

Maryland Application Guide

Hazard Mitigation Grants



MEMA

MARYLAND EMERGENCY MANAGEMENT AGENCY



Hazard Mitigation is defined as any sustained action taken to reduce or eliminate long-term risk to people and property from natural hazards and their effects. This definition distinguishes actions that have a long-term impact from those that are more closely associated with immediate preparedness, response, and recovery activities. Hazard mitigation is the only phase of emergency management specifically dedicated to breaking the cycle of damage, reconstruction, and repeated damage. Accordingly, State, territories, federally-recognized tribes, and local communities are encouraged to take advantage of funding that Hazard Mitigation programs provide in both the pre- and post-disaster timelines.



MARYLAND EMERGENCY MANAGEMENT AGENCY

RUSSELL J. STRICKLAND
EXECUTIVE DIRECTOR

GUIDANCE FOR HAZARD MITIGATION GRANTS

The Federal Emergency Management Agency (FEMA) offer several grant opportunities for hazard mitigation projects to reduce the risk to individuals and property from natural hazards and reduce the reliance on Federal disaster funds and flood insurance. The full description of these programs can be found in the FEMA publication Hazard Mitigation Assistance Unified Guidance, and on the FEMA website at:

<https://www.fema.gov/hazard-mitigation-assistance> .

The Maryland Emergency Management Agency (MEMA) administers these programs in the State, and offers this application guidance package for potential applicants.

HMA Programs:

- ❖ HMGP Hazard Mitigation Grant Program
- ❖ PDM Pre-Disaster Mitigation Grant Program
- ❖ FMA Flood Mitigation Assistance Grants

PROGRAM	Matching Requirement (%Federal / %Non-Federal)
HMGP Hazard Mitigation Grant Program	75/25
PDM Pre Disaster Mitigation Grant Program	75/25
- Small, Impoverished Community	90/10
FMA Flood Mitigation Assistance Grants	75/25
- Repetitive Loss (RL) Properties	90/10
- Severe Repetitive Loss S(RL) Properties	100/0

Note: Various forms included in this guidance document can be downloaded in digital format for use by applicants.

Download forms at: <http://memamaryland.gov/community/Pages/Mitigation.aspx>

ELIGIBILITY

Eligible Applicants:

- ❖ State government
- ❖ County and municipal governments
- ❖ Private Non-Profit organizations involved in relevant activities

Eligible Activities:

Eligible Activities	HMGP	PDM	FMA
1. Mitigation Projects	✓	✓	✓
Property Acquisition and Structure Demolition	✓	✓	✓
Property Acquisition and Structure Relocation	✓	✓	✓
Structure Elevation	✓	✓	✓
Mitigation Reconstruction	✓	✓	✓
Dry Floodproofing of Historic Residential Structures	✓	✓	✓
Generators	✓	✓	
Localized Flood Risk Reduction Projects	✓	✓	✓
Non-localized Flood Risk Reduction Projects	✓	✓	
Structural Retrofitting of Existing Buildings	✓	✓	✓
Non-structural Retrofitting of Existing Buildings & Facilities	✓	✓	✓
Safe Room Construction	✓	✓	
Wind Retrofit for one and two family residences	✓	✓	
Infrastructure Retrofit	✓	✓	✓
Soil Stabilization	✓	✓	✓
Wildfire Mitigation	✓	✓	
Post-Disaster Code Enforcement	✓		
Advance Assistance	✓		
5 percent Initiative Projects	✓		
Miscellaneous / Other	✓	✓	✓
2. Hazard Mitigation Planning	✓	✓	✓
Planning Related Activities	✓		
3. Technical Assistance			✓
4. Management Costs	✓	✓	✓

APPLICATION PROCESS for HAZARD MITIGATION ASSISTANCE GRANTS

Applications to FEMA for HMA grants are made by MEMA on behalf of eligible entities (sub-applicants).

1. Preliminary Consultation:

Sub-applicants (local and State agencies) should consult with MEMA staff on project viability which may include site inspections to determine project eligibility and viability. This may also include an evaluation of compliance with Federal environmental policy and historic preservation standards, and preliminary benefit-cost analysis.

