'FIGHT THE FLOOD' PRIVATE PROPERTY ADAPTATION PROGRAM Flood Mitigation and Sea Level Rise Resilience

Virtual Informational Webinar #1

RISING ABOVE

July 21, 2022

WELCOME!

INFORMATIONAL SESSION AGENDA

- 1. Program Overview
- 2. Grant Conditions, Criteria
- 3. Application Documentation
- 4. Application Process
- 5. Program Phases and Timing
- 6. Phase 1 Consultants
 - Brizaga
 - ICF, Inc
- 7. How to Obtain More Information

APPLICATION WINDOW WILL BE OPEN JUL 25 - AUG 19







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INFORM, PREPARE, ADAPT

WHY SHOULD YOU REDUCE YOUR RISK?



93% OF BUILDINGS

are located in a FEMA special flood hazard area (SFHA). Protect your property with flood insurance.



64% OF BUILDINGS

were constructed before FEMA Flood Insurance Rate Maps that require higher construction.

- 79% have National Flood Insurance Program Policies
- The Unified Regional Sea Level Rise Projection for Southeast Florida, developed by the Southeast Florida Climate Change Compact highlights the need to prepare for increased flooding (NOAA, IPCC)

PROGRAM GOAL

Reduce flood risk + Incentivize resilience action

HOW?

- Phase 1: Assessment
 - Assess flood risk and identify a menu of options
- Phase 2: Design and Construction





PROGRAM OVERVIEW

- Open to residential (single- and multifamily) and commercial properties in Miami Beach
- Funds a flood risk assessment and the implementation of resilient flood improvements
- 50/50 matching grant up to \$20,000
 - Property owners reimbursed for half of program cost, including assessment, for up to \$20,000
 - Qualifying low-to-moderate income households are not required to cover any program costs
- Competitive, reimbursement-based grant program
 - Application does not guarantee funding

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FUNDING FY 2021-2022: \$1.3M FUNDING FY 2023, 2024, 2025: \$2M* Subject to City Commission Approval

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DEVELOPMENT OVERVIEW

- **1.** Best practice research from other cities: NYC, NOLA, Raleigh, San Francisco, Norfolk
- 2. Interdisciplinary staff approach: expertise, grant program resource requirements, preliminary criteria
- 3. Miami Beach Commission, Committees, and Ad Hoc Committees
- **4. Market research**: 11 companies interviewed to understand the options available for private properties. Professional Associations: ASFPM, Flood Mitigation Industry Assoc
- **5. Questionnaire:** Options included in a questionnaire distributed through city communications channels: 416 responses
 - 50% indicated they have observed flooding on road on the lawn (27%), in the garage (27%) and habitable areas (13%), only 15% have <u>not</u> experienced flooding issues.
 - 77% responded they would apply for a 50/50 matching grant if offered

POSSIBLE PROJECTS

- Green Infrastructure
- Rain Garden
- Permeable Surfaces
- Cisterns & Rain Barrels
- Home Elevation (FEMA FMA Grant)
- Backflow Prevention
- Mechanical Systems Flood Protection
- Electrical and Life Safety Flood Protection
- Wet & Dry Floodproofing
- Flood Resistant Building Materials
- Flood Walls & Barriers
- Elevation of Seawalls, Floors & Equipment













