



Memorandum

Memorandum No: 12-159

Date: August 21, 2012

To: Honorable Mayor and City Commission

From: Lee R. Feldman, ICMA-CM, City Manager

Subject: Federal Emergency Management Agency (FEMA) – Hazard Mitigation Grant Program

The City of Fort Lauderdale is located in a low, flat geographical area and is surrounded by water, which makes it especially susceptible to flooding. The purpose of this memo is to provide you with information regarding Federal Programs that will provide our neighbors with options for dealing with flooding issues that they experience.

The City Fort Lauderdale is a National Flood Insurance Program (NFIP) community and participates in the Community Rating System (CRS) which awards additional discounts to our neighbors' annual flood insurance premiums depending upon the City's rating under the NFIP and Federal Emergency Management Agency (FEMA) for its floodplain management policies. During the past 10 years, under the Congressional mandates, FEMA has offered Hazard Mitigation Assistance (HMA) programs to property owners who live in a city that participates in the NFIP and have an active flood insurance policy for their property.

These HMA programs are critical in reducing the risk to individuals and property from natural hazards while simultaneously reducing reliance on Federal disaster funds. The purpose of these HMA programs is to reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insurable under the National Flood Insurance Program and ultimately reduce or eliminate future National Flood Insurance Fund claims.

There are three (3) HMA grant programs available to the City of Fort Lauderdale residents. Each grant program is designed to break the cycle of flood damage, reconstruction, and repetitive damage by providing assistance for the following:

- Property Acquisition and Structure Demolition
- Property Acquisition and Structure Relocation
- Structure Elevation
- Mitigation Reconstruction

Within the City, there are approximately 70 structures which are classified by FEMA as "Repetitive Loss Structures". These are NFIP insured buildings that have had at least two paid flood losses of more than \$1,000 each in any 10 year period since 1978. Included as Attachment A is a map of the Severe Repetitive Loss Properties within the City. These properties will be those most likely to benefit from these programs; however, the grants are available for all City of Fort Lauderdale residents.

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Re: FEMA – Hazard Mitigation Grant Program

A summary of the claims requirements and Federal Match for each program available to Fort Lauderdale neighbors is outlined in Table 1 (please see Attachment B for specific details regarding the FEMA HMA Program):

Table 1. FEMA Hazard Mitigation Grant Programs		
Program Name	Minimum # of NFIP Claims	% of Fed/Prop Owner
Flood Mitigation Assistance (FMA)	0	75/25
Repetitive Flood Claims (RFC)	1	100
Severe Repetitive Loss (SRL)	4	90/10

The direct benefits of the HMA programs to the City of Fort Lauderdale is reduced flood insurance rates, reduced localized flooding, elimination of Severe Repetitive Loss properties, and enhanced green space.

