Hazard Mitigation Assistance (HMA)
Residential Property Mitigation Webinar
November 20, 2020
Introduction

Kayed Lakhia
Agenda

- Introduction to HMA Grant Programs
- FMA Residential Projects
- The Importance of Flood Insurance
- HMGP and HMGP Post Fire Residential Projects
- BRIC Residential Projects
FEMA HMA Grant Programs Discussed Today

Post-Disaster Grant Programs

- Hazard Mitigation Grant Program (HMGP): Implements long-term hazard mitigation measures after a major disaster declaration

- HMG Post-Fire: Helps communities implement hazard mitigation measures after wildfire disasters

Pre-Disaster Grant Programs

- Flood Mitigation Assistance (FMA): Reduces or eliminates the risk of repetitive flood damage to buildings and structures insured under the National Flood Insurance Program (NFIP)

- Building Resilient Infrastructure and Communities (BRIC): Supports the undertaking of new and innovative infrastructure projects reducing the risks faced from disasters and natural hazards
Examples of Residential Projects

Acquisition

Retrofits (elevations, hurricane upgrades, etc.)

Individual safe rooms
Examples of Infrastructure Projects

Stormwater Management

Non-Voluntary Acquisition

Localized Flood Control
Flood Mitigation Assistance (FMA)

Brandon Sweezea
Flood Mitigation Assistance

- Makes federal funds available to states, local communities, tribes, and territories (SLTTs) to reduce or eliminate the risk of repetitive flood damage to buildings and structures insured under the National Flood Insurance Program (NFIP)
- Subapplicant communities must be participating and in “good standing” with the NFIP
- FEMA encourages reviewing the FMA Notice of Funding Opportunity (NOFO) prior to applying as priorities and funding limits change year to year
FMA Funding

$160 Million
Total Available FMA Funding

1. $4 Million
   - Project Scoping (previously Advance Assistance)

2. $70 Million
   - Community Flood Mitigation Projects

3. $86 Million
   - Technical Assistance
     - 4. Flood Hazard Mitigation Planning
     - 5. Individual Flood Mitigation Projects

FEMA
Federal Emergency Management Agency
Eligible Residential Project Types

- Elevation
- Acquisition & Demolition / Relocation
- Mitigation Reconstruction
- Localized Flood Risk Reduction “Community Flood Mitigation”
- Project Scoping
Flood Mitigation Assistance (FMA) Program Cost Share

- **Non-Repetitive Loss**
  - FEMA 75%
  - Non-FEMA 25%

- **Repetitive Loss (RL) Structures**
  - FEMA 90%
  - Non-FEMA 10%

- **Severe Repetitive Loss (SRL) Structures**
  - FEMA 100%
  - 0% Non-FEMA

- Individual Property Flood Mitigation
  - Not SRL or RL
  - Community Flood Mitigation
  - Project Scoping

- Individual Property Flood Mitigation
  - Repetitive Loss (RL)

- Individual Property Flood Mitigation
  - Severe Repetitive Loss (SRL)
FMA Funding Priorities

a. Severe Repetitive Loss (SRL) structure (ii)
   • Have at least 2 separate NFIP claim payments exceeding Market Value of Structure

b. Repetitive Loss (RL) structure
   • Have at least 2 NFIP claim payments where average costs equal or exceed 25% of Market Value of Structure

c. Severe Repetitive Loss (SRL) structure (i)
   • Have at least 4 NFIP claim payments of $5,000 or more, with cumulative payments exceeding $20,000

THE REMAINDER OF FUNDS WILL BE DISTRIBUTED ON A COMPETITIVE BASIS for projects that mitigate at least 50% of structures
Key Takeaways

- Individual properties proposed for mitigation **must** have a NFIP policy “in force” at time of the opening of the Application Period
- Subapplications for individual property mitigation containing 50% or greater SRL/RL properties are highly competitive
- SRL property mitigation is funded at 100% & RL is funded at 90% federal share
- To protect the federal investment, FMA mitigated structures must continue to maintain flood insurance for the life of the structure
The Importance of Flood Insurance

Melis Mull
Flooding in America

- America’s #1 Natural Disaster
- Every state experiences flooding
- Just one inch of water can cost $25,000 in damage
- Most Homeowner’s Insurance doesn’t cover flood
- Many flood disasters aren’t Presidentially declared disasters
- Most people don’t have flood insurance
- People outside of high-risk flood areas filed 40% of all National Flood Insurance Program (NFIP) flood insurance claims between 2015 and 2019
The Importance of Flood Insurance and Mitigation

Flood Insurance and Mitigation helps to:

- **Reduce** Flood Risk
- **Reduce** Disaster Suffering
- **Reduce** Flood Insurance Premiums
Premium Savings Example

Elevating your home above Base Flood Elevations (BFE) can reduce your flood insurance premium by 50% or more!*

For more information on FEMA Hazard Mitigation Assistance to elevate your home, please check our website: http://www.fema.gov/hazard-mitigation-assistance.

For information on the National Flood Insurance Program, see the website: http://www.floodsmart.gov.

