

Fiscal Year 2023 Flood Mitigation Assistance (FMA) Swift Current

November 28, 2023



FEMA

Flood Mitigation Assistance (FMA)



Legislative Authorities

- National Flood Insurance Reform Act of 1994
- Biggert-Waters Flood Insurance Reform Act of 2012
- Infrastructure Investment and Jobs Act (IIJA) of 2021

FMA Program Highlights:

- The program reduces or eliminates the risk of repetitive flood damage to buildings insured under the National Flood Insurance Program (NFIP), and within NFIP participating communities.
- Is Nationally competitive; offered on an annual application cycle.
- Appropriated annually with \$175 million since 2016.
- Infrastructure Investment and Jobs Act (IIJA) more commonly known as the Bipartisan Infrastructure Law provides \$3.5 billion over 5 years.



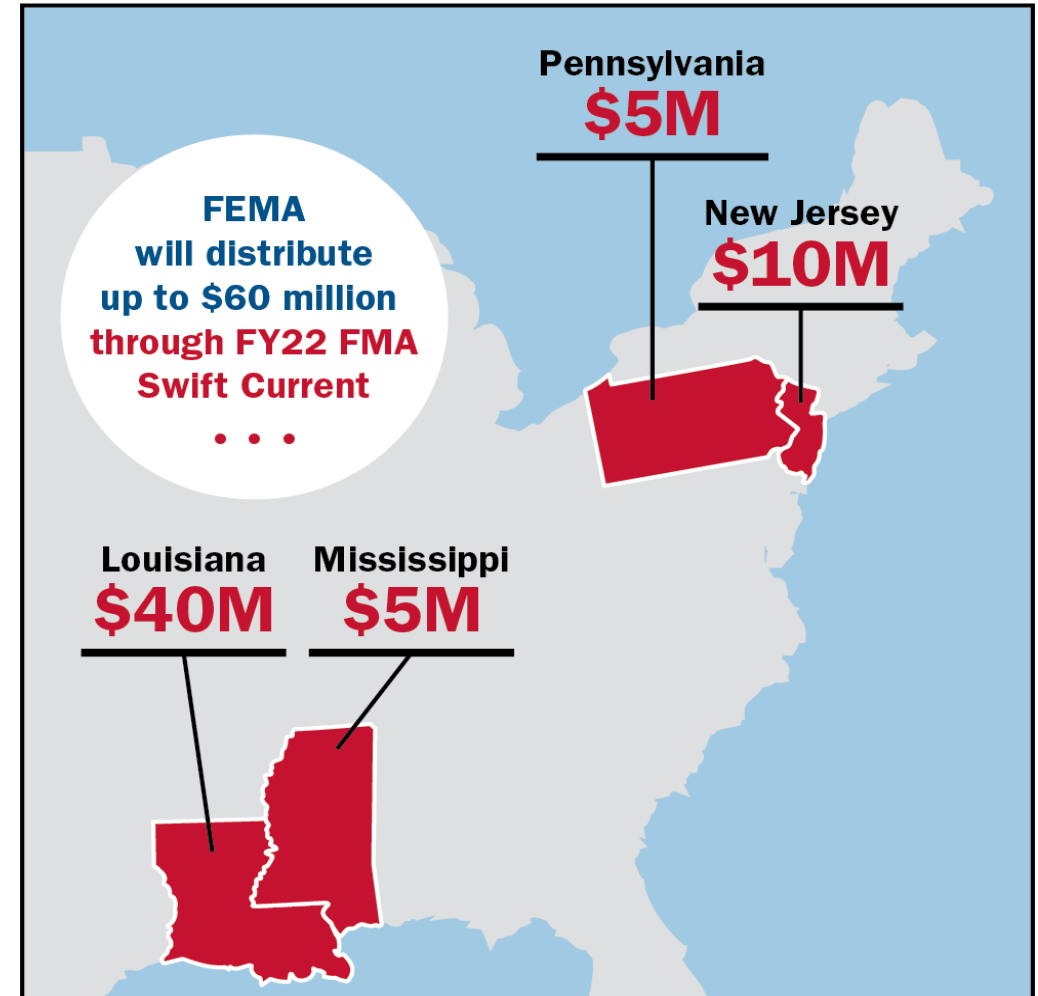
Agenda

- Introduction – Flood Mitigation Assistance (FMA) Swift Current
- About Individual Property Flood Mitigation Projects
- Applying for Swift Current
- Application Best Practices and Common Pitfalls
- Project Examples
- Resources and Program Support Materials



Innovation in Action: Supporting Hurricane Ida Recovery Through Flood Mitigation Assistance – Swift Current Initiative

- FEMA is exploring how to better align delivery of funding to disaster survivor needs.
- Hurricane Ida was one of most damaging hurricanes to make landfall in the U.S.
 - FEMA made \$60M dollars of IJA funding available under the FY22 Swift Current Notice of Funding Opportunity (NOFO).
- Learning opportunities from this initiative will inform future iterations of Swift Current.



