

# FEMA Hazard Mitigation Assistance (HMA)



# Flood Mitigation Assistance (FMA) Swift Current



Massachusetts Emergency  
Management Agency  
July 2024



**Floodplain Buyout  
Greenfield MA**

## “Big Picture” on 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**
- **Minimizing the costs of disaster response and recovery**
- **Providing increased level of protection that will reduce or eliminate risk**

# Hazard Mitigation Assistance Programs

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## Specific for this presentation:

- Flood Mitigation Assistance (FMA)
- Flood Mitigation Assistance Swift Current

## Other FEMA Mitigation Grants not geared for this presentation:

- *Building Resilient Infrastructure and Communities (BRIC)*
  - *Replaces Pre-Disaster Mitigation (PDM)*
- *Hazard Mitigation Grant Program (HMGP)*
- *Congressionally Directed Spending (L-PDM)*
- *Hazard Mitigation Grant Program Post Fire (HMGP Post Fire)*
- *Rehabilitation of High Hazard Potential Dam (HHPD) Grant Program*

# Overview of Requirements

- **Individuals and Businesses Must Have Community Apply on Their Behalf**
- Sub-applicants Must Have a Current FEMA-approved Hazard Mitigation Plan at Time of Application and at Time of Award
- Projects Must Mitigate a Natural Hazard
- Projects Should Demonstrate an Increased Level of Protection
- Projects Must be Feasible to Implement (Regulatory, Design/Engineering, Construction)
- Projects Must Comply with Environmental and Historic Preservation (EHP) Requirements
- Projects Must be Cost Effective (Demonstrated Through a BCA)





# Eligible Activities

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

# FY2023 FMA Swift Current – Eligible Flood Mitigation Activities

## Eligible Project Types

- Individual Flood Mitigation Projects
  - Structure Elevation
  - Property Acquisition and Structure Demolition/Relocation
  - Dry Floodproofing of Historic Residential Buildings or Non-residential Buildings
  - Non-structural Retrofitting of Existing Buildings and Facilities
  - Mitigation Reconstruction
  - Structural Retrofitting of Existing Buildings

## Eligible Buildings\*

- FMA Severe Repetitive Loss (SRL)
- FMA Repetitive loss (RL)
- NFIP Severe Repetitive Loss (SRL)
- NFIP Repetitive Loss (RL)
- Structures deemed substantially damaged

**\*All structures must be NFIP-insured**



# What is NOT Eligible for HMA?

- Projects that do not reduce the risk to people, structures, or infrastructure.
- **Projects that do not reduce the risk to structures covered by the NFIP.**
- Projects that are dependent on another action to be effective.
- Projects which are considered repair, deferred maintenance, or replacement of existing infrastructure.
- Preparedness measures and response equipment.
- **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 primarily address ecological or agricultural issues.

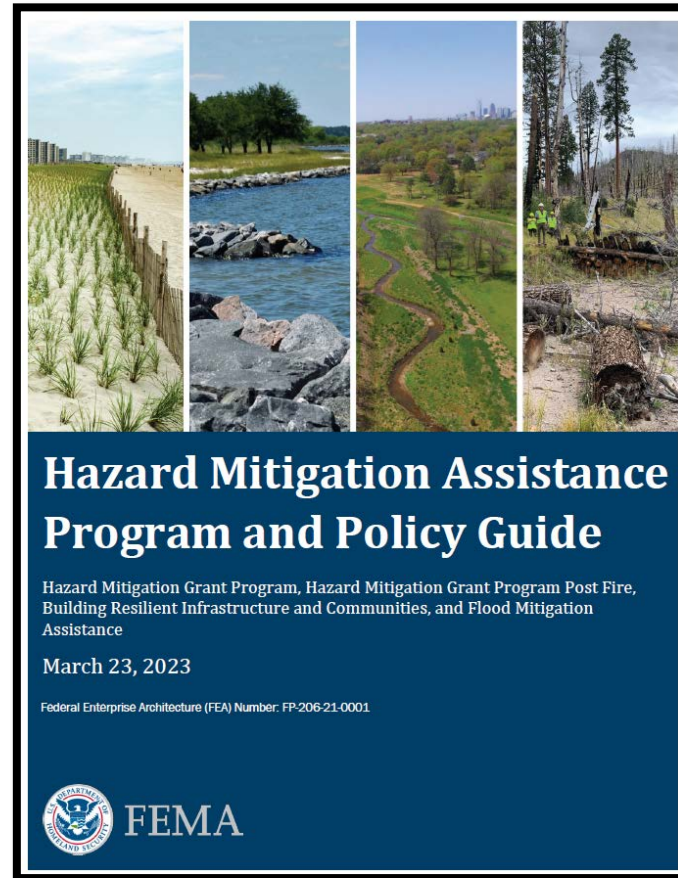


**Questions?**



# Guidance

## 2023: Hazard Mitigation Assistance Program and Policy Guide



2015-2022: Job Aids, Fact Sheets, Circulars, Notice of  
Funding Opportunities (NOFOs), Program Support Material,  
Data Supplements, Project-Specific Guidance