Resilient Flood Mitigation

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REQUIRED DOCUMENTATION

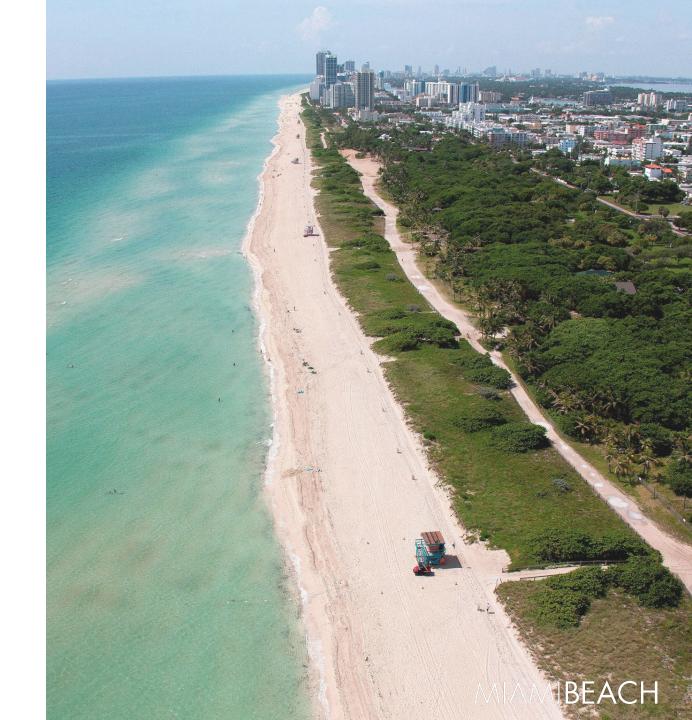
1) **Property Elevation Certificate**

Documents the elevation of your building for the floodplain managers enforcing local building ordinances and for insurance rating purposes. Helps inform mitigation actions that will lower flood risk.

2) Applicant Proof of Identity

This can be a state ID or passport

- 3) Year of Property Construction
- 4) **Proof of Property Flood Insurance**
- 5) Income Information (Required for low-to-moderate income applicants)
- 6) Historic Designation (If Applicable)
- 7) Corporate Resolution by Condo Association Authorizing Application Submission (If Applicable)
- 8) Proof of Incorporation and in Good Standing (If Applicable)



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Application Questions: Basic Information

- Contact Information
- Primary Residence

Property Information

- Elevation Certificate
- Residential or Commercial Property Type

Optional Information

- Low-to-moderate Income
- Historic Designation

Flooding Information

- Type of Flooding Experienced
- Flood Insurance Claim(s)
- Documentation of Flooding/Damage

Special Circumstances (Optional)

- FEMA FMA Grant for Home Elevation
- Active Flood Mitigation Project



APPLICATION EVALUATION

CRITERIA FOR PRIORITIZATION

- Elevation
- Residential
- Resident/ Primary Residence
- Historic Designation
- Low to Moderate Income
- Area of Flooding
- Flooding Experienced
- Flood Insurance Claim
- Flooding Evidence

All applications will be reviewed, evaluated, and prioritized by a multi-disciplinary team.

Projects will be awarded according to available funds. Application does not guarantee funding.



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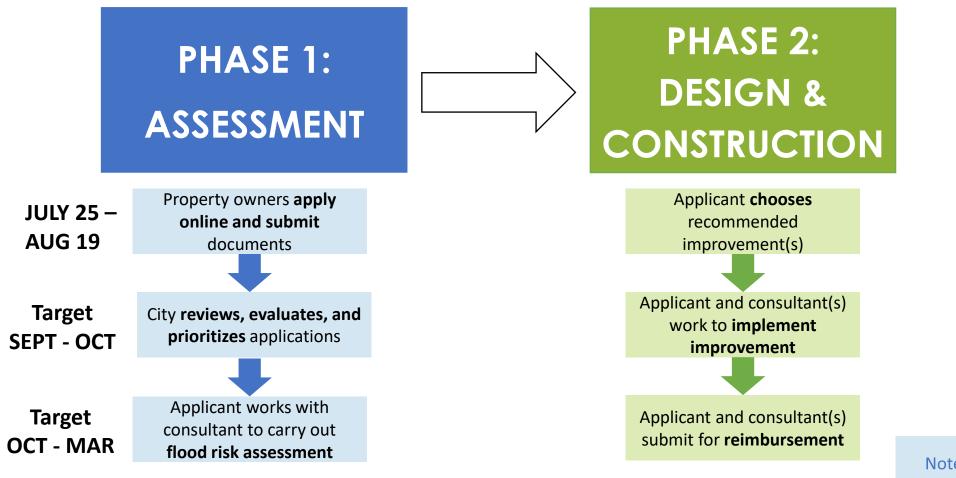
Fight the Flood Application Process

