

## Hazard Mitigation Assistance (HMA) Eligibility

- Homeowner's must work with an eligible local government unit
- Some programs require homeowners to have an NFIP flood insurance policy.
- Federal match share: 75-100%
  - Program dependent
    - Hazard Mitigation Grant Program (HMGP)
    - Swift Current
    - Flood Mitigation Assistance (FMA)
    - Building Resilient Infrastructure and Communities (BRIC)
  - Typically, 75% federal match

## Mitigation Activities

- Property acquisition and structure demolition/relocation
- Structure elevation
- Dry floodproofing of historic residential structures or non-residential structures
- Non-structural retrofitting of existing buildings and facilities
- Structural retrofitting of existing buildings
- Mitigation reconstruction

## Acquisition

- Pre-event valuation of property
- Property is acquired by local government and open space deed restricted

### Demolition

- All structures on the property all demolished and homeowner is able to purchase new property

### Relocation

- House is relocated to a new plot of land outside a hazard-prone area



## Structure Elevation

- Generally involves physically raising an existing structure
- Various methods – elevating on continuous foundation walls; elevating on open foundations such as piles, piers, posts or columns; elevating on fill; and converting the second story
- Structure deed restricted, including requirements for property maintenance and flood insurance for life of the property



# Floodproofing

## **Dry Floodproofing**

*Historic residential structures or non-residential structures ONLY*

- Combination of measures that result in a non-residential structure (including the attendant utilities and equipment) being watertight with all elements substantially impermeable to the entrance of floodwater and with structural components having the capacity to resist flood loads

## **Wet Floodproofing**

*Non-Residential Structures*

- Use of flood-damage-resistant materials and construction techniques to minimize flood damage to areas below the flood protection level of a structure, which is intentionally allowed to flood

**Both:** Structure deed restricted, including requirements for property maintenance and flood insurance for life of the property



## Non-structural Retrofitting

### *Existing buildings and facilities*

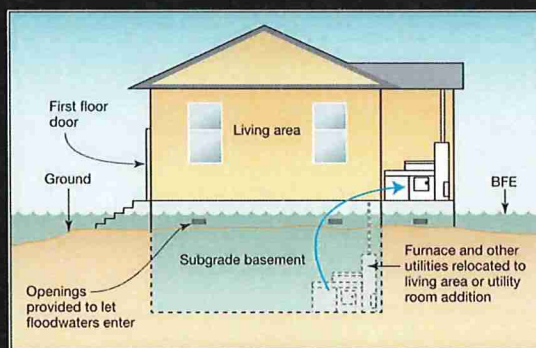
- Involves the modification of a building or facility's non-structural elements
- Examples: Bracing building components, elevating heating and ventilation systems
- May be done in conjunction with or independently from structural retrofits
- Structure deed restricted, indicating compliance with *Acknowledgement of Conditions for Properties Using FEMA Hazard Mitigation Assistance* and appropriate level of flood insurance



## Structural Retrofitting

### *Existing buildings*

- Used to address structural deficiencies in existing buildings and structures
- Existing buildings may not meet the current standards and codes for new construction
- Structure deed restricted, indicating compliance with *Acknowledgement of Conditions for Properties Using FEMA Hazard Mitigation Assistance* and appropriate level of flood insurance





## Mitigation Reconstruction

- The construction of an improved, elevated structure on the same site where an existing structure and/or foundation has been partially or completely demolished or destroyed
- Structure deed restricted, including requirements for maintenance and flood insurance for life of property



## Additional Information

### Tenants

- Uniform Relocation Assistance (URA) eligible
  - Reasonable out-of pocket (or fixed schedule) moving expenses
  - Compensation for a reasonable increase in rent and utility costs incurred in connection with the relocation in certain circumstances
  - Relocation assistance payments for tenants intended to ensure these individuals can relocate to decent, safe and sanitary comparable replacement dwellings outside the floodplain or hazard area
  - Rental assistance may be used towards a downpayment of a replacement dwelling

### Mobile homeowners

#### On leased homepads

- Property owner needs to voluntarily participate in program
- Uniform Relocation Assistance (URA) eligible
  - Rental assistance entitled toward down payment of a replacement pad or lot
- Entitled to replacement housing assistance if mobile home is purchased
  - Compensation for replacement is equivalent to the amount obtained by subtracting the value of the purchased mobile home from the cost of a new replacement mobile home

Acknowledgement of Conditions

DEPARTMENT OF HOMELAND SECURITY  
Federal Emergency Management Agency  
ACKNOWLEDGEMENT OF CONDITIONS FOR PROPERTIES  
USING FEMA HAZARD MITIGATION ASSISTANCE

OMB Control No. 1545-0072  
Expiration Date: 04/30/2028

PRIVACY ACT STATEMENT

Authority: Sections 203 and 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended, 42 U.S.C. §§ 5113 and 5170c, and § 1368 of the National Flood Insurance Act (NFIA), as amended, 42 U.S.C. 4104c.  
Purpose: This template is provided by FEMA for signatures by property owners and local government officials participating in a mitigation project funded in part by Hazard Mitigation Assistance. The template communicates flood insurance requirements and floodplain management criteria.  
Standard Uses: The information on this form may be disclosed as generally permitted under 16 U.S.C. § 552(a)(7) of the Privacy Act of 1974, as amended. This includes using this information as necessary and authorized by the routine uses published in DHS/FEMA-2007 Hazard Mitigation Disaster Public Assistance and Disaster Loan Programs System of Records System of Records Notice (78 Fed. Reg. 14,514, March 24, 2013), and upon written request, by agreement, or as required by law.  
Disclosure: The disclosure of information on this form is voluntary. However, failure to provide the information requested may delay or prevent FEMA from being able to provide Hazard Mitigation Assistance.