<https://www.mass.gov/info-details/hma-program-guidance>

# 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
- FEMA P-312, Homeowner's Guide to Retrofitting



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

February 2018, Edition 2 / February 2017

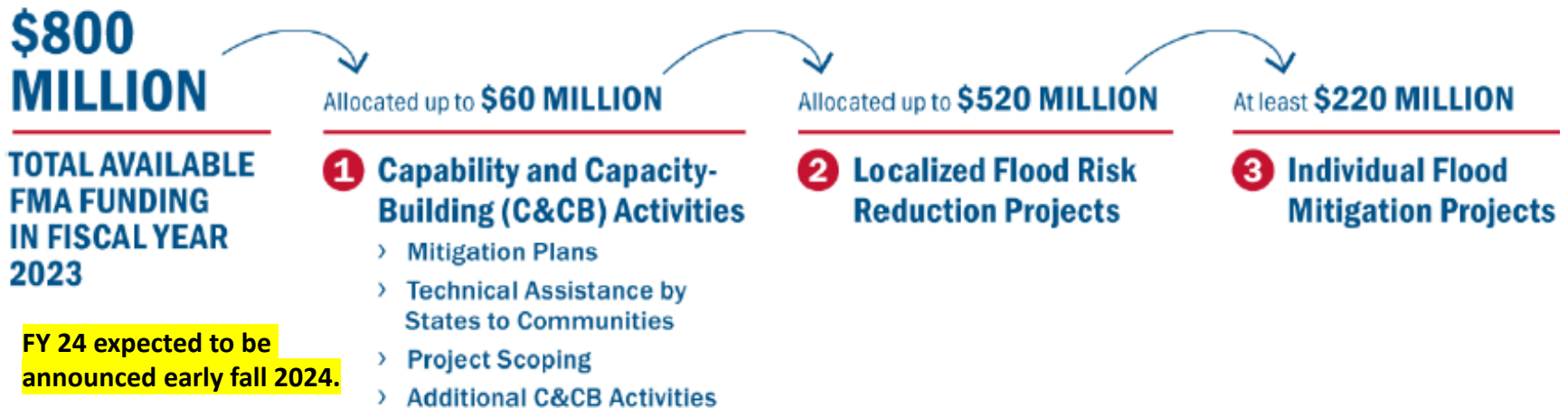


Floodproofing  
Non-Residential Buildings

FEMA P-936 / July 2013

# 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).



Note: Allocated funding amounts may be reduced by up to 10 percent due to the funding of state, tribal, and local management costs.

**Figure 1: Fiscal Year 2023 Flood Mitigation Assistance Available Funding**

# Flood Mitigation Assistance (FMA)

- Hazard specific – Flooding
- Community must have a current local FEMA-approved hazard mitigation plan
- Community must be a participant in good standing in the NFIP
- Buildings and structures must have an active NFIP policy
- Typically awarded annually
- Nationwide competitive review process
- Flood insurance must be maintained in perpetuity as a requirement for receiving federal mitigation funds
- Requires a Benefit-Cost Analysis (BCA)
  - BCA waiver available for pre-calculated benefits, depending on project type

