Flood Mitigation Grants Program

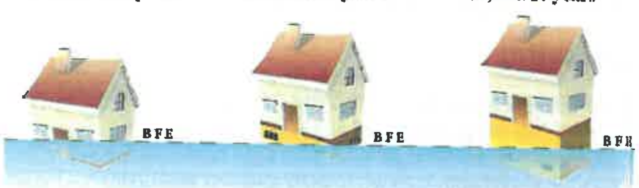
The goal of the Flood Mitigation Assistance grant program is to reduce or eliminate the risk of flood damage to buildings, and other structures insurable under the National Flood Insurance Program (NFIP). This program is intended to reduce or eliminate future NFIP Fund claims.

What's In It For Me?

Homeowners who mitigate their homes to reduce or eliminate future impacts from flooding receive many benefits including:

- Enhanced resiliency of the home (storm ready)
- Less interruption to life during flood events
- Higher/improved resale value of the property
- Potential reduction in homeowners insurance/flood insurance— a homeowner could save more than $90,000 over 10 years by building 3 feet above the base flood elevation (BFE)

PREMIUM AT 4 FEET BELOW BASE FLOOD ELEVATION	PREMIUM AT BASE FLOOD ELEVATION	PREMIUM AT 3 FEET ABOVE BASE FLOOD ELEVATION
$9,500/year $95,000/10 years	$1,410/year $14,100/10 years	$427/year $4,270/10 years



$250,000 building coverage only (does not include contents), AE (high to moderate risk) zone, single-family, one-story structure without a basement at: 4 feet below BFE; at BFE; and at 3 feet above BFE. (Rating per FEMA flood insurance manual, October 1, 2012). The illustration is based on a standard NFIP deductible.

Resources

For more information on how to apply to the Flood Mitigation Assistance grant program visit our website:

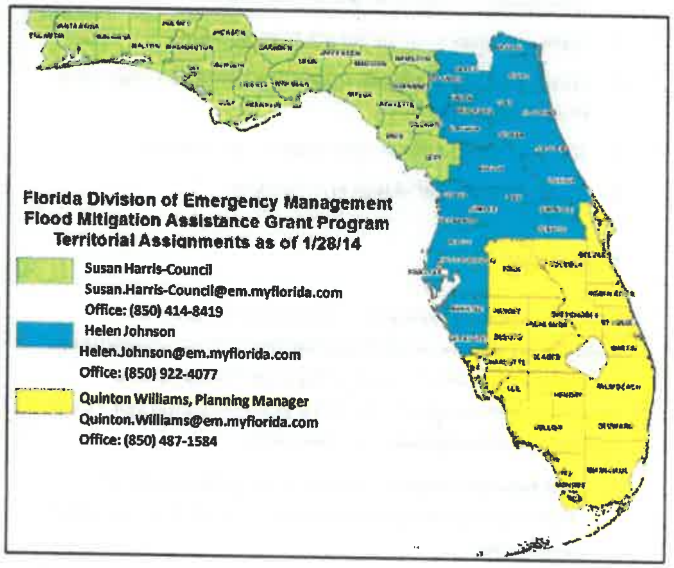
www.FloridaDisaster.org/mitigation/FMAP

Or contact your county emergency management office

www.FloridaDisaster.org/County_EM/ASP/county.asp

Additional resources are available through the Federal Emergency Management Agency's flood mitigation assistance website:

www.fema.gov/flood-mitigation-assistance-program



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Florida Division of Emergency Management
Flood Mitigation Assistance Grant Program

Who is eligible for this program?

How much financial assistance is available?

What types of projects are eligible?

Why should I participate?

How can I apply for this program?

Eligibility

Homeowners fall into a funding category based on how many National Flood Insurance Program (NFIP) claims their home has incurred. Depending on which category the homeowner is eligible for, they may have to match the grant funds.

Structure Type	Federal Share	Homeowner Match	Minimum # NFIP Claims
Severe Repetitive Loss	**100%**	**-0-**	**4+ @$5,000 each OR 2 exceeding value of home**
Repetitive Loss	**90%**	**10%**	**2+ and must be on FEMA's repetitive loss list**
NFIP Insured	**75%**	**25%**	**Documented flood history**

To be eligible, at a minimum a project must be:

- Cost effective
- Cost beneficial to the National Flood Insurance Fund
- Technically feasible
- Physically located in a participating NFIP community

A project must also conform with:

- The minimum standards of the NFIP floodplain management regulations
- The local community's flood mitigation plan
- All applicable laws and regulations, such as federal and state environmental standards or local building codes

Types of Projects

- Property acquisition and demolition or relocation
- Structure elevation
- Mitigation reconstruction

Fom Application to Award

1. Homeowner contacts local government.
2. Homeowner works with local government to prepare application to submit to State of Florida.
3. State of Florida reviews subgrant application.
4. State of Florida approves subgrant applications that meet program requirements.
5. State of Florida submits grant applications to FEMA.
6. FEMA reviews and makes grant award.

Funding

Funds for the Flood Mitigation Assistance program are provided by the National Flood Mitigation Fund administered by FEMA and distributed by the State of Florida to local governments through grants. Once grants are awarded, funds can be paid to homeowners in two ways:

1. **Cost Reimbursement**— Homeowner pays for cost of project & requests reimbursement of funds from the local government
2. **Advance Request**— First 3 months of expenses can be requested in advance.

Funding Priorities

Funding for this program is determined by FEMA. Complete and eligible applications for structures that have experienced a high number of documented flood losses, such as those listed on the severe repetitive loss list, have top funding priority.

Responsibilities

Local government representatives, grant managers at the Florida Division of Emergency Management (FDEM) and homeowners all have responsibilities when it comes to applying for grants and implementing awarded projects. Some typical responsibilities may include:

Homeowners:

- Obtain an Elevation Certificate
- Get a contractor's estimate with reasonable project costs (after the local government establishes eligibility)
- Get an engineer's letter supporting the proposed project type
- Coordinate with the local government throughout the entire process
- Provide matching funds

Local Government:

- Fill out and submit the application on behalf of the homeowner
- Include documents and maps that show project can be done in 2 years at a fairly priced cost
- Include a Benefit Cost Analysis
- Include environmental impact documentation
- Coordinate with FDEM and homeowners
- Monitor project frequently after project award
- Submit quarterly reports and reimbursement requests on time

FDEM Grant Managers:

- Coordinate with local government and FEMA
- Provide technical assistance in application preparation
- Monitor project from application through implementation to closeout
- Process reimbursement requests on time

Timeline

Applications are submitted in FEMA's electronic eGrants system and can be started at any time. FDEM accepts applications from local governments after FEMA announces funding availability, typically in early summer each year. Notice of grant awards from FEMA can take from 1 to 2 years after FDEM submits applications to FEMA for review and funding. Project implementation timeframes vary based on the type of project selected and can vary between 1 year and 3 years.