

Monroe County Building Department

*Middle Keys Office:*2798 Overseas Highway,Marathon,FL,33050,(305) 289-2501 ❖ *Lower Keys Office:*5503 College Road,Key West,33040,(305) 295-3990
*Upper Keys Office:*102050 Overseas Highway,Key Largo,FL,33037,(305) 453-8800 ❖ *Ocean Reef Office:*11601 CR 905,Key Largo,FL 33037,(305) 453-8765
<http://fl-monroecounty.civicplus.com/149/Building-and-Permitting>
 Floodplain Management Email: FloodInformation@MonroeCounty-FL.Gov

**NOTICE OF VOLUNTARY INTEREST
 Federal Emergency Management Agency (FEMA) Grant:
 Flood Mitigation Assistance (FMA)**

For a project to be considered for the FMA Program, interested homeowners must fill out this “Voluntary Interest” form to notify Monroe County that you would like to be included in the FMA application. Please complete this form if you are interested in exploring further your options for reducing your flood losses.

Property Address	Parcel ID
Owner Name and Mailing Address	
Co-Owner Name and Mailing Address (if different)	
Owner Telephone	Owner Email
Co-Owner Telephone (if different)	Co-Owner Email (if different)

The local government is required by FEMA to inform you that your participation in this project is **voluntary**. Neither the *State* nor the *Community* will use its eminent domain authority to acquire the property for open-space purposes if you choose not to participate in a Flood Mitigation Assistance grant program, or if negotiations fail.

***Signing this does not commit you to any action.
 Funding under the FMA is not guaranteed and
 different programs have different requirements related to income or use of land.***

Owner’s Signature Date

Co-Owner’s Signature Date

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HOMEOWNER INTEREST

Federal Emergency Management Agency (FEMA) Grant: Flood Mitigation Assistance (FMA)

The County is working with various grant programs, including Federal Emergency Management Agency (FEMA) to identify opportunities to assist private property owners in rebuilding their homes, either by:

- Elevating the home above minimum flood elevation requirements, or
- Rebuild the home to meet flood and wind code requirements, or
- Relocate the home to open space, or
- Purchase land in the form of Buyouts from private homeowner(s)

Homeowners interested in participating in the voluntary home mitigation program must complete this form to provide the County sufficient information to prepare the applications the County must submit in order to apply for grant money.

PROPERTY INFORMATION

Property Address	Parcel ID
Owner Name and Mailing Address	
Co-Owner Name and Mailing Address (if different)	
Owner Telephone	Owner Email
Co-Owner Telephone (if different)	Co-Owner Email (if different)

Has homeowner participated in home mitigation programs in the past for the property seeking mitigation funding listed above?

Yes No

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PROJECT INFORMATION

3. Are you currently undergoing a project to protect your home against flood damage?

Yes (please complete questions #5 through #8) No (please complete question #4)

4. If you answered NO to question #3, please check which type of project you would be interested in pursuing:

- Elevating the home above minimum flood elevation requirements
- Rebuilding the home to meet flood and wind code requirements
- Relocating the home to open space
- County Buyout from private homeowner(s)

5. If you answered YES to question #3, please check which type of project:

- Elevating the home above minimum flood elevation requirements
- Rebuilding the home to meet flood and wind code requirements
- Relocating the home to open space
- County Buyout from private homeowner(s)

6. If you answered YES to question #3, please explain your project objective:

7. If you answered YES to question #3, describe the type(s) of protection that the proposed project will provide? (Skip if it's Purchase land in the form of Buyout)

8. Describe any other on-going or proposed projects in the area that may impact, positively or negatively, the proposed Project?

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**OWNER ACKNOWLEDGMENT
HOMEOWNER INTEREST
Federal Emergency Management Agency (FEMA) Grant:
Flood Mitigation Assistance (FMA)**

This information does NOT obligate the homeowner or the County to participate in any grant programs. The County will communicate future grant program opportunities to homeowners who may choose to participate or not participate in the available programs in the future. This form is for purposes only to identify interested homeowners.

Signing this form does not commit you to any action.