# FY2023 FMA Swift Current: \$300 Million Funding

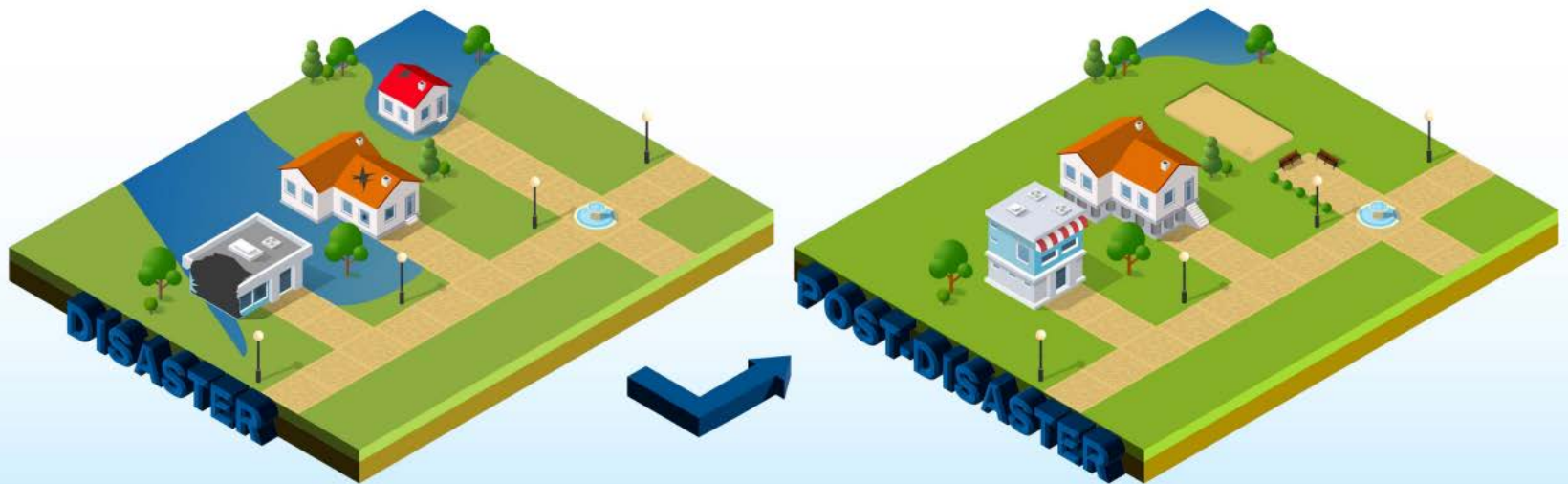
## FMA Swift Current Activation Criteria

- The applicant receives a major disaster declaration for a flood-related disaster event between June 1, 2023 and the disaster declaration deadline of May 31, 2024
  - DR-4780-MA declared May 15, 2024

Application Allocation Determination Description	Applicant Allocation	Application Open Period
Applicant has at least <b>\$1 million in prior NFIP flood insurance claims</b> from June 1, 2022 to the disaster declaration date	Up to \$10 million	120 days
Applicant receives <b>500 or more NFIP flood insurance claims</b> in the declared disaster	Up to \$10 million	120 days
Applicant has at least <b>\$5 million in prior NFIP flood insurance claims</b> from June 1, 2022 to the disaster declaration date	Up to \$20 million	120 days
Applicant both has at least <b>\$1 million in prior NFIP flood insurance claims</b> from June 1, 2022 to the disaster declaration date <b>AND</b> receives <b>500 or more NFIP flood insurance claims</b> in the declared disaster	Up to \$20 million	<b>150 days</b>
Applicant both has at least <b>\$5 million in prior NFIP flood insurance claims</b> from June 1, 2022 to the disaster declaration date <b>AND</b> receives <b>500 or more NFIP flood insurance claims</b> in the declared disaster	Up to \$40 million	<b>150 days</b>
Applicant is a federally recognized <b>Tribe or U.S. Territory</b> (regardless of allocation, federally recognized Tribe or U.S. Territory will receive 150 day application open period)	Up to \$5 million	<b>150 days</b>
Applicants approved through <b>special consideration</b> for Swift Current to the FEMA Regional Administrator	Up to \$5 million	120 days



# Individual Flood Mitigation Projects (for FY 2023)



## **INDIVIDUAL PROPERTY FLOOD PROJECT TYPES**

### **MITIGATION RECONSTRUCTION**

Building an improved, elevated structure that meets the latest building codes. The new structure will sit on the same site where an existing structure and/or foundation has been partially or completely removed.

### **ELEVATION**

Raising and/or retrofitting a structure to make it taller.

### **ACQUISITION**

An owner volunteers to sell their at-risk structure and any land beneath it. The structure is demolished or moved to a safer area. The land is converted to open space.



## Flood Mitigation Assistance Eligibility Requirements

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- Subapplicants must participate in the National Flood Insurance Program (NFIP). They cannot be on probation or suspended.
- All structures included in the project subapplications must be insured under the NFIP (**before, during, and after** the mitigation).
- All structures included in the project subapplications must be Flood Mitigation Assistance or NFIP defined Severe Repetitive Loss, Repetitive Loss or Substantially Damaged
- Elevation & Mitigation Reconstruction
  - Structures listed in the subapplication must have a National Flood Insurance Program (NFIP) policy in effect at the Flood Mitigation Assistance Swift Current application start date.
    - It must be maintained for the life of the structure regardless of the flood zone.
- Acquisition/Demolition
  - Structures listed in the subapplication must have an NFIP policy in effect at the Flood Mitigation Assistance Swift Current application start date.
    - It must be maintained until the transfer of property occurs regardless of flood zone.