- 1. Applicant identifies and prepares documents.
 - $\circ~$ Obtain elevation certificate and proof of flood insurance.
- 2. Applicant submits an online application.
- 3. City reviews, evaluates and prioritizes applications.
 - Criteria for prioritization: elevation, residential, resident, historic designation, area of flooding, low to moderate income, flood insurance claim and flooding evidence.
- 4. City notifies applicants of selection.
- 5. Applicant participates in onboarding and signs agreement.
- 6. Applicant carries out an assessment.
 - \circ $\;$ Consultant team will meet with owner and conduct site visit.
- 7. Consultant provides a report and recommendations.
- 8. Applicant selects recommendation.
 - Property owner select from recommendations provided in report.
- 9. Phase 2 begins.

All Private Property Adaptation program applications will be reviewed, evaluated, and prioritized according to available funds. Application does not guarantee funding. Property owners will be reimbursed for half of the program cost up to \$20,000. Qualifying low-to-moderate income households are not required to cover any program costs. For more information, visit MBRisingAbove.com/PPA



PROGRAM PHASES & TIMING



Note: Phase 2 is under development



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HOW DO I APPLY?

Submit your application online at: mbrisingabove.com/PPA

• For up-to-date information, please reference the website

Additional options:

mbrisingabove.com/PPA

- Properties interested in home elevation can go through a separate process to apply for a FEMA Flood Mitigation Assistance (FMA) Grant
- 2. Currently active resilient flood mitigation projects may be eligible to apply
 - Property must not be beyond "applied" permitting phase
 - Permit must have been applied for after Nov 18, 2020
 - No preference will be given to active projects

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BRIZAGA CONSULTANT TEAM

Prime Program Consultants



We are your Adaptation Experts

- Brizaga was selected as the consultant to lead the team performing the property assessments.
- We are a multi-disciplinary civil and coastal engineering firm built to solve complex problems by strategically leveraging science, communications, and policy.
- Our role is to serve as your guides on your adaptation journey working alongside the City's team.

OUR MISSION – To develop **personalized and practical adaptation solutions** in the face of more frequent flooding, rising tides, and a changing environment.

Our Team

ARUP

Global sustainable advisory, design, planning, and engineering firm.



Local stormwater management, site civil engineering and landscape architecture firm.



Miami Beach-grown landscape architecture, urban design, and architecture studio.



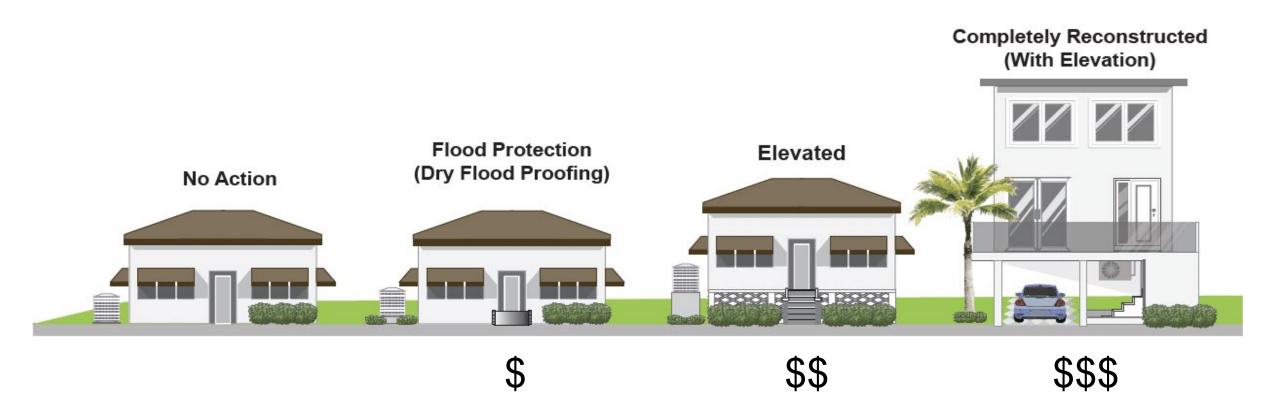
Climate resilience consultants in resilience strategy and funding.