Owner’s Signature Date

Co-Owner’s Signature Date

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Project Information

HOUSEHOLD INFORMATION

Please provide the following information about your household

Total number of persons who reside in your household	Number of employed persons in your household:	Number of persons under the age of 18 in your household
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STRUCTURE INFORMATION

Please provide the following information about the structure you wish to be considered

Original Date of Construction:	Lot	Block
List the lot size of the property	Number Stories	
Heated and Cooled SF	Non-Living Area SF	
Is the property contaminated with hazardous waste?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is it a historic property? <input type="checkbox"/> Yes <input type="checkbox"/> No

For each of the following categories, please check features that apply:

STRUCTURE USE <input type="checkbox"/> Primary Home <input type="checkbox"/> Secondary Home <input type="checkbox"/> Rental * Other:	STRUCTURE TYPE <input type="checkbox"/> Single Family <input type="checkbox"/> Manufactured Home <input type="checkbox"/> Multiple Units # _____ <input type="checkbox"/> Temporary Lodging Other:	FOUNDATION TYPE <input type="checkbox"/> Basement <input type="checkbox"/> Crawl <input type="checkbox"/> Fill <input type="checkbox"/> Slab on Grade <input type="checkbox"/> Pier <input type="checkbox"/> Pile	BUILDING TYPE <input type="checkbox"/> Steel <input type="checkbox"/> Concrete <input type="checkbox"/> Masonry <input type="checkbox"/> Wood <input type="checkbox"/> Manufactured Housing
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* If currently being rented, please attach evidence of the monthly rental rate.

INSURANCE INFORMATION

Please provide the following information

Flood Insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No	Insurance Company:	Flood Policy #:
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Please provide past flood claim information below. Provide details of historical losses on the next page.

Year:	Claim Amount: \$	Year:	Claim Amount: \$
Year:	Claim Amount: \$	Year:	Claim Amount: \$

ACKNOWLEDGMENT

By submitting this form, I affirm the following:

- That the statements made on this form are true and complete to the best of my knowledge.
- That I/we own the property located at (*address*):
- That the sale or modification of this property under a FEMA Flood Mitigation Assistance Program is voluntary in nature, that I am under NO obligation to participate, and that I may drop out of the application process at any time;
- That I currently intend to participate.
- That I understand my submittal of this form only indicates my willingness to participate in the program and does not mean that my property will be mitigated through this program or by the community.
- **If Approved for a grant, I understand that I may be required to pay a match amount of up to 25% of the total project cost to mitigate my home. I affirm that I have the resources to meet cost-share and cost-reimbursement requirements.**

Name:	Signature	Date
Name:	Signature	Date
Witness Name:	Signature	Date

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Project Budget

To complete this please contact your local contractor and/or relator for an estimate.

MATERIALS

Item	Unit	Quantity	Cost per Unit	Cost
Subtotal				

LABOR including equipment cost

Description	Hours	Rate	Cost
Subtotal			

FEES PAID Include any other costs associated with the project

Description of Task	Hours	Rate	Cost
Subtotal			
Total Estimated Project Cost			

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Project Photos

- Please attach any photos or historical loss documentation that may be helpful.
- Please attached photo of 4-sides of the building
- If possible, photo of the first floor.
- If Possible, Vegetation around the home and within the yard.

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Historical Loss Information

FIRST FLOOD EVENT		
Date	Name (if known) of Event:	Source of Flooding (Body of Water):
Back up documentation attached? <input type="checkbox"/> Yes <input type="checkbox"/> No Please list back up documentation		
Depth of Flooding		Duration of Flooding
Damages (<input type="checkbox"/> Estimated <input type="checkbox"/> Known): \$		
Displaced from home? <input type="checkbox"/> Yes <input type="checkbox"/> No		How long?
Types of Damage		
Notes		

SECOND FLOOD EVENT		
Date	Name (if known) of Event:	Source of Flooding (Body of Water):
Back up documentation attached? <input type="checkbox"/> Yes <input type="checkbox"/> No Please list back up documentation		
Depth of Flooding		Duration of Flooding
Damages (<input type="checkbox"/> Estimated <input type="checkbox"/> Known): \$		
Displaced from home? <input type="checkbox"/> Yes <input type="checkbox"/> No		How long?
Types of Damage		
Notes		

THIRD FLOOD EVENT		
Date	Name (if known) of Event:	Source of Flooding (Body of Water):
Back up documentation attached? <input type="checkbox"/> Yes <input type="checkbox"/> No Please list back up documentation		
Depth of Flooding		Duration of Flooding
Damages (<input type="checkbox"/> Estimated <input type="checkbox"/> Known): \$		
Displaced from home? <input type="checkbox"/> Yes <input type="checkbox"/> No		How long?
Types of Damage		
Notes		