Verify at [Community Status Book](#) | [FEMA.gov](#)

## Swift Current Resources: Key Definitions

Eligible Property Type	Definition
Flood Mitigation Assistance defined Severe Repetitive Loss (SRL)	<p>Has 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;</p> <p>or</p> <p>Has 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.</p>
Flood Mitigation Assistance defined Repetitive Loss (RL)	<p>Have incurred flood-related damage on two occasions, in which the cost of the repair, on the average, equaled or exceeded 25% of the market value of the structure at the time of each such flood event, and at the time of the second incidence of flood-related damage, the contract for flood insurance contains increased cost of compliance coverage.</p>
National Flood Insurance Program defined Severe Repetitive Loss (SRL)	<p>Has four or more separate National Flood Insurance Program claim payments of more than \$5,000 each (including building and contents payments);</p> <p>or</p> <p>two or more separate claim payments (building payments only) where the total of the payments exceeds the current market value of the property.</p>
National Flood Insurance Program defined Repetitive Loss (RL)	<p>A structure covered by a contract for flood insurance under the National Flood Insurance Program that has incurred flood-related damage on two occasions during a 10-year period, each resulting in at least a \$1,000 claim payment.</p>
Substantial Damage	<p>Substantial damage applies to a structure in a Special Flood Hazard Area – or floodplain – for which the total cost of repairs is 50% or more of the structure’s market value before the disaster occurred, regardless of the cause of damage.</p>

Note: Swift Current individual flood mitigation projects require structures to have a current active NFIP policy.

# 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





# Acquisition: Williamstown

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- Funded through HMGP 1994
- Land acquired through FEMA HMA programs must be deed restricted and meet all requirements of 44CFR Part 80
- Community must be the sub-applicant
- Acquisition must be voluntary



Questions?

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# Application Elements

Applicant Information

Hazard Mitigation Plan  
Information

Scope of Work

Project Schedule

Detailed Budget

Source of Local Cost  
Share

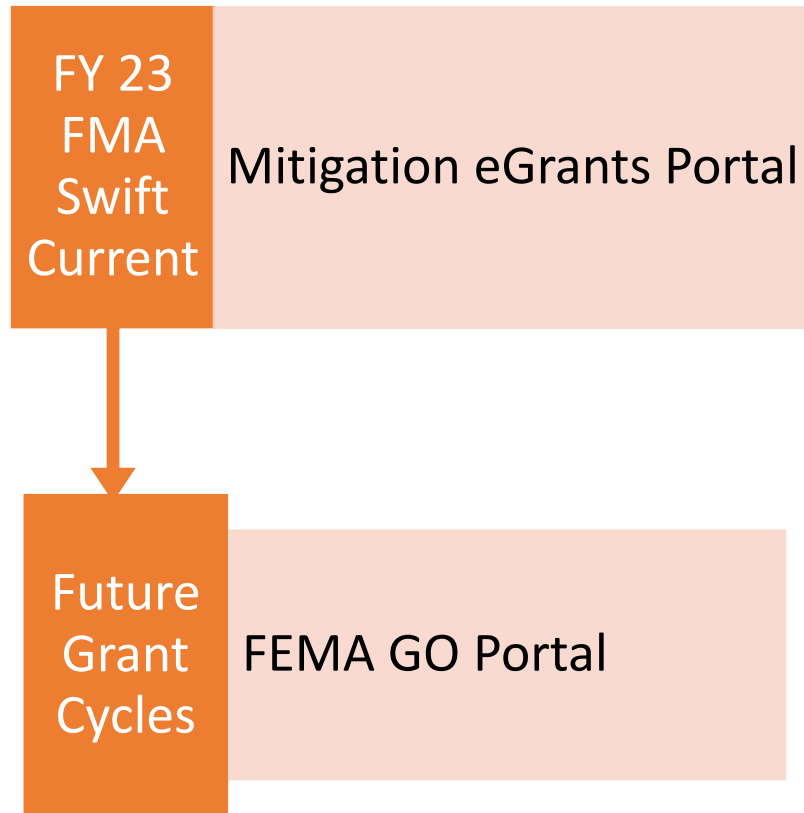
FEMA Benefit-Cost  
Analysis (BCA)

