

Flood Mitigation Assistance (FMA) Grant

Monroe County Flood Prevention Initiative for Individual Homeowners

- Reduce or eliminate repetitive flood damage to individual homes
- Work with homeowners throughout the County, including incorporated Cities, to develop applications to secure funding for elevations, acquisition, and reconstruction of homes.

What is the FMA Program

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 Flood Mitigation Assistance Program is **nationwide competitive** grant program that provides funding to local communities through the State. 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](#).
- This may include:
 - **Elevating (lifting),**
 - **Buying, or**
 - **Demolishing/Reconstruction**

National Flood Insurance Program (NFIP)-insured structures. FMA provides funds yearly to reduce or remove risk of flood damage to NFIP insured buildings.

- Individual homeowners and businesses apply through the local government
- The County submits the application and manages the grants
- Projects must have the effect of reducing the risk of flood to NFIP insured property, buildings, and structures.
- Matching funds are required as follows:
 - Severe Repetitive Loss Properties are 100% paid for by the FEDERAL grant
 - Repetitive Loss Properties are 90% paid by FEDERAL grant and 10% paid by PROPERTY OWNER
 - NFIP Insured Properties are 75% paid by FEDERAL grant and /25% paid by PROPERTY OWNER
 - Uninsured Properties are not eligible

FMA Funding 5-year Analysis-All Types of Projects including Mitigation for Individual Homeowners

- FMA NOFA Amounts (Blue Bars) were:

- \$200 million in 2016
- \$160 million in 2017
- \$160 million in 2018
- \$160 million in 2019
- \$200 million in 2020

- FEMA received Applications in the amounts (Orange Bars) of:

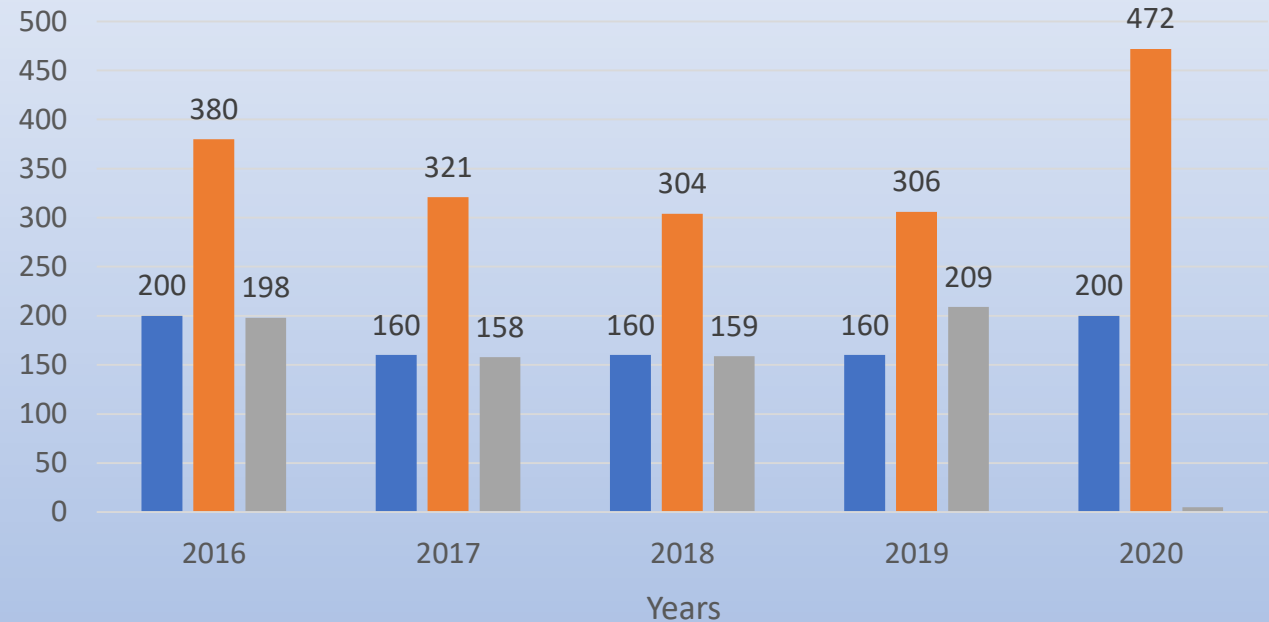
- \$380 million in 2016
- \$321 million in 2017
- \$304 million in 2018
- \$306 million in 2019
- \$472 million in 2020