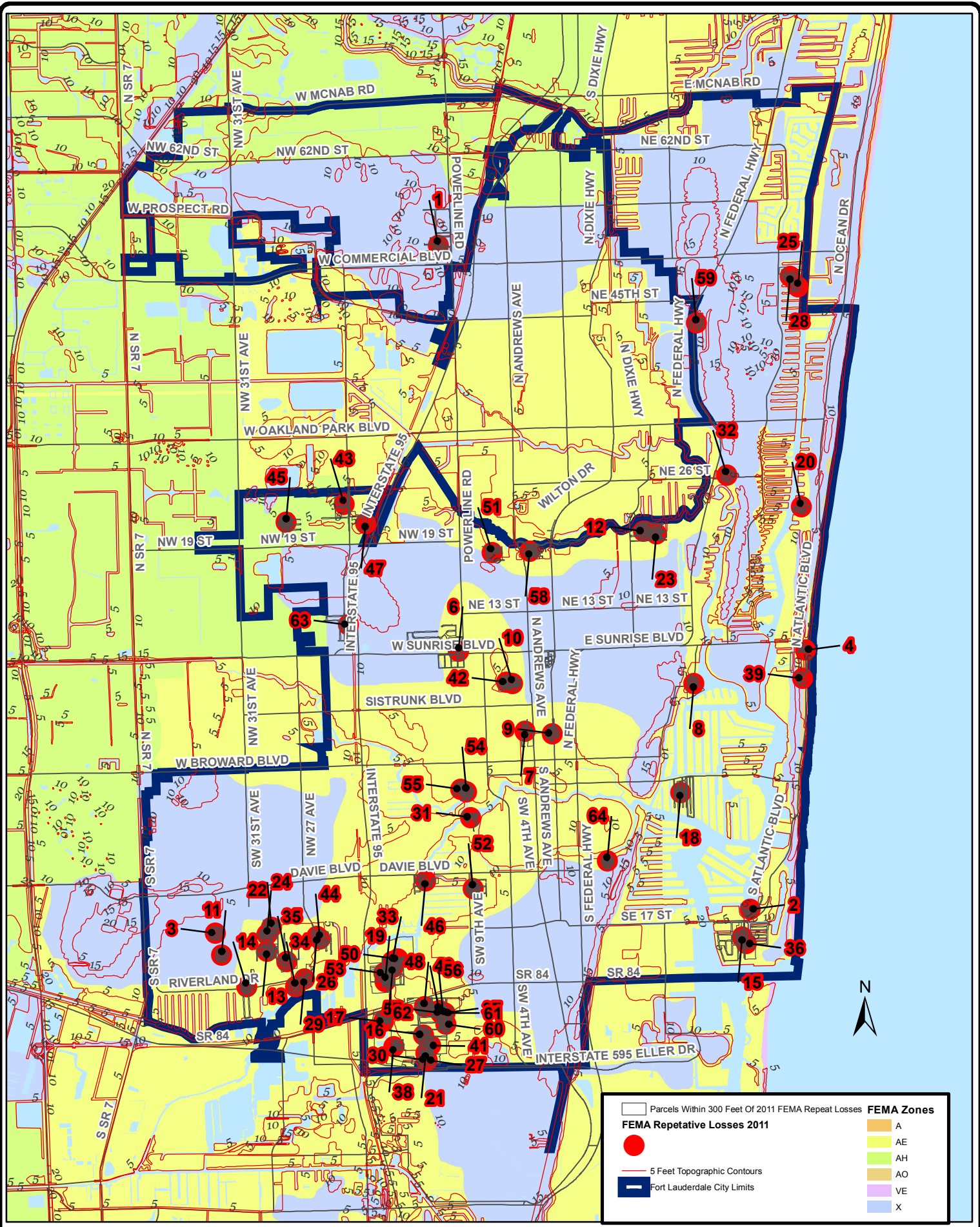
Individuals and businesses are not able to apply directly for HMA funds. The City must act as the subapplicant in order to apply for funding to mitigate private structures. There will be extensive work on the part of City staff to make this program a success. For each grant awarded the City can recoup 5% of administrative costs for staff time worked from FEMA funds.

The role of City would include the following:

- Pre-qualify applicants to assure mitigation projects are cost-effective, both engineering and technically feasible and meet Environmental Planning and Historic Preservation requirements in accordance with HMA Unified Guidance.
- Provide grant preparation and administration (including monitoring for compliance, reporting, and reimbursement claims).
- Provide grant project administration
- Provide maintenance of new green space properties acquired and demolished through this program.
- Serve as the financial intermediary (recommend using Storm Water funds)

Staff will present the Hazard Mitigation Grant Programs at the August 21, 2012 Conference Meeting for further discussion. In the interim, please feel free to contact Susanne Torriente should you have any questions.

cc: Stanley D. Hawthorne, Assistant City Manager
Susanne M. Torriente, Assistant City Manager
Harry A. Stewart, City Attorney
Jonda K. Joseph, City Clerk
John C. Herbst, City Auditor
Emilie Smith, Budget Manager
Chaz Adams, Acting Director, Public Information



	Parcels Within 300 Feet Of 2011 FEMA Repeat Losses	FEMA Zones
	FEMA Repetitive Losses 2011	A
	5 Feet Topographic Contours	AE
	Fort Lauderdale City Limits	AH
		AO
		VE
		X



City of Fort Lauderdale: FEMA Repetitive Loss Study 2011

0 6,000 Feet

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Hazard Mitigation Assistance

The Department of Homeland Security (DHS) Federal Emergency Management Agency (FEMA) Hazard Mitigation Assistance (HMA) programs present a critical opportunity to reduce the risk to individuals and property from natural hazards while simultaneously reducing reliance on Federal disaster funds.

A Common Goal

While the statutory origins of the programs differ, all share the common goal of reducing the risk of loss of life and property due to natural hazards.

Funding Disaster Recovery Efforts

The Hazard Mitigation Grant Program (HMGP) may provide funds to States, Territories, Indian Tribal governments, local governments, and eligible private non-profits following a Presidential major disaster declaration.

The Unified Hazard Mitigation Assistance Grant Programs

The Hazard Mitigation Grant Program (HMGP) is authorized by Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (the Stafford Act), Title 42, United States Code (U.S.C.) 5170c. The key



purpose of HMGP is to ensure that the opportunity to take critical mitigation measures to reduce the risk of loss of life and property from future disasters is not lost during the reconstruction process following a disaster. HMGP is available, when authorized under a Presidential major disaster declaration, in the areas of the State requested by the Governor. The amount of HMGP funding available to the Applicant is based upon the total Federal assistance to be provided by FEMA for disaster recovery under the Presidential major disaster declaration.

