

# 'FIGHT THE FLOOD' PRIVATE PROPERTY ADAPTATION PROGRAM

Flood Mitigation and Sea Level Rise Resilience

Virtual Informational Webinar #2

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Aug 2, 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**

SOUTHEAST FLORIDA  
REGIONAL COMPACT

CLIMATE  
CHANGE



305  
RESILIENT

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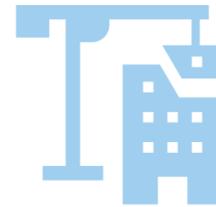
# INFORM, PREPARE, ADAPT

## 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)**

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# 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 multi-family) 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:*
    - *\$2,500 for flood risk assessment*
    - *Up to \$17,500 for design + construction*
  - *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 not 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

# 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)

## 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.

# Fight the Flood

## Application Process

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### 1. Applicant identifies and prepares documents.

- 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.

- Consultant team will meet with owner and conduct site visit.

### 7. Consultant provides a report and recommendations.

### 8. Applicant selects recommendation.

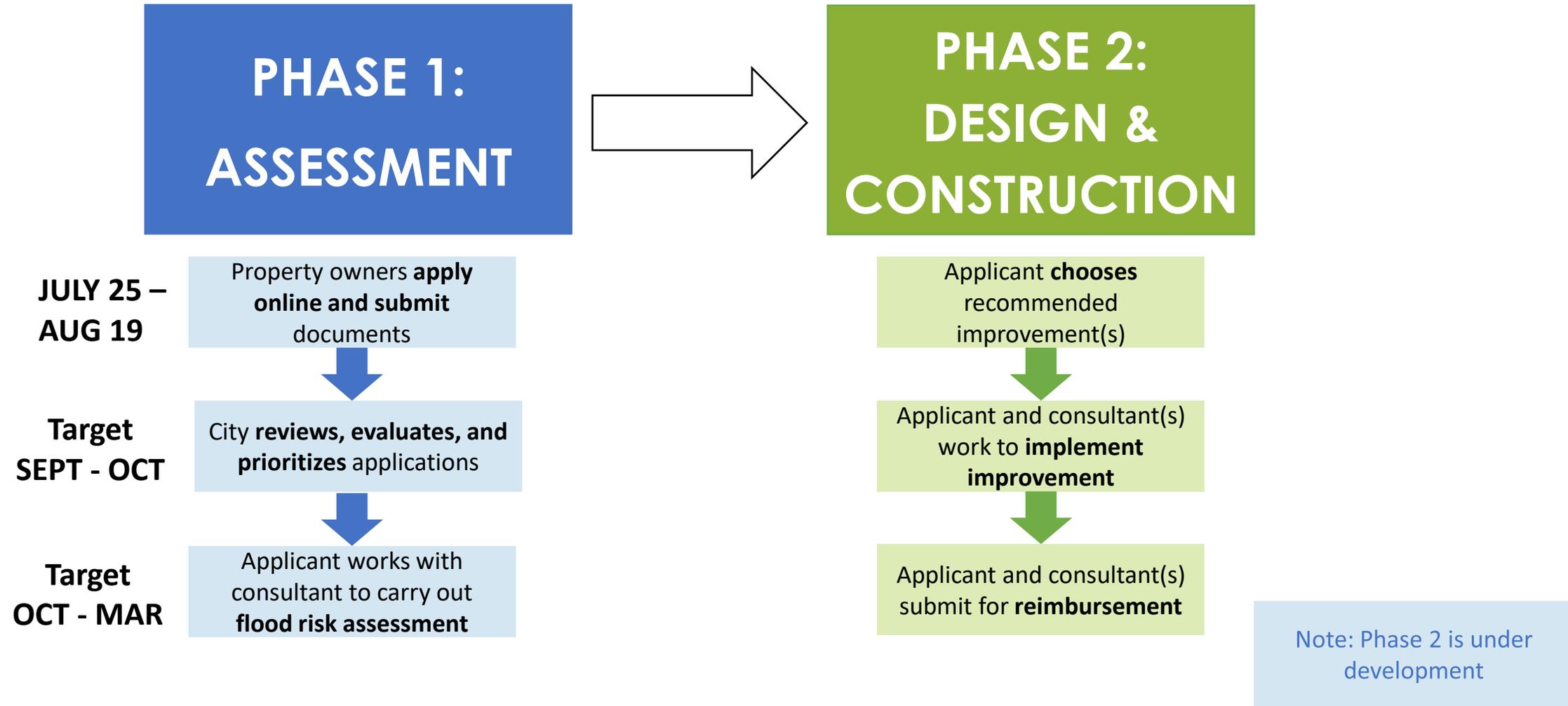
- Property owner select from recommendations provided in report.