- FEMA awarded applications in the amounts (Gray Bars) of:

- \$198 million in 2016
- \$158 million in 2017
- \$159 million in 2018
- \$209 million in 2019

VERY COMPETITIVE

Flood Mitigation Assistance Priorities Funding (MM)



- NOFA Amounts
- Application Received by FEMA
- Application Selected for Additional Review

Cost Effectiveness

- The FEMA Risk Reduction Division analyzed over 11,000 structures acquired or elevated and found that the average benefits for each project type are \$276,000 (acquisition) and \$175,000 (elevation) respectively.
- The specific geographic location of structures can increase acquisition and elevation costs. The benefit amounts identified above may be adjusted by using the most current locality multipliers included in industry accepted construction cost guides.

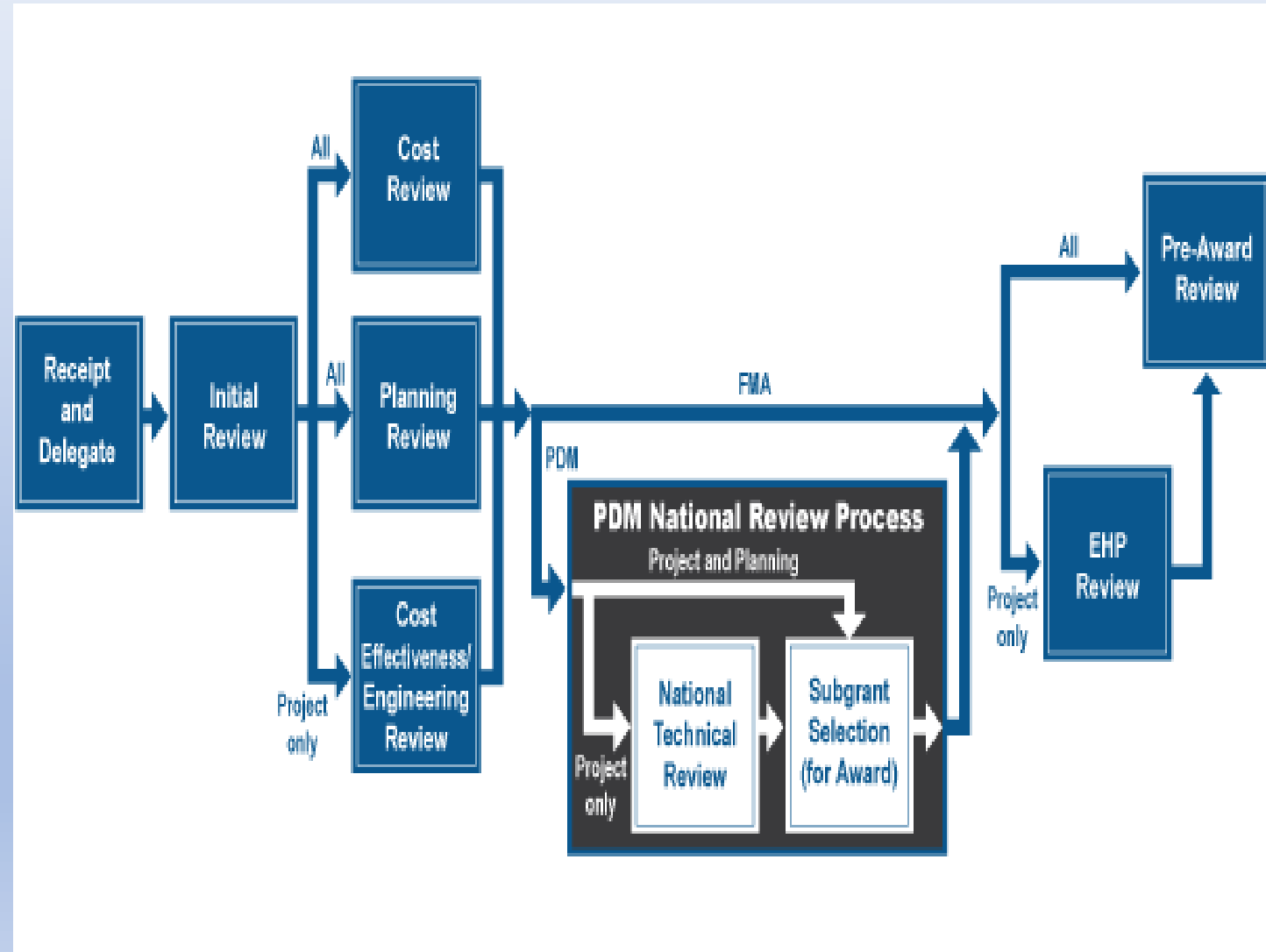


FEMA FMA Application Review and Selection

FEMA will review all sub-applications for eligibility and completeness, cost-effectiveness, technical feasibility, and for Environmental/Historic compliance.

Sub-applications that do not pass these reviews will not be considered for funding.

Demo/Rebuild (Reconstruction) or Elevation



Reconstruction: Budget Considerations

- Eligible mitigation **reconstruction costs are limited to a \$150,000** Federal share per unit. Some eligible activities, such as administrative allowances and permitting fees, need not be included in the \$150,000 maximum Federal share.
- Work on the project may only begin in coordination with Monroe County after an approved grant agreement is awarded. It is important that no construction happens prior to the award of the grant.
- The most common approach to estimate fair market value of the real property (land and structures or land only) is for the community to hire an appraiser when the community receives an official grant award, and the homeowner agrees to sell the property.