Adaptation differs by asset type.



Local and other regulation govern the types of adaption that can be done on different asset types (e.g., FEMA floodplain regulation or Miami Beach building code).

Example Adaptation Options: Homeowner



Adaptation Example: Vizcaya



Our Process

Step 1: Pre-Onboarding Survey & Data Collection

Step 2: Participant Onboarding

Step 3: Data Review

Step 4: Site Visit & Property Assessment

Step 5: Adaptation Option Concept Development

Step 6: Final Report & Recommendations

Process Highlights

Participant Onboarding

- Calls will be performed as part of each individual private property assessment.
- Will focus on identifying the current flood exposure and experiences of the participant and any preferred adaptation alternatives along with budget and site constraints.

Customer Service / Scheduling

- Dedicated telephone number to be used exclusively for the PPA assessment program.
- Our team has a system to ensure all calls and emails are returned as quickly as possible.

Offboarding

• Will focus on providing a comprehensive overview of the requirements and answering any questions the participant may have to ensure a smooth transition to design and construction.

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ICF CONSULTANT TEAM

FEMA Flood Mitigation Assistance (FMA) Program

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FEMA's Flood Mitigation Assistance Program

Program Briefing







FEMA FMA Program

A cost-reimbursable program that funds flood mitigation measures to NFIP insured structures with the goal to reduce the number of flood claims by NFIP policy holders.

\$700 MILLION

Available annually through FY26 due to infusion of funds from Bipartisan Infrastructure Law

Eligible Activities Include:

- Project Scoping
- Community Flood Mitigation Projects
- Individual Flood Mitigation Projects
- Mitigation Planning





\$477M in federal funding requests submitted in FY20. \$200M was available.

19 subapplications submitted to FEMA in FY20 by the state of Florida.

\$6.8M was awarded to the state of Florida in FY20.

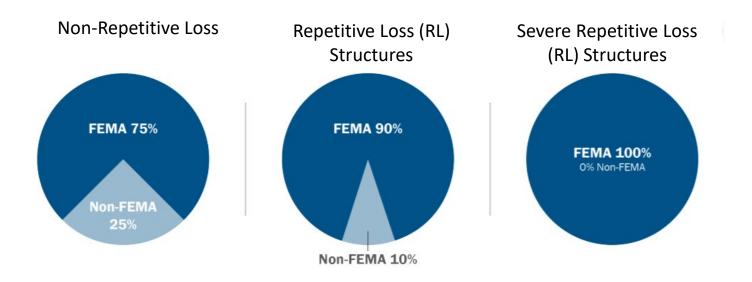




Competitive Application Criteria

- Properties must be NFIP Insured
- Repetitive Loss Properties: Has incurred two NFIP claims payments, in which the cost of the repair is greater than 25% of the market value of the structure the time of the event.
- Severe Repetitive Loss Properties: Has incurred four NFIP claim payments, with each claim more than \$5,000, and with a cumulative amount exceeding \$20,000.

The Cost Share varies based upon the status of your property:



ightarrow FMA Program Requirements



Eligibility Requirements:

- Property owners must voluntarily participate in the process.
- Homeowners must have an active NFIP Flood Insurance Policy.
- Repetitive Loss and Severe Repetitive Loss Properties are priority.
- All projects must be cost-effective and technically-feasible.