[Note: property owners may not apply independently, but only through their municipal or County government. MEMA staff will facilitate that through their local liaisons.]

2. Pre-application Package

MEMA will provide a pre-application package with forms to be completed and lists of required information such as cost estimates, photographs, maps, property information, and insurance documentation.

3. State Review

MEMA staff will review the material, conduct the benefit-cost analysis, and prepare the final application for FEMA. All projects will be reviewed by a State interagency review committee, the Mitigation Advisory Committee, and will be submitted to the State Clearinghouse for circulation and review.

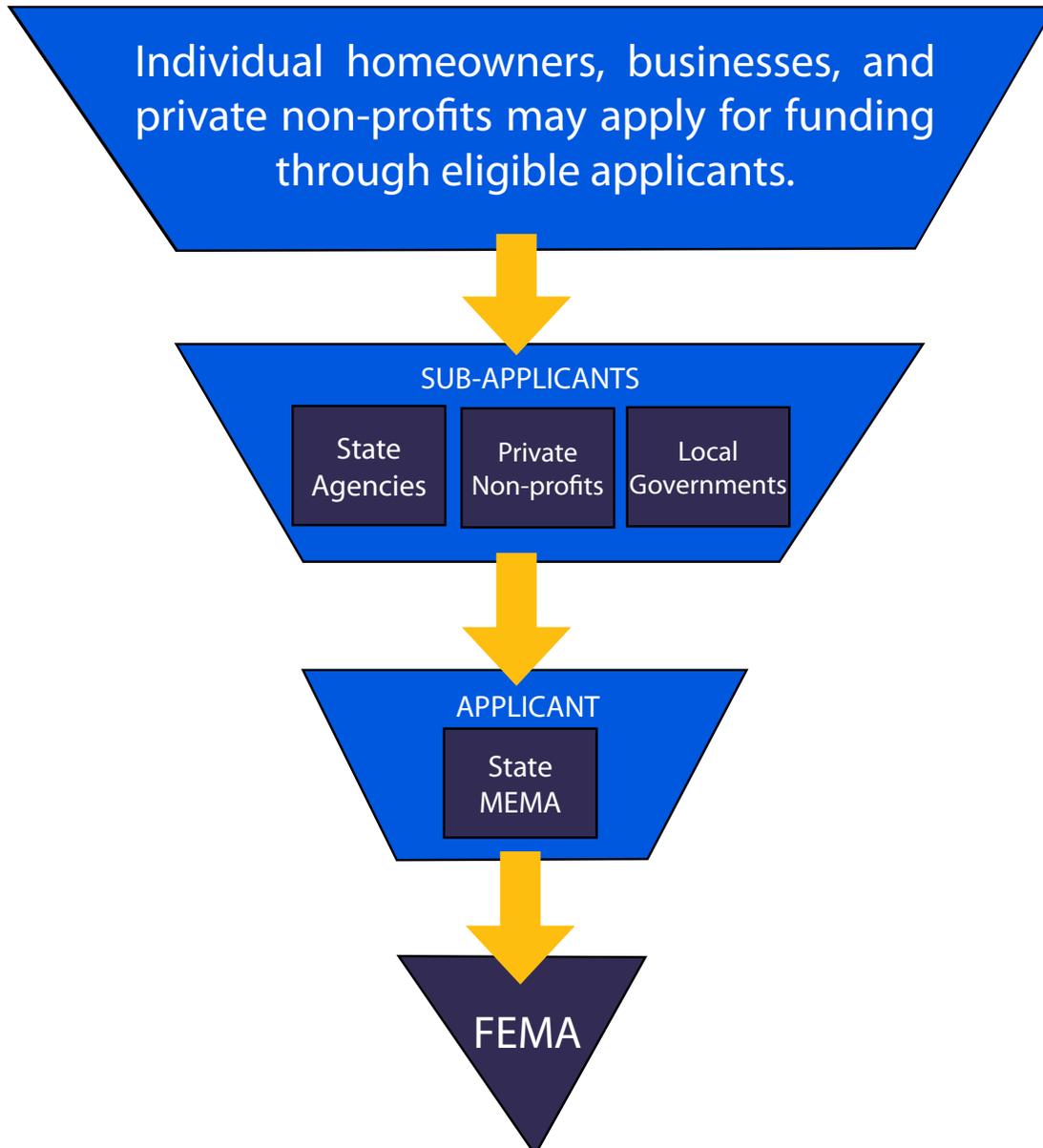
4. FEMA Review

After submission by MEMA, the FEMA Region III office will review the application for eligibility, cost-effectiveness, and compliance with applicable environmental and historic preservation policies, laws, and regulations (EHP). FEMA notifies MEMA of successful grant awards.

GRANT PROJECT MANAGEMENT PROCEDURES

1. MEMA will meet with grant recipients (sub-applicants) to review grant management procedures, and will provide a grant management document.
2. MEMA is the primary grant recipient and reimburses the sub-applicants for eligible expenses upon receipt of reimbursement requests.
3. Applicants generally have 3 years to complete a project, and must submit quarterly progress reports on a schedule provided by MEMA.
4. When a project is complete, MEMA will conduct a final project inspection prior to final reimbursement and closeout of the project.

APPLICATION REVIEW PROCESS



PRE-APPLICATION PACKAGE

Elevation or Relocation of Structures

❖ *Projects to elevate structures so the lowest occupied floor is at least two feet above the Base Flood Elevation (BFE) are eligible. Eligible costs are only for the detachment, raising, relocation (if necessary) and re-attachment of the structure to the foundation. Directly related costs for relocation, structural or utility work that are necessitated by the project are eligible. New construction, upgrades, and additions are not eligible as part of the grant. (Note: demolition and reconstruction of structures that have been significantly damaged are eligible with cost limitations). After preliminary consultation with local and MEMA staff, property owners should submit the following information:*

- Name and address of property owner
- Local government point of contact
