

# MITIGATION START



1

## Mitigation Grant Programs

FEMA currently has 3 mitigation grant programs:

- Hazards Mitigation Grant Program (HMGP)
- Flood Mitigation Assistance (FMA)
- Building Resilient Infrastructure Communities (BRIC) – Formerly PDM

Other sources of money:

- IDNR/OWR
- DCEO (HUD funds)
- Metropolitan Water Reclamation District
- Counties and municipalities

2

## What is a NOFO?

Notice of Funding Opportunity

The NOFO spells out all the details on the grant:

- Eligibility - applicants and projects
- Cost share
- Key dates
- Evaluation Criteria

The 2021 BRIC NOFO was 56 pages long!

3

## Mitigation Grant Programs

Entity	HMGP	PDM BRIC	FMA
State Agencies	+	+	+
Federally-recognized Tribes	+	+	+
Local Governments/Communities	+	+	+
Private Nonprofit Organizations (PNPs)	+		

4

## Cost Sharing Required

Program	Federal / Non Federal Share
HMGP	75/25
<del>RDM</del> BRIC	75/25
<del>PDM</del> – If subrecipient is small and impoverished community or tribal government	90/10
FMA – insured properties and planning grants	75/25
FMA – repetitive loss property	90/10
FMA – severe repetitive loss property	100/0

5

## Mitigation Funds will NOT Solve all of your Problems

- Limited amount of funds
- Some projects too big
- Some projects too small
- Project must show a cost benefit –using the individual grant's rules
- Some don't qualify under the eligibility rules

6

## Presidential Declaration

- If a disaster is large enough it can receive a Presidential Declaration
- Declaration can be for Individual Assistance, Public Assistance, and/or Mitigation
- Public Assistance has 406 Program funds that can be used for mitigation. They also have ability to do alternative projects.
- Small Business Administration has their own process.
- Mitigation funds can be used anywhere in the state for any type of project.
- Mitigation project does not have to relate to the disaster, i.e., flood buyouts after a tornado – What are your hazard mitigation plan priorities?
- Projects or planning needs must be a part of the local hazard mitigation plan
- HUD – CDBG Disaster Recovery funds can also be awarded for major disasters

7

## Hazard Mitigation Grant Program (HMGP)

- FEMA allocates 15 % of the total disaster assistance generated in response to a Presidential declaration toward HMGP.
- Program is administered by the State. Communities (subapplicant) applies to state who then applies to FEMA by an annual deadline
- 75% Federal /25% Local cost share.
- Voluntary and Competitive (No Guarantee).
- Projects must meet benefit-cost, environmental criteria, and other Federal, State and local criteria.
- Can fund acquisition, elevation, small structural flood projects, and wind and earthquake projects
- Retrofitting – Elevation, relocation, floodwalls, wet & dry floodproofing and demolition
- Priorities: Substantial damage and repetitive loss
- Voluntary participation