The Pre-Disaster Mitigation (PDM) program is authorized by Section 203 of the Stafford Act, 42 U.S.C. 5133. The PDM program is designed to assist States, Territories, Indian Tribal governments, and local communities in



implementing a sustained pre-disaster natural hazard mitigation program to reduce overall risk to the population and structures from future hazard events, while also reducing reliance on Federal funding from future disasters.

The Flood Mitigation Assistance (FMA) program is authorized by Section 1366 of the National Flood Insurance Act of 1968, as amended (NFIA), 42 U.S.C. 4104c, with the goal of reducing or eliminating claims under the National Flood Insurance Program (NFIP).



The Repetitive Flood Claims (RFC) program is authorized by Section 1323 of the NFIA, 42 U.S.C. 4030, with the goal of reducing flood damages to individual properties for which one or more claim payments for losses have been made under flood insurance coverage and that will result in the greatest savings to the National Flood Insurance Fund (NFIF) in the shortest period of time.



The Severe Repetitive Loss (SRL) program is authorized by Section 1361A of the NFIA, 42 U.S.C. 4102a, with the goal of reducing flood damages to residential properties that have experienced severe repetitive losses under flood insurance coverage and that will result in the greatest amount of savings to the NFIF in the shortest period of time.



Program Comparisons

Cost Sharing

In general, HMA funds may be used to pay up to 75 percent of the eligible activity costs. The remaining 25 percent of eligible costs are derived from non-Federal sources.

The table below outlines the Federal and State cost share requirements.

COST SHARE REQUIREMENTS

Programs	Mitigation Activity Grant (Percent of Federal/ Non-Federal Share)
HMGP	75/25
PDM	75/25
PDM (subgrantee is small impoverished community)	90/10
PDM (Tribal grantee is small impoverished community)	90/10
FMA	75/25
FMA (severe repetitive loss property with Repetitive Loss Strategy)	90/10
RFC	100/0
SRL	75/25
SRL (with Repetitive Loss Strategy)	90/10

Eligible Applicants and Subapplicants

States, Territories, and Indian Tribal governments are eligible HMA Applicants. Each State, Territory, and Indian Tribal government shall designate one agency to serve as the Applicant for each HMA program. All interested subapplicants must apply to the Applicant.

The table below identifies, in general, eligible subapplicants.

ELIGIBLE SUBAPPLICANTS

Subapplicants	HMGP	PDM	FMA	RFC	SRL
State agencies	✓	✓	✓	✓	✓
Indian Tribal governments	✓	✓	✓	✓	✓
Local governments/communities	✓	✓	✓	✓	✓
Private non-profit organizations (PNPs)	✓				

✓ = Subapplicant is eligible for program funding

Individuals and businesses are not eligible to apply for HMA funds, however, an eligible subapplicant may apply for funding to mitigate private structures. RFC funds are only available to subapplicants who cannot meet the cost share requirements of the FMA program.

Available Funding

PDM, FMA, RFC, and SRL are subject to the availability of appropriations funding, as well as any directive or restriction made with respect to such funds.

HMGP funding depends on Federal assistance provided for disaster recovery.

General Requirements

All mitigation projects must be cost-effective, be both engineering and technically feasible, and meet Environmental Planning and Historic Preservation requirements in accordance with HMA Unified Guidance. In addition, all mitigation activities must adhere to all relevant statutes, regulations, and requirements including other applicable Federal, State, Indian Tribal, and local laws, implementing regulations, and Executive Orders.

All Applicants and subapplicants must have hazard mitigation plans that meet the requirements of 44 CFR Part 201.

Eligible Activities

The table below summarizes eligible activities that may be funded by HMA programs. Detailed descriptions of these activities can be found in the HMA Unified Guidance.

