

# 'FIGHT THE FLOOD' PRIVATE PROPERTY ADAPTATION PROGRAM

Flood Mitigation and Sea Level Rise Resilience

Virtual Informational Webinar #3

MIAMIBEACH  
RISING  
ABOVE

Aug 4, 2022

# WELCOME!

## INFORMATIONAL SESSION AGENDA

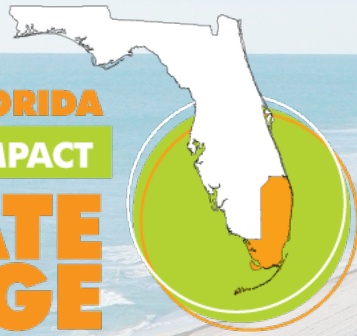
1. Private Property Adaptation Program Overview
  - Grant Conditions, Criteria
  - Required Documentation
  - Application Process
2. Flood Mitigation Assistance Program Overview
  - Eligible Applicants
  - Structure Elevation Process
  - Application Process
  - Frequently Asked Questions
3. How to Obtain More Information

**APPLICATION  
WINDOW  
WILL BE OPEN  
JUL 25 - AUG 19**



SOUTHEAST FLORIDA  
REGIONAL COMPACT

CLIMATE  
CHANGE



305  
RESILIENT

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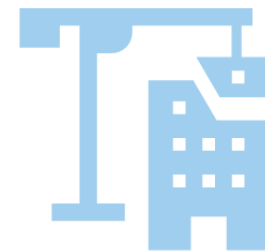
# INFORM, PREPARE, ADAPT

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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# PRIVATE PROPERTY ADAPTATION PROGRAM OVERVIEW

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- 
- Program Goal
  - Grant Conditions and Criteria
  - Eligible Projects
  - Required Documentation
  - Application Process

# 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**

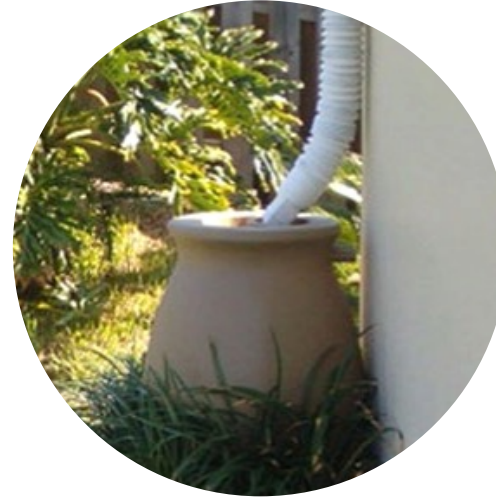
**FUNDING FY 2023, 2024, 2025: \$2M\***

**Subject to City Commission Approval**

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# 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)





# 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)



# FEMA FLOOD MITIGATION ASSISTANCE PROGRAM OVERVIEW

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- Program Goal
- Eligible Applicants
- Structure Elevation Process
- Application Process and Requirements
- Frequently Asked Questions





# FEMA FMA PROGRAM GOALS

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



# FEMA





## FMA PRIMARY ELIGIBILITY REQUIREMENTS

- > Property owners must voluntarily participate in the process.
- > Homeowners must have an active NFIP Flood Insurance Policy.
- > All elevation projects must be cost-effective and technically-feasible.