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Affidavit of Flooding

*Only complete this form if you have previous flood damages for which there is a lack of documentation.
 Please submit one form for each such occurrence. Each Affidavit of Flooding that is submitted must be notarized. *

Property Address	Parcel ID
Owner Name And Mailing Address	
Co-Owner Name And Mailing Address (if applicable)	
Owner Telephone	Owner Email
Co-Owner Telephone (if different)	Co-Owner Email (if different)

DATE: _____

I hereby attest that my property located at _____ experienced damage resulting from flooding on (or as a result of) _____. The depth of this flooding was approximately _____ (inches/feet) inside of my home and remained for approximately _____ (days/weeks).

I affirm that the statement made on this affidavit is true and complete to the best of my knowledge and understand that this affidavit is for the purpose of collecting historical flood information by the community.

<i>Name:</i>	<i>Signature</i>	<i>Date</i>
<i>Name:</i>	<i>Signature</i>	<i>Date</i>

NOTARY PUBLIC
 STATE OF FLORIDA

COUNTY OF _____

Sworn to (or affirmed) and subscribed before me by means of physical presence or online notarization, this _____ day of _____ 20____ (year), by

 (Name of person making statement).

 (Signature of Notary Public - State of Florida)

 (Print, Type, or Stamp Commissioned Name of Notary Public)

Personally Known OR Produced Identification

Type of Identification Produced: _____

Notary Public

My Commission Expires: _____ (SEAL)

DEPARTMENT OF HOMELAND SECURITY
 Federal Emergency Management Agency
DECLARATION AND RELEASE

O.M.B. No. 1660-0002
Expires August 31, 2022

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 2 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. This collection of information is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472-3100, Paperwork Reduction Project (1660-0002)
NOTE: Do not send your completed form to this address.

PRIVACY ACT STATEMENT

AUTHORITY: FEMA collects, uses, maintains, retrieves, and disseminates the records within this system under the authority of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (the Stafford Act), Pub. L. No. 93-288, as amended (42 U.S.C. §§ 5121-5207); 6 U.S.C. §§ 776-77, 795; the Debt Collection Improvement Act of 1996, 31 U.S.C. §§ 3325(d), 7701(c)(1); the Government Performance and Results Act, Pub. L. No. 103-62, as amended; Reorganization Plan No. 3 of 1978; Executive Order 13411, "Improving Assistance for Disaster Victims," August 29, 2006; and Executive Order 12862 "Setting Customer Service Standards," September 11, 2003, as described in this notice.

PRINCIPAL PURPOSE(S): This information is being collected for the primary purpose of determining eligibility and administering financial assistance under a Presidentially-declared disaster. Additionally, information may be reviewed internally within FEMA for quality assurance purposes and used to assess FEMA's customer service to disaster assistance applicants. FEMA collects the social security number (SSN) to verify an applicant's identity and to prevent a duplication of benefits.

ROUTINE USE(S):

FEMA may share the personal information of U.S. citizens and lawful permanent residents contained in their disaster assistance files outside of FEMA as generally permitted under 5 U.S.C. § 552a(b) of the Privacy Act of 1974, as amended, including pursuant to routine uses published in DHS/FEMA-008 Disaster Recovery Assistance Files Notice of System of Records, 78 Fed. Reg. 25,282 (Apr.30, 2013) and upon written request, by agreement or as required by law. FEMA may share the personal information of non-citizens, as described in the following Privacy Impact Assessments: DHS/FEMA/PIA-012(a) Disaster Assistance Improvement Plain (DAIP) (Nov. 16, 2012); DHS/FEMA/PIA-027 National Emergency Management Information System - Individual Assistance (NEMIS-IA) Web-based and Client-based Modules (June 29, 2012); DHS/FEMA/PIA-015 Quality Assurance Recording System (Aug. 15, 2014). FEMA may share your personal information with federal, state, tribal, local agencies and voluntary organizations to enable individuals to receive additional disaster assistance, to prevent duplicating your benefits, or for FEMA to recover disaster funds received erroneously, spent inappropriately, or through fraud.