ELIGIBLE ACTIVITIES

Mitigation Activities	HMGP	PDM	FMA	RFC	SRL
1. Mitigation Projects	✓	✓	✓	✓	✓
Property Acquisition and Structure Demolition or Relocation	✓	✓	✓	✓	✓
Structure Elevation	✓	✓	✓	✓	✓
Mitigation Reconstruction					✓
Dry Floodproofing of Historic Residential Structures	✓	✓	✓	✓	✓
Dry Floodproofing of Non-Residential Structures	✓	✓	✓	✓	
Minor Localized Flood Reduction Projects	✓	✓	✓	✓	✓
Structural Retrofitting of Existing Buildings	✓	✓			
Non-Structural Retrofitting of Existing Buildings and Facilities	✓	✓			
Safe Room Construction	✓	✓			
Infrastructure Retrofit	✓	✓			
Soil Stabilization	✓	✓			
Wildfire Mitigation	✓	✓			
Post-Disaster Code Enforcement	✓				
5% Initiative Projects	✓				
2. Hazard Mitigation Planning	✓	✓	✓		
3. Management Costs	✓	✓	✓	✓	✓

✓ = Mitigation activity is eligible for program funding

Management Costs

For HMGP only: The Grantee may request up to 4.89 percent of the HMGP allocation for management costs. The Grantee is responsible for determining the amount, if any, of funds that will be passed through to the subgrantee(s) for their management costs.

Applicants for PDM, FMA, RFC, or SRL may apply for a maximum of 10 percent of the total funds requested in their grant application budget (Federal and non-Federal shares) for management costs to support the project and planning subapplications included as part of their grant application.

Subapplicants for PDM, FMA, RFC, or SRL may apply for a maximum of 5 percent of the total funds requested in a subapplication for management costs.

National Flood Insurance Program (NFIP) Participation

There are a number of ways that HMA eligibility is related to the NFIP:



SUBAPPLICANT ELIGIBILITY: All subapplicants for FMA, RFC, or SRL must currently be participating in the NFIP, and not withdrawn or suspended, to be eligible to apply for grant funds. Certain non-participating political subdivisions (i.e., regional flood control districts or county governments) may apply and act as subgrantee on behalf of the NFIP-participating community in areas where the political subdivision provides zoning and building code enforcement or planning and community development professional services for that community.

PROJECT ELIGIBILITY: HMGP and PDM mitigation project subapplications for projects sited within a Special Flood Hazard Area (SFHA) are eligible only if the jurisdiction in which the project is located is participating in the NFIP. There is no NFIP participation requirement for HMGP and PDM project subapplications located outside of the SFHA.

PROPERTY ELIGIBILITY: Properties included in a project subapplication for FMA, RFC, and SRL funding must be NFIP-insured at the time of the application submittal. Flood insurance must be maintained at least through completion of the mitigation activity.

Application Process

Applications for HMGP are processed through the National Emergency Management Information System (NEMIS). Applicants use the Application Development Module of NEMIS, which enables each Applicant to create project applications and submit them to the appropriate FEMA Region in digital format for the relevant disaster.

Applications for PDM, FMA, RFC, and SRL are processed through a web-based, electronic grants management system (eGrants), which encompasses the entire grant application process. The eGrants system allows Applicants and subapplicants to apply for and manage their mitigation grant application processes electronically. Applicants and subapplicants can access eGrants at <https://portal.fema.gov>.

Application Deadline

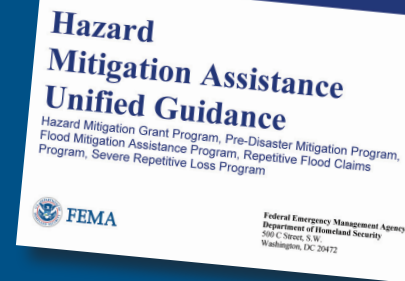
The PDM, FMA, RFC, and SRL application period is from early June through early December. Applicants must submit a grant application to FEMA through the eGrants system. The HMGP application deadline is 12 months after the disaster declaration date and is not part of the annual application period. Details can be found in the HMA Unified Guidance.

FEMA Review and Selection

All subapplications will be reviewed for eligibility and completeness, cost-effectiveness, engineering feasibility and effectiveness, and for Environmental Planning and Historical Preservation compliance. Subapplications that do not pass these reviews will not be considered for funding. FEMA will notify Applicants of the status of their subapplications and will work with Applicants on subapplications identified for further review.



Details about the HMA Grant Application process can be found in the Hazard Mitigation Assistance Unified Guidance, which is available at www.fema.gov/government/grant/hma/index.shtm



GovDelivery Notifications

Stay up-to-date on the HMA Grant Programs by subscribing to GovDelivery notifications. Have updates delivered to an e-mail address or mobile device. To learn more, visit www.fema.gov

Contact Information

HMA Helpline: Tel 866-222-3580, or e-mail hmagrantshelpline@dhs.gov

Contact information for FEMA Regional Offices is provided at www.fema.gov/about/contact/regions.shtm

Contact information for each State Hazard Mitigation Officer (SHMO) is provided at www.fema.gov/about/contact/shmo.shtm



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