

FEMA Flood Mitigation Assistance (FMA)

Introductory Workshop

Massachusetts Emergency
Management Agency
May 2021



Objective for the Day

- COMFORTABILITY with the FEMA FMA process
- UNDERSTANDING of how FMA can help your community
- KNOWING where to access information and resources

TAKE AWAY

Start with Massachusetts Emergency Management Agency
(MEMA)

Agenda

- FEMA Hazard Mitigation Assistance (HMA) Overview
- FMA History, Regulation, and Guidance
- FMA Programs and Projects
- Eligibilities and Requirements
- Application Elements

Opportunities for Questions and Discussion
Between Every Section

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**”



Floodplain Buyout
Greenfield MA

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
- Minimizes the costs of disaster response and recovery
- Provides increased level of protection that will reduce or eliminate risk.

Hazard Mitigation Assistance Programs

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

State Hazard Mitigation Officer (SHMO)

The official representative of State government who is the primary point of contact with FEMA, other Federal agencies, and local governments in mitigation planning and implementation of mitigation programs and activities required under the Stafford Act.

Massachusetts Emergency Management Agency (MEMA) includes the State Hazard Mitigation Officer.

Questions or Discussion on FEMA HMA



What is Flood Mitigation Assistance?

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



Flood Mitigation Assistance Grant Program

Fiscal Year 2020 Application Period Submissions

Number of Subapplications

236

Number of Structures to be Mitigated

1,171

Total Subapplication Costs

\$477.77M

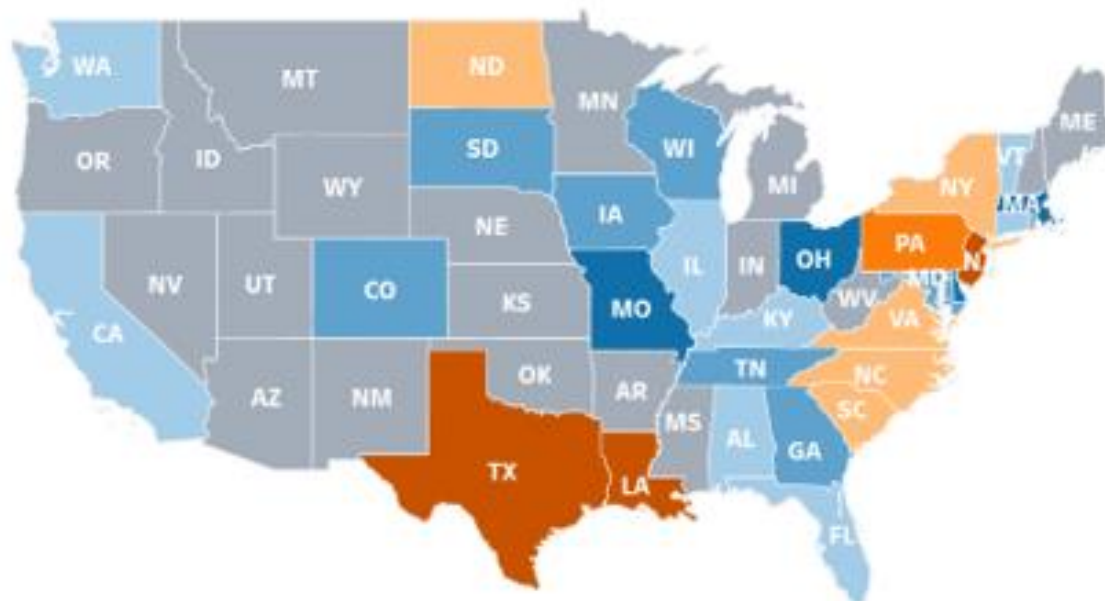
Federal Cost Share

\$398.54M

Non-Federal Cost Share

\$79.23M

Total Subapplication Costs



National Flood Insurance Program (NFIP)

Created by the National Flood Insurance Act of 1968

- Direct response to Hurricane Betsy in 1965
- Address property damage and loss of life due to flooding

Goals

- To provide flood insurance for structures and contents in communities that adopt and enforce an ordinance outlining minimal floodplain management standards.
- To identify areas of high and low flood hazard and establish flood insurance rates for structures inside each flood hazard area.

