

Individual Flood Mitigation Projects - Applying for Flood Mitigation Assistance's Swift Current Initiative

This fact sheet provides detailed information on individual flood mitigation projects eligible under the Fiscal Year 2022 Flood Mitigation Assistance program's Swift Current initiative.

Visit the main [Swift Current Initiative page](#) for more information about the full initiative, including key definitions and full eligibility information.

Eligibility Information

Key eligibility requirements **related to individual flood mitigation projects** are listed below. For more information on all eligibility requirements, refer to the FY22 Flood Mitigation Assistance Swift Current Notice of Funding Opportunity (NOFO) on [Grants.gov](#).

- Properties included in individual flood mitigation project subapplications must be SRL properties, RL properties, or properties that were deemed substantially damaged after Aug. 26, 2021.
- Buildings identified in the subapplication must have an NFIP policy (including Group Flood Insurance Policy) in effect prior to the opening of the application period and it must be maintained through the life of the building, regardless of flood zone.
- All subapplicants must be participating in the National Flood Insurance Program, and not be withdrawn, on probation, or suspended. Refer to the [Community Status Book](#) on FEMA's website to verify participation in the National Flood Insurance Program.



- Subapplicants must have a FEMA-approved Local or Tribal Hazard Mitigation Plan in accordance with Title 44 of the Code of Federal Regulations (CFR) Part 201 by the application deadline and at the time of obligation of grant funds.

Eligible Project Types

Participation in Swift Current

Subapplicants submit subapplications with individual projects consisting of residential properties. Buildings identified in the subapplication must have an NFIP flood insurance policy in effect at the application start date and must maintain it through completion of the mitigation activity and for the life of the building, regardless of flood zone.

Example projects include, but are not limited to:

- Property Acquisition and Structure Demolition/Relocation
- Structure Elevation
- Dry Floodproofing of Historic Residential Structures or Non-residential Structures
- Non-structural Retrofitting of Existing Buildings and Facilities
- Mitigation Reconstruction¹
- Structural Retrofitting of Existing Buildings

[View definitions for Repetitive Loss \(SRL\), Repetitive Loss \(RL\) and Substantial Damage.](#)

Cost Effectiveness Requirements

Based on historical trends of projects funded under Flood Mitigation Assistance and analysis of National Flood Insurance Program building data, FEMA anticipates that pre-calculated benefits will be available for many Swift Current applications.

- Projects should be cost effective as demonstrated by a benefit-cost ratio (BCR) of 1.0 or higher using a FEMA-approved [Benefit-Cost Analysis \(BCA\) methodology](#).



- Structure acquisitions and elevations located in the Special Flood Hazard Area (SFHA) as well as Severe Repetitive Loss (SRL) or Repetitive Loss (RL) structure acquisitions located outside of the SFHA may use pre-calculated benefits to determine cost effectiveness.

The updated pre-calculated benefits to determine cost effectiveness of elevations and acquisitions in the SFHA are \$323,000 per structure for acquisitions and \$205,000 per structure for elevations (and mitigation reconstruction).

Information on pre-calculated benefits is available in the following two publications:

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

Cost Share

Federal funding is usually available for up to 75% of the eligible activity costs. However, FEMA may contribute a higher federal cost share for properties that are insured under the NFIP at the time of application and meet the above definitions of Severe Repetitive Loss or Repetitive Loss.

- **Severe Repetitive Loss:** Up to 100%
- **Repetitive Loss:** Up to 90%

Further, as a result of funding made available under the Infrastructure Investment and Jobs Act (IIJA), FEMA may contribute up to 90% federal cost share for a property located within a census tract with a Centers for Disease Control and Prevention (CDC) Social Vulnerability Index (SVI) score of 0.5001 or over.

