

FEMA Hazard Mitigation Assistance

Introductory Workshop for Scituate

Massachusetts Emergency
Management Agency
August 2022



What will be covered in this presentation:

- Why should you elevate your house?
- How much can you save on insurance if you elevate your house?
- How much will it cost?
- What funding is available to help elevate your house?
- How high should you elevate your home?

Plus....

- Floodplain 101
- Hazard Mitigation Assistance Overview
- What goes into a Grant Application
- What you need to know about the Grant Process (and timeline)
- Contacts & more information

Flood Terminology

NFIP – National Flood Insurance Program

SFHA – Special Flood Hazard Area or the area flooded by a 100-year flood (1% annual chance) (this does not mean a flood that happens every 100 years!)

BFE – Base Flood Elevation, the height of the water of the 100-year flood

Flood Zone – The SFHA contains different areas (zones) that are defined by the type and/or elevation of the 100 yr flood

Repetitive Loss – An NFIP-insured structure that has had at least 2 paid flood losses of more than \$1,000 each in any 10-year period since 1978.

Severe Repetitive Loss – An NFIP-insured property that has 4 or more separate claims of >\$5,000 (including building and contents payments); or 2 or more separate claim payments (building payments only) where the total of the payments exceeds the current value of the property in any 10-year period since 1978

(FMA expands on the definitions of RL & SRL – refer to FEMA NOFO)

Scituate Flood Zones

Velocity (VE Zone) – Highest risk ocean front areas where water is rushing and wave height is greater than 3 ft. during a flood

Coastal A Zone – Water is flowing with wave heights between 1.5 ft and 3 ft

AE Zone – lower hazard than Velocity but still subject to inundation by a 1%-annual-chance flood and has a known BFE