Swift Current Goals

- **Speed of Funding**
Aligning mitigation outcomes with survivor recovery.
- **Equitable Outcomes**
Improving access and outcomes for socially vulnerable communities.
- **Together Towards Resilience**
Advancing long-term community resilience through fostering FEMA and State, Local, Tribal and Territorial government continuity and community partnerships.
- **National Flood Insurance Program (NFIP)**
Reduce future claims against the NFIP through mitigation of repetitively flooded properties.



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Swift Current 4 W's

WHO

National Flood Insurance Program (NFIP) Policyholders.

WHAT

\$300M for flood mitigation of repetitively flooded or substantially damaged properties.

WHEN

Now! Mitigation funding available in-line with flood disaster survivor experience.

WHY

Mitigation funding available immediately after a flood disaster to break the cycle of repetitive flood damage.

HOW

- FEMA tailored pre-application support
- Guaranteed applicant allocations
- Designed to optimize Hazard Mitigation Assistance funding



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Swift Current and Flood Mitigation Assistance Comparison

Topic	Fiscal Year 2023 Swift Current	Fiscal Year 2023 Flood Mitigation Assistance
Funding Opportunity Application Period Opening	November 15, 2023	October 16, 2023
Available Funding	\$300 million	\$800 million
Activation Criteria	The applicant receives a major disaster declaration for a flood-related disaster event between June 1, 2023, and the disaster declaration deadline of May 31, 2024.	This is an annual grant opportunity. Flood Mitigation Assistance program is not an activation-based funding opportunity.
Application Period Opening	Applicant-specific timelines vary: 120 or 150 calendar days after the Application Period Opening.	October 16, 2023 – February 29, 2023
Application Process System	Mitigation eGrants	FEMA GO

Swift Current and Flood Mitigation Assistance Comparison (cont.)

Topic	Fiscal Year 2023 Swift Current	Fiscal Year 2023 Flood Mitigation Assistance
Eligible Project Types	Individual Property Flood Mitigation Projects	Capability and Capacity Building Activities, Localized Flood Control Projects, and Individual Property Flood Mitigation Projects
Eligible Properties	NFIP-insured properties that are: <ul style="list-style-type: none"> ▪ Flood Mitigation Assistance and/or NFIP-defined Severe Repetitive Loss property (SRL) ▪ Flood Mitigation Assistance and/or NFIP-defined Repetitive Loss property (RL) ▪ Substantially Damaged determinations (after the disaster declaration incident period start date). 	All NFIP-insured properties.

FY 2023 Swift Current: Notice of Funding Opportunity – \$300M available

FMA Swift Current Activation Criteria

- The applicant receives a major disaster declaration for a flood-related disaster event between June 1, 2023 and the disaster declaration deadline of May 31, 2024

Must meet at least one of the criteria:

- The applicant has at least \$1M in prior claims from June 1, 2022 to the disaster date
- The applicant has 500 or more flood insurance claims in the declared flood-related disaster event
- The applicant is a U.S. territory or a federally recognized tribal government applying directly to FEMA

Application Allocation Determination Description	Applicant Allocation	Application Open Period
Applicant has at least \$1 million in prior NFIP flood insurance claims from June 1, 2022 to the disaster declaration date	Up to \$10 million	120 days
Applicant receives 500 or more NFIP flood insurance claims in the declared disaster	Up to \$10 million	120 days
Applicant has at least \$5 million in prior NFIP flood insurance claims from June 1, 2022 to the disaster declaration date	Up to \$20 million	120 days
Applicant both has at least \$1 million in prior NFIP flood insurance claims from June 1, 2022 to the disaster declaration date AND receives 500 or more NFIP flood insurance claims in the declared disaster	Up to \$20 million	150 days
Applicant both has at least \$5 million in prior NFIP flood insurance claims from June 1, 2022 to the disaster declaration date AND receives 500 or more NFIP flood insurance claims in the declared disaster	Up to \$40 million	150 days
Applicant is a federally recognized Tribe or U.S. Territory (regardless of allocation, federally recognized Tribe or U.S. Territory will receive 150 day application open period)	Up to \$5 million	150 days
Applicants approved through special consideration for Swift Current to the FEMA Regional Administrator	Up to \$5 million	120 days



A large, two-story house with a porch and a garage, overlaid with a blue tint. The house has a prominent front porch with a white railing and a dark wooden railing on the stairs. There are several windows on both floors, some with flower boxes. A white car is parked in the garage. The text "About Individual Property Flood Mitigation Projects" is overlaid in white on the blue background.