CONSEQUENCES OF FAILURE TO PROVIDE INFORMATION: The disclosure of information, including the SSN, on this form is voluntary; however, failure to provide the information requested may delay or prevent the individual from receiving disaster assistance.

DECLARATION AND RELEASE

In order to be eligible to receive FEMA Disaster Assistance, a member of the household must be a citizen, non-citizen national or qualified alien of the United States. **Please read the form carefully, sign the sheet and return it to the Inspector, and show him/her a current form of photo identification.** Please feel free to consult with an attorney or other immigration expert if you have any questions.

I hereby declare, under penalty of perjury that (check one):

- I am a citizen or non-citizen national of the United States.
- I am a qualified alien of the United States.
- I am the parent or guardian of a minor child who resides with me and who is a citizen, non-citizen national or qualified alien of the United States. Print full name and age of minor child: _____

By my signature I certify that:

- * Only one application has been submitted for my household.
- * All information I have provided regarding my application for FEMA disaster assistance is true and correct to the best of my knowledge.
- * I will return any disaster aid money I received from FEMA or the State if I receive insurance or other money for the same loss, or if I do not use FEMA disaster aid money for the purpose for which it was intended.

I understand that, if I intentionally make false statements or conceal any information in an attempt to obtain disaster aid, it is a violation of federal and State laws, which carry severe criminal and civil penalties, including a fine up to \$250,000, imprisonment, or both (18 U.S.C. §§ 287, 1001, and 3571).

I understand that the information provided regarding my application for FEMA disaster assistance may be subject to sharing within the Department of Homeland Security (DHS) including, but not limited to, the Bureau of Immigration and Customs Enforcement.

I authorize FEMA to verify all information given by me about my property/place of residence, income, employment and dependents in order to determine my eligibility for disaster assistance; and

I authorize all custodians of records of my insurance, employer, any public or private entity, bank financial or credit data service to release information to FEMA and/or the State upon request.

NAME (<i>print</i>)	SIGNATURE	DATE OF BIRTH	DATE SIGNED
INSPECTOR ID #	FEMA APPLICATION #	DISASTER #	
ADDRESS OF DAMAGED PROPERTY	CITY	STATE	ZIP CODE

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Duplication of Benefits

The Federal Emergency Management Agency has adopted a policy that prohibits duplication of benefits in the Hazard Mitigation Assistance Program that includes Flood Mitigation Assistance grants. The policy was developed in response to federal regulations that dictate the use of the primary funds used to mitigate property. The Federal Emergency Agency (FEMA) provides the following specific instructions in the Hazard Mitigation Assistance Program Guidelines for mitigation projects.

In the administration of Flood Mitigation Assistance Program (FMA) grants, FEMA and the grantee should avoid any duplication of benefits with other forms of assistance. FEMA's policy on duplication of benefits for individuals and families is mandated by Section 312 of the Stafford Act and is set forth in 44 CFR 206.191. This Section of the FEMA regulations delineates a delivery sequence establishing the order in which the disaster relief agencies and organizations provide assistance to individuals and families. Programs listed later in the sequence are responsible for ensuring that they do not duplicate assistance which should be provided by a program listed earlier on the list (the program with primary responsibility).

In the case of flood-damaged property programs (Section 1362, Section 404, etc.), they are not listed in the delivery sequence, and therefore are positioned after the eight listed programs. This means that all eight programs listed in the sequence at 44 CFR 206.191 (d) are "primary programs" in relation to mitigation grant programs. The Flood Mitigation Assistance program is required to ensure that it does not duplicate assistance which should be provided by any of the eight primary assistance programs.

Certification of Funds Used

Receipt of or pending receipt of the following benefit amounts must be disclosed to the State of Florida
SBA Loans - A property owner who has an SBA loan on the property being acquired will either be required to repay the loan to SBA, or roll it over to a new property at closing

Yes No

Flood Insurance for Structure Repairs - That portion of a flood insurance payment that a property owner has received or is eligible to receive intended to cover structural repairs to the property being acquired will be deducted from the purchase price of the property being acquired. If flood insurance funds have been reinvested into repairs to the property, this amount will not be deducted. Proof of reinvestment can be supplied through receipts for materials and/or labor, or through on-site verification.

Amount reinvested is \$ _____.