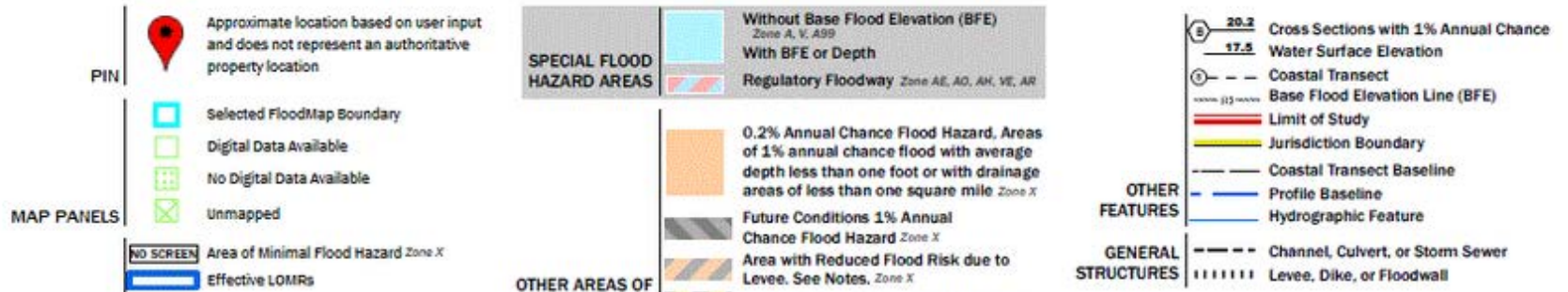
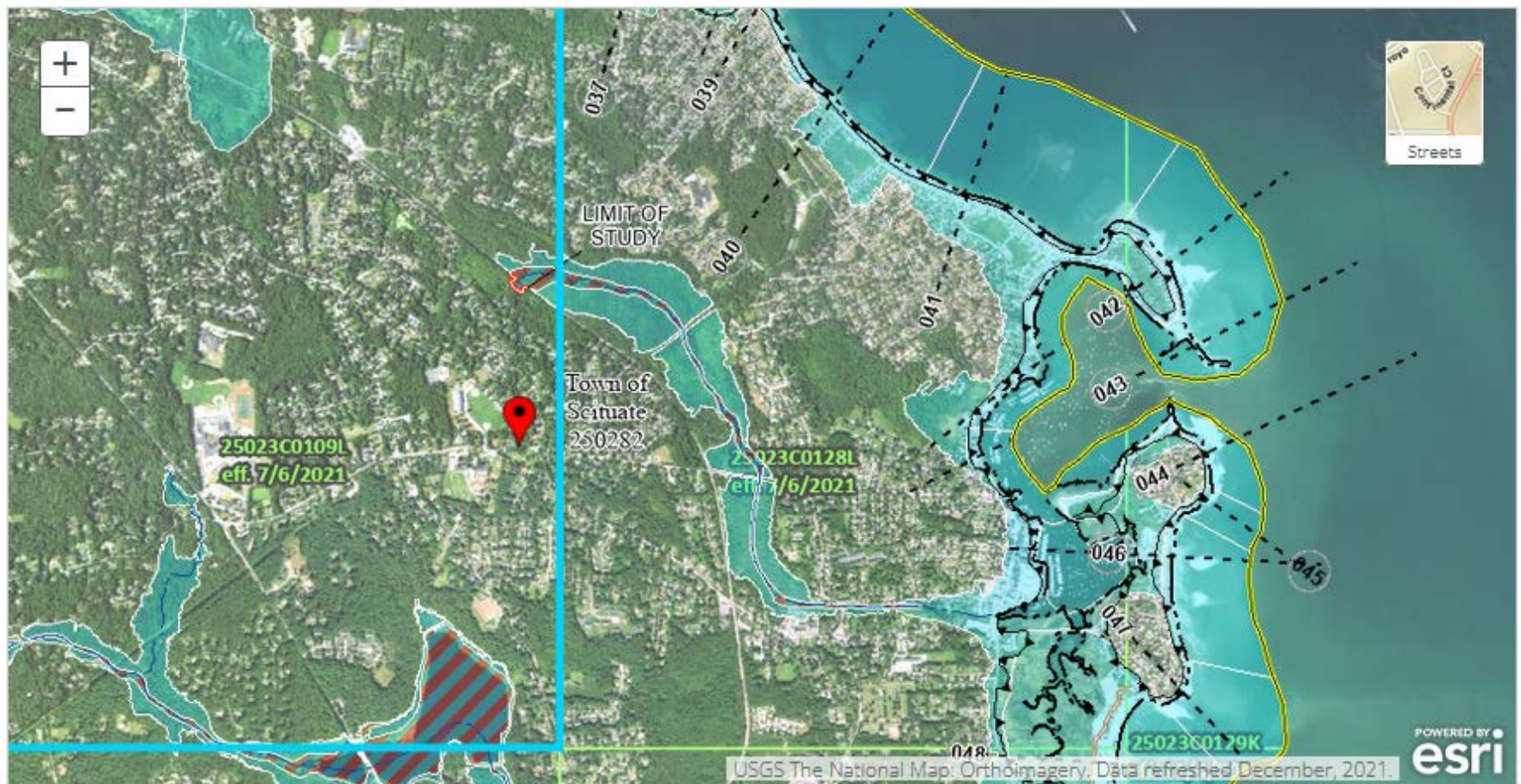
AO Zone – subject to shallow ponding (usually overwash in Scituate)

X Zones – outside the areas inundated by the 1%-annual-chance flood;

Shaded **X Zones** designate areas subject to inundation by the 0.2%-annual chance flood (also known as the 500-year flood)

FEMA Flood Map Service Center:

<https://msc.fema.gov/portal/home>



FEMA Flood Map Service Center: <https://msc.fema.gov/portal/home>

FEMA Hazard Mitigation Assistance

“FEMA Hazard Mitigation Assistance grant programs provide funding for **eligible activities** that **reduce or eliminate long-term risk to people and property** from future disasters...Eligible applicants of these grants include **states, local, tribal and territorial governments**”

