2017 FEMA Flood Mitigation Assistance (FMA) Grant Program
Public Information Meeting
September 9, 2017
Today's Agenda

- FEMA and NJOEM Overview and Program Priorities
- Application Project Goals
- Eligible properties (residential, NFIP Insured, RL, SRL, and substantially damaged)
- Eligible Costs
- Roles and Responsibilities
- Project Schedule
- Review of Required Forms
FEMA’s Hazard Mitigation Assistance (HMA) Programs

- Two nationally-competitive programs annually funded by Congress
  - **Pre-Disaster Mitigation** – Funds all hazards (e.g. earthquake, wildfire, drought)
  - **Flood Mitigation Assistance (FMA)** – Limited to flood, focused on addressing NFIP Repetitive Loss and Severe Repetitive Loss properties.

Eligibility
- All 50 States, and/or
- Local Governments

**REIMBURSEMENT PROCESS = NO FREE MONEY**
2017 FMA Overview

- $250 million is available through two Hazard Mitigation Assistance (HMA) programs – Flood Mitigation Assistance (FMA) and Pre-Disaster Mitigation (PDM).
- $160 million available Nation wide for FMA - $70 million for community advance assistance and flood mitigation projects; remainder for focusing on reducing or eliminating the risk of repetitive flood damage to buildings and structures.
- Federal application period opens August 14, 2017 and applicants must apply for funding through the Federal Mitigation e-Grants system
- Ocean City is coordinating this effort on behalf of participating Cape May County communities for elevation of residential structures.
- Completed applications due to NJOEM by October 2, 2017
2017 FMA Grant Program–Overall Project Goals

- Efficient use of limited application development time
- Effective communication with municipalities and property owners
- Effective municipal outreach to all eligible property owners
- Efficient and timely collection of required property owner data / forms
- Development of eligible, cost effective FMA application
- Submission of application by deadline
2017 FMA Grant Program—Considerations

- All Grant Applications require significant amounts of documentation

- Projects must demonstrate “Cost Effectiveness”, typically through a rigorous FEMA Benefit-Cost Analysis (BCA)

- FEMA has developed some cost thresholds under which elevations and acquisitions may be assumed “Cost Effective” and thus BCA is not required. The current threshold for elevations is $198,800. This figure is total structure elevation cost to include grant administration and management.

- Most grants require a local match; however, SRL properties under FMA are funded at 100%. RL properties funded at 90%. Insured properties funded at 75%. Call your insurance carrier and inquire about ICC (Increased Cost of Compliance) rider on your policy to be used as matching funds for elevation.

- Duplication of Benefits – Flood insurance payments to you within last 5 years must be documented and it must be verified that the structural payments were used to repair the structure. (proof of loss and repair receipts may be needed if requested and will be needed when project is approved.)
Inquire from your municipal contact about your property status

**FEMA FMA definitions:**

- A Severe Repetitive Loss property is a structure that:
  - (a) Is covered under a contract for flood insurance made available under the NFIP; **and**
  - (b) Has incurred flood related damage –
    - (i) For which 4 or more separate claims payments have been made under flood insurance coverage with the amount of each such claim exceeding $5,000, and with the cumulative amount of such claims payments exceeding $20,000; or
    - (ii) For which at least 2 separate claims payments have been made under such coverage, with the cumulative amount of such claims exceeding the market value of the insured structure.

- A repetitive loss property is a structure covered by a contract for flood insurance made available under the NFIP that:
  - (a) Has incurred flood-related damage on 2 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; **and**
  - (b) At the time of the second incidence of flood-related damage, the contract for flood insurance contains increased cost of compliance coverage.
2017 FMA Grant Program – Mitigation Activity Costs

Elevation – (OF EXISTING STRUCTURE ONLY)

- Pre Construction Phase
  - Engineering services
  - Design, Engineering, Surveying
  - Elevation certificate
  - Legal and/or permitting fees

- Construction Phase
  - Physical elevation of structure and existing decks, porches or stairs
  - Lodging
  - Plumbing
  - Final EC and inspection

- Project Management

See handouts of eligible and ineligible activities
2017 FMA Grant Application – Municipal Role

- Initial outreach to prioritized property owners
- Collect required documentation from property owners, keep file and send to Tetra Tech by **Sept. 14, 2017**
- Provide data and information as requested for grant application:
  - Tax assessor data (block/lot, square footage of building, foundation type, etc.)
  - Historic flood loss data
  - BFE of homes
- Provide Tetra Tech all required documentation and provide Ocean City application fee
- Liaise with property owner regarding grant approval (1 year)
2017 FMA Grant Application – Property Owner Role

- Decision to Participate
- Provide all documentation and fee to your municipality by **Sept. 14th** due date
- Coordinate with municipal point of contact ref. grant approval (estimated at 1 year)
- Provide additional requested information to municipal point of contact/Tetra Tech as needed
- Inquire with your flood insurance carrier about Increased Cost of Compliance (ICC) funding availability if grant is approved
2017 FMA Grant Program – Property Owner Requirements

MANDATORY: **BY SEPT. 14, 2017**

- Notice of Voluntary Interest (NOVI) – without this we will not accept any other information for your property – MUST BE SIGNED
- Affidavit – SIGNED and NOTARIZED
- FEMA Declaration and Release form – MUST BE SIGNED
- Model Acknowledgement of Conditions form – SIGNED AND NOTARIZED
- Proof of CURRENT NFIP flood insurance – critical to have 2017 policy
- Four pictures of property (taken from each side of the home)
- $1200 fee payable to “OCNJ”; send payment to: City of Ocean City, 861 Asbury Ave, Ocean City, NJ 08226  Attn: F. Donato - 2017 FMA (property address in comment area on check)

Provide data and information as requested including but not limited to:

- Elevation Certificate
- Historic flood loss data
- NFIP Claims data (Proof of Loss docs)
- Other flood benefit data (e.g. SBA loans, ICC)
- Property and structure data, including valuations
- Cost Estimates for elevation
Schedule

- FEMA 2017 HMA Grant Application Period – August 14 – November 14, 2017
- County and Municipal Kick Off – August 7, 2017
- Public Workshop – September 9, 2017
- All required completed forms provided to municipality by September 14, 2017
- Municipality to provide all completed forms to Tetra Tech by September 15, 2017
- Grant Application Development – August 14 – October 2, 2017
- Grant Application Due to NJOEM – October 2, 2017
- **State** Grant Submission Deadline (to FEMA) – November 14, 2017
- FEMA Notice of Award – Unknown / TBD
- Project Implementation – Unknown / TBD
Review Required Forms

- Affidavit – completed, signed and notarized. Flood insurance payment as a result of Sandy
- Declaration and Release – check box, print name, sign, DOB and date
- Model Acknowledgement of Conditions – complete all info spaces, include local ordinance number, municipal info, owner name and signature, notary and stamp. (LIDRS info handout)
- Notice of Voluntary Interest – completed, signed, flood insurance info and copy of policy, copy of EC.
- Four photos of property – one each corner of property. Show entire structure
- Proof of Flood Insurance – copy of policy and proof of loss docs (past damages to structure)
Useful Links

- HOMEOWNER'S GUIDE TO RETROFITTING 3RD EDITION (2014) - [https://www.fema.gov/media-library-data/1404148604102-f210b5e43aba0fb393443fe7ae9cd953/FEMA_P-312.pdf](https://www.fema.gov/media-library-data/1404148604102-f210b5e43aba0fb393443fe7ae9cd953/FEMA_P-312.pdf)


Visit Website: http://capemaycountyhmp.com/Pages/2017-FMA-Grant-Program.aspx

Please contact us with questions

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