## COMPETITIVE APPLICATION CRITERIA

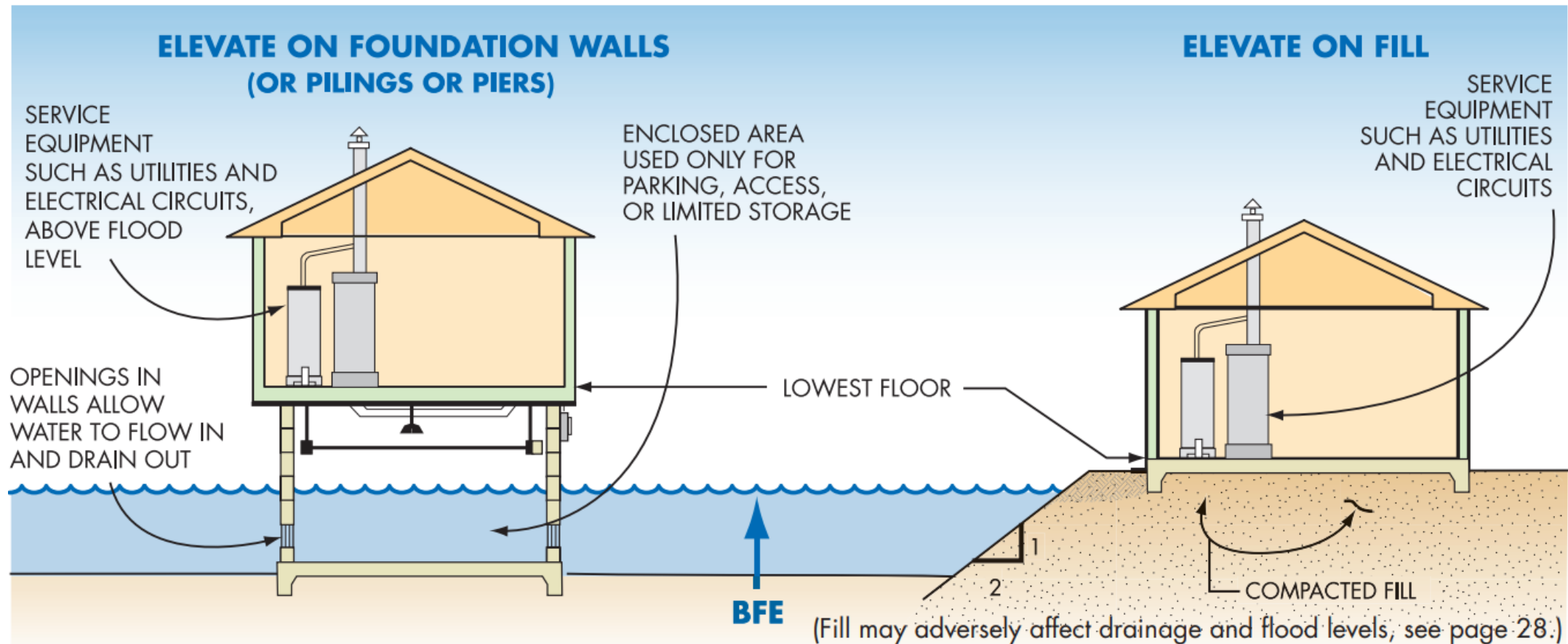
- > **Repetitive Loss Properties:** Have incurred two NFIP claims payments, in which the cost of the repair is greater than 25% of the market value of the structure the time of the event.
- > **Severe Repetitive Loss Properties:** Have incurred four NFIP claim payments, with each claim more than \$5,000,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





# STRUCTURE ELEVATION

**Structure Elevation** generally involves physically raising an existing structure to an elevation at or above the base flood elevation. Structure elevation may be achieved through a variety of methods, including elevating on **continuous foundation walls; elevating on open foundations, such as piles, piers, posts, or columns; and elevating on fill.**



# STRUCTURE ELEVATION PROCESS

1. Engage a qualified and licensed elevation contractor.
2. Conduct engineering and design.
3. Obtain required local permits.
4. Turn off utility services and disconnect utility lines.
5. Excavate around the foundation, cut holes in the foundation and house walls as necessary to install the network of lifting beams.
6. Raise house with jacks.
7. Demolish and remove existing foundation.
8. Install piles, piers, posts, or columns with concrete pads or encasements.
9. Lower house onto piles, piers, posts, or columns.
10. Construct new access points and stairs.
11. Raise mechanical and electrical systems (such as HVACs) as necessary.
12. Reconnect utility lines and restore utility services.
13. Restore landscape.