- The community must coordinate with the state to determine the assumptions that will be used in the appraisal (i.e., current or pre-event market value), and the assumptions must be applied consistently throughout the project area for all properties to be acquired.
- If you choose demolition/reconstruction, the square footage (SF) of the resulting structure shall be no more than 10 percent greater than that of the original structure.

Notable Program Requirements

- All structures included in the project sub- applications must be insured under the NFIP (Before, During, and After grant award).
- The grant only provides funding for eligible project costs. All eligible project costs, such as materials, labor, permits, and design should be part of the project budget.



Notable Allowable Costs

Elevation

- Engineering Services
- Surveying
- Permitting
- Building of Foundation
- All Construction Activities

Demo/Rebuild

- Demolition/Removal
- Engineering Services
- Building of Foundation
- Structural Shell
- Interior Partitioning
- Utility Equipment
- Fixtures

Estimated FMA Application-Award-Homeowner's Agreement Timeline

- **Drafted Application Due to Monroe County: 11/9/21**
- FEMA Grant Application Opening: September 1st, 2021
- FDEM Application Deadline: November 12, 2021
- FEMA Application Deadline: January 2nd, 2022
- FEMA Award Project: October 1st, 2022
- County-Homeowner Agreement: January 2nd, 2023.
- Complete Project: 24 to 36 Months from Award Date

Houma Louisiana FEMA FMA funded Successful Initiatives

- Houma, LA - A total of 55 residents elevated their homes through an \$18 million cost-share Hazard Mitigation Grant Program (HMGP) project administered by the State of Louisiana in the wake of Hurricane Lili, a storm that flooded thousands of homes in 2002. Terrebonne Parish officials reported in the Houma Courier (October 16, 2005) that none of these mitigated homes were damaged by Rita's floodwaters



FMA “Draft Application” and Resources

- <http://www.monroecounty-fl.gov/768/FEMA-Flood-Mitigation-Assistance-Program>
- <https://www.fema.gov/flood-insurance>
- <https://www.fema.gov/grants/mitigation/floods>