Environmental  
Considerations

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



# FEMA PORTALS



**MEMA staff will assist communities with portal registration after submitting a [Statement of Interest](#)**

# Non-Federal Cost Share

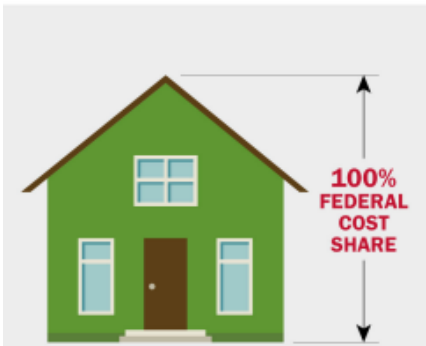


- Cost share is typically 25% of the total project for Community Flood Mitigation Projects cost.
- Individual Flood Mitigation Projects that include Severe Repetitive Loss (SRL) and/or Repetitive Loss (RL) home may have a local cost share reduced to (up to) 0%.
- Non-Federal cost share may include:
  - 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...)

# Pre-Award Costs/ Project Admin. & Construction Mgmt.

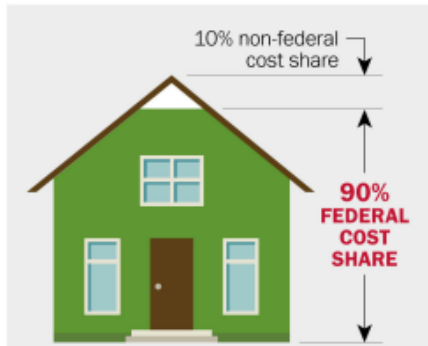
- Pre-award costs are those costs directly related to developing a subapplication, including surveys, engineering, soil sampling, elevation certificate, permitting/zoning, etc.
  - Incurred prior to the date of the grant award
  - Included as a separate line item in the project budget
  - Only eligible if project grant is awarded
- Project administration and construction management are eligible costs for home elevations; communities that may not have the capacity to manage grant activities on their own may want to consider procure an owner's project manager or equivalent

## Individual Flood Mitigation Projects – Federal Cost Shares



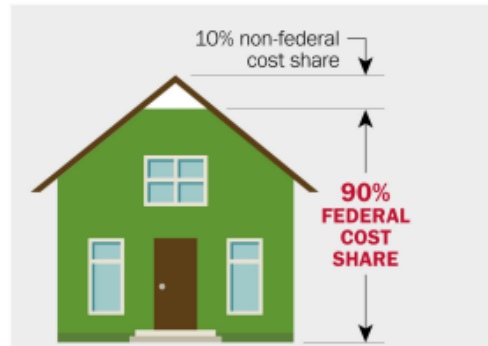
Up to 100 percent federal cost share funding for **FMA defined Severe Repetitive Loss (SRL)** (B)(i) or (B)(ii) properties in 42 U.S.C. § 4104c(h)(3)

**FMA defined SRL  
Federal Cost Share**



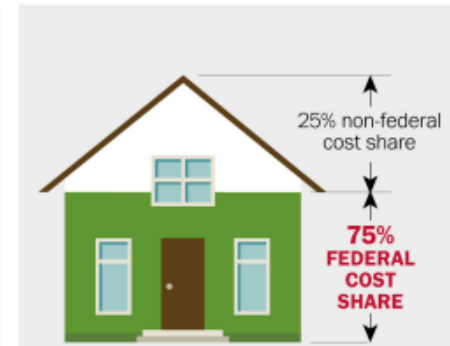
Up to 90 percent federal cost share funding for **FMA defined Repetitive Loss (RL)** properties in 42 U.S.C. § 4121(a)(7)

**FMA defined RL  
Federal Cost Share**



Up to 90 percent federal cost share funding for each **National Flood Insurance Program (NFIP)-insured property located within a census tract with a Centers for Disease Control and Prevention (CDC) Social Vulnerability Index (SVI) score not less than 0.5001,\*** and the activity is funded by the Bipartisan Infrastructure Law (BIL)

