A photograph of a rural landscape with a flooded field. In the background, a barn and a tall silo are visible. The water is calm, reflecting the surrounding trees and structures. The sky is overcast, and the overall tone is somber due to the flooding.

FEMA Flood Mitigation Assistance (FMA) Grant Application

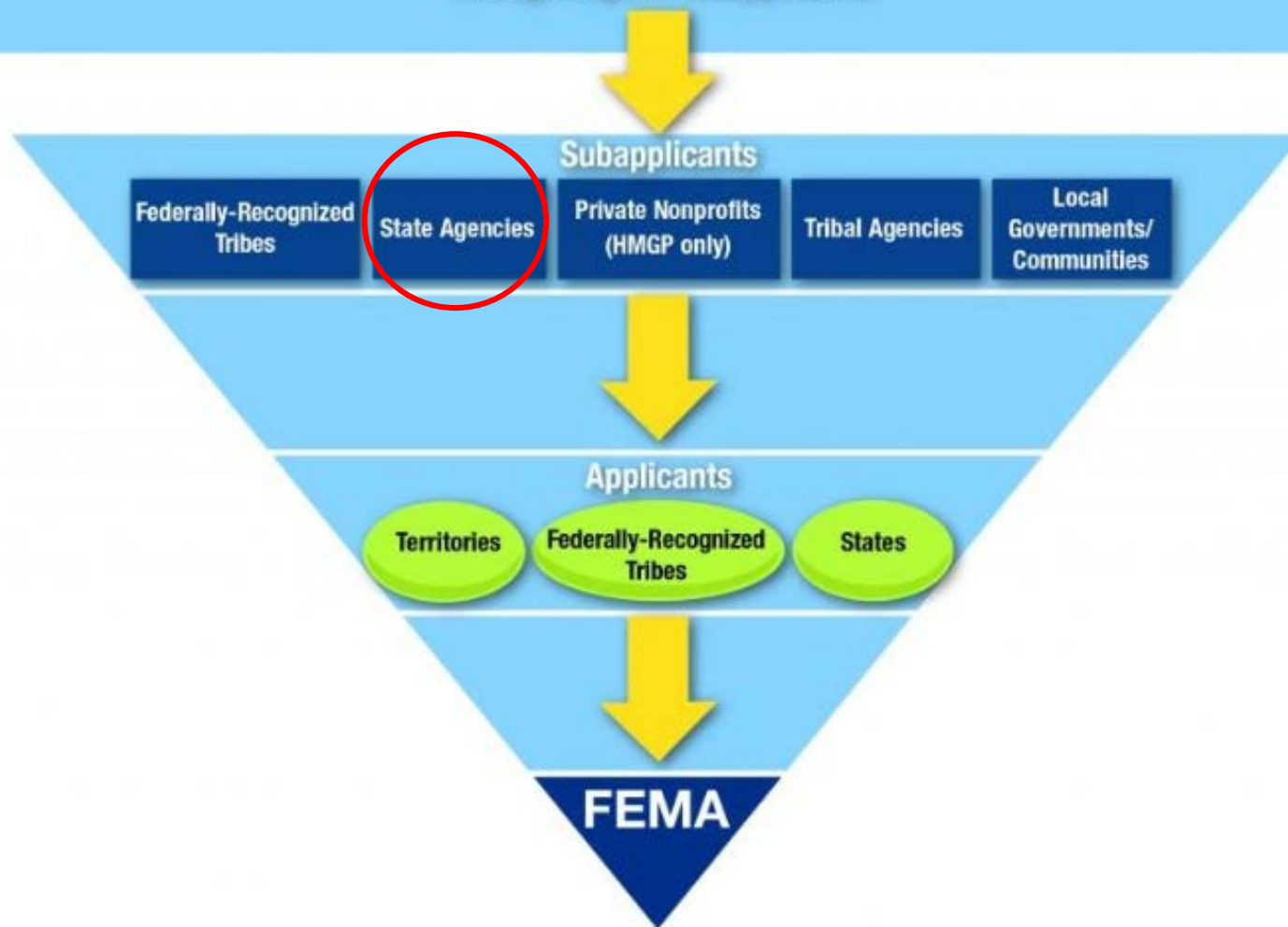
Chehalis Basin Board

February 7, 2019

Purpose

- Provide resources to assist states, tribal governments, territories and local communities in efforts to reduce or eliminate the risk of repetitive flood damage to buildings and structures insurable under the National Flood Insurance Program (NFIP)
- Focused on mitigating repetitive loss (RL) and severe repetitive loss (SRL) properties
- One application per state

Individual homeowners, businesses, and private nonprofits may apply for funding through eligible subapplicants



Funding

- In FY 2018, \$160 million is available in the FMA program
 - \$70M for specific community flood mitigation projects & advance assistance
 - \$90M for remaining FMA priorities
- Nationally competitive federal cost-sharing grant
 - Federal funding typically = 75%
 - Federal share can be increased for RL (90%) or SRL (100%) properties

Eligibility

Severe Repetitive Loss (SRL)	Repetitive Loss (RL)
<p>Has incurred flood damage:</p> <ul style="list-style-type: none">• For which 4 or more separate claims payments* have been made, the amount of each exceeding \$5,000, OR• For which at least 2 separate claims payments for a single building cumulatively exceed the market value of the structure	<p>Has incurred flood damage:</p> <ul style="list-style-type: none">• On 2 occasions, in which the cost of the repair, on average, equaled or exceeded 25% of the market value of the structure at the time of each flood event, AND• At the time of the second incident, the flood insurance policy contained “Increased Cost of Compliance” coverage