# TECHNICAL ELEVATION REQUIREMENTS FOR THE FMA PROGRAM

- > Homes must be elevated **2 to 3 feet above the Base Flood Elevation**, in accordance with the Federal Flood Risk Management Standards.
- > Buildings must be **structurally sound** and able to be elevated.
- > Property owner must agree to **maintain flood insurance**.
- > Enclosed areas under elevated buildings must **comply with the local floodplain management ordinance** and uses must be restricted to parking, building access, and limited storage.
- > All other aspects of the **local building code** must be addressed.



# FMA APPLICATION COMPONENTS



**Property Location and Ownership Details.** All homes must be within the City of Miami Beach jurisdiction, and property ownership must be verified.



**Mitigation Plan Information.** The application must demonstrate that the elevation projects are aligned with the goals and objectives of the Miami Dade County Local Mitigation Strategy.



**Scope of Work.** The scope provides a clear and detailed description of the proposed activity, how the activity will be implemented, and the risk reduction benefits of the elevation project.



**Schedule.** All projects must be completed within a 3-year period of performance.



**Budget.** The budget must cover a line-item estimate that includes all eligible and reasonable project costs. This budget will be developed by City consultants for the FMA application.



**Cost Share.** All projects will require a minimum 25% local cost share requirement.



**Benefit Cost Analysis.** All projects must be cost-effective using FEMA's Benefit-Cost Analysis Toolkit or Pre-Calculated Benefit method. BCAs will be conducted by the City's consultants.



**Environmental and Historic Preservation Review.** A desktop review will be completed by the City's consultants to determine if there are any negative impacts to cultural and historic resources.



**Assurances and Certifications.** Homeowners must complete standard forms and paperwork to certify eligibility.





# FMA ELEVATION BUDGET \$

## Eligible Structure Elevation Costs

- ✓ Engineering services
- ✓ Project administration and construction management
- ✓ Utility disconnection
- ✓ Foundation construction
- ✓ Physical structure elevation
- ✓ Reconnecting utilities
- ✓ Repair of existing yard amenities if damaged
- ✓ Elevation of existing decks, porches, stairs
- ✓ Construction of new stairs and landings
- ✓ Reasonable living expenses incurred while displaced

## Ineligible Structure Elevation Costs

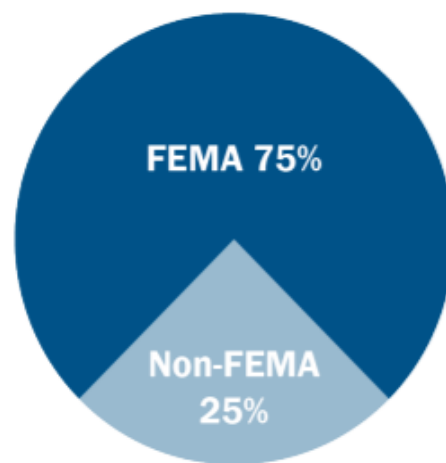
- × Costs related to building additions of auxiliary structures
- × Construction of new decks or porches
- × Aesthetic improvements
- × Landscaping or ornamentation beyond pre-existing site conditions

# ELEVATION COST SHARE

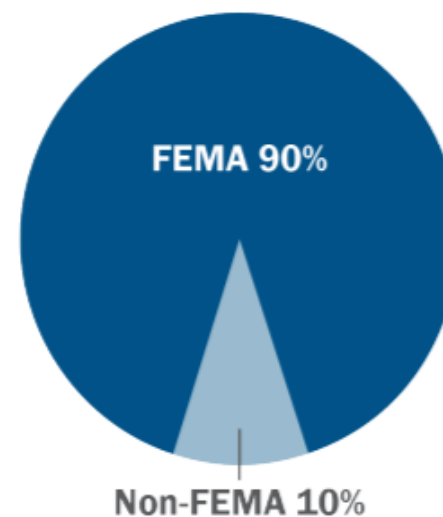
The FMA Program is a **cost-reimbursable program**. FEMA will reimburse project cost based on **actual expenditures** and will review receipts and bank statements to verify. All projects will require a **minimum 25% local cost share requirement**.

Homeowner are responsible for the local cost share. The City of Miami Beach may contribute to the local cost share using **Private Property Adaptation Program funds**. This will be evaluated on a per-property basis.

