

Preparing to Apply for Mitigation Grants through your Local Jurisdiction

Hazard Mitigation Grant Program – post declared disaster Pre-Disaster Mitigation – Flood Mitigation Assistance (FMA) or Building Resilient Infrastructure in Communities (BRIC)

Here are the things you need to do to get ready for your Mitigation Assistance Application, which will be a sub-application for the Towns and Cities throughout Baldwin County, or Baldwin County for those in unincorporated areas. This is a lot of information, but you **MUST READ THOROUGHLY!**

The principle components of a sub-application are the Scope of Work (SOW), budget, and schedule. These items are developed by the sub-applicant (Homeowner) through construction estimates, property appraisals, and other technical evaluations.

*You MUST complete the following and remit to the grants manager in the format requested and to the address or location requested by the date due. *PDF for documents *PNG or JPEG for photos*

First steps:

1. Mitigation Interest Form must be completed and emailed to the grants manager.
2. Research your property. Contact the Building Department/Floodplain Administrator to obtain information they may have on file regarding the history/status of your property.
 - a. If your property has been damaged, do you have a letter of substantial damage from the Building Official? If so, provide a copy of the letter to the grant manager.
3. Gather insurance information including claims, coverage, and allowable costs that may or may not be covered, and the following:
 - a. Historical Flood Claims and proof of loss documents. Is your home a repetitive loss, or severe repetitive loss property, and is this documented? If so, provide copies of documentation. Find more information on repetitive loss here: https://www.fema.gov/pdf/nfip/manual201205/content/20_srl.pdf
 - b. Increased Cost of Compliance (ICC) coverage information. A link to further ICC information is included below.
 - For NFIP Policyholders, ICC benefits may be used for local match. Here is the National Flood Insurance Program (NFIP) Increased Cost of Compliance (ICC) information page: <https://www.fema.gov/floodplain-management/financial-help/increased-cost-compliance> or 1-800-427- 4661. ICC up to \$30,000.00, per your NFIP policy, may be available to use for your local cost share requirement.
4. Obtain appraisal information for your home/property. You will need the current market value estimate.
5. Gather photographs of current and past damages from flood; as well as any other relevant documentation concerning prior flood damages and repairs. These photographs should include interior (each room) and exterior (each side and a street view photograph).
6. Obtain estimates and alternatives for repair/elevations, and mitigation options.
 - a. These estimates must include a schedule of work to be completed (how long), line items for work/tasks to be completed (what) and a breakdown of the costs with an overall total at the

bottom.

7. Be prepared to show through documentation, such as bank statements and/ or provision of bonds, that you have the capability to pay your (at least 25% of the overall project cost up to the federal funding match cap. If project exceeds the capped federal match, the overage will also be the responsibility of the property owner).

These items are required to show/prove necessity, eligibility, cost-effectiveness, and feasibility.

*Money spent BEFORE AWARD DATE, if application is approved, is not eligible for reimbursement. *

GUIDANCE & RULES

Information on eligible costs and allowable projects are located in the Hazard Mitigation Assistance (HMA) Guidance from FEMA at: https://www.fema.gov/sites/default/files/2020-07/fy15_HMA_Guidance.pdf . The pages below highlight some notable items, requirements, and restrictions, in the HMA Guidance; However, these items should not be considered an exhaustive list.

- ⇒ Page 33, Table 3. Eligible Activities by Program
 - Eligible activities for flood mitigation can be found on pages 32-36 of this guidance.
- ⇒ Page 34, Mitigation project requirements and restrictions on eligible areas and design elements
- ⇒ Page 49, FMA eligibility and Special Flood Hazard Area requirements
- ⇒ Page 99, Management Costs may be added to the project cost to the overall project cost, which may be up to 5%, unless otherwise determined.
- ⇒ Page 70, Environmental Planning & Historic Preservation

See also the addendum to this guidance at https://www.fema.gov/sites/default/files/2020-07/fy15_hma_addendum.pdf.

- ⇒ Page 53, Safe Room (Community and Residential) eligible and ineligible components
- ⇒ Page 60, Mitigation Reconstruction (elevation through reconstruction) \$150,000 federal share funding cap chart.

****See sections for each project type for the required standards and stipulations for design and execution, and page 60 for funding cap information on flood mitigation projects). ****

Cost Share Information

Federal funding **may be available for up to 75% of the eligible activity costs**. However, FEMA may contribute a greater federal cost share is for properties that are insured under the NFIP at the time of application and with a documented history of flood losses and insurance claims. Some projects have a cap on the federal cost match. Additionally, competitive bidding/multiple quotes for services/work are **required**. The local cost match is the cash match that is responsibility of the property owner. IN most cases this is at least 25% of the project cost. The property owner pays the invoice and submits the invoice and proof of payment to the grants manager, who files for the reimbursement from FEMA through Alabama EMA. Once the funds are received, the County will remit payment of the reimbursed amount to the property owner.

Applying for and obtaining mitigation funding through local and state governments from FEMA is not an EASY or QUICK process but can yield great benefits and increase resilience and protect lives and property if the process is approached with patience and perseverance.