About Individual Property Flood Mitigation Projects

FY 2023 Swift Current – Eligible Activities

Eligible Project Types

- Individual Flood Mitigation Projects
 - Structure Elevation
 - Property Acquisition and Structure Demolition/Relocation
 - Dry Floodproofing of Historic Residential Buildings or Non-residential Buildings
 - Non-structural Retrofitting of Existing Buildings and Facilities
 - Mitigation Reconstruction
 - Structural Retrofitting of Existing Buildings

Eligible Buildings*

- FMA Severe Repetitive Loss (SRL)
- FMA Repetitive loss (RL)
- NFIP Severe Repetitive Loss (SRL)
- NFIP Repetitive Loss (RL)
- Structures deemed substantially damaged

***All structures must be NFIP-insured**



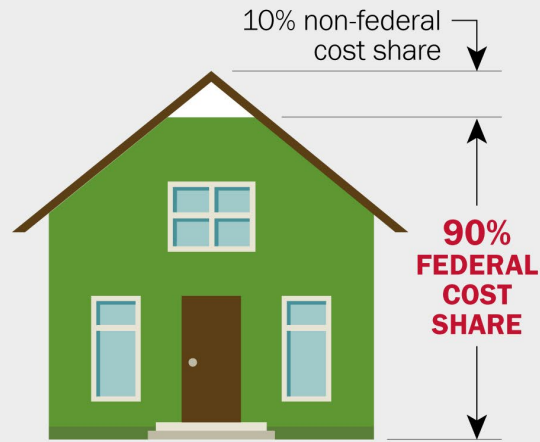
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Individual Flood Mitigation Projects – Federal Cost Shares



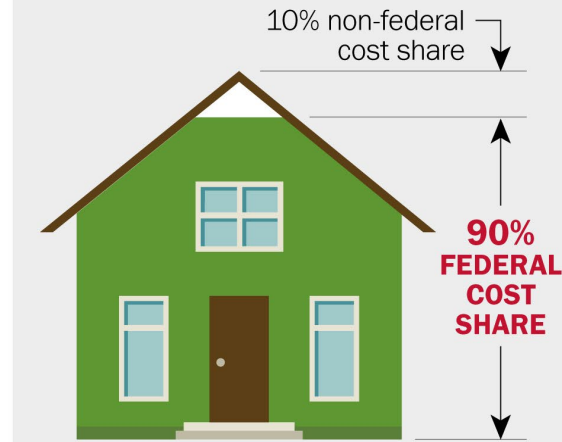
Up to 100 percent federal cost share funding for **FMA defined Severe Repetitive Loss (SRL)** (B)(i) or (B)(ii) properties in 42 U.S.C. § 4104c(h)(3)

**FMA defined SRL
Federal Cost Share**



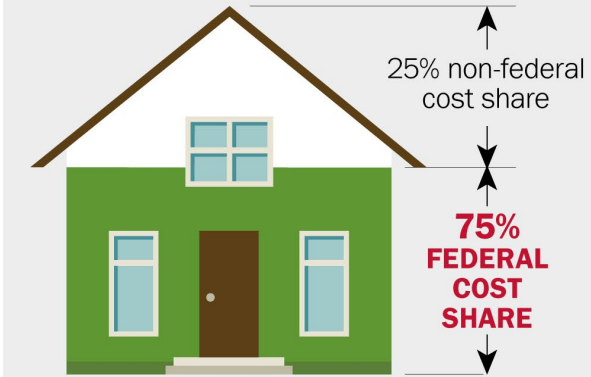
Up to 90 percent federal cost share funding for **FMA defined Repetitive Loss (RL)** properties in 42 U.S.C. § 4121(a)(7)

**FMA defined RL
Federal Cost Share**



Up to 90 percent federal cost share funding for each **National Flood Insurance Program (NFIP)-insured property located within a census tract with a Centers for Disease Control and Prevention (CDC) Social Vulnerability Index (SVI) score not less than 0.5001,*** and the activity is funded by the Bipartisan Infrastructure Law (BIL)

**BIL
Federal Cost Share**



Up to 75 percent federal cost share funding if a higher federal cost share is not available (for NFIP-insured properties that do not meet the conditions for SRL, RL, or BIL cost share)