National Flood Insurance Program

- Community participation in the NFIP represents an agreement between communities and the federal government
 - Communities adopt and enforce floodplain management ordinance to reduce flood risk
 - Federal government provides flood insurance

Alternative to disaster recovery assistance =
Mitigation

National Flood Insurance Program (NFIP)

Flood Disaster Protection Act of 1973

- Purchase of flood insurance mandatory for properties within Special Flood Hazard Areas (SFHA)
- Modern Flood Insurance Rate Maps (FIRMs)

By 2014 the NFIP was \$24 Billion in debt

- Hurricanes Katrina, Rita, Sandy

2012

1973

2014

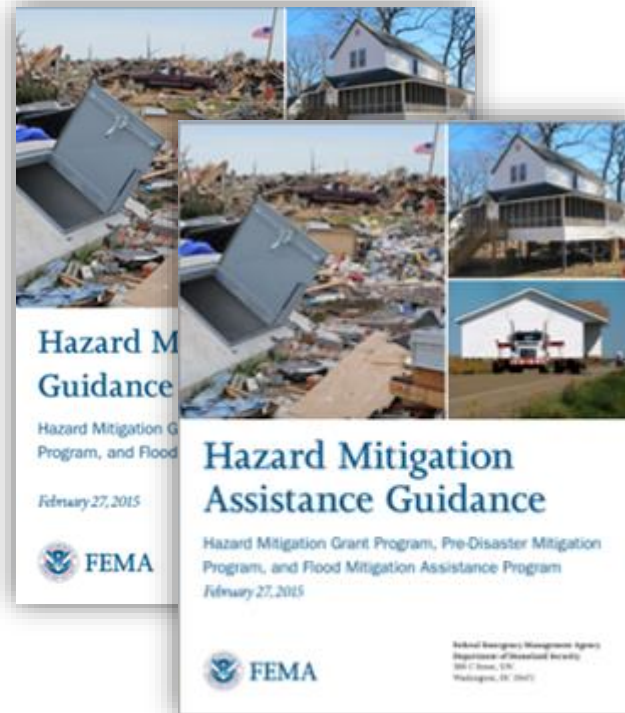
Biggert-Waters Flood Insurance Reform Act of 2012

- NFIP was \$17 Billion in debt
- Reforms and introduced the Modern FMA program

Guidance

2015: Hazard Mitigation Assistance Guidance

2015: Hazard Mitigation Assistance Guidance Addendum



2015-2021: Job Aids, Fact Sheets, Circulars, Notice of Funding Opportunities (NOFOs), Specific Guidance

Questions or Discussion on FMA Regulation and Guidance



Flood Mitigation Assistance (FMA)

- Hazard specific - Flooding
- Community must be a participant in good standing in NFIP
- Building and structures must have an active NFIP policy
- Awarded annually
- Nationwide competitive review process
- Requires a Benefit-Cost Analysis (BCA)
 - BCA waiver for pre-calculated benefit
- Tend to be more discrete and easier to define than other HMA grants
 - Single hazard
 - Limited eligibility
 - Defined benefits

FMA Priorities/Project Types

Community Flood Mitigation (CFM)

Project Scoping

Individual Flood Mitigation Projects

Flood Hazard Mitigation Planning

Technical Assistance

Community Flood Mitigation (CFM)

Available Funding

- \$70,000,000
Nationwide in FY2019
- \$30,000,000 program
cap

Project Types

- Localized flood control
- Floodwater storage
and diversion
- Stormwater
Management
- Wetland
restoration/creation