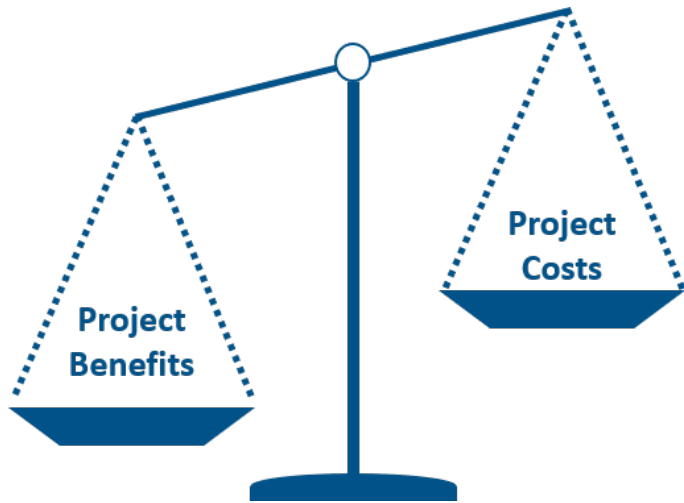
**BIL  
Federal Cost Share**



Up to 75 percent federal cost share funding if a higher federal cost share is not available (for NFIP-insured properties that do not meet the conditions for SRL, RL, or BIL cost share)

**General  
Federal Cost Share**

\* FEMA will determine the CDC SVI score using the following three SVI themes: Socioeconomic Status, Household Characteristics, and Housing Type and Transportation.



## 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**

**FEMA requires all hazard mitigation projects to be cost-effective. FEMA accepts the following approaches to the BCA:**

- Traditional Benefit-Cost Analysis (FEMA Tool – Excel Based Download)
- Pre-Calculated Benefits – Both acquisitions and elevations have a pre-calculated values that can be used (**\$360,000** and **\$228,000** respectively).
- Streamlined Determination – For projects with a total cost of less than \$1MIL, the sub-applicant may provide a narrative that includes qualitative and quantitative data demonstrating the benefits and cost-effectiveness of the project.

# What you need to know about FEMA Hazard Mitigation Grants:



MEMA is the conduit for applications and funding to and from FEMA. MEMA manages the State Contracts and grant awards with the communities. The communities are the conduit for applications and funding to the homeowners.



The process from grant application to grant award can take several months to a year (or longer) - please be prepared.

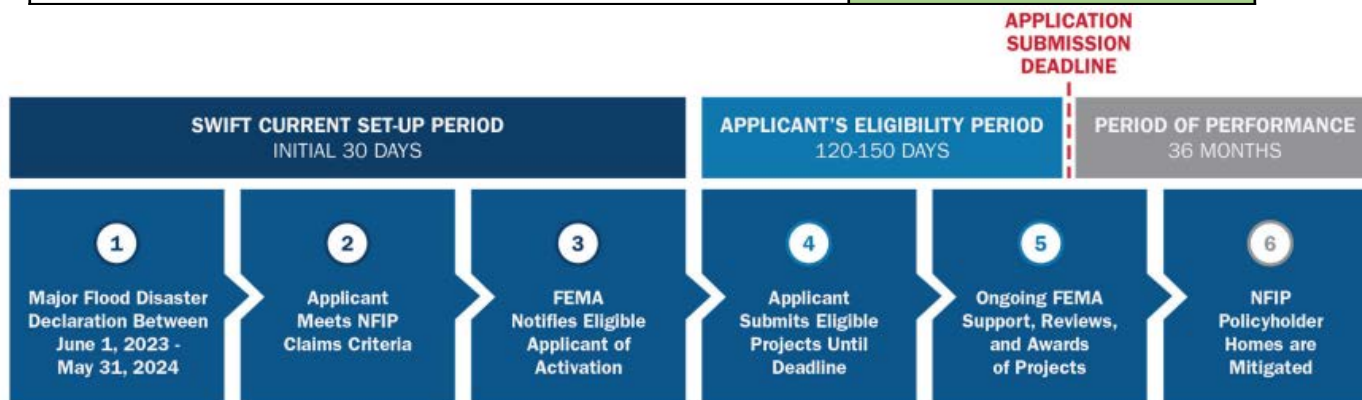


It is the sub-recipient's (city/town) responsibility to ensure that proper procurement is undertaken for projects which use federal funds.



MA Open/Rolling Statement of Interest (SOI) Period	Open and Ongoing
Sub-applicant Register with MT eGrants	Ongoing
Federal Notice of Funding Opportunity (NOFO)	June 2024
Federal Grant Application Period Opens	June 2024
State Pre-Application and Review	July - September 2024
Benefit-Cost Analysis (BCA) Deadline	September 2, 2024
<b>Sub-application Final Submittal (eGrants)</b>	<b>September 16, 2024</b>
State Review	September - October 2024
Submittal to FEMA	October 15, 2024
Award Notification for FFY23 Cycle	Summer 2025
Project Initiation	~Fall 2025

# Expected FMA Swift Current Cycle



# Grant Funding Requirements



Eligible expenses must have been incurred after MEMA issues Notice to Proceed.