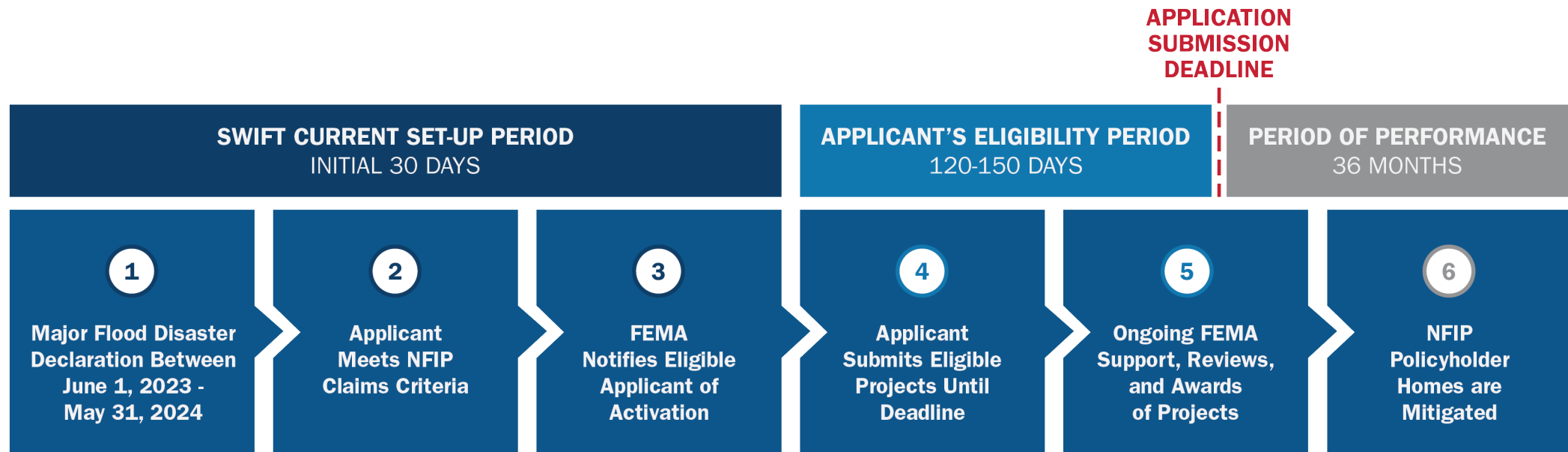
**General
Federal Cost Share**

* FEMA will determine the CDC SVI score using the following three SVI themes: Socioeconomic Status, Household Characteristics, and Housing Type and Transportation.

A large, two-story house with a porch and a garage, overlaid with a blue tint. The house has a dark roof, a chimney on the left, and a small cupola on the right. The porch is wide and has a white railing. An American flag is flying on a pole in front of the porch. A white car is parked in the garage. The house is surrounded by a lawn and some shrubs.

Applying for Swift Current

Swift Current Process Overview



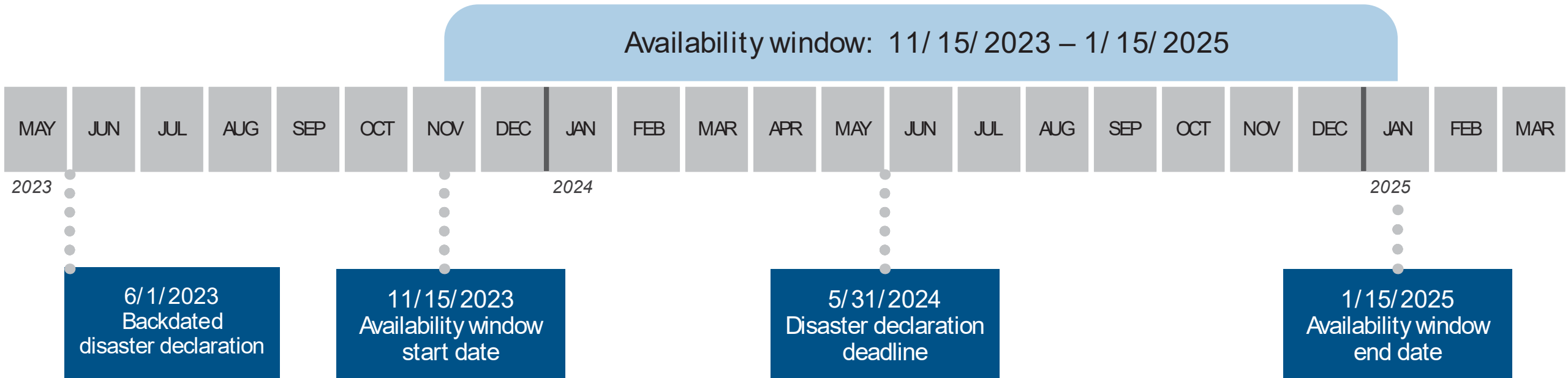
Flood Mitigation Assistance Eligibility Requirements

- Subapplicants must participate in the National Flood Insurance Program (NFIP). They cannot be on probation or suspended.
- All structures included in the project subapplications must be insured under the NFIP (**before, during, and after** the mitigation).
- All structures included in the project subapplications must be FMA or NFIP defined Severe Repetitive Loss, Repetitive Loss or Substantially Damaged
- Elevation & Mitigation Reconstruction
 - Structures listed in the subapplication must have a National Flood Insurance Program (NFIP) policy in effect at the Flood Mitigation Assistance (FMA) Swift Current application start date.
 - It must be maintained for the life of the structure regardless of the flood zone.
- Acquisition/Demolition
 - Structures listed in the subapplication must have an NFIP policy in effect at the FMA application start date.
 - It must be maintained until the transfer of property occurs regardless of flood zone.