- Property assessment information (appraisal not necessary)
- Elevation Certificate
- Contractor's estimate of project cost (use Elevation Worksheet)
- Signed copy of Voluntary Participation Agreement and 25% match commitment
- Signed copy of *Acknowledgement of Conditions*, which includes requirement that property will be required to maintain flood insurance in perpetuity.
- Color photographs of all sides of the structure, and street view of the property.

Acquisition and Demolition

❖ *Projects to acquire and demolish or relocate structures are eligible. Eligible costs are only for the purchase, demolition, site clearance, site restoration, engineering, legal fees, and administrative costs. After preliminary consultation with local and MEMA staff, property owners should submit the following information:*

- Name and address of property owner
- Local government point of contact
- Property assessment information and appraisal
- Property survey
- Estimate of project cost
- Signed copy of Voluntary Participation Agreement and 25% match commitment
- Acknowledgment that property will be maintained as open space in perpetuity
- Maintenance Agreement* signed by local government
- Color photographs of all sides of the structure, and street view of the property.

Hazard Mitigation Plans

❖ *Projects to prepare and update hazard mitigation plans are eligible. After preliminary consultation with MEMA staff, local government representatives should submit the following information:*

- Local government point of contact
- Signed copy of 25% match commitment
- Scope of work detailing elements of the plan and estimate of project cost

5% Initiative

❖ *Under the HMGP program, up to 5% of a State's allocation can be used for projects which are difficult to evaluate for cost-effectiveness but support a jurisdiction's hazard mitigation objectives. Examples include equipment for warning of impending hazards, public awareness or education campaigns, hazard identification and mapping including GIS software and hardware. After preliminary consultation with MEMA staff to determine the viability of a 5% proposal, local government representatives should submit the following information:*

- Local government point of contact
- Estimate of project cost and supporting documentation as appropriate
- Signed copy of 25% match commitment
- Explanation of projects consistency with local and State hazard mitigation plan objectives.
- Discussion of potential cost-effectiveness
- Maintenance Agreement signed by applicant