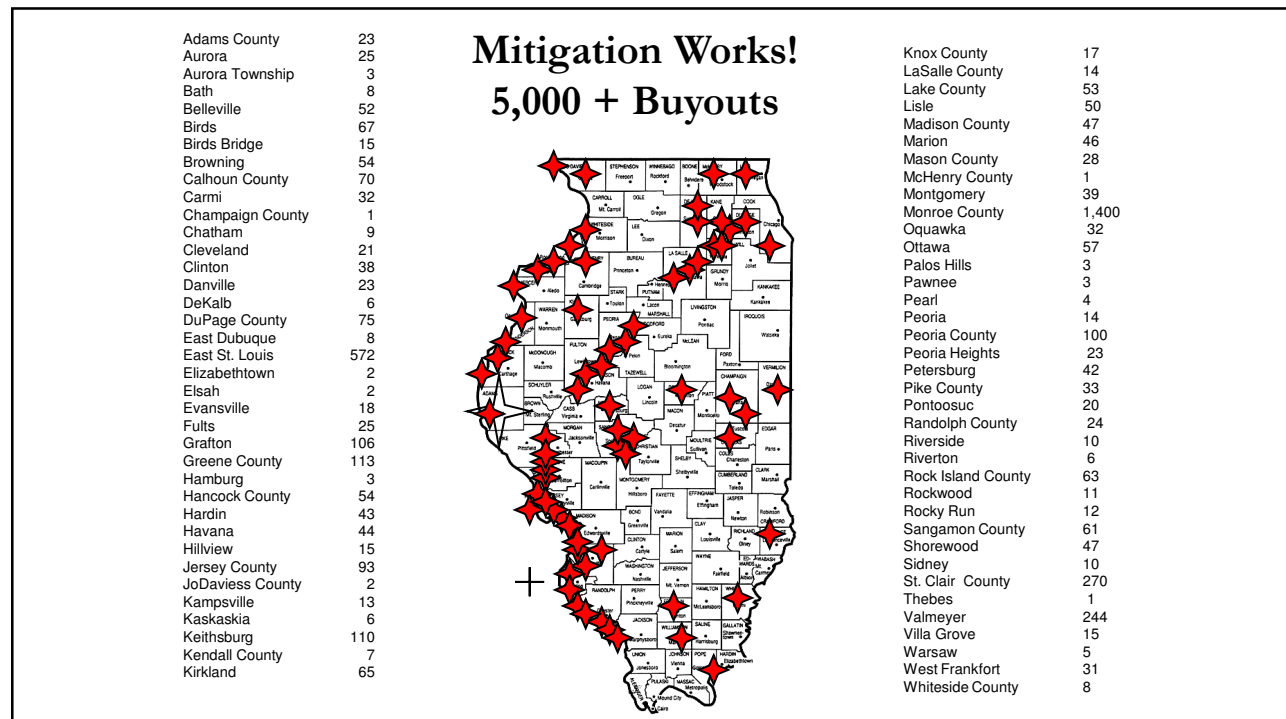
8

## HMGP - Examples

- Acquisition and Structure Demolition/Relocation
- Dry Floodproofing of Historic Residential Structures
- Elevation
- Hazard Mitigation Plan
- Structural Retrofitting of Existing Buildings
- Residential and Community Safe Rooms
- Wind Retrofit



9



10

## **Flood Mitigation Assistance (FMA)**

- Annual nationwide competitive program
- Must be an NFIP Community in good standing
- Yearly Allocation from Insurance Policy Base.
- Requires a FEMA approved Local Hazard Mitigation Plan.
- Projects must be consistent with the local plan
- Projects must have a benefit cost greater than 1.0
- Administered by the State.
- Severe Rep. Loss/Repetitive Loss properties are targeted.
- Structures must have flood insurance at application and throughout the grant process – cannot be dropped at any point
- Voluntary



11

## **Building Resilient Infrastructure Communities (BRIC)**

- Annual nationwide competitive program.
- Funds projects for all natural hazards
- Flood insurance is not a prerequisite
- Local Hazard Mitigation plan is a prerequisite
- Can fund hazard mitigation plans
- Changing emphasis –floodwalls, green infrastructure, floodplain and stream restoration
- Potential for a LOT more money
- Communities (subapplicant) applies to state who then applies to FEMA by an annual deadline



12

## IDNR Funds

- Acquisition and demolition
- No elevations, no Mobile Homes
- Funds are on a reimbursement basis
- No Cost share
- Can be used as Cost Share for FEMA
- Easier than the FEMA program
- Limited funding and highly competitive

13

## Repetitive Loss Structure - FMA

- 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 (ICC)

(This is not the NFIP definition used in CRS which defines as 2 or more claims over \$1,000 in any 10-yr period)

## Severe Repetitive Loss - FMA

- Has **4 or more separate claim payments** (including building and contents) **over \$5,000 each**, and the cumulative amount of such claims payments exceeds \$20,000, or
- For which **at least 2 separate claims payments** (building payments only) **total exceeds the market value of the building.**

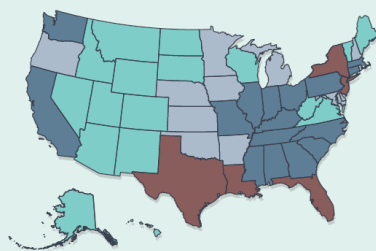


14

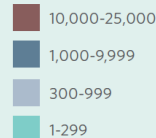
## Rep Loss in Illinois

- 3,814 rep loss properties (9.5% of 40,000 policies)
- \$198.5 million in total losses (31% of our total claims)
- At least one property is in 381 Illinois communities
- 1993 - #5 on the national list!
- 2007- #15 on the national list!

**Every state has frequently flooded properties, but 21 have a 1,000 or more.**



Number of repeatedly flooded properties



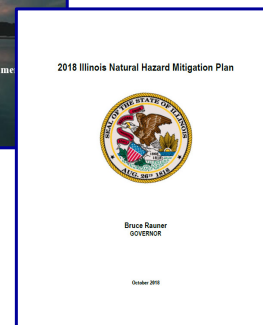
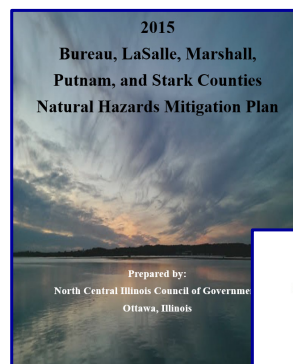
*Repeatedly Flooded  
Properties Cost Billions,  
The PEW Charitable  
Trust, Oct 2016*

Source: Federal Emergency Management Agency, "Repetitive Loss State/  
Community Drilldown—Non-Mitigated Records Only," Jan. 31, 2016

15

## Mitigation Planning

- States and local communities are required to have plans
- States must use local plans in estimating losses and for establishing priorities for planning and project grants
- Communities must have mitigation plans to be eligible for federal mitigation funds (DMA 2000). HMGP, FMA, and PDM.
- Most plans are now done on a county-wide basis and a community must show participation