Verify at [Community Status Book | FEMA.gov](#)

Fiscal Year 2023 FMA Swift Current Overview Calendar



APPLICANT SCENARIO

A

At least \$1M in prior claims (in previous year)

Fiscal Year 2023 FMA Swift Current




FMA Swift Current Activation Criteria

Received a flood-related major disaster declaration and has at least \$1M in prior claims



≥\$1M claims in previous year, Swift Current activation criteria met



4/ 15/ 2024

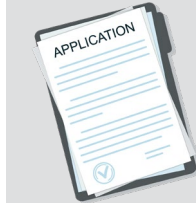
Application submission deadline



Eligibility Period:
12/ 15/ 2023 – 4/ 15/ 2024

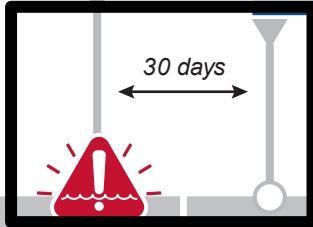
11/ 15/ 2023

Disaster declaration date



Subapplications are reviewed and awarded on a rolling basis

30 days of FEMA Administrative set-up time



2023

2024

Note: The disaster declaration date included in the scenario is an example only.

APPLICANT SCENARIO

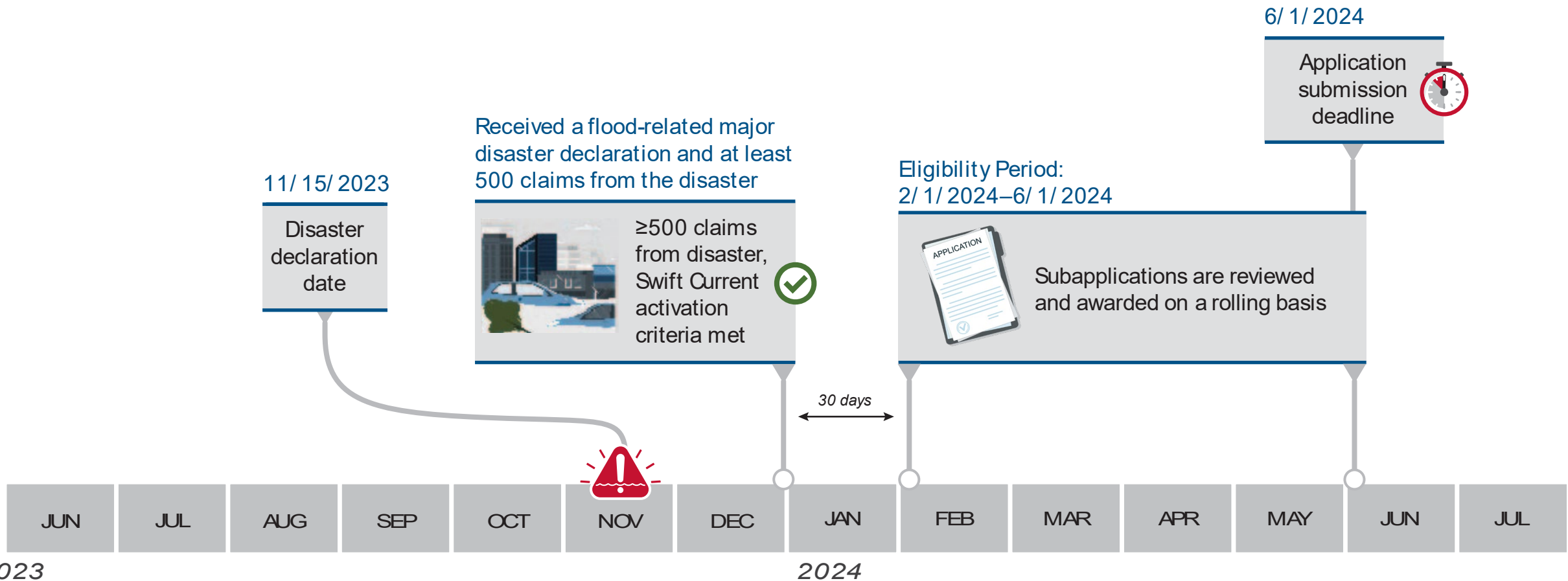
B

≥500 claims from disaster

Fiscal Year 2023 FMA Swift Current



FMA Swift Current Activation Criteria



2023

2024

Note: The disaster declaration date included in the scenario is an example only.