* $200,000 Building Coverage. For FIRM AE Zone, primary residence single family structure without a basement is elevated 1' above BFE or 3' above BFE (rating per FEMA Flood Insurance Manual, April 1, 2023). The above illustration is based on a $2,000 deductible with no DRB discount and not a severe repetitive loss structure.
Hazard Mitigation Grant Program (HMGP) and HMGP Post Fire

Anna Pudlo
Hazard Mitigation Grant Program (HMGP) Overview

- FEMA’s Hazard Mitigation Grant Program provides funding to state, local, tribal and territorial governments so they can rebuild in a way that reduces, or mitigates, future disaster losses in their communities.
- HMGP assistance is available after a presidentially declared disaster.
- Hazard mitigation includes long-term efforts to reduce the impact of future disasters.
- Cost share requirement is a 75/25 split.
- Coordination with state and local governments is necessary for application under HMGP.
Eligible Residential Project Types Under HMGP Include:

- Elevating a residential structure so potential floodwaters flow under it
- Acquiring and demolishing flood prone properties
- Constructing a new, raised residential structure to replace a demolished one
- Constructing a safe room to provide safety from strong winds, such as during a tornado or hurricane
- Installing fire-resistant materials on the outside of a home and/or clearing trees and brush around it
- Strengthening the roof, walls, doors and windows of a home to minimize high wind damage
Additional Resources

- Help can be found for individuals looking for this assistance at the website linked below:
  - [https://www.fema.gov/grants/mitigation/hazard-mitigation/individuals](https://www.fema.gov/grants/mitigation/hazard-mitigation/individuals)
HMGP Post Fire

HMGP Post Fire – assistance to help communities implement hazard mitigation measures after wildfire disasters

Residential Mitigation Activities:
- Defensible space measures
- Ignition-resistant construction
- Hazardous fuels reduction
- Above-code projects

Examples of wildfire mitigation projects are ones that:
- Create defensible space around structures
- Support ignition-resistant construction
- Reduce hazardous fuels near at-risk structures
Building Resilient Infrastructure and Communities (BRIC)

Camille Crain
Disaster Recovery Reform Act of 2018
Section 1234 – National Public Infrastructure Pre-Disaster Hazard Mitigation

• Building Resilient Infrastructure and Communities (BRIC) was authorized to support greater investments in mitigation planning and projects before a disaster.

• The priorities include:
  ✓ Encourage public infrastructure projects
  ✓ Increase projects that mitigate risk to one or more lifelines
  ✓ Promote projects that incorporate nature-based solutions
  ✓ Incentivize adoption and enforcement of modern building codes
BRIC Technical Criteria

- Infrastructure project: 20 points
- Mitigating risk to one or more lifelines: 15 points
- Incorporation of nature-based solutions: 10 points
- Applicant has mandatory building code adoption requirement (2015 or 2018 versions of International Building Code and International Residential Code): 20 points
- Subapplicant has Building Code Effectiveness Grading Schedule Rating of 1 to 5: 15 points
- Application generated from a previous FEMA Hazard Mitigation Assistance Advance Assistance award: 10 points
- Increased non-federal cost share: 5 points
- Designation as a small impoverished community: 5 points
BRIC Technical Criteria

Independent of Project Type

- Applicant Building Code Adoption
- Subapplicant BCEGS Rating
- Previous Advance Assistance
- Increased Non-Federal Cost Share
- Small Impoverished Community
<table>
<thead>
<tr>
<th>Project Type</th>
<th>Infrastructure</th>
<th>Community Lifelines</th>
<th>Nature-Based Solutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquisitions</td>
<td>Not Applicable</td>
<td>Food, Water, and Shelter Lifeline</td>
<td>Open Space</td>
</tr>
<tr>
<td>Retrofits</td>
<td>Not Applicable</td>
<td>Food, Water, and Shelter Lifeline</td>
<td>Must describe what is being integrated</td>
</tr>
<tr>
<td>Safe Rooms</td>
<td>Not Applicable</td>
<td>Food, Water, and Shelter Lifeline</td>
<td>Not Applicable</td>
</tr>
</tbody>
</table>
BRIC Qualitative Criteria

- **Risk Reduction / Resiliency Effectiveness**: 35 points
- **Future Conditions**: 15 points
- **Implementation Measures**: 15 points
- **Population Impacted**: 15 points
- **Outreach Activities**: 5 points
- **Leveraging Partners**: 15 points
Key Takeaways: Tips for Success

- Articulate lifeline risk reduction benefits, particularly when more than one community lifeline is impacted, to emphasize community-wide benefits.
- Highlight nature-based solutions of acquisition projects.
- Connect retrofit projects to strong building codes since building code-related considerations can be included in the narrative for the risk reduction criterion.
- Consider residential projects under the Allocation, where they are not subject to the project competition scoring.
- Incorporate residential projects into a larger, mitigation-focused project such as a large-scale acquisition that is part of a migration or relocation effort.
Resources

- Flood Mitigation Assistance (FMA)
- National Flood Insurance Program (NFIP)
- Hazard Mitigation Grant Program (HMGP)
- Building Resilient Infrastructure and Communities (BRIC)
- FY20 Notice of Funding Opportunity for HMA Grants
- HMA Guidance
- HMA Cost Share Guide
- Mitigation Action Portfolio
Q&A
Thank you