Property owners must apply to Town; property owners cannot apply direct to MEMA/FEMA



Floodplain Buyout
Greenfield MA

“Big Picture” on Hazard Mitigation: Saving Lives, Infrastructure, and Money

- Adapting to natural hazards
- Protecting people and structures from future hazards
- Maintaining consistency with resiliency and sustainability principles
- Minimizing the costs of disaster response and recovery
- Providing increased level of protection that will reduce or eliminate risk

Structure Elevation: Scituate

- Structure elevation is identified as a hazard mitigation strategy
- Homes must be structurally sound in order to elevate
- Must meet NFIP, MSBC & ASCE 24-14 standards
- Funded through FMA
(other projects have been funded through HMGP)



Hazard Mitigation Assistance Programs Available

Specific for this presentation to homeowners:

- Hazard Mitigation Grant Program (HMGP)
- Flood Mitigation Assistance (FMA)

Other FEMA Mitigation Grants not geared for this presentation:

- *Building Resilient Infrastructure and Communities (BRIC)*
 - *Replaces Pre-Disaster Mitigation (PDM)*
- *Hazard Mitigation Grant Program Post Fire (HMGP Post Fire)*
- *Rehabilitation of High Hazard Potential Dam (HHPD) Grant Program*

What is HMGP?

The Hazard Mitigation Grant Program (HMGP) grants make federal funds available statewide after a major presidentially-declared disaster.

- HMGP-4496 (under the DR-4496 COVID-19 declaration) funding is available as of 8/5/2021
- \$110,760,576 is available statewide for mitigation projects! This is particularly exciting because to date, the largest previous declaration had about \$13.2 million in HMGP
- Second smaller HMGP funding is available as of 4/18/2022 as a result of January 2022 snowstorm (appx. \$4.6 million available)

What is Flood Mitigation Assistance?

The FMA program makes federal funds available nationally (typically each fall) to reduce or eliminate the risk of repetitive flood damage to buildings and structures insured under the National Flood Insurance Program (NFIP).

**\$800
MILLION**

**TOTAL AVAILABLE
FMA FUNDING
IN FY22**

Allocated up to **\$60 MILLION**

- 1 Capability and Capacity-Building (C&CB) Activities**
 - › Multi-Hazard Mitigation Plans
 - › Technical Assistance to States
 - › Project Scoping
 - › Additional C&CB Activities

Allocated up to **\$340 MILLION**

- 2 Localized Flood Risk Reduction Projects**
(previously Community Flood Mitigation Projects)

At least **\$400 MILLION**

- 3 Individual Flood Mitigation Projects**

(Graphic is for FY2022. \$160 was million available nationally in FY2021.)

Hazard Mitigation Assistance Program (HMGP)

- All-hazards funding (many different mitigation project types & categories)
- Community must be a participant in good standing in the NFIP if project is within a SFHA
- Community must have a current local FEMA-approved hazard mitigation plan
- Buildings and structures must have an active NFIP policy (within a SFHA)
- Funding available after disaster declaration
- Statewide competitive review process
- Flood insurance must be maintained in perpetuity as a requirement for receiving federal mitigation funds
- Requires a Benefit-Cost Analysis (BCA)
 - BCA waiver available for pre-calculated benefits, depending on project type

Flood Mitigation Assistance (FMA)

- Hazard specific – Flooding
- Community must be a participant in good standing in the NFIP
- Community must have a current local FEMA-approved hazard mitigation plan
- Buildings and structures must have an active NFIP policy
- Typically awarded annually
- Nationwide competitive review process
- Flood insurance must be maintained in perpetuity as a requirement for receiving federal mitigation funds
- Requires a Benefit-Cost Analysis (BCA)
 - BCA waiver available for pre-calculated benefits, depending on project type

What is not Eligible for HMA grant funding?

