



County Commission Meeting
May 19, 2021
Agenda Item Summary #8215

BULK ITEM: No

DEPARTMENT: Building

TIME APPROXIMATE:
11:30 AM

STAFF CONTACT: Jainarine Lalbachan 305-453-8796

AGENDA ITEM WORDING: Presentation on the opening of the Federal Emergency Management Agency (FEMA) Flood Mitigation Assistance (FMA) Program draft application cycle for privately owned structures within Monroe County and incorporated cities for fiscal year 2021 and beyond to provide grant assistance (match required from property owner) for eligible applicants to elevate, demolish/reconstruct, or volunteer to sell their property to support rebuilding the community to be resilient to floods and other natural hazards.

ITEM BACKGROUND:

FEMA FLOOD MITIGATION ASSISTANCE PROGRAM

Monroe County is participating in a national grant program known as Flood Mitigation Assistance (FMA). The grant funds will help to elevate or demolish or reconstruct home in the County. The program funds can also assist with homeowners selling their home that is below base flood elevation, at risk of flooding, or has flooded before with a National Flood Insurance Program (NFIP) flood insurance claim.

The Fiscal Year (FY) 2021 application period, for these grant funds, is anticipated to open in September 2021.

Specific details on FY21 FMA eligibility requirements, eligible projects, and program priorities will be in the Florida Division of Emergency Management (FDEM), Federal Emergency Management Agency (FEMA) FY21 Notice of Funding Opportunity (NOFO). The 2021 information has not been published yet; however, Monroe County wants to help residents prepare early, anticipating the program.

Program Overview:

The FMA program for individual home elevation, acquisition, relocation, and reconstruction can be administered throughout the County, including both incorporated and unincorporated areas.

The program is a competitive grant program that provides funding to the County if approved by

FDEM and FEMA. Funds can be used for projects that reduce or eliminate the risk of repetitive flood damage to buildings insured by the NFIP. The FMA Program grants fund projects that reduce future flood losses. These may include elevating (lifting) your home, selling to the County and returning the land to its natural state, or demolishing your home and rebuilding NFIP-compliant insured structures. FMA provides funds yearly to reduce or remove the risk of flood damage to NFIP insured buildings.

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

The County's objectives are reduce or eliminate repetitive flood damage to individual homes and to work with homeowners throughout the County to develop applications to secure funding for elevations, acquisition, relocation, and reconstruction of homes.

A successful FMA project concludes with a new or retrofitted home that complies with all applicable codes replacing the damaged, below base flood home.

Considerations for Homeowners

The FMA Program has many requirements and not all project costs are eligible. But the result can be a flood resilient home.

Below are notable program requirements:

- Participation in the application process and grant program is voluntary.
- The program is a match program. TYPICALLY, the Federal Government provides 75 percent, and the homeowner is required to provide 25 percent of the funding.
- 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.
- If you choose elevation, the home must be elevated above base flood level.
- 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. For example, if your existing structure was 1000 SF, then the new structure could be no more than 1,100 SF.
- Flood insurance must be maintained for the life of the structure. Note: once the home is elevated or rebuilt to flood requirements, the flood insurance cost is much less than for a home that is not elevated or below flood requirements.

- Mitigation reconstruction is only permitted for structures outside of the regulatory floodway or Coastal High Hazard Area (Zone V) as identified by the existing best available flood hazard data.

Application Process

Individual property owners apply for funding through Monroe County. Monroe County is the applicant. The County reviews all applications and submits them to FEMA for final approval.

Next Steps:

A DRAFT Flood Mitigation Assistance application has been developed, which will help you understand what you need to provide to participate in this type of grant. As stated previously, the NOFO for this grant has not been issued, that is why the application is draft. Once we know all the final requirements under the NOFO, we will publish the final application and start accepting applications. We want to help you succeed, so we ask that you go ahead and submit the draft application so we can help you get ready for the final application. When the final application is ready you will need to redo it and resubmit it officially.

The FMA application will be reviewed by the County, State, and FEMA and awarded if it meets all required criteria.

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.

CONTRACT/AGREEMENT CHANGES:

N/A

STAFF RECOMMENDATION: Approve staff to proceed assisting Monroe County residents with securing FMA grant funds from FEMA to elevate, reconstruction, relocation or acquisition and demolition that are at risk of flooding, or has flooded.

DOCUMENTATION:

Draft FMA_Application for Monroe County
Hazard Mitigation Assistance Guidance-Flood Mitigation Assistance Program
Hazard Mitigation Assistance Guidance-Addendum-2015

FINANCIAL IMPACT:

Effective Date: N/A

Expiration Date: N/A

Total Dollar Value of Contract: N/A

Total Cost to County: N/A

Current Year Portion: N/A

Budgeted: N/A
Source of Funds: N/A
CPI: N/A
Indirect Costs: N/A
Estimated Ongoing Costs Not Included in above dollar amounts: N/A

Revenue Producing: N/A **If yes, amount:**
Grant: N/A
County Match: N/A
Insurance Required: N/A

Additional Details: N/A

N/A

REVIEWED BY:

Karl Bursa	Completed	05/03/2021 1:54 PM
Rick Griffin	Completed	05/03/2021 1:55 PM
Assistant County Administrator Christine Hurley	Completed	
	05/03/2021 2:19 PM	
Christine Limbert	Completed	05/04/2021 10:36 AM
Purchasing	Completed	05/04/2021 10:39 AM
Budget and Finance	Completed	05/04/2021 11:32 AM
Maria Slavik	Completed	05/04/2021 11:42 AM
Liz Yongue	Completed	05/04/2021 12:14 PM
Board of County Commissioners	Completed	05/19/2021 9:00 AM