

Case study A

- Community A has dedicated floodplain management staff that engage annually with landowners in the floodplain.
- Community A's program is voluntary, and requirements for participation include that the structure be residential and have been damaged in a disaster.
- Community A's program requires that the structure to be elevated or acquired is within the floodway portion of the floodplain, and gives priority to structures that pre-date the FEMA FIRM maps.
- In Community A, property owners pay to elevate a structure up front, and obtain reimbursement for 90% of the eligible costs.

Case Study A - key points

- The State provides the funding and oversight for this program. Communities apply to the State for grant funds then determine locally how to distribute funds/administer the program. For example, staff in Community A take the lead on landowner interactions, on hiring engineers & contractors and being a liaison between landowners and contractors, as well as other typical local government roles in construction projects (inspections, permitting). Community A staff are responsible for grant tracking and reporting back to the State.
- Community A focuses on residential properties because they are typically less expensive to elevate or acquire than the cost of floodproofing non-residential structures, meaning relatively more projects can be implemented with equal funds. Any level of flood-related damage qualifies a residential structure to be addressed through Community A's program.
- Community A focuses on addressing residential structures in floodways, because the floodway is the riskiest portion of a floodplain (refer to boxes below). Priority is given to 'older' residential structures that were built before local flood maps had been adopted.
- Community A staff have found structure elevation programs to be most successful when the landowner bears some of the cost, because it is an incentive to save money and be thorough and thoughtful in the design and construction process. However, staff note this funding approach can limit the population able to access the program because some homeowners do not have the funds to pay for the work up front.



FEMA Floodway:

That portion of the floodplain which is effective in carrying flow, within which this carrying capacity must be preserved. Also where the flood hazard is generally highest (water depths and velocities are greatest).

Case study B

- Community B has minimal staff and while staff have long-standing relationships with landowners, there is no annual outreach or consistent communication with landowners.
- Community B's program is voluntary, and structures can be residential or non-residential.
- Community B's program does not require a structure be within the floodway to be included, it can be in any portion of the floodplain. However, priority is given to structures that meet FEMA's definition of repetitive loss or severe repetitive loss (refer to boxes below).
- In Community B, the State pays contractors along the way at agreed-upon milestones or points in time. The State pays 75% of eligible costs.

Repetitive Loss Property:

When there are 2 or more losses reported (claims), which were paid more than \$1,000 for each loss, over a 10-year rolling period since 1978.

Severe Repetitive Loss Property:

When there are at least 4 losses (claims) each exceeding \$5000, or when there are 2 or more losses where the building payments exceed the property value.

Case Study B - key points

- Like Community A, Community B is within a state with a program that provides funds for various types of flood damage reduction actions. However because of staff limitations, Community B plays a minimal role in implementation of the program. In Community B, local government staff connect interested & qualified landowners with the State, and maintain other typical roles in construction like permitting and inspections. The State takes the lead on executing projects, including hiring engineers & contractors, working with contractors and landowners on design, paying contractors, obtaining elevation certificates if applicable, and transferring property if it is acquired.
- Community B's program is also voluntary. Through Community B, the program is typically able to address fewer structures than communities with programs focused only on residential structures, given equal funding. This is because commercial or public structures are typically more costly to address, and retrofitting them can be more complicated.
- Community B does not limit funding assistance to properties that are located within the floodway. It supports the State funding actions that address lower velocity or shallower flooding for properties across the "100-year" floodplain (the Bucoda flood vent project could be an example). However, priority is given to structures that have been repeatedly damaged, where Community A's program requires only that the structure had been damaged once (and a flood insurance claim didn't have to have been filed).
- Milestones where the State pays contractors on behalf of Community B might include when permits have been issued based on approved plans, when subsequent inspections have been passed, when elevation certificates have been issued, etc. or at specific points in time depending on project duration (monthly, quarterly, etc.).