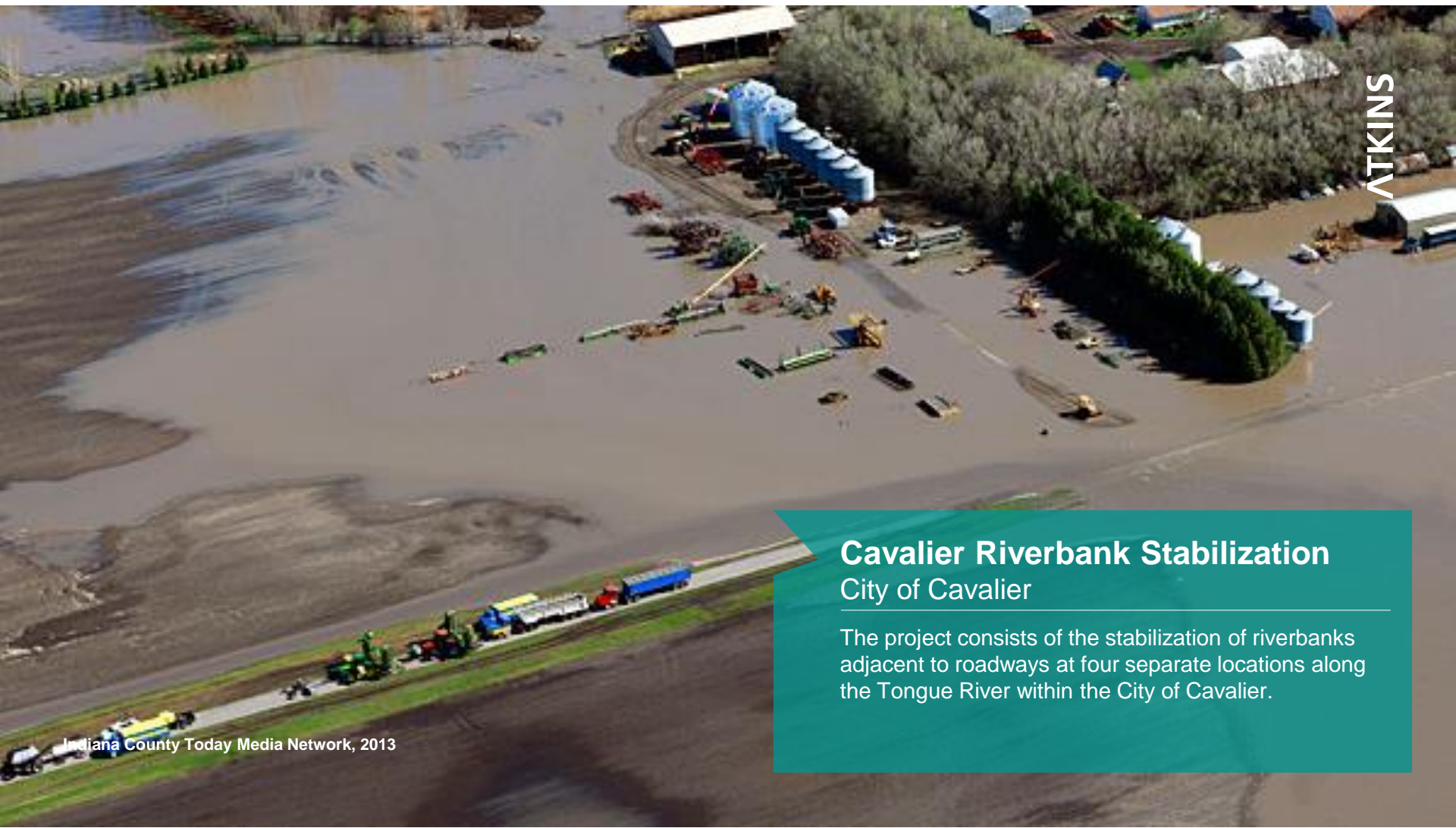


Cass County Acquisitions

Cass County, ND along the Red River of the North

This project is the acquisition of 32 structures susceptible to flooding along the Red River of the North in areas north, west, and south of the City of Fargo.

Image: The Weather Channel, 2013



Cavalier Riverbank Stabilization

City of Cavalier

The project consists of the stabilization of riverbanks adjacent to roadways at four separate locations along the Tongue River within the City of Cavalier.