### 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](https://MBRisingAbove.com/PPA)

# PROGRAM PHASES & TIMING



# HOW DO I APPLY?

Submit your application online at: [mbrisingabove.com/PPA](https://mbrisingabove.com/PPA)

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

## Additional options:

1. 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*
  - *To remain eligible, permits cannot be issued prior to the assessment*

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# BRIZAGA CONSULTANT TEAM

Prime Program Consultants

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# 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

The logo for ARUP, featuring the word "ARUP" in a bold, red, serif font.

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

The logo for cma, featuring the lowercase letters "cma" in white on a blue rounded rectangular background. Below it, the text "chen moore and associates" is written in a smaller, black, sans-serif font.

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

The logo for savinomiller, featuring a horizontal bar with segments in blue, grey, and white above the word "savinomiller" in a blue, sans-serif font. Below it, "DESIGNSTUDIO" is written in a smaller, blue, spaced-out font, and "LANDSCAPE ARCHITECTURE | URBAN DESIGN | ARCHITECTURE" is written in an even smaller, black, spaced-out font.

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

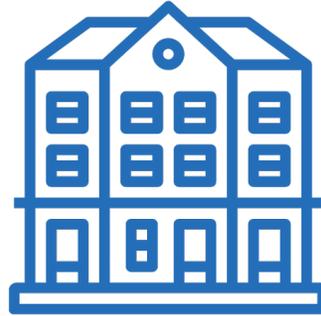
The logo for CRC, featuring a circular icon with blue and yellow wavy lines on the left, followed by the letters "CRC" in a large, blue, sans-serif font. Below it, the text "Climate Resilience Consulting" is written in a smaller, blue, sans-serif font.

Climate resilience consultants in resilience strategy and funding.

