authorizing legislation. Properties appropriate for the application of other mitigation techniques should be submitted under one of FEMA's other mitigation grant programs

[:http://www.fema.gov/government/grant/fs_mit_grant_prog.shtm](http://www.fema.gov/government/grant/fs_mit_grant_prog.shtm)

Applications will be accepted for any insured property that has one or more claim payments for flood damages and is located within a State or community that can not meet the requirements of the FMA program for either cost share or capacity to manage the activities stipulations. RFC awards will prioritize acquisition projects that create the greatest savings to the NFIF based on a Benefit-Cost Analysis (BCA).

KEY POINTS

FY 2007 RFC Guidance: FY 2007 RFC guidance document is available from any FEMA Regional Office or on the FEMA web page:

<http://www.fema.gov/government/grant/rfc/index.shtm>

Application Period: Grant applications for FY 2007 RFC program funds must be received by the Director of the Applicant's respective FEMA Regional Office by **February 28, 2007, 5:00 p.m. (Regional Office local time)**.

USES OF FUNDS

Funds: RFC grants are awarded nationally without reference to State allocations, quotas, or other formula-based allocation(s) of funds. Congress appropriated \$10 million for the FY 2007 program.

Eligible Activities: FY 2007 RFC funds are available for mitigation projects that:

- Acquire insured properties that have one or more claim payments for flood damages; and
- Demolish or relocate structures, with conversion of property to deed-restricted open-space use.

Cost-share: All RFC grants are eligible for up to 100% Federal assistance.

NFIP Participation: All Applicants and Sub-applicants must be participating in the National Flood Insurance Program (NFIP) and must not be suspended or withdrawn from the NFIP. RFC funds shall not be awarded for activities in non-participating communities.

Property owners must have a flood insurance policy on the structure to be mitigated that is current at the time of application and maintained through award.

ELIGIBILITY REQUIREMENTS

Applicant Eligibility: Only the following entities are eligible to apply to FEMA as Applicants: State emergency management agencies or a similar office of the State (*i.e.*, the office that has primary emergency management or floodplain management responsibility); the District of Columbia; the U.S. Virgin Islands; the Commonwealth of Puerto Rico; American Samoa; the Commonwealth of the Northern Mariana Islands; and Federally-recognized Indian tribal governments. Each State, Territory, or Indian tribal government shall designate one agency to serve as

Mitigation Plan Requirement: To be eligible for RFC grants, an eligible Applicant must have a FEMA-approved State Mitigation Plan (*e.g.*, Standard or Enhanced) in compliance with 44 C.F.R. §201. A local mitigation plan is not required to receive RFC funds.

the Applicant for the RFC program.

Sub-applicant Eligibility: State-level agencies; Federally-recognized Indian tribal governments; and local communities (to include State-recognized Indian tribes, authorized Indian tribal organizations, and Alaska Native villages) are eligible to apply to the Applicant for assistance. Private individuals and Private Non-Profit (PNP) organizations are **not** eligible Sub-applicants; however, a relevant State agency or local community may apply to the Applicant for assistance to mitigate private or PNP structures.

Reduced Capacity Requirement: RFC funds may only be awarded if the Applicant has certified, either:

- The State and the community are not able to meet the 25% non-Federal match that would otherwise make the activity eligible under the Flood Mitigation Assistance (FMA) program; or
- The State or community does not have the capacity to manage the activities under the FMA program.

APPLICATION PROCESS

Application Process: Applicants **must** use OMB-approved grant administrative forms (*e.g.*, SF 424, FF 20-20, 20-16, SF-LLL, and sub-applications) for the FY 2007 RFC Grant application.

The Grant application **must** include a project sub-application for each separate project proposed. Project sub-applications are available online to print or copy from the FEMA website at <http://www.fema.gov/government/grant/rfc/index.shtm>. Applications will **not** be accepted electronically via eGrants in FY 2007.

Applicants must provide an original and two copies of the Grant application, project sub-applications and any supporting documentation (*e.g.*, engineering drawings, photos, maps, BCA) to the Applicant's respective FEMA Regional Office **by February 28, 2007, 5:00 p.m. (Regional Office local time)**.

Benefit-Cost Analysis: A Benefit-Cost Analysis (BCA) is required for each project sub-application. Only FEMA-approved BCA methodologies may be used to meet this requirement.

Technical Assistance: FEMA will provide technical assistance by answering questions about the RFC program, as well as providing general technical assistance related to project engineering feasibility, Benefit-Cost Analysis, and Environmental/Historic Preservation compliance.

APPLICATION REVIEW & SELECTION

Application Review: FEMA will review each project sub-application to ensure the following:

- Eligibility of the Applicant/Sub-applicant
- Eligibility of proposed activities, properties and costs
- Completeness of the Scope of Work
- Completeness of the Cost Estimate and consistency with the Scope of Work
- Consistency of the proposed activity with the goals and

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Grants.gov: Application instructions for the FY 2007 RFC program are also available through <http://www.grants.gov/>. Grants.gov is the single source for locating information on all Federal government grant opportunities.

Technical Assistance Helplines: Technical assistance for engineering feasibility, Benefit-Cost Analysis, and Environmental/Historic Preservation compliance is available through the Technical Assistance Helplines:

Phone:
(866) 222-3580 (toll free)

E-mail:
enghelpline@dhs.com
bchelpline@dhs.com
ehhelpline@dhs.com

Technical Review: Eligible and complete project sub-applications will be forwarded to FEMA HQ where a technical review of BCA's will be conducted to verify cost-effectiveness for each project sub-application.

Application Ranking: Eligible mitigation project sub-applications will be ranked in the order of the

objectives of the Applicant's State/Indian tribal hazard mitigation plan

- Feasibility and effectiveness of mitigation projects, including supporting documentation
- Benefit-cost ratio of 1.0 or greater for each project sub-application
- Technical accuracy, complete supporting documentation and source credibility of benefit-cost analysis for each project sub-application
- Supporting documentation and appropriate mitigation measures for environmental and historic preservation compliance
- Demonstrated reduced capacity or lack of non-federal cost share under FMA program for State or community

Sub-applications that do not satisfy the eligibility and completeness requirements will be removed from consideration.

greatest savings to the NFIF as demonstrated by the verified BCA. FEMA may also select individual properties from within a larger project, where appropriate to achieve the greatest savings to the NFIF.

Environmental Review: FEMA will complete the environmental/historic preservation compliance review for selected projects for further review as part of pre-award activities. **Funds may not be awarded and the project can not be initiated until FEMA has completed the environmental/historic preservation review.**

FEMA strongly encourages Applicants/Sub-applicants to coordinate with relevant State or Federal agencies as soon as possible in order to identify any environmental or historic preservation compliance issues associated with proposed projects.

AWARDS

Selection/Award: FEMA will notify Applicants of project sub-applications selected for award. FEMA Headquarters will grant awards for project sub-applications based on the national ranking of projects and program priorities up to the amount of funds available. FEMA may select individual properties from within a project application for award, where appropriate to achieve the greatest savings to the NFIF.

Unsuccessful Applications: FEMA will notify Applicants of project sub-applications that are not selected for award by the Approving Federal Official.

Award Deadline: All FY 2007 RFC grants must be awarded **no later than September 30, 2007.**

Applicants with project sub-applications selected for award will be notified of the date by which all pre-award activities must be completed.