All FEMA HMA grants are managed on a reimbursement basis.



Quarterly reporting from the community to MEMA is required .



Any changes to the project (i.e. Scope of Work modifications) must be approved by MEMA and FEMA prior to implementation.




All environmental conditions imposed by FEMA must be strictly followed.



All bids, specifications, permits, procurement, sub-contracts, and as-built plans must be submitted to MEMA.

# Reimbursement Process

When work has been completed, the homeowner submits the required reimbursement documentation to the town.



Town submits a reimbursement request to MEMA.



MEMA reimburses the Town for eligible expenses, up to the amount of the Federal award.



The Town provides reimbursement to the homeowner.

**Technical  
Assistance**

**Direct Technical  
Assistance Available**  
*(throughout the year)*

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

on [MEMA's Website](#)



**Questions**

# Home Elevation Steps: From a Local Expert



**Step 1:** Homeowner calls local point of contact (POC) to determine eligibility



**Step 2:** Submit a statement of interest to MEMA to schedule a call and discuss specifics



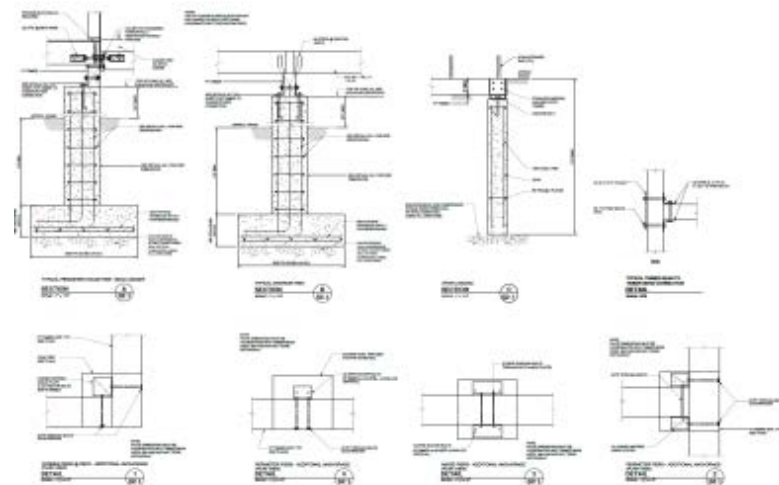
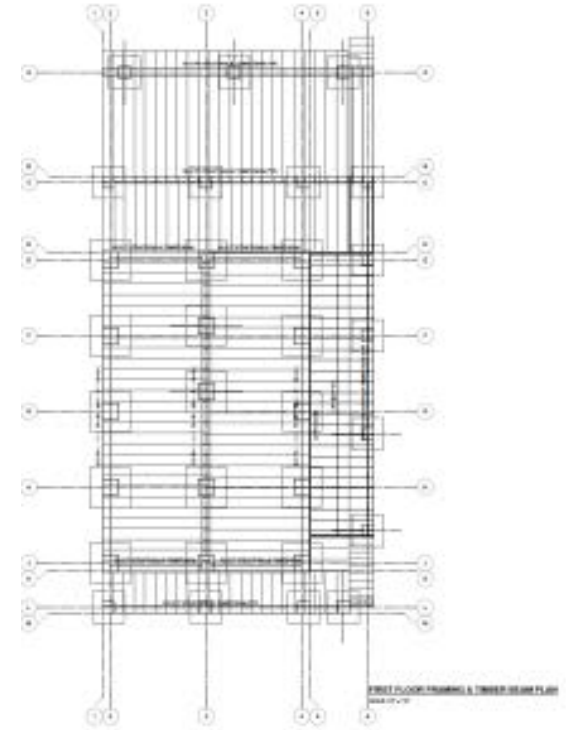
**Step 3:** Homeowner sends local POC pictures and flood insurance declarations



**Step 4:** Homeowner hires a site/civil engineer for a site plan and Elevation Certificate (EC)  
(for existing and proposed heights)