Generators

❖ *Projects to install or replace emergency power generators for critical facilities are eligible. Critical facilities include public safety facilities, water and wastewater facilities, health facilities. After preliminary consultation with MEMA staff, local government representatives should submit the following information:*

- Name and address of property
- Population served by facility, and annual budget
- Local government point of contact
- Property assessment information (age of structure)
- Site plan with generator location and generator pad and connections specifications
- Vendor's estimate of project cost with engineered plans and specifications.
- Signed 25% match commitment
- Maintenance Agreement signed by applicant

Floodproofing

❖ *Wet or dry floodproofing of non-residential structures and historic residential structures is eligible. After preliminary consultation with MEMA staff, local government representatives and property owners should submit the following information:*

- Name and address of property owner
- Local government point of contact
- Property assessment information (appraisal not necessary)
- Elevation Certificate
- Preliminary project engineering and estimate of project cost
- Signed copy of Voluntary Participation Agreement and 25% match commitment
- Signed copy of Acknowledgement of Conditions, which includes requirement that property will be required to maintain flood insurance in perpetuity.
- Color photographs of all sides of the structure, and street view of the property.

Flood Risk Reduction and Infrastructure Retrofit

❖ *Projects to lessen the frequency or severity of flooding, and decrease predicted flood damage are eligible. These projects could include installation or modification of culverts and other stormwater management facilities; construction or modification of retention and detention basins; construction or modification of floodwalls, dams, and weirs; and construction or modification of dikes, levees, floodwalls, seawalls, groins, jetties, breakwaters, and stabilized sand dunes.*

- Population served by facility, and annual budget
- Local government point of contact
- Site plan and engineering specifications
- Estimate of project cost
- Signed 25% match commitment
- Maintenance Agreement signed by applicant
- Color photographs of project site
- Historic damages

Download forms at: <http://mema.maryland.gov/community/Pages/Mitigation.aspx>

Attachment 1
Elevation Pre-Application

**HAZARD MITIGATION PROJECT ... ELEVATION
VOLUNTARY PARTICIPATION AGREEMENT / 25% COMMITMENT**

**Sub-grantee: _____, MD
Project: Elevation**

I/We, _____ am/are the owner(s) of the property located at:

_____.

1. I/We have requested the County to include my property in an application for funding under the Hazard Mitigation Grant Program for elevation.
2. I/We acknowledge that the Hazard Mitigation Grant Program will cover no more than 75% of the project cost, and I commit to providing a minimum match of 25%.
3. I/We am/are aware that if I/we I agree to participate in the proposed mitigation project I/we will not be entitled to the relocation benefits provided by the Federal Uniform Relocation Assistance and Real Property Acquisition Policies Act, which are only available to persons who must give up their property involuntarily.
4. I/We have been notified by the County that if my house is elevated I/we will be required to have flood insurance, and that the requirement of flood insurance coverage will be recorded in the land records and maintained for the life of the property.

Signed _____ Date _____
Property Owner

Signed _____ Date _____
Property Owner

Contact Information:

Day and evening phone numbers: _____

Email address: _____

Mailing address (if different from above): _____

SAMPLE ELEVATION PROJECT BUDGET

HAZARD MITIGATION PROJECT

ELEVATION BUDGET WORKSHEET

	(Example)	Proposal (Totals from Worksheet)
A: Permits / Recording / Legal ¹	\$ 1,000	
B: Planning / Design / Engineering ²	\$ 6,000	
C: Site Preparation / Restoration	\$ 4,000	
D: Structural Retrofitting / Replacement ³	\$ 7,000	
E: Utility System Extension ⁴	\$ 12,000	
F: Foundation / Piers ⁵	\$ 20,000	
G: Structural Elevation	\$ 25,000	
H: Displacement Costs ⁶	\$ 4,000	
I: Other Costs (administration)	\$ 4,000	
TOTAL	\$83,000	
Federal Share (75%)	\$ 62,250	
Non-Federal (25%)	\$ 20,750	
Owner cash	\$ 20,750	

Notes:

¹ Other legal expenses such as recordation of deed restriction

² Structure and site evaluation including elevation certificate and architect/engineer project specifications. Note: in historic districts a rendering of the building façade before and after the elevation will be required.