Increased Cost of Compliance - The NFIP Increased Cost of Compliance (ICC) claim payment from a flood event may be used to contribute to the non-Federal cost-share requirements so long as the claim is made within the timelines allowed by the NFIP. ICC payments can only be used for costs that are eligible for ICC benefits; for example, ICC cannot pay for property acquisition, but can pay for structure demolition or relocation. In addition, Federal funds cannot be provided where ICC funds are available; if the ICC payment exceeds the required non-Federal share, the Federal funding award will be reduced to the difference between the cost of the activity and the ICC payment.

Have you received ICC payments? Yes No

If so, how much ICC funds have you received? \$ _____

Do you plan on receiving ICC payment? Yes No

If so, how much ICC funds do you plan on receiving? \$ _____

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FEMA Individual Family Grant and Emergency Minimal Repair Grant (EMR) - That portion of an IFG grant that a property owner has received or is eligible to receive intended to cover structural repairs to the property being acquired will be deducted from the purchase price of the property. Additionally, grants received from FEMA as part of Temporary Housing Assistance Program to quickly repair or restore owner-occupied primary residences to habitable and safe condition will be deducted from the purchase price of the property. If the funds have been reinvested into repairs to the property, this amount will not be deducted. Proof of reinvestment can be supplied through receipts for materials and/or labor, or through on-site verification

Amount received: \$ _____

FEMA Disaster Housing - FEMA Disaster Housing money received by the property owner will not be deducted if the property owner has used the grant for housing related expenses. These can include: transient accommodations while an existing home is being elevated or relocated; combining it with other funds to make more substantial home repairs; minor home repairs made to make a home more livable prior to a buyout offer; down payments toward the purchase of a new home; moving expenses; closing costs; insurance; and deposits.

Amount received: \$ _____

Owner Name(s):

Property Address:

I hereby certify that the SBA Loans, Flood Insurance for Structure Repairs, FEMA Individual and Family Grant, Emergency Minimal Repair Grant (EMR) and FEMA Disaster Housing benefits defined above have been accurately reported and that the amounts not used for the purposes identified above have been fully disclosed.

Owner Signature

Date

Owner Signature

Date

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Acknowledgement of Conditions

For Mitigation of Property in a Special Flood Hazard Area With FEMA Grant Funds

Property Owner Name(s)		
Mailing Address		
Subject Property Address		
Deed Dated	Recorded	
Tax Map	Block	Parcel
Base Flood Elevation at the site is	feet (NGVD)	
Map Panel Number	Effective Date	

As a recipient of Federally funded hazard mitigation assistance under the Hazard Mitigation Grant Program, as authorized by 42 U.S.C. §5170c / Pre-Disaster Mitigation Program, as authorized by 42 U.S.C. §5133 / Flood Mitigation Assistance Program, as authorized by 42 U.S.C. §4104c the Property Owner accepts the following conditions:

1. That the Property Owner has insured all structures that will not be demolished or relocated out of the SFHA for the above-mentioned property to an amount at least equal to the project cost or to the maximum limit of coverage made available with respect to the particular property, whichever is less, through the National Flood Insurance Program (NFIP), as authorized by 42 U.S.C. §4001 et seq., as long as the Property Owner holds title to the property as required by 42 U.S.C. §4012a.

2. That the Property Owner will maintain all structures on the above-mentioned property in accordance with the flood plain management criteria set forth in Title 44 of the Code of Federal Regulations (CFR) Part 60.3, the Florida Building code and any local ordinance standards as long as the Property Owner holds title to the property. These criteria include, but are not limited to, the following measures:
 - i. Enclosed areas below the Base Flood Elevation will only be used for parking of vehicles, limited storage, or access to the building.
 - ii. All interior walls and floors below the Base Flood Elevation will be unfinished or constructed of flood resistant materials;
 - iii. No mechanical, electrical, or plumbing devices will be installed below the Base Flood Elevation; and
 - iv. All enclosed areas below Base Flood Elevation must be equipped with vents permitting the automatic entry and exit of flood water.