FMA Priorities/Project Types

Project Scoping

- Funding Cap \$600,000

Flood Hazard Mitigation Planning

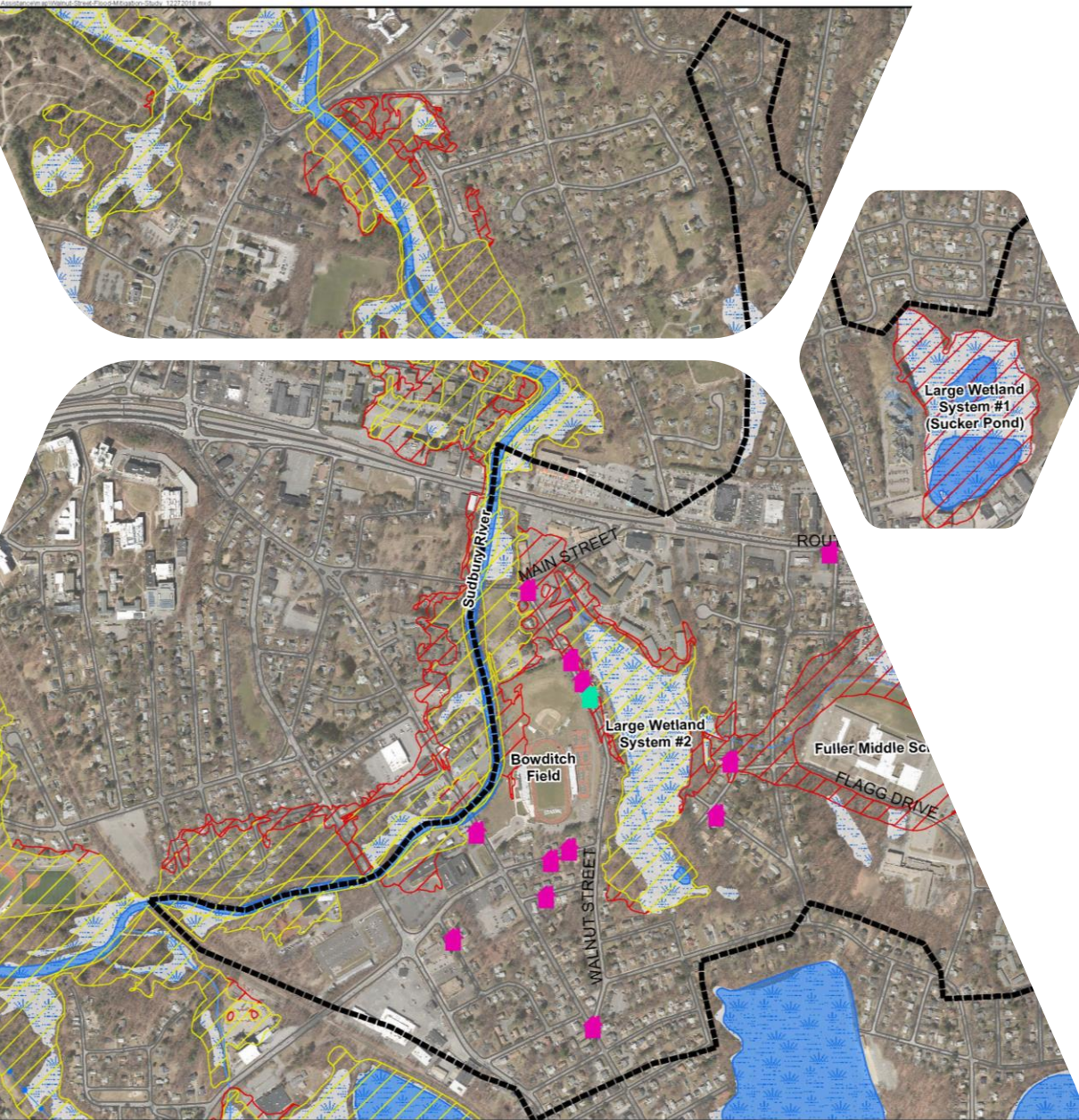
- \$100,000 per applicant (State)
- \$50,000 state funding cap
- \$25,000 local funding cap

Technical Assistance

- Received at least \$1 million federal share in prior year
- \$50,000 funding cap

Individual Flood Mitigation Projects

- Mitigation of risk of flooding to individual NFIP insured structures



and Drainage Sub-basin
flood zone
flood zone

Water bodies
Severe Repetitive Loss Property (within sub-basin)
Repetitive Loss Property (within sub-basin)

0 0.25 0.5 Miles

Project Scoping: Framingham

Flood Mitigation Study Project Includes:

- Data collection
- Topographic survey
- Hydrologic modeling
- Alternatives Analysis
- Permitting Assessment

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



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



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

Questions or Discussion on FMA Project Types



Eligible Activities

	Hazard Mitigation Grant Program	Hazard Mitigation Grant Program – Post Fire	Building Resilient Infrastructure and Communities	Flood Mitigation Assistance
1. Mitigation Projects				
Property Acquisition	•	•	•	•
Structure Elevation	•	•	•	•
Mitigation Reconstruction	•	•	•	•
Flood Risk Reduction Measures	•	•	•	•
Stabilization	•	•	•	•
Dry Flodproofing Non-Residential Buildings	•	•	•	•
Tsunami Vertical Evacuation	•	•	•	
Safe Rooms	•	•	•	
Wildfire Mitigation	•	•	•	
Retrofitting	•	•	•	•
Generators	•	•	•	
Earthquake Early Warning Systems	•	•	•	
Innovative Mitigation Projects	•	•	•	•
2. Capability and Capacity Building				
New Plan Creation and Updates	•	•	•	•
Planning-Related Activities	•	•	•	•
Project Scoping/Advance Assistance	•	•	•	•
Financial Technical Assistance				•

What is not Eligible for FMA?

- Projects that do not reduce the risk to structures covered by the NFIP.
- Projects that do not reduce the risk to people, structures, or infrastructure.
- **Communities with expired local hazard mitigation plans.**
- Projects that are dependent on another action to be effective.
- Projects which are considered repair, deferred maintenance, or replacement of existing infrastructure.
- Projects where actual physical work has already started.
- Projects located in Coastal Barrier Resources System (CBRS) Units or in otherwise protected areas (OPAs), **other than property acquisition.**
- Projects that involve land that is contaminated with hazardous waste.