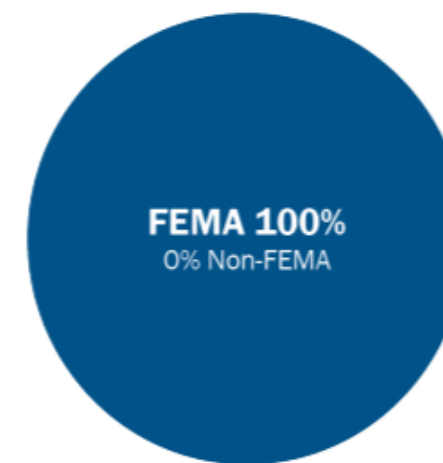
Non-Repetitive Loss



Repetitive Loss (RL) Structures

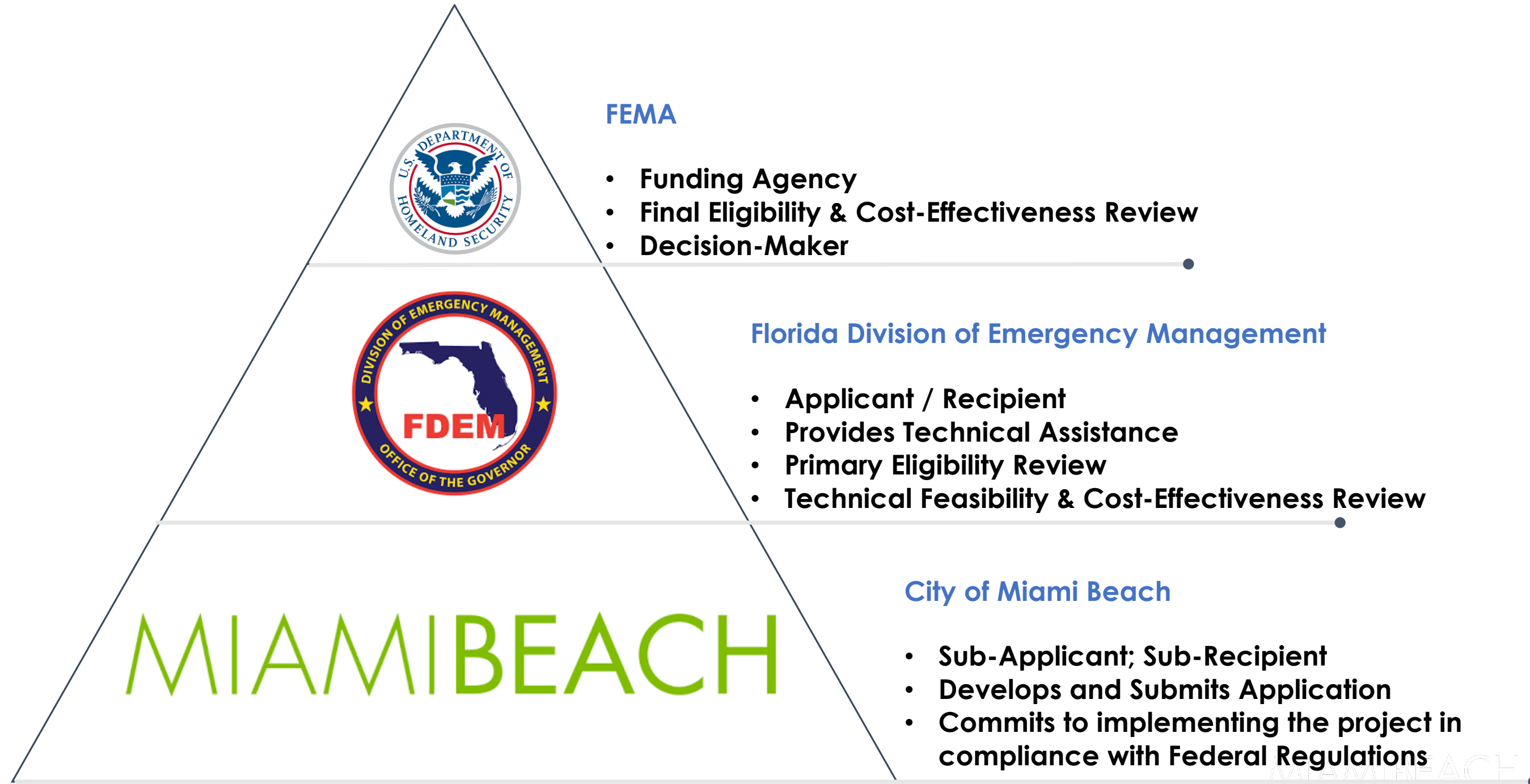


Severe Repetitive Loss (RL) Structures



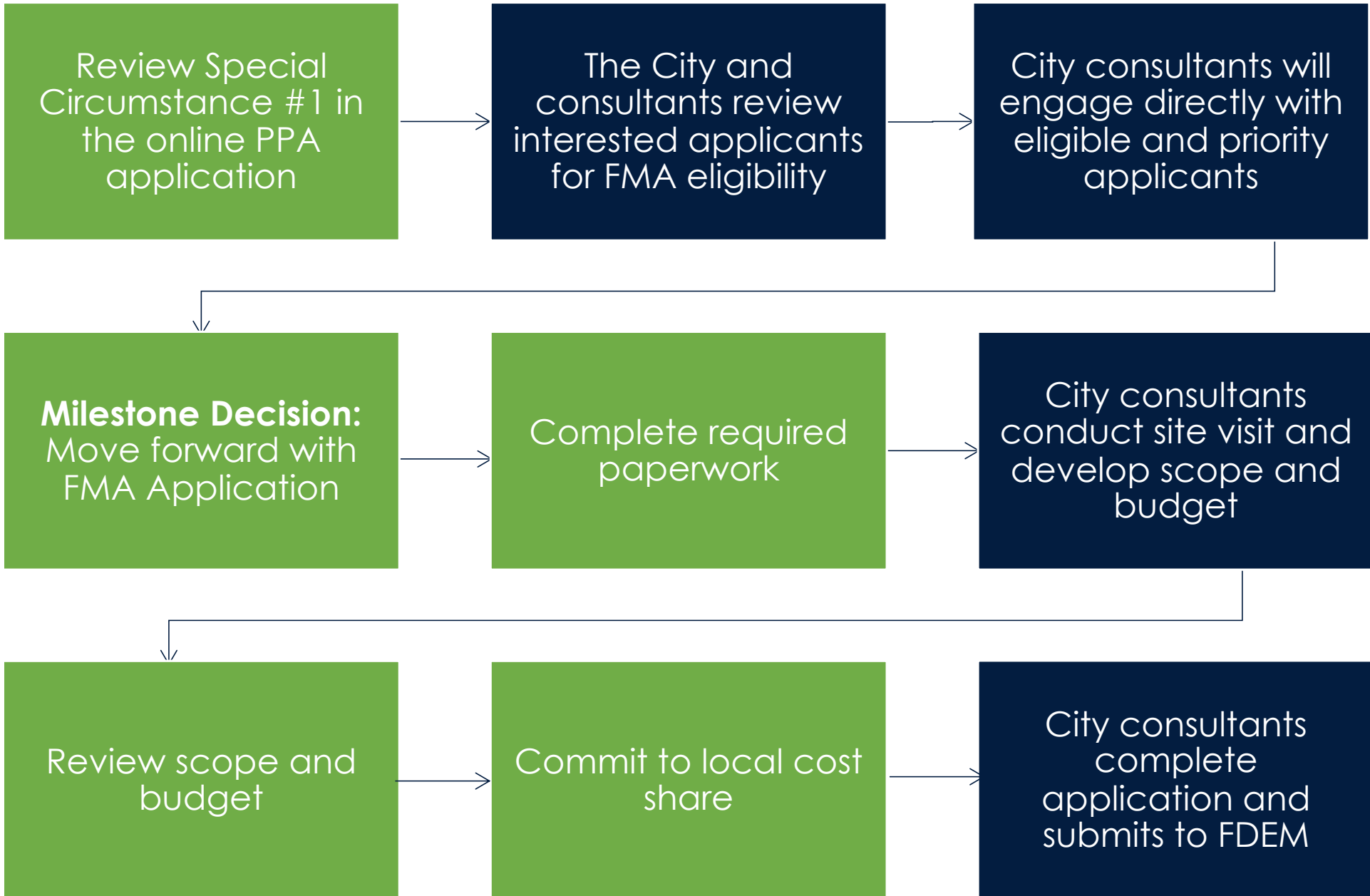


# AGENCIES INVOLVED IN THE FMA PROGRAM



# FMA APPLICATION PROCESS

If you are interested in applying for an elevation:



## Legend

Miami Beach

Homeowner



# ASSURANCES AND CERTIFICATIONS

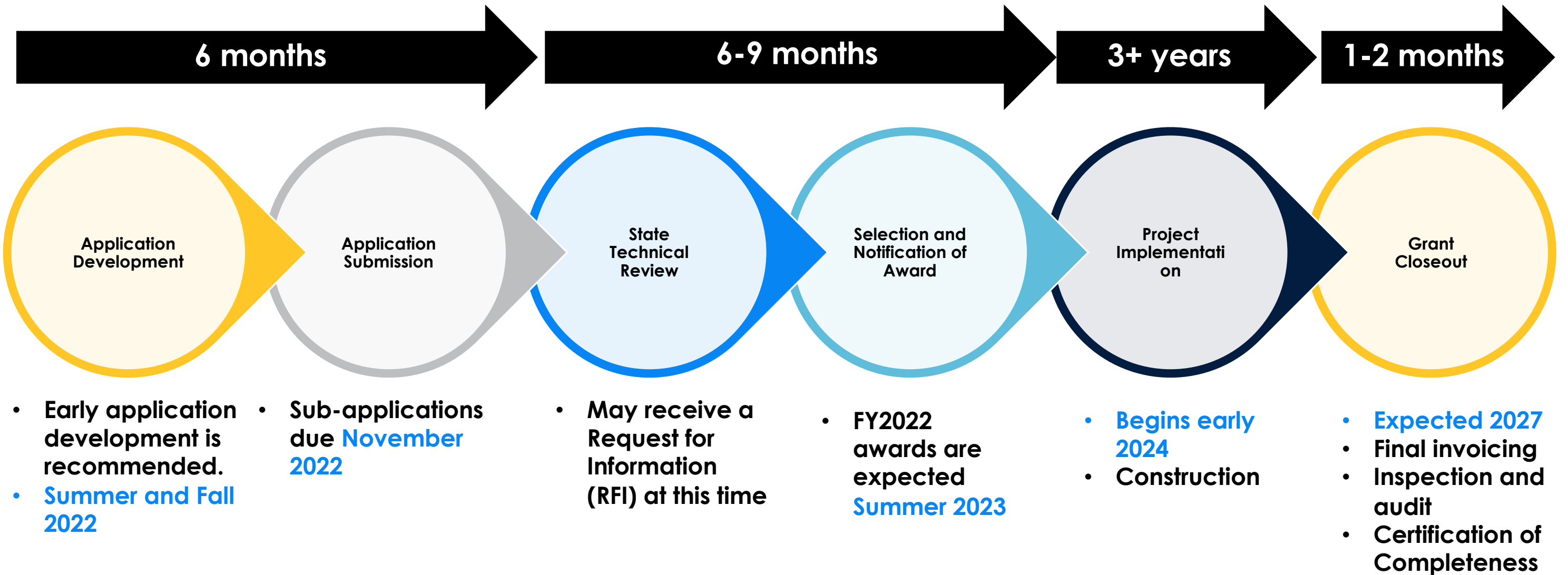
<b><i>Required Homeowner Forms</i></b>	<b><i>Program Eligibility/Requirements Satisfied</i></b>
<b>Affidavit of Flooding</b>	Repetitive Loss and Severe Repetitive Loss Properties are priority.
<b>Declaration and Release</b>	Property owners must voluntarily participate in the process.
<b>Duplication of Benefits</b>	General Program Compliance
<b>FDEM Worksheet</b>	All projects must be cost-effective and technically-feasible.
<b>Model Acknowledgement of Conditions For Mitigation of Property in a Special Flood Hazard Area With FEMA Grant Funds</b>	General Program Compliance
<b>Notice of Voluntary Interest</b>	Property owners must voluntarily participate in the process.
<b>Privacy Act Release</b>	Property owners must voluntarily participate in the process.
<b>Property Description and Damage Report</b>	Repetitive Loss and Severe Repetitive Loss Properties are priority.