For a complete, detailed list of these criteria, see the Florida Building Code and any local ordinance standards

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- 3. The above conditions are binding **for the life of the property**. To provide notice to subsequent purchasers of these conditions, the Property Owner agrees to legally record with the county or appropriate jurisdiction’s land records a notice that includes the name of the current property owner (including book/page reference to record of current title, if readily available), a legal description of the property, and the following notice of flood insurance requirements:

“This property has received Federal hazard mitigation assistance. Federal law requires that flood insurance coverage on this property must be maintained during the life of the property regardless of transfer of ownership of such property. Pursuant to 42 U.S.C. §5154a, failure to maintain flood insurance on this property may prohibit the owner from receiving Federal disaster assistance with respect to this property in the event of a flood disaster. The Property Owner is also required to maintain this property in accordance with the flood plain management criteria of Title 44 of the Code of Federal Regulations Part 60.3, the Florida Building Code, and any pertinent local ordinance.”

- 4. Failure to abide by the above conditions may prohibit the Property Owner and/or any subsequent purchasers from receiving Federal disaster assistance with respect to this property in the event of any future flood disasters. If the above conditions are not met, FEMA may recoup the amount of the grant award with respect to the subject property, and the Property Owner may be liable to repay such amounts.

This Agreement shall be binding upon the respective parties’ heirs, successors, personal representatives, and assignees.

HOMEOWNER/PROPERTY OWNER SIGNS ABOVE

Print Name of Property Owner

NOTARY PUBLIC
STATE OF FLORIDA

COUNTY OF

Sworn to (or affirmed) and subscribed before me by means of physical presence or online notarization, this _____ day of _____ 20____ (year), by

(Name of person making statement).

(Signature of Notary Public - State of Florida)

(Print, Type, or Stamp Commissioned Name of Notary Public)

Personally Known OR Produced Identification

Type of Identification Produced: _____

Notary Public

My Commission Expires: _____ (SEAL)

Monroe County Building Department

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Floodplain Management Email: FloodInformation@MonroeCounty-FL.Gov

Privacy Act Release

I/We, the undersigned, hereby grant my/our permission for Monroe County to publish, through public notice, the location of my real property which is being considered for a mitigation project (acquisition, elevation, or mitigation reconstruction) by Monroe County.

This information will be used to notify the public that FEMA and the State are considering a mitigation action that may include my property under Section 404 of the Stafford Act, as amended, the Flood Mitigation Assistance Program, the Pre-Disaster Mitigation (PDM) Program, and/or HUD programs.

Further, I/we hereby grant FEMA and the State of Florida permission to disclose flood insurance coverage and claim information, and information about disaster assistance payments received by me/us, to officials of Monroe County for the purpose of aiding in their planning and decision-making regarding mitigation or assistance actions affecting my property. This information will be used for this purpose only and will not be made public.

Date

Print Owner's Name

Print Owner's Name

Signed

Signed

Social Security Number

Social Security Number

Street Address of Property

City, State, Zip

If applicable:

Flood Insurance Policy Number: _____

Insurance Agent's Phone Number: _____

Insurance Provider/Company: _____

Insurance Company's 5-digit Company Code: _____

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Flood Mitigation Assistance and Hazard Mitigation Grant Program Application Guidelines

The Flood Mitigation Assistance and the Hazard Mitigation Grant Program makes available federal funds to State, Local and Tribal Governments to implement mitigation projects that reduce or eliminate claims under the National Flood Insurance Program. Participation in the FMA grant program is voluntary, and funding is not guaranteed.

PARTICIPANT REQUIREMENTS

- The mitigation project type chosen must be feasible and cost-effective.
- The structure and the mitigation type must be compliant with Environmental and Historic Preservation requirements.
- The enclosed paperwork must be completed and submitted by the below deadlines.
- The listed documents must be submitted.

***Note that other requirements may apply based on the grant program and project type chosen.**

INSTRUCTIONS

- Fill out enclosed paperwork in the Application Package
- Compile attachments and completed forms listed in the Application Package Checklist.
- Return the **completed** Application Package to Mike Lalbachan, Mitigation Administrator, 102050 Overseas Highway, Key Largo, FL 33037.

SCHEDULE

- Application Package Deadline: Contact Monroe County for Application Deadline

NEXT STEPS

- Monroe County will review all pre-application packages for eligibility and project prioritization in accordance with FEMA funding guidelines.
- Please address any questions that you may have to: lalbachan-mike@monroecounty-fl.gov

AVAILABLE PROJECT TYPES (Conditions Apply)

Elevation

Generally involves physically raising an existing structure to Base Flood Elevation or higher.



Mitigation Reconstruction

A structure is demolished and then rebuilt as an elevated, code-compliant, and hazard-resistant structure.