- Projects that do not reduce the risk to people, structures, or infrastructure, including structures covered by the NFIP.
- Projects where actual physical work has already started.
 - *Some exceptions for acquisition projects*
- New construction, new additions, new decks, new porches.
 - *New stairs and landings are eligible, as are new utility rooms in certain circumstances*
- Projects that are dependent on another action to be effective.
- Projects which are considered repair, deferred maintenance, or replacement of existing infrastructure.
- Projects located in Coastal Barrier Resources System (CBRS) Units or in otherwise protected areas (OPAs), **other than property acquisition.**

Full list can be found in the FY 2015 HMA Guidance, Part III, Section E.1.3.2 & Section E.2 and Addendum Section B.2.3 & E.4.3

Questions or Discussion on HMGP and FMA Overview?



Application Elements

Applicant Information

Hazard Mitigation Plan
Information

Scope of Work

Project Schedule

Detailed Budget

Source of Local Cost
Share

FEMA Benefit-Cost
Analysis (BCA)

Environmental
Considerations

Additional
documentation may be
required depending on
the specific project
type.

Elevation-specific Additional Information (1 of 2)

E.3 Elevation Project Application Package

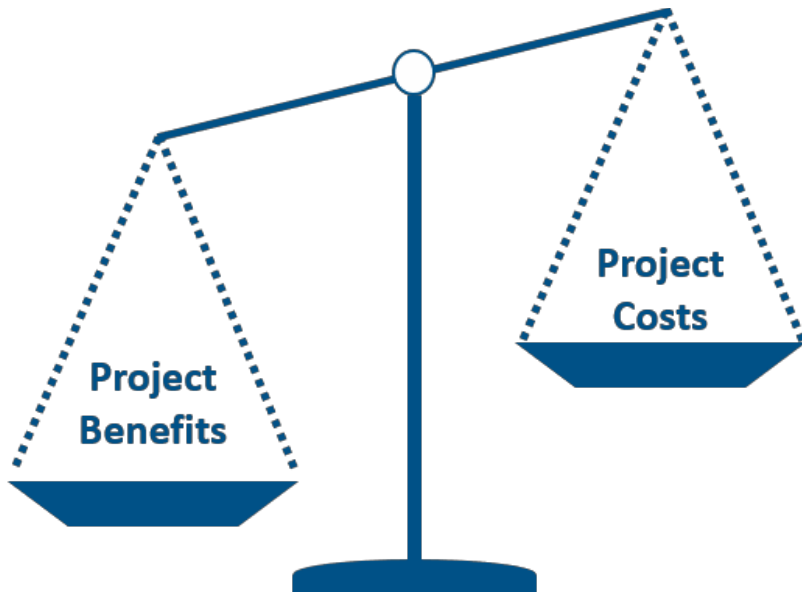
In addition to the items identified in Part IV, H of the HMA Guidance, the following data are required for each structure:

- ◆ Physical address and property owner's name
- ◆ Estimated cost to elevate each structure
- ◆ Name and location of flooding source (e.g., creek, river, watershed, or location of stormwater ponding) and location on the applicable Flood Insurance Rate Map
- ◆ The proposed elevation of the lowest floor for each structure to be mitigated, the BFE, and the current elevation of the lowest finished floor
- ◆ Type of existing foundation (slab-on-grade, crawl space, basement, or open foundation) and the proposed elevation method and standard to be used
- ◆ A statement that the project will be designed in compliance with NFIP standards in 44 CFR Part 60

Elevation-specific

Additional Information (2 of 2)

- Elevation Certificates (existing and proposed)
- Site Plans (existing and proposed)
- Structural Plans
- Existing Photos
- Model Deed Restriction
- Any Additional Requirements from the Town
 - Con Comm WP-5 Permit
 - Building Permits
 - Other
- Other (Such as estimated rental cost information during project implementation if applicable, etc.)



What is a Benefit Cost Analysis (BCA) ?

- Benefit-Cost Analysis (BCA) is a method that quantifies the benefits of a mitigation project compared to its costs.

