

# Unified Hazard Mitigation Assistance (HMA)

An Informational Brochure Developed by K. W. Poore & Associates, Inc.  
Community Development Consultants

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## What is HMA?

The Unified Hazard Mitigation Assistance (HMA) grant program was established under the changes that came about as part of the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004, which amended the National Flood Insurance Act of 1968. The purpose of the changes were to streamline the multiple grants into one in order to help reduce and eliminate the long-term risk related to flood damage.

Congress has recognized these positive changes and has budgeted over two hundred and fifty (\$250) million dollars to the new Unified Hazard Mitigation Assistance (HMA) Grant Program. The funding is administered by the Federal Emergency Management Agency (FEMA) who works with each state's emergency management office to offer four main pre-disaster programs to help localities mitigate and thus reduce the potential for property damage in their community from a major disaster. A fourth grant program is administered for post-storm events based on the state storm related Public Assistance (PA).

The grants are:

- Hazard Mitigation Assistance Grants
- Pre-Disaster Mitigation Grants
- Repetitive Flood Claims Grants
- Severe Repetitive Loss Grants



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## FEMA Grant Programs

The Virginia Department of Emergency Management (VDEM) offers approximately \$3.3 million annually to Virginia localities to reduce or eliminate damages from storms through a variety of the FEMA grant programs.

### FLOOD MITIGATION ASSISTANCE (FMA)

Flood Mitigation Assistance provides funding for long term planning designed to help reduce or eliminate the risks associated with flooded homes and businesses insured by the National Flood Insurance Program (NFIP).

The funds can also be used to implement a plan for site acquisition or building elevations.

The grant is funded on a national level with approximately \$500,000 available each fiscal year. To be eligible, each locality must have a FEMA-approved Flood Mitigation Plan prior to the close of the application period.

### PRE-DISASTER FLOOD MITIGATION (PDM)

Pre-Disaster Mitigation grants are now funded at \$100 million nationwide. These grants can be used to move homes and businesses out of a floodplain, install a warning system for flooding or terrorism, and even upgrade a

public facility to be better prepared for the next event. All local governments, public colleges and universities, and planning district commissions who have FEMA-approved Section 322 local hazard mitigation plans are eligible to apply for the grant.

### REPETITIVE FLOOD CLAIMS (RFC)

Repetitive Flood Claims is another program that provides assistance for the reduction or elimination of long term risk of flood damage. This \$10 million national program is generally limited to the acquisition of homes or businesses that have one or more claim payments for flood damages.

### SEVERE REPETITIVE LOSS (SRL)

The Severe Repetitive Loss grant program was created to help the National Flood Insurance Program (NFIP) deal with properties which not only continually sustain damage during severe weather but whose claims exceed the overall value of the structure. This \$119 million dollar program is available to mitigate homes with 4 or more claims. Homes that qualify under SRL have continued to skew the annual claims for their localities, thus costing their neighbors millions in extra insurance premiums. ■

## RFC PROJECTS

RFC projects can be stand-alone activities or leveraged with larger projects, such as:

- public parks/open space plans
- trail development
- housing rehabilitation or redevelopment projects
- conservation easements

## BENEFITS

By applying for and implementing any of the three FEMA programs, your locality could realize additional benefits to your community, including:

- Lower its Community Rating System (CRS) number, thus increasing the discount residents receive on flood insurance premiums;
- Create additional parkland or permanent open spaces;
- Implement a Comprehensive Plan to enhance local prevention efforts;
- Protect creeks, rivers, waterways, tributaries, marshes and wetlands from run off by the development and use of the properties in the flood zones;
- Help to protect the Chesapeake Bay by reducing areas in the flood zone from contributing to pollution and run off that damages the Bay's ecosystem.

# Repetitive Flood Claim In Depth

Each year the Federal Emergency Management Agency (FEMA) offers approximately \$10 million nationally to reduce or eliminate repetitive flood claims through the Repetitive Flood Claim (RFC) Program.

Funds are channeled through FEMA as part of a comprehensive hazard mitigation strategy. The purpose of this program is to reduce and/or eliminate flood claims to the National Flood Insurance Fund.

The RFC program was created to help the National Flood Insurance Program (NFIP) deal with properties which continually sustain damage during severe weather. As with any insurance program, premiums for policy holders are established based on the payout amount of claims.

## HOW CAN THE PROGRAM WORK FOR MY LOCALITY?

There are many benefits to the participation in the RFC program. By elevating or demolishing homes in the floodplain, localities can lower service calls and public assistance claims after a named event. Also, participation in the RFC program could help improve the locality's Community Rating System (CRS) number.

Increasing your CRS number by one base point results in flood insurance premium discounts of 5% locality-wide, and additional increases result in higher discounts for the



entire locality. Not participating in this program may incur future premium increases as the NFIP works to make premiums more equitable for its policyholders.

## WHAT WILL IT COST?

RFC programs offer many benefits at little cost to local government. Most localities only have to pay for the cost of the application. Since Virginia has a FEMA-approved Enhanced Mitigation Plan, the federal cost sharing of the program provides 100% of the project funds.

Localities may also include application cost into their package for reimbursement.

Funds can be utilized for:

- Acquisition, demolition, or relocation of at-risk properties, or subsequent conversion to open space
- Elevation of existing structures
- Localized flood reduction projects
- Dry flood proofing to preserve historic properties

K.W. Poore and Associates, Inc., can assist you with property identification, mitigation strategies, project development, cost/benefit analysis, and application preparation and submission. Our firm is also registered with eGrants, the digital application process required for application submission. 

## Application Assistance

K. W. Poore and Associates, Inc., has extensive experience in successfully applying for a variety of federally and state-funded grants. The firm has helped several Virginia jurisdictions in securing over \$30 million in FEMA disaster mitigation and recovery funding. We are available to discuss project development and funding eligibility with localities that have an interest in mitigating future flood damages.

In Gloucester County, K. W. Poore & Associates, Inc., has administered the elevation of over 30 homes out of the floodplain, removing others and creating acres of protected open space along the Chesapeake Bay. In the City of Franklin, the firm assisted in the acquisition of dozens of residential and commercial properties as well as the reconstruction of several important government and infrastructure facilities such as City Hall, the City's water treatment plant, and the Verizon telephone exchange building.