FEMA

- Funding Agency
- Final Eligibility & Cost-Effectiveness Review
- Decision-Maker



Florida Division of Emergency Management

- Applicant / Recipient
- Provides Technical Assistance
- Primary Eligibility Review
- Technical Feasibility & Cost-Effectiveness Review

City of Miami Beach

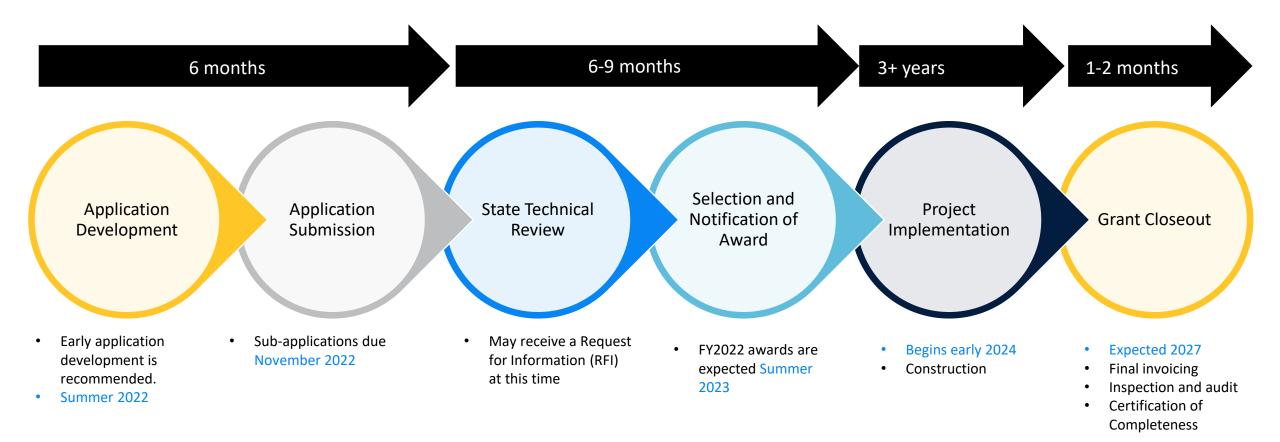
- Sub-Applicant; Sub-Recipient
- Develops and Submits Application
- Commits to implementing the project in compliance with Federal Regulations

ightarrow FMA Application Process and Responsibilities

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Category	City of Miami Beach Responsibility	Homeowner Responsibility
Application	Develop and submit applicationCoordinate with State & FEMA	 Agree to participate Provide information (proof of ownership and insurance) Commit to cost share
Implementation	 Enter subrecipient agreement with State Execute contract with homeowner Reimburse homeowners Submit reimbursement requests to State Site visits and inspections 	 Attend orientation and execute contract with City Select and manage contractor Pay contractor invoices in full Submit invoices and proof of payment to subrecipient Submit photographs and status updates quarterly
Close-Out	 Final inspection and issue Certificate of Completion Submit close-out package to the State Work through information requests Schedule final site visit with State Submit final reimbursement request 	 Work with contractor to answer information requests Deed-restrict property Provide proof of continued flood insurance
Post Close-Out	• Maintain project records for 5 years	 Maintain flood insurance on the property Maintain compliance with local building code

ightarrow Roles Under the FMA Program



ightarrow FMA Project Timeline

UPCOMING DATES & CONTACT INFO

Workshops

- Virtual Informational Workshop #2
 - August 2 at 8:30am
- Virtual Informational Workshop #3 (Specific to FEMA FMA Grant)
 - August 4 at 6:00pm

Appointments

- Virtual or In-Person
 - Tuesdays from 11:00am 1:00pm
 - Thursdays from 9:00am 11:00am
- Schedule via Email

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Website: MBRisingAbove.com/PPA

Email: <u>MBRisingAbove@miamibeachfl.gov</u>

Phone: 305.673.7000



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Questions and Discussion

Thank you!

Amy Knowles, Chief Resilience Officer Juanita Ballesteros, Senior Resilience Analyst

mbrisingabove@miamibeachfl.gov www.mbrisingabove.com/ppa