- Establishes Cost Effectiveness

Goal: break the cycle of damage, reconstruction, and repeated damage

Current BCA Waiver is \$205,000 for elevations and \$323,000 for acquisitions, plus location factor multiplier as applicable

Non-Federal Cost Share



- Cost share is typically 25% of the total project for Community Flood Mitigation Projects cost.
- Individual Flood Mitigation Projects that include Severe Repetitive Loss (SRL) and/or Repetitive Loss (RL) home may have a local cost share of either 0% or 10% (under FMA)
- HMGP-4496 (COVID-19) is 90% Fed share, 10% local cost share
- Non-Federal cost share may include:
 - Local, state, or private cash payments
 - For private homes, if there is a cost share, it would come from the homeowner

MA Open/Rolling Statement of Interest (SOI) Period	Open and Ongoing
Sub-applicant Register with FEMA GO (N/A for HMGP)	N/A
State Notice of Funding Opportunity (NOFO)	August 2021 (rev. May 2022)
State Grant Application Period Opens	August 2021
Iterative State Pre-Application and Review	Ongoing
Sub-application Final Submittal	October 9, 2022*
State Review Committee	Fall 2022*
Submittal to FEMA Region I for Review	Fall 2022*
Award Notification for 4496 Cycle	Spring/Summer 2023
Project Initiation	~Summer 2023

**May be extended*

Expected current HMGP Cycle
(HMGP 4496 & 4651)

MA Open/Rolling Statement of Interest (SOI) Period	Open and Ongoing
Sub-applicant Register with FEMA GO	Ongoing
Federal Notice of Funding Opportunity (NOFO)	August 2022
Federal Grant Application Period Opens	September 2022
Iterative State Pre-Application and Review	October - December 2022
Sub-application Final Submittal	Early December 2022
State Review Committee	December 2022 – January 2023
Submittal to FEMA for National Competitive Review	January 2023
Award Notification for FFY22 Cycle (initial/final)	Summer/Fall 2023
Project Initiation	~Spring/Summer 2024

Expected FMA FY2022 Cycle

What you need to know about FEMA Hazard Mitigation Grants:



MEMA is the conduit for applications and funding to and from FEMA. MEMA manages the State Contracts and grant awards with the communities. The communities are the conduit for applications and funding to the homeowners.



The process from grant application to grant award can take several months to a year (or longer) - please be prepared.



It is the sub-recipient's (city/town) responsibility to ensure that proper procurement is undertaken for projects which use federal funds.

Grant Funding Requirements



Eligible expenses must have been incurred after MEMA issues Notice to Proceed.



All FEMA HMA grants are managed on a reimbursement basis.



Quarterly reporting from the community to MEMA is required .



Any changes to the project (i.e. Scope of Work modifications) must be approved by MEMA and FEMA prior to implementation.



All environmental conditions imposed by FEMA must be strictly followed.



All bids, specifications, permits, procurement, sub-contracts, and as-built plans must be submitted to MEMA.

Reimbursement Process

When work has been completed, the homeowner submits the required reimbursement documentation to the town.



Town submits a reimbursement request to MEMA.



MEMA reimburses the Town for eligible expenses, up to the amount of the Federal award.



The Town provides reimbursement to the homeowner.

Reimbursement Documentation Requirements

☐ Invoices from Contractor, Sub-contractor(s), and/or Suppliers

☐ Must show dates that work started/ended, detail of the tasks completed, or items purchased, amount due.

* If the construction contract requires payment at specific work completion milestones, then the invoices should match those milestones.

☐ Proof of Payment for the invoices

- ☐ Cancelled check(s), or
- ☐ Copy of bank statement, or
- ☐ Credit Card statement (if applicable)



Additional Documentation Requirements

FEMA Required Closeout Documentation checklist can be found at:

<https://www.fema.gov/grants/mitigation/monitoring-closeout-guidance>

(Structure Elevation in the Special Flood Hazard Area Closeout Checklist)

All Federal requirements must be met in order to reimburse the eligible expenses and close the project.