INSTRUCTIONS

This template is provided by FEMA for signatures by property owners and local government officials participating in a mitigation project funded in part by Hazard Mitigation Assistance.  
For Pre-Disaster Mitigation (PDM), Building Resilient Infrastructure and Communities (BRIC), Flood Mitigation Assistance (FMA), the Hazard Mitigation Grant Program (HMGP), and HMGP Post Fire, these conditions apply when the property to be mitigated is located in a Special Flood Hazard Area (SFHA). For Flood Mitigation Assistance, these conditions apply regardless of whether the property is located in an SFHA.  
Information in brackets [city/county] should be updated as needed. This document must be signed and submitted to FEMA by the Applicant (State, Tribe or Territory) prior to award. The template requires the signature of the property owner(s) and the local municipal official(s).

Property Owner:  
Street Address:  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Deed dated \_\_\_\_\_, Recorded \_\_\_\_\_  
Tax map \_\_\_\_\_, Block \_\_\_\_\_, parcel \_\_\_\_\_  
Base Flood Elevation at the site is \_\_\_\_\_ feet (FIC/D).  
Map Panel Number \_\_\_\_\_, effective date \_\_\_\_\_

- Select one of the following "whereas" clauses appropriate for the grant awarded:
- WHEREAS, the Flood Mitigation Assistance (FMA) program, authorized by Section 1365 of the National Flood Insurance Act of 1968 (42 U.S.C. § 4104c), provides federal financial assistance for planning and carrying out activities designed to reduce the risk of flood damage to structures insured under the National Flood Insurance Program;
  - WHEREAS, the Hazard Mitigation Grant Program (HMGP), authorized by Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, (Stafford Act) (42 U.S.C. § 5170c), including the HMGP Post Fire program authorized by Sections 404 and 402 of the Stafford Act (42 U.S.C. §§ 5170c and 5157), provides federal financial assistance, in any area affected by a major disaster or for which assistance was provided under Section 402, for hazard mitigation measures;
  - WHEREAS, the Building Resilient Infrastructure and Communities (BRIC) program, authorized by Section 203 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. § 5133), provides federal financial assistance for the implementation of pre-disaster hazard mitigation measures;
  - WHEREAS, the Pre-Disaster Mitigation (PDM) program, authorized by Section 203 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. § 5133), provides federal financial assistance for the implementation of pre-disaster hazard mitigation measures;

NOW THEREFORE, the Property Owner has been informed of and accepts the following conditions:

- That the Property Owner has insured all structures that will not be demolished or relocated out of the SFHA for the above-mentioned property to an amount at least equal to the project cost or to the maximum limit of coverage made available with respect to the particular property, whichever is less, through the National Flood Insurance Program (NFIP), as authorized by 42 U.S.C. § 4001 et seq., as long as the Property Owner holds title to the property as insured by federal law, regulations, and policy (for HMGP, HMGP Post Fire, and BRIC, see 42 U.S.C. § 4012a, for FMA, see 44 C.F.R. § 77.61(x)(2)).  
That the Property Owner will maintain all structures on the above-mentioned property in accordance with the flood plain management criteria set forth in 44 C.F.R. § 60.3 and City/County Ordinance as long as the Property Owner holds title to the property. For a complete, detailed list of these criteria, see [Insert jurisdiction name and title of Ordinance] attached to this document.
- The above conditions are binding for the life of the property. To provide notice to subsequent purchasers of these conditions, the Property Owner(s) agrees that the [Insert jurisdiction name] will legally record with the county or appropriate jurisdiction's land records a notice that includes the name of the current property owner(s) including book/page reference to record of current title, if available, a legal description of the property, and the following notice of flood insurance requirement:  
"This property has received federal Hazard Mitigation Assistance. Federal law, regulations, and policy require that flood insurance coverage on this property must be maintained during the life of the property regardless of transfer of ownership of such property (for HMGP, HMGP Post Fire, and BRIC, see 42 U.S.C. § 4012a; for FMA, see 44 C.F.R. 77.61(x)(2)). Failure to maintain flood insurance coverage will result in the property owner being ineligible for future Hazard Mitigation Assistance awards. The Property Owner is also required to maintain the property in accordance with the flood plain management criteria of Title 44 of the Code of Federal Regulations § 60.3 and any city/county ordinance."
- If the above conditions are not met, FEMA may enforce the terms of the award by taking any measures it deems appropriate in accordance with 2 CFR § 200.339 and any other applicable FEMA authorities, including recouping the amount of the award from the [Insert jurisdiction name]. Property Owner(s) may be liable to repay such amounts.
- This Agreement shall be binding upon the respective parties' heirs, successors, personal representatives, and assigns.

THE [Insert jurisdiction name] A [Insert state name] municipal corporation  
By: [Redacted] of the [Insert jurisdiction name]  
[Redacted] [Redacted]  
[Redacted] [Redacted]  
WITNESSED BY:  
[Redacted] [Redacted]  
[Redacted] [Redacted]