# ROLES UNDER THE FMA PROGRAM

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>



# FMA PROJECT TIMELINE



# FREQUENTLY ASKED QUESTIONS

## 1. What is the difference between the Flood Mitigation Assistance (FMA) program and the Private Property Adaptation Program?

The FMA program is a federally funded competitive grant program administered by the Federal Emergency Management Agency (FEMA). The FMA program was created for the specific purpose of funding flood risk reduction projects that are in the best interest of the National Flood Insurance Program (NFIP). FMA funds are traditionally made available from dollars collected by the NFIP through the sale of flood insurance.

## 2. How do I know if I am eligible for FMA Funding?

To be eligible to apply for FMA funds, you have to meet the following criteria:

- Own an occupied private residence in Miami Beach;
- Have an active NFIP flood insurance policy;
- Be a U.S. Citizen or legal noncitizen.

## 3. What will the FMA Program Pay for?

The FMA program is a cost-reimbursement program will fund at least 75 percent of project costs for structure elevation projects. Project costs that are eligible for reimbursement include:

- Engineering services
- Physical structure elevation and elevation of existing decks, porches, stairs
- Disconnecting and reconnecting utilities
- Repair of existing yard amenities if damaged
- Construction of new stairs and landings
- Reasonable living expenses incurred while displaced



# FREQUENTLY ASKED QUESTIONS

## 4. Who covers the Non-Federal cost share?

Property **owners** should be prepared to pay for the entire project cost and be **reimbursed**. The City may contribute towards the local match with Private Property Adaptation funds.

## 5. Where can I find the funds to pay for the project up front?

It is **up to the individual property owner to identify funds** to pay for the mitigation project.

## 6. How long does reimbursement take?

Reimbursement times depends on several factors, including when the property owner submits documentation for reimbursement, when the City submits documentation for reimbursement, and the type of documentation submitted.

## 7. Does the grant cover displacement expenses?

**Yes**, owner and/or tenant displacement expenses are considered eligible project costs for mitigation reconstruction and structure elevation projects.

## 8. How high will my home need to be elevated?

This will vary by property. FEMA requires that home elevations raise the first floor elevation in accordance with the Federal Flood Risk Management Standard (Executive Order 13690). This is equivalent to the Base Flood Elevation (BFE) plus two feet of freeboard, which is consistent with the Miami Beach Flood Damage Prevention Ordinance.

# FREQUENTLY ASKED QUESTIONS

## 9. What if something unexpected happens during project implementation?

This is handled on a **case-by-case basis**. Unexpected events in the field may impact the scope of work, project costs, and the proposed project completion date.

## 10. What happens if I am awarded and then decide to withdraw my application?

You may withdraw your application any time before the grant is submitted to FEMA. However, if you qualify as a Severe Repetitive Loss or Repetitive Loss Property, a decline of the final mitigation offer may result in an increase in your flood insurance premiums.

## 11. Can we do some of the parts of the project ourselves?

**No**, all work must be performed by contractors licensed or registered in the State where they are working and who maintain appropriate insurance coverage.



# UPCOMING DATES & CONTACT INFO

Submit your application online at:

[mbrisingabove.com/PPA](https://mbrisingabove.com/PPA)

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

## 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  
JUL 25 – AUG 19**

## Website:

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

## Email:

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

## Phone:

305.673.7000

For questions about the **FEMA FMA Program**, please reach out to [Mitigation.Outreach@icf.com](mailto:Mitigation.Outreach@icf.com)

**Questions and Discussion**

**Thank you!**

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

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