APPLICANT SCENARIO



At least \$1M in prior claims (in previous year) AND ≥ 500 claims from disaster
5-month eligibility period

Fiscal Year 2023 FMA Swift Current

12/ 1/ 2023

≥ 500 claims from disaster



FMA Swift Current Activation Criteria

Received a flood-related major disaster declaration and has at least \$1M in prior claims

$\geq \$1M$ claims in previous year, Swift Current activation criteria met

Eligibility Period:
12/ 15/ 2023 – 5/ 15/ 2024

Subapplications are reviewed and awarded on a rolling basis

5/ 15/ 2024

Application submission deadline

11/ 15/ 2023

Disaster declaration date

30 days



2023

2024

Note: The disaster declaration date included in the scenario is an example only.

Fiscal Year 2023 FMA Swift Current (Amended)



FMA Swift Current Activation Criteria

Received a flood-related major disaster declaration and is a Tribe or territory




Swift Current activation criteria met



11/15/2023

Disaster declaration date


Eligibility Period:
12/15/2023–5/15/2024



Subapplications are reviewed and awarded on a rolling basis

5/15/2024

Application submission deadline



2023

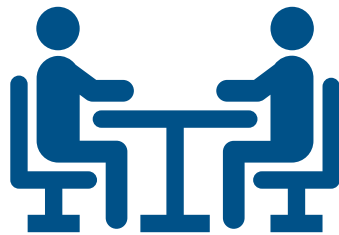
2024

Note: The disaster declaration date included in the scenario is an example only.

Tailored Pre-application Support

How to Request Support

- Applicants request support through Regional Office or Regional Tribal Liaisons
- Subapplicants request support through State Hazard Mitigation Officer (SHMO) or Tribal Liaisons



Examples of Available Support

- Subapplication development
- Mitigation eGrants (MT eGrants) support
- Benefit-Cost Analysis (BCA) support
- Cost estimates for projects
- Environmental and Historic Preservation (EHP) support

National Flood Insurance Program: Data Sharing

- Data Sharing Agreements:
 - Routine Use Letters (RULs) are for a one-time request only.
 - Information Sharing Access Agreements (ISAAs) last for 3 years and can be used for repeat data requests.
- A completed data request form may be sent to a FEMA Regional Flood Insurance Liaison.
- For questions, please contact your [FEMA Regional Office](#) for more information about this process and to obtain the data request form.



Mitigation eGrants System

- Eligible applicants must apply for funding using Mitigation eGrants (MT eGrants).
- Applicants must have an UEI number, an EIN, an active System for Award Management (SAM) registration, and Grants.gov account to apply.
- Information, training and resources on MT eGrants are available on the FEMA website.
- Search “MT eGrants Reference Tools” <https://www.fema.gov/grants/mitigation/mitigation-egrants-system-resources>
- Independent Study Classes: <https://training.fema.gov/>
 - Go to Independent Study
 - Search for “eGrants”
 - Locate IS-30.b or IS-31.b
- MTeGrants@fema.dhs.gov – fastest way to get a response



A large, two-story house with a porch and a garage, overlaid with a blue tint. The house has a dark roof, a chimney on the left, and a small cupola on the right. The porch is wide and has a white railing. An American flag is flying on a pole in front of the porch. The garage is on the right side, and a white car is parked inside. The house is surrounded by a lawn and some shrubs.

Application Best Practices and Common Pitfalls

Best Practices: Complete Information

- **Scope of Work Narrative**
 - Exact location (address and latitude/longitude)
 - Description and Dimension of area
 - Ground disturbance limits
 - Date of Construction and modifications
 - Components, materials
 - Equipment types to be used
 - Staging areas
 - Concept plans
- **Visual Documentation**
 - Maps and Photos
 - .kmz (Google Earth), .lyr files, .gdb files
- **Other Environmental Documentation**
 - Other National Environmental Policy Act (NEPA) documents
 - Consultation with other state and federal agencies



Best Practices: Acquisition, Elevation, Mitigation Reconstruction

- Clearly identify the flood risk
 - Documentation for flood data (Flood Insurance Study or Hydrologic and Hydraulic study)
 - Note: Flood data should only come from one source
 - Multiple Flood claims for each structure (Documentation for past flood claims when using historical damages)
- Proper documentation to verify lowest floor elevation (LFE) and check calculation of feet to raise LFE
 - Use correct building diagram type from Elevation Certificate
 - Can include photos with a ruler documenting foundation height and topographic maps clearly indicating ground surface elevation (maximum contour interval of 2ft)

Common Pitfalls: Acquisition, Elevation, Mitigation Reconstruction

Acquisition

- Unsupported fair market value (not equal to the building replacement value).

Elevation

- Lack of documentation verifying elevation feasibility for older buildings.

Mitigation Reconstruction

- Does not meet \$220,000 federal share cap.
- New structure size >10% than original structure.
- Proposing to do reconstruction in floodway or coastal high-hazard zone.



Swift Current Project Examples

A large, two-story house with a prominent front porch and a two-car garage. The house features a dark roof, white siding, and a white porch railing. An American flag is flying on the porch. The house is set on a green lawn with some landscaping. The entire image is overlaid with a semi-transparent blue filter.