³ Can include sills, floor joist, flooring, stairs, ramps, porches, decks and other structural work that is necessitated by the project.

⁴ Includes detachment and re-attachment of electrical, plumbing, HVAC

⁵ Includes pre-lifting structure preparation, construction of new foundation, and post-lifting reattachment only.

⁶ Temporary relocation during elevation project if needed. Includes moving, temporary storage, and temporary living costs.

Optional County or municipal in-kind costs could include administration, engineering, fee waivers, site restoration, etc.

Elevation Construction Cost Worksheet

NOTE: Required elevation is at least two feet above the Base Flood Elevation or Local Code.

A worksheet must be completed for each structure to be elevated.

Any project costs that do not clearly fall under the specified categories should be submitted for review and determination of funding eligibility under the HMGP program.

Description	Explanation of costs	Total Costs
Estimate costs for all applicable/eligible items	(e.g., 12 items @ \$40 each)	
A: Permitting / Recording / Legal Fees		
Building Permit(s)		
Plumbing, Electrical, Mechanical Permits		
Recording and other legal Fees		
TOTAL		A:
B: Planning / Design / Engineering		
Surveying and Site Layout		
Elevation Certificate(s)		
Engineering Design for Elevated Structure		
TOTAL		B:
C: Site Preparation and Restoration		
Lot Clearing		
Debris Removal and Disposal		
Excavation/Fill for Grading		
Landscape Replacement / Restoration		
TOTAL		C:
D: Structural Retrofitting / Replacement (new construction allowed when necessitated by the project, or code compliance)		
Structural Demolition		
Porches/Decks (if pre-existing)		
Stairs and Railings		
*Sub-flooring		
*Wall and Roof Framing and Shell Construction		
*Exterior Doors and Windows		
TOTAL		D:
SUBTOTAL FOR PAGE (A+B+C+D)		

*Eligible construction items assessed on a case by case basis

SUBTOTAL FROM PREVIOUS PAGE		
Description Estimate costs for all applicable/eligible items	Explanation of costs (e.g., 12 items @ \$40 each)	Total Costs
E: Utility Systems Extensions		
Electrical Service		
Plumbing/Water Service		
Sewer/Septic System		
HVAC and Ductwork; Elevating Mechanical Equipment		
Additional Insulation		
Roof and Foundation Drainage Systems		
Soil Stabilization/Retaining Walls		
TOTAL		E:
F: Foundation / Piers		
Concrete & Block Work		
Drilling & Installation of Piers, Columns, or Piles		
Embedment and Sealant		
Structural Steel Work		
TOTAL		F:
G: Structural Elevation		
Bracing and Anchoring		
Lifting/Jacking/Elevating		
Backfilling		
Detachment / Reattachment (of elements affixed to structure)		
TOTAL		G:
H: Displacement Costs		
Moving Costs		
Temporary Storage Costs		
Temporary Living Facilities Costs		
TOTAL		H:
I: Other Eligible Costs (list additional costs to be determined by the Department for eligibility)		
Administration Costs		
Other(s): _____		
TOTAL		I:
SUBTOTAL FOR PAGE (E+F+G+H+I)		
TOTAL ELIGIBLE PROJECT COST		

Acknowledgement of Conditions for Mitigation of Property in a
Special Flood Hazard Area with FEMA Grant Funds

Property Owner _____
Street Address _____
City _____, State _____ Zip Code _____
Deed dated _____, Recorded _____
Tax map _____, Block _____, Parcel _____
Base Flood Elevation at the site is _____ feet (NGVD).
Map Panel Number _____, Effective Date _____

As a recipient of Federally-funded hazard mitigation assistance under the Hazard Mitigation Assistance Program, as authorized by 42 U.S.C. §5170c / Pre-Disaster Mitigation Program, as authorized by 42 U.S.C. §5133 / Flood Mitigation Assistance Program, as authorized by 42 U.S.C. §4104c / Severe Repetitive Loss, as authorized by 42 U.S.C. §4102a / Repetitive Flood Claims, as authorized by 42 U.S.C. §4030, through the Maryland Emergency Management Agency and (sub-applicant), the Property Owner accepts the following conditions:

1. That the Property Owner has insured all structures that will not be demolished or relocated out of the Special Flood Hazard Area "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 required by 42 U.S.C. §4012a.
2. That the Property Owner will maintain all structures on the above-mentioned property in accordance with the floodplain management criteria set forth in Title 44 of the Code of Federal Regulations (CFR) Part 60.3 and the requirements of (City/County Ordinance) as long as the Property Owner holds title to the property. These criteria include, but are not limited to, the following measures:
 - i. Enclosed areas below the Base Flood Elevation will only be used for parking of vehicles, limited storage, or access to the building;
 - ii. All interior walls and floors below the Base Flood Elevation will be unfinished or constructed of flood resistant materials;
 - iii. No mechanical, electrical, or plumbing devices will be installed below the Base Flood Elevation; and
 - iv. All enclosed areas below Base Flood Elevation must be equipped with vents permitting the automatic entry and exit of flood water.

For a complete, detailed list of these criteria, see City/County Ordinance document.

3. The above conditions are intended to run with the land and be binding on all future property owners so long as the property is improved. To provide notice to

subsequent owners of these conditions, the Property Owner agrees to legally record with the (county or appropriate jurisdiction's) land records a notice that includes the name of the current property owner (including book/page reference to record of current title), a legal description of the property, and the following notice of flood insurance requirements:

"This property has received Federal hazard mitigation assistance. Federal law requires that flood insurance coverage on this property must be maintained during the life of the property regardless of transfer of ownership of such property. Pursuant to 42 U.S.C. §5154a, failure to maintain flood insurance on this property may prohibit the owner from receiving Federal disaster assistance with respect to this property in the event of a flood disaster. The Property Owner is also required to maintain this property in accordance with the flood plain management criteria of Title 44 of the Code of Federal Regulations Part 60.3 and (City/County Ordinance document.)"

4. Failure to abide by the above conditions may prohibit the Property Owner and/or any subsequent owners from receiving Federal disaster assistance with respect to this property in the event of any future flood disasters. If the above conditions are not met, FEMA may recoup the amount of the grant award with respect to the subject property, and the Property Owner may be liable to repay such amounts.

This Agreement shall be binding upon the respective parties' heirs, successors, personal representatives, and assignees.

IN WITNESS WHEREOF, the Property Owner has signed and sealed this Agreement on the date Indicated below:

WITNESS

OWNER

(Date)

(Date)

STATE OF MARYLAND, (SUBAPPLICANT), TO WIT:

I HEREBY CERTIFY that, on this day of , 2015, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared [and] known to me (or satisfactorily proven) to be the person[s] whose [name is][names are] known to me to be the person[s] whose name[s] is[are] subscribed to the foregoing instrument and in my presence exercised the foregoing instrument for the purposed therein contained.

Notary Public

My Commission Expires: _____

Attachment 2
Acquisition Pre-Application

HAZARD MITIGATION PROJECT ... ACQUISITION
VOLUNTARY PARTICIPATION AGREEMENT & 25% COMMITMENT

Sub-grantee: _____, MD
Project: _____.

I/We, _____ am/are the owner/s of the property located at:

1. I have requested the County to include my property in an application for funding under the Hazard Mitigation Grant Program for acquisition.
2. I acknowledge that the Hazard Mitigation Grant Program will cover no more than 75% of the project cost, and I commit to providing a minimum match of 25%.
3. I am aware that I am not required to sell my property, and I have been notified by the County that the power of eminent domain will not be used to acquire my property if I decide not to sell it.
4. I have been notified by the County if the above property is acquired, I agree that it will be necessary for me to move permanently from the property.
5. I am aware that if I agree to participate in the proposed mitigation project I will not be entitled to the relocation benefits provided by the Federal Uniform Relocation Assistance and Real Property Acquisition Policies Act, which are only available to persons who must give up their property involuntarily.