*building and contents

Eligibility

- State and local governments must have a FEMA-approved mitigation plan in order to apply
- Properties must be NFIP-insured and commit to maintaining flood insurance for the life of the structure



Eligibility



- Acquired properties must be deed restricted for perpetuity and maintained in open space
- Must be cost effective (benefit/cost ratio that exceeds 1)
 - Acquisition/elevation in special flood hazard area (SFHA, 100-year floodplain) within 'pre-calculated benefit' = cost effective

Potentially eligible properties

- SRL/RL list from State Hazard Mitigation Officer (Emergency Management) by city/county
 - ~48 repetitive loss
 - ~33 severe repetitive loss
- Within the basin
 - ~43 repetitive loss
 - ~30 severe repetitive loss
- Excluded Thurston County
- Included other properties of interest in Chehalis and Centralia
 - 37 properties (including Lewis County)

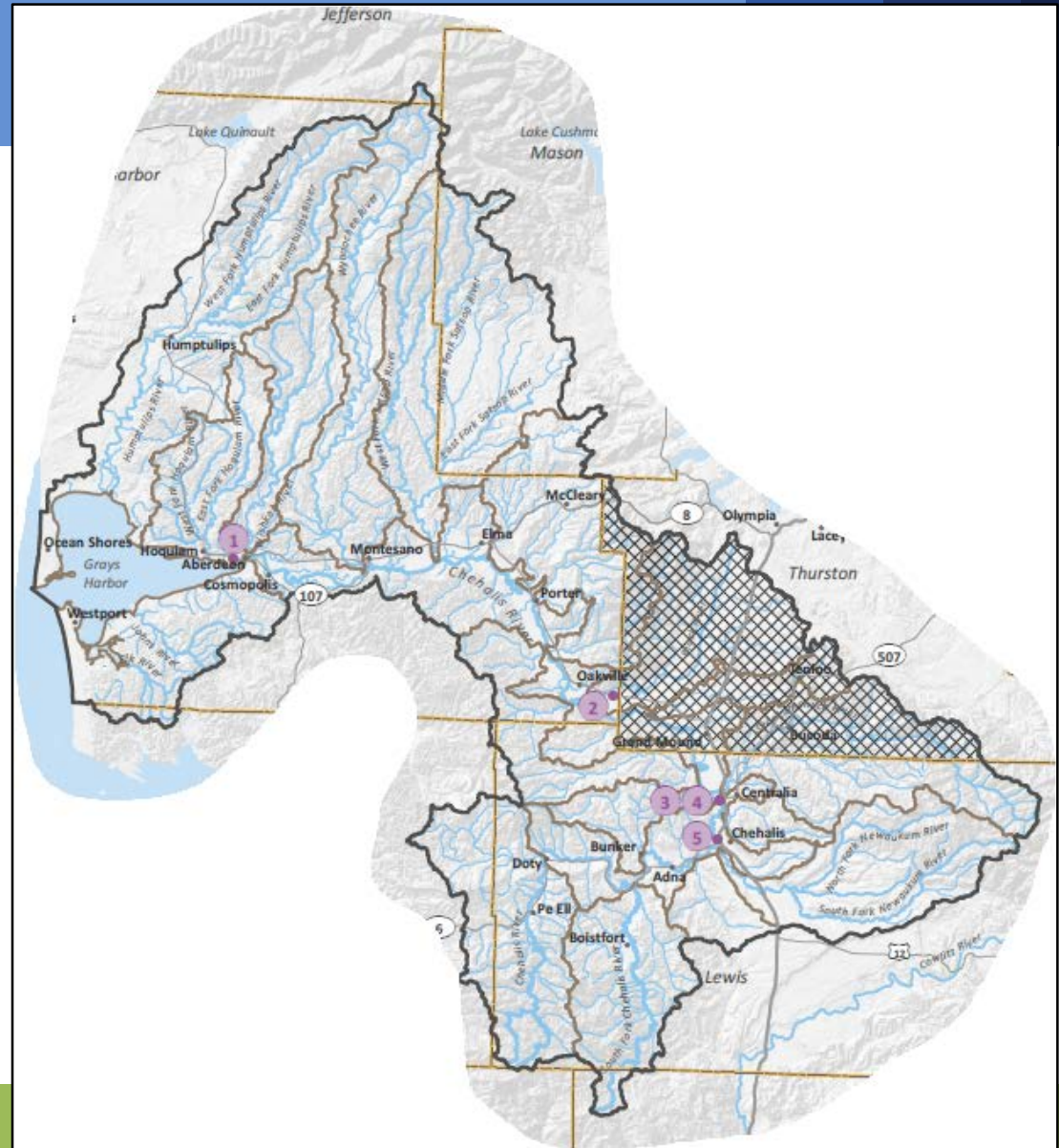
Filter the list

- Started with 37 properties
- Subtract property owners that didn't respond (24), or were not interested (1)
 - 4 of the 24 property owners responded after the deadline
- Subtract those that responded but do not have NFIP insurance (6) or are not within the SFHA (1)

FINAL APPLICATION – 5 PROPERTIES

Final list

- ✓ 1 property in Aberdeen
- ✓ 1 property in unincorporated Grays Harbor County
- ✓ 1 property in Chehalis
- ✓ 2 properties in Centralia



Next steps

- State's application submitted to FEMA on 1/30/2019
- Anticipated funding selection date: 05/01/2019
- Anticipated award date: 12/30/2019
- Consider this experience and the feedback we get from FEMA while developing the Community Flood Assistance and Resilience (CFAR) program