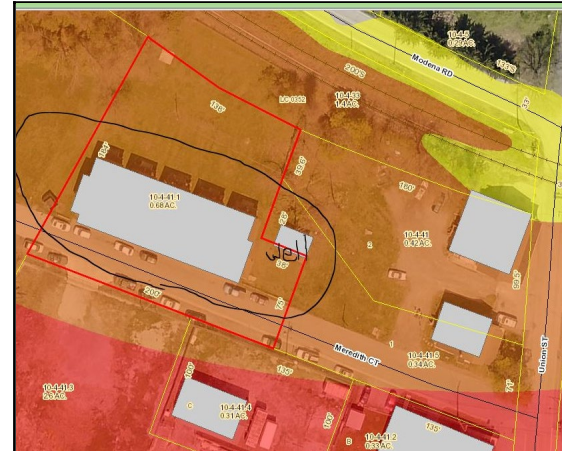
FY 2022 Swift Current: Borough of Modena, PA – Mitigation Reconstruction

Federal Cost-Share: \$2.8 million

Issue: Homes experienced first floor flooding and have been deemed uninhabitable by local code officials.

Project Description: Demolish, rebuild, and elevate 10 connected row homes and pump house above the floodplain.

- Repetitive and extensive flooding has displaced 10 families consisting of 45 people.



Aerial view of the flood map with the Meredith Court Apartments highlighted.



Artist rendering of rowhouses upon completion.



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FY 2022 Swift Current: Mississippi – Structure Elevations

Federal Cost Share: \$300 thousand

Issue: Repetitively flood-damaged structures

Project Description: Two elevation projects were submitted and obligated in under a year.

- These projects were the first time that Mississippi has applied for Flood Mitigation Assistance funding since 2009.
- Mississippi received tailored pre-application support from FEMA which helped communities develop their subapplications.



Example of the types of homes selected and mitigated under Swift Current in Mississippi.



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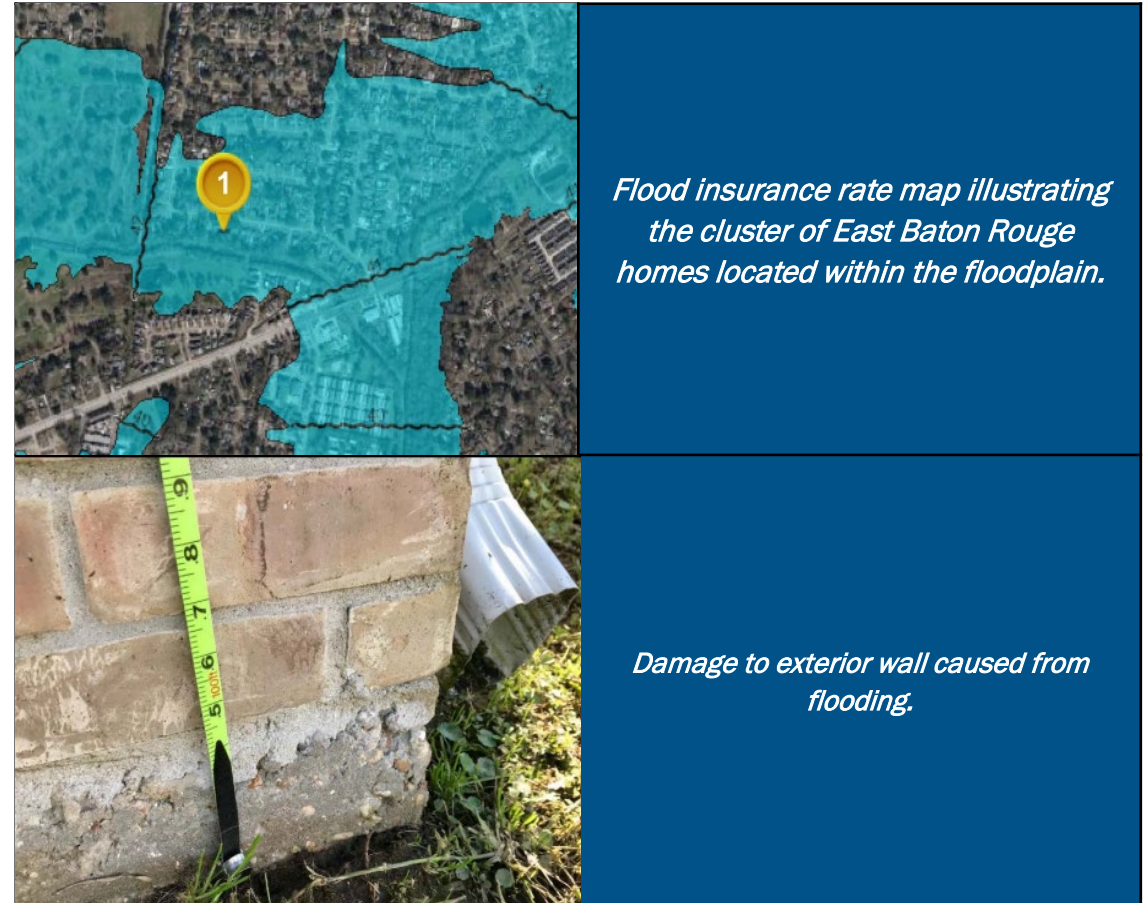
FY 2022 Swift Current: East Baton Rouge Parish, LA – Structure Elevation