Signed _____ Date _____
Property Owner

Signed _____ Date _____
Property Owner

Contact Information:

Day and evening phone numbers: _____

Email address: _____

Mailing address (if different from above): _____

SAMPLE

HAZARD MITIGATION PROJECT	ACQUISITION/DEMOLITION COST WORKSHEET	Proposal
	(Example)	
Engineering ₁	\$ 1,000	
Appraisal	\$ 1,000	
Closing ₂	\$ 5,000	
Purchase	\$150,000	
Demolition	\$ 30,000	
Site restoration	\$ 10,000	
Relocation ₃		
Legal ₄	\$ 1,000	
Permits/Inspections	\$ 1,000	
Administration	\$ 6,000	
TOTAL	\$205,000	
Federal Share (75%)	\$153,750	
<u>Non-Federal (25%)</u>	\$51,250	
Owner Credit	(\$51,250) **	
Owner proceeds (purchase price less owner credit)	\$98,750	

Notes:

- 1 Site evaluation
- 2 Title agent fees, title search, survey, taxes and fees
- 3 Relocation of tenants if applicable (property owner not eligible)
- 4 Other legal expenses such as recordation of deed restriction

** The 25% match requirement is provided by a credit from the property owner/seller to the settlement costs. The 25% match amount includes all other project costs such as demolition and site restoration.

Cash or in-kind contributions from the County (administration, engineering, fee waivers, site restoration, etc.) may be applied to the match if available, reducing the amount of credit due from the seller. The County may elect to hold some of the settlement proceeds in escrow until final project costs are determined.

[Note: Repetitive Loss and Severe Repetitive Loss properties under the National Flood Insurance Program are eligible for 90% to 100% Federal share.]

Section V. Maintenance Agreement

All applicants whose proposed project involves the retrofit or modification of existing public property or whose proposed project would result in the public ownership or management of property, structures, or facilities, must first sign the following agreement prior to submitting their application to FEMA.

(NOTE: Those applicants whose project only involves the retrofitting, elevation, or other modification to private property where the ownership will remain private after project completion DO NOT have to complete this form.)

The _____ of _____, State of Maryland, hereby agrees that
(City, Town, County)
if it receives any Federal aid as a result of the attached project application, it will accept responsibility, at its own expense if necessary, for the ***routine*** maintenance of any real property, structures, or facilities acquired or constructed as a result of such Federal aid. Routine maintenance shall include, but not be limited to, such responsibilities as keeping vacant land clear of debris, garbage, and vermin; keeping stream channels, culverts, and storm drains clear of obstructions and debris; and keeping detention ponds free of debris, trees, and woody growth.

The purpose of this agreement is to make clear the Subgrantee's maintenance responsibilities following project award and to show the Subgrantee's acceptance of these responsibilities. It does not replace, supersede, or add to any other maintenance responsibilities imposed by Federal law or regulation and which are in force on the date of project award.

Signed by _____ the duly authorized representative
(printed or typed name of signing official)

_____,
(title)

this _____ (day) of _____ (month), _____ (year).

Signature* _____

****Please note: The above signature must be by an individual with legal signing authority for the respective local government or county (e.g., the Chairperson, Board of County Commissioners or the County Manager, etc.)***

DATA RESOURCES:

- FEMA, Hazard Mitigation Assistance Unified Guidance
http://www.fema.gov/media-library-data/1424983165449-38f5dfc69c0bd4ea8a161e8bb7b79553/HMA_Guidance_022715_508.pdf
- MEMA website downloads:
<http://mema.maryland.gov/community/Pages/Mitigation.aspx>
- Maryland Department of the Environment (MDE) Digital Flood Insurance Rate Maps
<http://mdfloodmaps.net/>
- How to make a Flood Insurance Rate Map for your location:
<https://www.fema.gov/media-library/assets/documents/34930>
- Maryland Tax Assessment Data:
<http://sdats.resiusa.org/RealProperty/Pages/default.aspx>

For further information or assistance, contact:

Mark James, State Hazard Mitigation Officer

mitigation.mema@maryland.gov

410-802-9990

5401 Rue Saint Lo Drive

Reisterstown, MD 21136