Determining Centers for Disease Control and Prevention (CDC) Social Vulnerability Index (SVI) Score for Substantially Damaged Properties

[Infrastructure Investment and Jobs Act \(IIJA\)](#) funds enable FEMA to provide a 90% federal cost share for properties located within a census tract with a CDC SVI



score of 0.5001 or over. Properties that were deemed substantially damaged after Aug. 26, 2021, can benefit from this cost share. Severe Repetitive Loss and Repetitive Loss properties can receive up to 100% and 90% federal cost share, respectively.

Subapplicants should include the census tract CDC SVI score for each property in the subapplication that was deemed substantially damaged after Aug. 26, 2021, to determine the correct proposed cost share for the property.

Access the CDC SVI Scores

The CDC has two methods to access CDC SVI scores at the census tract level: an interactive map and a data document download.

- The [SVI Interactive Map](#) is an online tool that provides the CDC SVI score by census tract when an address is entered.
- The [CDC/Agency for Toxic Substances and Disease Registry \(ATSDR\) SVI Data and Documentation Download tool](#) allows applicants and subapplicants to download a comma-separated values (CSV) file or shapefile. Each file provides an SVI score for every census tract for the state selected.

Subapplicants should select the following options to access their census tract CDC SVI data:

- **Year:** 2018
- **Geography:** Select your state
- **Geography Type:** Select your Census tract(s)
- **File Type:** Shapefile or CSV

Period of Performance

Under the Flood Mitigation Assistance program, individual flood mitigation subawards have a period of performance of 36 months to achieve project completion starting on the date of the recipient's federal award.

More information on the period of performance and other programmatic requirements can be found in the Fiscal Year 2022 funding notice published on [Grants.gov](#) or on the [Flood Mitigation Assistance webpage](#).



Federal Flood Risk Management Standard's Freeboard Value Approach

All non-critical structure elevation, dry floodproofing, and mitigation reconstruction projects in an SFHA must apply, at a minimum, the flood elevations of the Federal Flood Risk Management Standard's Freeboard Value Approach. Applicants of all other types of projects are strongly encouraged to apply the flood elevations of the Federal Flood Risk Management Standard's Freeboard Value Approach. For more information about partial implementation of the Federal Flood Risk Management Standard for Hazard Mitigation Programs, view [FEMA Policy FP-206-21-0003](#).

For critical actions² in the Special Flood Hazard Area, the elevation requirements from 44 CFR Section 9.11 - Mitigation continue to apply. For any new construction or Substantial Improvement of structures, the lowest floor of the structure (including the basement) must be at or above the level of the 500-year flood.

Individual Flood Mitigation Projects within eGrants

The eGrants grants management system is used for the Flood Mitigation Assistance Swift Current program, and is where applicants and subapplicants will submit, track, and manage all applications. For more information on navigating the eGrants system, the full application process, reference guides, frequently asked questions, and job aids to help manage your grant, reference the [FEMA eGrants webpage](#).

Additional Resources

The links below provide additional information related to the Flood Mitigation Assistance program and resources to assist applicants and subapplicants in their development of projects.

- [Centers for Disease Control and Prevention/ATSDR Social Vulnerability Index](#)
- [Acquisition and Demolition Job Aid](#)
- [Acquisition Technical Review Job Aid](#)
- [Elevation Technical Review Job Aid](#)
- [Flood Mitigation Assistance Program Website](#)



- [Highlights of ASCE 24-14 Flood Resistant Design and Construction](#)
- [Hazard Mitigation Assistance Guidance](#)
- [State Floodplain Managers List](#)
- [State Hazard Mitigation Officers List](#)
- [FEMA Hazard Mitigation Assistance \(HMA\) Brochure](#)

Footnotes

1. Eligible mitigation reconstruction costs are limited to a \$150,000 federal share per property. Some eligible activities, such as administrative allowances and permitting fees, need not be included in the \$150,000 maximum federal share.
2. Critical action: An action for which even a slight chance of flooding is too great. The minimum floodplain of concern for critical actions is the 500-year floodplain, i.e., critical floodplain. Critical actions include, but are not limited to, those which create or extend the useful life of structures or facilities. Critical action referenced here is defined as critical action by 44 CFR § 9.4.



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