16



## What is in a mitigation plan?

- Analyzing the community's risks
- What steps can be taken to mitigate them
- The Pro's and Con's of the methods
- Prioritizing the mitigation methods
- How will you accomplish them
- Uploads into the State Mitigation Plan
- Adopted by the local government
- Emphasis on the process – want involvement, dialogue

17

## Don't Plan for the Past; Plan for the Future

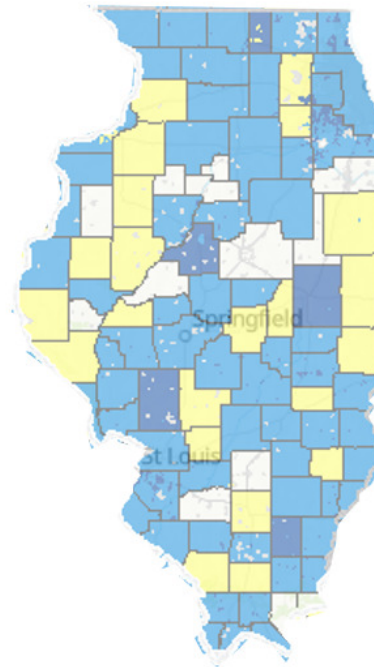
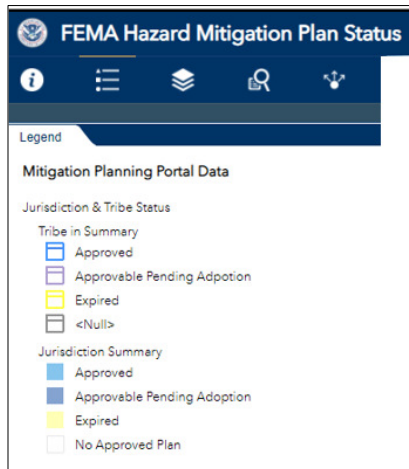
- Urban flooding is becoming more significant
- Increasing number of extreme events



18

## County Hazard Planning Status

- 13 Counties have no plans
- 22 Expired Plans

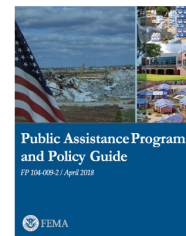


19

## Post Disaster Assistance

Depending on the declaration, federal assistance can include:

- Assistance to state and local governments to help pay for disaster response or damages to public infrastructure
- Money for relief agencies like Red Cross
- Grants and loans to individuals and households for temporary living or personal property damages
- Small Business Administration loans
- Federal tax relief via IRS



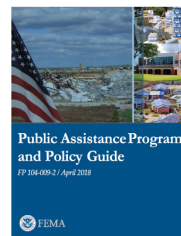
20

## Public Assistance Program

States, territories, tribal, and local governments, as well as private nonprofits, can get reimbursed for emergency response activities. It is critical that organizations set up accounting systems in advance of a disaster to increase rates of reimbursement.

The list of activities is extensive and includes:

- Repairs to public infrastructure, i.e. water treatment plants, roadways, public buildings, etc.
- Police and public works overtime pay
- Flood and fire fighting activities
- Supplies and equipment
- Meals for emergency workers
- Evacuation and sheltering operations



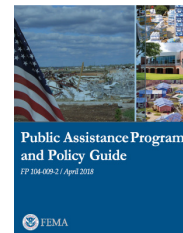
21

## Public Assistance Program

FEMA will require building repairs or replacements meet the most recent ICC codes and other hazard mitigation features and will provide funding for the eligible increase in cost.

If a jurisdiction doesn't have sufficient flood insurance coverage on a damaged building, the assistance will be reduced accordingly.

CRS communities must certify to having the necessary flood insurance coverage.



22

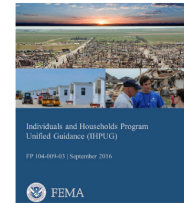
## Individual and Household Assistance Program

Following a presidential disaster declaration, FEMA will set up disaster centers in the area and set up a disaster number for people to use when requesting assistance.

Two options for residents and businesses, regardless of flood insurance coverage are:

- Small Business Administration low interest loans
- FEMA's Individual and Household Assistance Program
  - Housing
  - Personal property
  - Real property

If federal assistance is received, flood insurance will be required in the future for the property, regardless of owner.



23

## Part 6 – Summary Review

Where did we confuse you in covering:

- HMGP
- FMA
- PDM
- Mitigation Planning
- Post Disaster Assistance



24

**MITIGATION****IEMA Point of Contact:**

**Sam Al-Basha**  
**State Hazard Mitigation Officer**  
**Illinois Emergency Management Agency**  
**1035 Outer Park Drive**  
**Springfield, IL 62704**  
**217-785-9942**      **sam.m.al-basha@illinois.gov**

**IDNR-OWR Point of Contact**

**Ron Davis**  
**217-524-7200**  
**Ron.davis@illinois.gov**

25

**Frank**  
**Coastal Regs**  
**3:30 to 4:00**

26