Documentation Includes:

- Property Elevation Certificate
- Certificate of Occupancy
- Letter certifying structure compliant with NFIP and local ordinances.
- Recorded deed amendment including flood insurance requirements.
- Signed “Acknowledgement of Conditions” document.
- Current flood insurance policy
- Other documentation that may be applicable to a particular property

Questions or
Discussion on the
Application and the
Grant Process?



HMA Requirements Recap



Mitigate a Natural Hazard



Improved Level of Protection (LOP)



Feasible to Implement

Regulatory
Design
Construction



Cost Effective



Environmental and Historic Preservation (EHP)

**Technical
Assistance**

**Direct Technical
Assistance Available
Now until Grant Deadlines**

**Town Submits a
Statement of
Interest (SOI) For
HMGP/FMA
on MEMA's Website**

Repetitive Loss (RL) and Severe Repetitive Loss (SRL) Properties & FEMA Flood Insurance

For detailed data on Rep Loss, SRL and NFIP Insurance, please contact at FEMA:

Brian Kennedy (for RL/SRL)

Emergency Management Specialist

Brian.M.Kennedy@fema.dhs.gov

Tom Young, CPCU, CFM, ANFI, ARM

National Flood Insurance Program - iService Team

Bureau and Statistical Agency, Manager - Region I

Thomas.young@associates.fema.dhs.gov



Contact MEMA



Beth Dubrawski

Grants Support Coordinator

Beth.Dubrawski@mass.gov

(508) 820-1425

Dave Woodbury

Grants Program Coordinator

David.Woodbury@mass.gov

(508) 820-2034

[MEMA Hazard Mitigation Website](#)

Also, **Joy Duperault**, [State NFIP Coordinator](#) at DCR, Joy.Duperault@mass.gov

Contact Scituate



Corey Miles, CFM

Coastal Management Officer

cmiles@scituatema.gov

(781) 545-8829

Town application can be downloaded from the town website:

<https://www.scituatema.gov/flood-hazard-mitigation/files/home-elevation-grant-program>

Questions or
Discussion on
FEMA mitigation
grants and how
we can help?



Guidance

2015: Hazard Mitigation Assistance Guidance

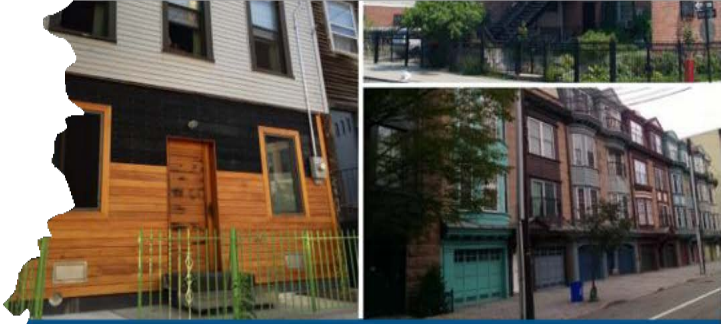
2015: HMA Guidance Addendum



2015-2022: Job Aids, Fact Sheets, Circulars, Notice of Funding Opportunities (NOFOs), Specific Guidance


FEMA National Building Sciences

- FEMA P-1037, Reducing Flood Risk to Residential Buildings That Cannot Be Elevated
- FEMA P-348, Protecting Building Utility Systems From Flood Damage
- FEMA P-936, Floodproofing Non-Residential Buildings
- FEMA P-312, Homeowner's Guide to Retrofitting



Reducing Flood Risk to Residential Buildings That Cannot Be Elevated

September 2015



Protecting Building Utility Systems From Flood Damage

Guidelines and Practices for the Design and Construction of Flood-Resistant Building Utility Systems
FEMA P-348, Edition 2 / February 2017



Floodproofing Non-Residential Buildings

FEMA P-936 / July 2013