# Adaptation differs by asset type.



Single Family



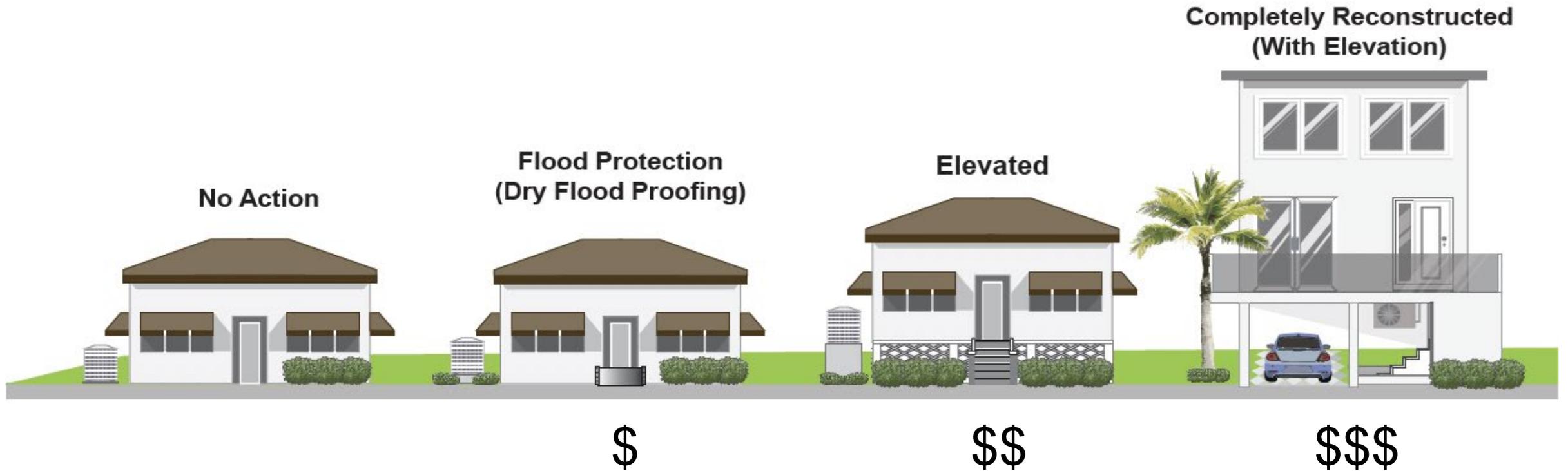
Multi-Family



Commercial

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



Example of adaptation options from Miami Beach Business Case.

# Adaptation Example: Vizcaya



**Vizcaya Museum and Gardens**  
Miami, Florida



# 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



# FEMA

## Competitive Application Criteria

- **Repetitive Loss Properties:** An NFIP-insured structure with 2 NFIP claim payments of more than \$1,000 each over a 10-year period.
- **Severe Repetitive Loss Properties:** Have at least 4 NFIP claim payments with cumulative amount exceeding \$20,000.



**19** subapplications submitted to FEMA in FY20.

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

**Florida** submitted multiple sub-applications with 6.8M funded allocated in FY20

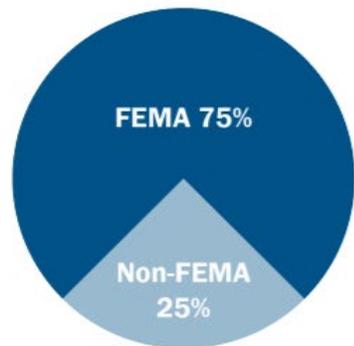


The **Flood Mitigation Assistance** is a cost-reimbursable program that funds flood mitigation measures to NFIP insured structures with the **goal to reduce the number of flood claims** by NFIP policy holders.

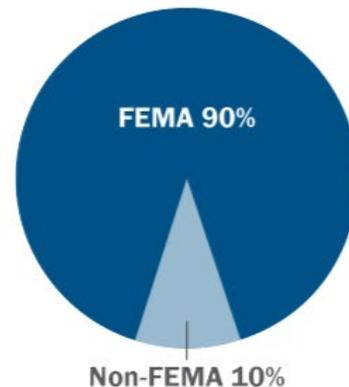
### Eligibility Requirements:

- > 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**.