**Step 5:** Send plans to local POC for review



# Home Elevation Steps (continued)



**Step 6:** Send NOI to Con. Comm for review – receive O.O.C. – record in deed



**Step 7:** Obtain 3 quotes based on the structural plans; create detailed budget



**Step 8:** Review everything for accuracy and completeness with MEMA (BCA if needed)



**Step 9:** When NOFO is released – fill out application in MT eGrants (Swift Current only)



**Step 10:** Patiently wait for award announcements (about a year).....



**Step 11:** FEMA RFI process, historic & environmental review, FEMA awards grant



**Step 12:** Kickoff meeting with local officials, MEMA, homeowner, and contractor (GC)



# Home Elevation Steps (continued)



**Step 13:** Local Official notifies homeowner that work can begin



**Step 14:** Homeowner's GC pulls permits



**Step 15:** Homeowner pays invoices and tracks payments



**Step 16:** Town & MEMA periodically visually inspects the work to ensure it conforms to the FEMA approved SOW



**Step 17:** Town submits quarterly progress reports to MEMA



**Step 18:** When construction is complete, homeowner engages surveyor/engineer to complete an as-built site plan with new (final) EC

# Home Elevation Steps (continued)



**Step 19:** Homeowner applies for Occupancy Permit



**Step 20:** Homeowner must sign the “Acknowledgement of Programmatic Conditions” and record it at registry of deeds



**Step 21:** Homeowner files for Certificate of Compliance from Con. Comm. and records it at registry of deeds



**Step 22:** Town notifies MEMA that work is complete and ready for a final inspection with FEMA



**Step 23:** Town compiles all invoices, payments, and copies of canceled checks into MEMA forms (some communities may opt for partial reimbursements in between)



**Step 24:** Town fills out reimbursement request paperwork signed by Town Administrator and submits to MEMA

# Home Elevation Steps (continued)



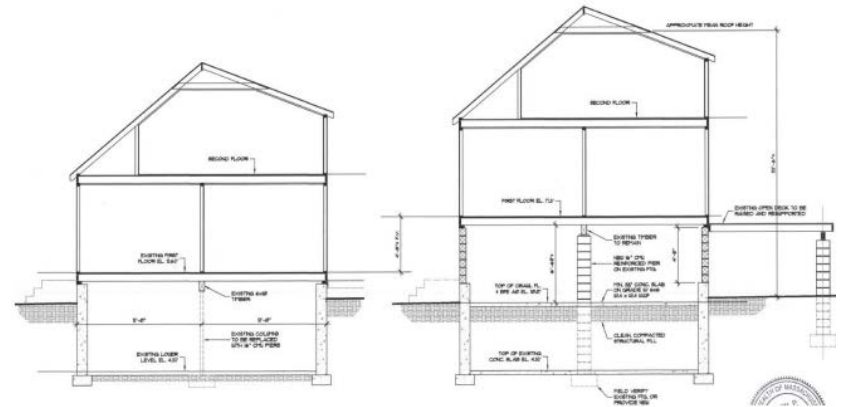
**Step 25:** Building Commissioner (or Engineer) certifies compliance in a letter



**Step 26:** Town receives reimbursement from MEMA and writes a check to the homeowner



**Step 27:** Town fills out form (formerly known as AW-501) to notify insurance that the property is mitigated



# FMA Swift Current Resources

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## Property Elevation and Acquisition Job Aids

[Elevation Job Aid](#)  
[Elevation: Information Required for Environmental Review \(fema.gov\)](#)  
[Acquisition & Demolition Job Aid](#)  
[Acquisition & Relocation](#)



## Substantial Damage Determinations

[Substantial Improvement/Substantial Damage Desk Reference](#)  
[Substantial Damage Estimator Tool](#)



## Benefit-Cost Analysis - Severe Repetitive Loss and Repetitive Loss Pre-Calculated Benefits:

[Benefit-Cost Analysis Toolkit](#)  
[Benefit-Cost Analysis Efficiencies for Repetitive Loss and Severe Repetitive Loss Acquisition Projects Located Outside the Designated Special Flood Hazard Area](#)  
[Update to "Cost-Effectiveness Determinations for Acquisitions and Elevations in Special Flood Hazard Areas Using Pre-Calculated Benefits" Memorandum](#)



## Swift Current Webpages

[Swift Current | FEMA.gov](#)  
[Fiscal Year 2023 Swift Current Activations | FEMA.gov](#)  
[Swift Current for National Flood Insurance Program Policyholders | FEMA.gov](#)  
[MEMA Website](#)

# Repetitive Loss (RL) and Severe Repetitive Loss (SRL) Properties & FEMA Flood Insurance

*For detailed data on Rep Loss, SRL and NFIP Insurance, please contact at FEMA:*

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[MEMA Hazard Mitigation Website](#)