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Homeowner Application Package Checklist

Homeowners who wish to submit an application for mitigation under the FMA and HMGP grant program must provide the following information:

Attachments:

- Elevation Certificate on structure to be mitigated (if available)
- Evidence of active flood insurance policy on the structure to be mitigated (Declaration Page)
- Documentation related to any previous flood claims or information pertaining to flood – related damage on the structure to be mitigated (receipts, photos, etc.)
- Loss of Rent receipts for rental properties only
- If structure has pier foundation, a description of the use and contents under the existing structure
- Information on any other funding source received for mitigating the structure
- Contact information of your current contractor, should you decide to use them for cost estimating purposes
- Any other information you may believe useful

Completed Forms:

Please include all homeowners signatures on each form.

- Notice of Voluntary Interest
- Voluntary Participation Form
- Flooding Affidavit, if unable to provide documentation of prior flooding damages
- Declaration and Release
- Duplication of Benefits
- Acknowledgement of Conditions for Mitigation of Property in a SFHA Form
- Privacy Act Release

Please note that submitting an application does not serve as a contractual agreement and there is no guarantee that your property will be selected or funded. However, all homeowners who are interested in participating must provide the above documentation and complete the attached forms.

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PROGRAM OVERVIEW

The Flood Mitigation Assistance Program (FMA) for Individual Home Elevation, Acquisition, Relocation and Reconstruction

The Flood Mitigation Assistance Program is a **competitive grant** program that provides funding to states, local communities, federally recognized tribes and territories. Funds can be used for projects that reduce or eliminate the risk of repetitive flood damage to buildings insured by the National Flood Insurance Program (NFIP). The FMA Program grants help with planning and performing projects to reduce future flood losses. These may include lifting, buying, or moving NFIP-insured structures.

FMA provides funds yearly to reduce or remove risk of flood damage to NFIP insured buildings.

In Florida, the FMA Program is funded by FEMA and administered through a partnership with the Florida Division of Emergency Management (FDEM). FDEM has the authority and responsibility for developing and maintaining a State Hazard Mitigation Plan, reviewing Flood Mitigation Assistance Program subapplications, recommending technically feasible and cost effective subapplications to FEMA and providing pass-thru funding for FEMA approved and awarded project grants to eligible subapplicants. Monroe County is a subapplicant for the FMA Program administered by FDEM on a yearly cycle.

The County's objectives are to:

- Reduce or eliminate repetitive flood damage to individual homes, and
- Working with homeowners throughout the County to develop applications to secure funding for Elevations, Acquisition, Relocation, and Reconstruction of homes.

To obtain funding the following steps must occur and be approved:

- **STEP 1: Owner Submits both the "Notice of Voluntary Interest" and "Homeowner Interest" Forms:**

For a project to be considered for the FMA Program – interested homeowners may fill out a "Voluntary Interest" form to notify Monroe County you would like to be included in the application.

This should be done within the first or second quarter of each year.

- The homeowner shall provide brief a description of their objective (Elevation, Acquisition, Relocation and Reconstruction), pictures of the current building structure and past flood damages and a survey if available.
- Current homeowner shall provide all current flood insurance claims.
- For Elevation, Relocation and Reconstruction, the homeowner will provide an elevation certificate and an engineering design outlining if the building can be elevated or relocated.

- **Step 2: County Submits FMA Application:**

A FMA application will be developed and sent to the Florida Division of Emergency Management (FDEM) and FEMA for review by the County. Work on the project will begin in coordination with Monroe County after an award. It is important that no construction happens prior to the award of the grant.

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The County will assist in this process by:

- The County will work with the homeowner to develop the Scope of Work (SOW) for the project. This process will be clearly explaining the proposed mitigation activity, specifying the deliverables, identifying the tasks required to complete the proposed activity, and defining the tasks to be accomplished in clear, concise, and meaningful terms.
- The County will assist in developing a budget for the project and ensure that allowable costs included in the budget and are necessary, reasonable, and allocable consistent with the provisions of 2 Code of Federal Regulations Part 200 (federal requirements).
- The County will develop mitigation project alternatives, which are required as part of application development; “At least two alternatives that were considered as part of the planning or design phase. Clearly indicate which alternative is the preferred mitigation project and discuss why it is the most practical, effective, and environmentally sound alternative.
- The County will develop the benefit-cost analysis to determine the cost-effectiveness of the project.