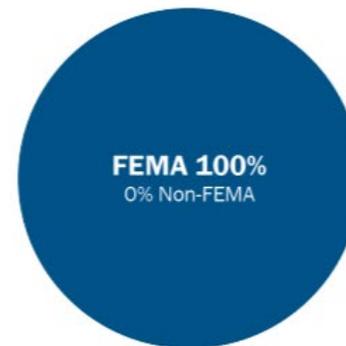
Non-Repetitive Loss



Repetitive Loss (RL) Structures



Severe Repetitive Loss (RL) Structures



## → FMA Program Requirements



### 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

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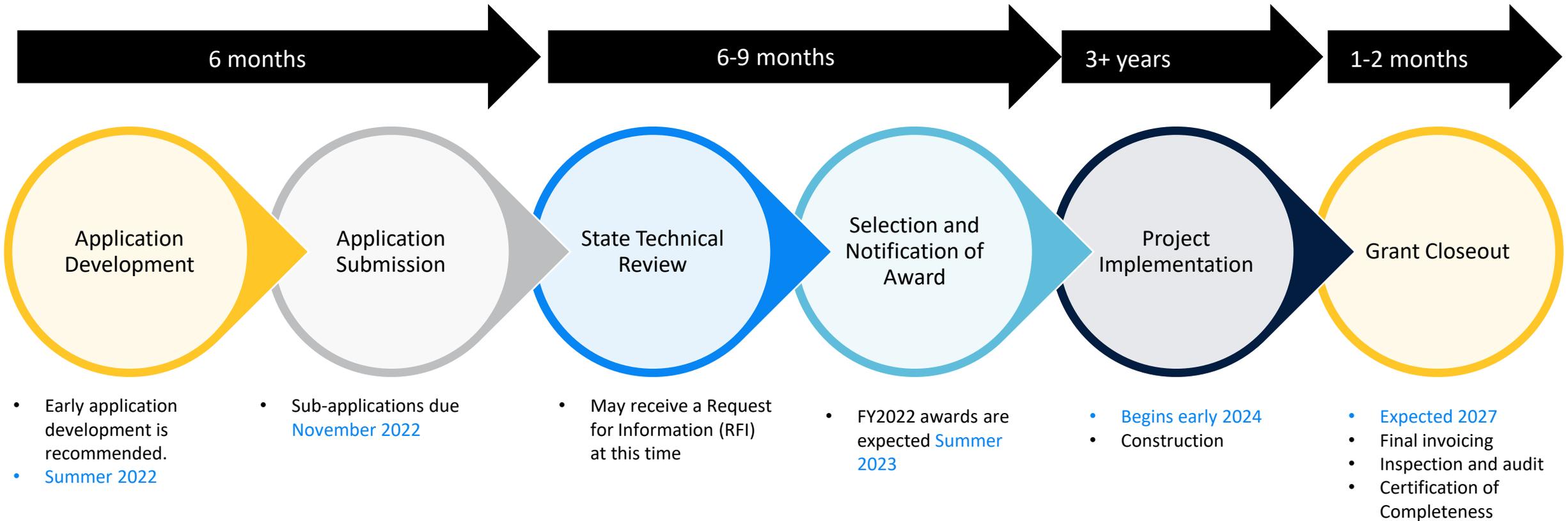
### City of Miami Beach

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

## → FMA Application Process and Responsibilities

Category	City of Miami Beach Responsibility	Homeowner Responsibility
Application	<ul style="list-style-type: none"> <li>Develop and submit application</li> <li>Coordinate with State &amp; FEMA</li> </ul>	<ul style="list-style-type: none"> <li>Agree to participate</li> <li>Provide information (proof of ownership and insurance)</li> <li>Commit to cost share</li> </ul>
Implementation	<ul style="list-style-type: none"> <li>Enter subrecipient agreement with State</li> <li>Execute contract with homeowner</li> <li>Reimburse homeowners</li> <li>Submit reimbursement requests to State</li> <li>Site visits and inspections</li> </ul>	<ul style="list-style-type: none"> <li>Attend orientation and execute contract with City</li> <li>Select and manage contractor</li> <li>Pay contractor invoices in full</li> <li>Submit invoices and proof of payment to subrecipient</li> <li>Submit photographs and status updates quarterly</li> </ul>
Close-Out	<ul style="list-style-type: none"> <li>Final inspection and issue Certificate of Completion</li> <li>Submit close-out package to the State</li> <li>Work through information requests</li> <li>Schedule final site visit with State</li> <li>Submit final reimbursement request</li> </ul>	<ul style="list-style-type: none"> <li>Work with contractor to answer information requests</li> <li>Deed-restrict property</li> <li>Provide proof of continued flood insurance</li> </ul>
Post Close-Out	<ul style="list-style-type: none"> <li>Maintain project records for 5 years</li> </ul>	<ul style="list-style-type: none"> <li>Maintain flood insurance on the property</li> <li>Maintain compliance with local building code</li> </ul>

## → Roles Under the FMA Program



## → FMA Project Timeline

# UPCOMING DATES & CONTACT INFO

## Workshops

- 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

**APPLICATION WINDOW WILL BE OPEN  
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### Website:

[MBRisingAbove.com/PPA](http://MBRisingAbove.com/PPA)

### Email:

[MBRisingAbove@miamibeachfl.gov](mailto:MBRisingAbove@miamibeachfl.gov)

### Phone:

305.673.7000

*Questions and Discussion*

*Thank you!*

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

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