Also not Eligible

- Repair of buildings
- Addressing deferred maintenance
- New construction
- Building new offices or public buildings

FMA Project Requirements



Mitigate a Natural Hazard



Improved Level of Protection (LOP)



Feasible to Implement

Regulatory
Design
Construction



Cost Effective



Environmental and Historic Preservation (EHP)

Questions on FMA Eligibility



Project Evaluation Criteria

Included in each years Notice of
Funding Opportunity (NOFO)

Will include:

- Repetitive Loss (RL) property – 2 or more claims of more than \$1,000 paid by NFIP within a 10-year period
- Severe Repetitive Loss (SRL) property – 1-4 family residences with 4 or more claims of more than \$5,000 or at least 2 claims that cumulatively exceed the building's value.
- Community Rating System (CRS) – Voluntary incentive program that promotes floodplain management best practices.
- Flood Insurance Rate Maps (FIRMs)

Repetitive Loss (RL) and Severe Repetitive Loss (SRL) Properties

For detailed data on NFIP properties in your community, please contact:

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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 2021
Federal Grant Application Period Opens	September 2021
Iterative State Pre-Application and Review	October - December 2021
Sub-application Final Submittal	Early December 2021
State Review Committee	December 2021 – January 2022
Submittal to FEMA for National Competitive Review	January 2022
Award Notification for FFY21 Cycle	Summer 2022
Project Initiation	~Spring 2023

Expected BRIC/FMA FFY21 Cycle

**Technical
Assistance**

**Direct Technical
Assistance Available
Now - June 30th**

**Submit a Statement of
Interest (SOI) For
BRIC/FMA
on MEMAs Website**

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)

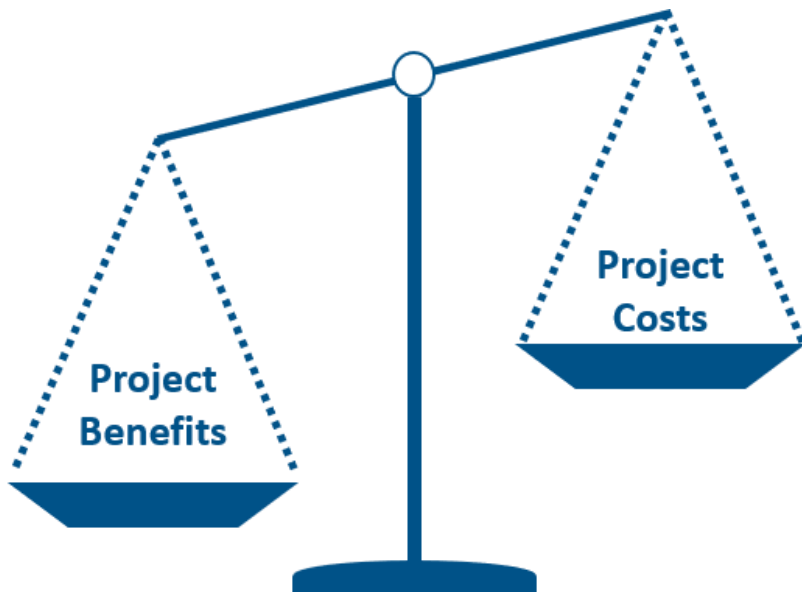
Environmental
Considerations

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

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 reduced to (up to) 0%.
- 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
 - In-Kind Contributions (labor, equipment, materials, 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

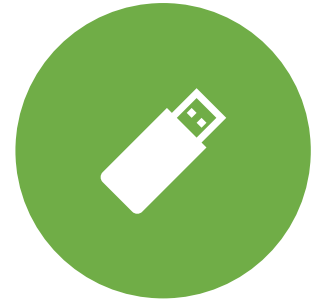
Benefit-Cost Analysis (BCA) REQUIRED



DON'T WAIT TO START
THINKING ABOUT THE
BCA. THIS SHOULD BE USED AS
A PROJECT SCREENING TOOL.



THE BCA LOOKS AT DAMAGES
BEFORE AND AFTER
MITIGATION AND CALCULATES
THE BENEFIT-COST RATIO
WEIGHING THE PROJECT COST
AGAINST BENEFITS AND
AVOIDED DAMAGES.



FEMA BCA V6.0 MUST
BE USED. OLDER VERSIONS
ARE NO LONGER SUPPORTED.

Questions on FMA Application Elements and Evaluation Criteria



Contact MEMA



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[MEMA Hazard Mitigation Website](#)