Important Note:

Under the HMA programs, the total cost to implement approved mitigation activities is generally funded by a combination of Federal and non-Federal sources. Both the Federal and the non-Federal cost shares must be for eligible costs used in direct support of the approved activities under this guidance and the award. Contributions of cash, third-party in-kind services, materials, or any combination thereof, may be accepted as part of the non-Federal cost share. **The homeowner will be responsible for the non-federal share.**

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FMA Reference	
Individual Home Elevation, Acquisition, Relocation and Reconstruction	
Type of Project <i>(Description of Work)</i>	<p>Elevated building: A building that has no basement and a lowest floor that is elevated to or above the BFE by foundation walls, shear walls, posts, piers, pilings, or columns. For example, the first-floor elevation at least 3 feet above the Base Flood Elevation (BFE) in compliance with local ordinances. The square footage of a resulting structure shall be no more than 10% percent greater than that of the original structure. The new elevated structures should comply with the National Insurance Program requirements, the Florida Building Code and all applicable local codes and permitting requirements. The area below the lowest floor must be used solely for parking of building access or storage.</p> <p>Reconstruction: Mitigation Reconstruction is the construction of an improved, elevated building on the same site where an existing building and/or foundation has been partially or demolished or destroyed. Mitigation reconstruction is only permitted for structures outside of the regulatory floodway or coastal high hazard area (Zone V) as identified by available flood hazard data. Activities that result in the construction of new living space at or above the BFE will only be considered when consistent with the mitigation reconstruction requirements.</p> <p>Acquisition and/or Relocation Project: Property Acquisition and Demolition or Relocation for Open Space is an eligible activity under FMA involving the voluntary acquisition of existing at-risk structures and, typically, the underlying land, and conversion of the land to open space. The property must be deed-restricted in perpetuity to open space uses to restore and/or conserve the natural floodplain functions. The two types of eligible property acquisition activities include:</p> <ul style="list-style-type: none"> ◆ Property Acquisition and Structure Demolition – Property acquisition and structure demolition involves voluntary acquisition of the structure and underlying land and conversion of the land to open space through the demolition of the structure. ◆ Property Acquisition and Structure Relocation – Property acquisition and structure relocation involves the physical relocation of an existing structure to an area outside of a hazard-prone area, such as the Special Flood Hazard Area (SFHA) or a regulatory erosion zone and, typically, the acquisition of the underlying land. Relocation must conform to all applicable State and local regulations.

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Who's Eligible	Local governments, including cities, townships, counties, special district governments, and Indian tribal governments (including federally recognized tribes who choose to apply as subapplicants), are considered subapplicants and must submit subapplications to their state/territory/tribal applicant agency. Individuals and businesses must work with the County to submit an application.
What Type of Loss are Eligible	Repetitive Loss (RL): Projects that will mitigate flood damage to at least 50 percent of structures included in the subapplications that meet the definition of a RL property: Property has 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. Severe Repetitive Loss (SRL): Projects that will mitigate flood damage to at least 50 percent of structures included in the subapplications that meet the definition of an SRL property: 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. 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.
Eligible Types of Projects	Elevation, Acquisition, Relocation and Reconstruction
Nationwide Competitive Funding Prioritization	Typical criteria for funding prioritization: <ul style="list-style-type: none"> • Projects with lower federal funding needed • Structures that have been determined Substantially Damaged • Primary residences over non-primary residences
FEMA's Funding Options	FMA Insured Properties & Planning grants - 75% Federal and 25% Owner FMA Repetitive loss property - 90% Federal and 10% Owner Insured property with at least 2 flood claims where the repairs equaled or exceeded 25% of the market value of the structure at the time of the flood event. At the time of the second occurrence, the flood insurance contract must include increased cost of compliance coverage. FMA Severe Repetitive loss property - 100% Federal Insured property with flood history of 4 or more separate claims of \$5,000 each with cumulative total exceeding \$20,000 or at least 2 claim payments where the cumulative amount of 2 claims exceeds the market value of the structure.
NFIP	Elevation, Relocation and Reconstruction structures identified in the subapplications must have an NFIP policy in effect at the FMA Application start date and must maintain it through completion of the mitigation activity and for the life of the structure.