Federal Cost-Share: \$4.2 million

Issue: Repetitively flood-damaged structures

Project Description: Elevate 22 Severe Repetitive Loss (SRL) and Repetitive Loss (RL) properties.

- \$4.2 million project accounts for more than 10% of the funds made available to Louisiana during the Swift Current Initiative.



Swift Current Resources

A large, two-story house with a prominent front porch and a two-car garage. The house has a dark roof and light-colored siding. The porch features a white railing and an American flag. The garage is open, showing a white car inside. The house is set on a green lawn with some landscaping. The entire image is overlaid with a semi-transparent blue filter.

Swift Current Resources: Key Definitions

Eligible Property Type	Definition
Flood Mitigation Assistance defined Severe Repetitive Loss (SRL)	Has 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; or Has 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.
Flood Mitigation Assistance defined Repetitive Loss (RL)	Have incurred flood-related damage on two 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 at the time of the second incidence of flood-related damage, the contract for flood insurance contains increased cost of compliance coverage.

Note: Swift Current individual flood mitigation projects require structures to have a current active NFIP policy.



Swift Current Resources: Key Definitions (cont.)

Eligible Property Type	Definition
National Flood Insurance Program defined Severe Repetitive Loss (SRL)	Has four or more separate National Flood Insurance Program claim payments of more than \$5,000 each (including building and contents payments); or two or more separate claim payments (building payments only) where the total of the payments exceeds the current market value of the property.
National Flood Insurance Program defined Repetitive Loss (RL)	A structure covered by a contract for flood insurance under the National Flood Insurance Program that has incurred flood-related damage on two occasions during a 10-year period, each resulting in at least a \$1,000 claim payment.
Substantial Damage	Substantial damage applies to a structure in a Special Flood Hazard Area – or floodplain – for which the total cost of repairs is 50% or more of the structure’s market value before the disaster occurred, regardless of the cause of damage.

Note: Swift Current individual flood mitigation projects require structures to have a current active NFIP policy.



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Swift Current Resources: Build America, Buy America Act (BABAA)

- Recipients and subrecipients must comply with the Build America, Buy America Act (BABAA). In most cases, the funds provided may not be used for a project for infrastructure unless the iron and steel, manufactured products, and construction materials used in that infrastructure are produced in the United States.
 - Projects consisting solely of the purchase, construction, or improvement of a private home (**e.g., single, and multi-family residential structures**) for personal use (not serving a public function), would not constitute an infrastructure project.
- FEMA's Buy America Preference in FEMA Financial Assistance Programs for Infrastructure - [FEMA Interim Policy #207-22-0001](#) discusses domestic preference.
- **Please note:** BABAA requirements apply to new awards made on or after January 1, 2023, as well as new funding FEMA obligates to existing awards or through renewal awards where the new funding is obligated on or after January 1, 2023. FEMA may waive the application of BABAA preference under an infrastructure program in certain cases.



Swift Current Resources

■ Property Elevation and Acquisition Job Aids

- [Elevation Job Aid](#)
- [Elevation: Information Required for Environmental Review \(fema.gov\)](#)
- [Acquisition & Demolition Job Aid](#)
- [Acquisition & Relocation](#)

■ Substantial Damage Determinations

- [Substantial Improvement/Substantial Damage Desk Reference](#)
- [Substantial Damage Estimator Tool](#)

■ Contact Lists

- [State Floodplain Managers List](#)
- [State Hazard Mitigation Officers List](#)

■ Benefit-Cost Analysis - Severe Repetitive Loss and Repetitive Loss Pre-Calculated Benefits:

- [Benefit-Cost Analysis Toolkit](#)
- [Benefit-Cost Analysis Efficiencies for Repetitive Loss and Severe Repetitive Loss Acquisition Projects Located Outside the Designated Special Flood Hazard Area](#)
- [Update to "Cost-Effectiveness Determinations for Acquisitions and Elevations in Special Flood Hazard Areas Using Pre-Calculated Benefits" Memorandum](#)

■ [Swift Current Program Support Materials](#)

- FY 2023 Flood Mitigation Assistance Swift Current Notice of Funding Opportunity Summary
- Flood Mitigation Assistance Swift Current for National Flood Insurance Program Policyholders
- Key Differences in the Flood Mitigation Assistance Annual Grant Program and Swift Current Funding Opportunities





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