



## **Appendix H. FEMA Programs and Other Funding Sources**



## Appendix H. FEMA Programs and Other Funding Sources

The Federal Emergency Management Agency (FEMA) is part of the U.S. Department of Homeland Security. FEMA’s mitigation grant programs provide funding for eligible mitigation activities that reduce disaster losses and protect life and property from future disaster damages. This appendix contains a description of FEMA programs and funding sources available. Currently, FEMA administers the following grant programs:

**Table H-1. FEMA Administered Grant Programs**

Grant Program	Program Information
Hazard Mitigation Grant Program (HMGP)	HMGP assists in implementing long-term hazard mitigation measures following Presidential disaster declarations. Funding is available to implement projects in accordance with State, Tribal, and local priorities.
Flood Mitigation Assistance (FMA) Program	FMA provides funds on an annual basis so that measures can be taken to reduce or eliminate risk of flood damage to buildings insured under the National Flood Insurance Program (NFIP).
Pre-Disaster Mitigation (PDM) Program	PDM provides funds on an annual basis for hazard mitigation planning and the implementation of mitigation projects prior to a disaster. The goal of the PDM program is to reduce overall risk to the population and structures, while at the same time, also reducing reliance on Federal funding from actual disaster declarations.

The following provides detailed information regarding FEMA’s Hazard Mitigation Assistance (HMA) grant programs).

### Hazard Mitigation Assistance

FEMA's Hazard Mitigation Assistance (HMA) grant programs provide funding for eligible mitigation activities that reduce disaster losses and protect life and property from future disaster damages. Currently, FEMA administers the following HMA grant programs: 1) Flood Mitigation Assistance (FMA); 2) Hazard Mitigation Grant Program; and 3) Pre-Disaster Mitigation (PDM).

As of July 2013, the Repetitive Loss Grant Program (RFC) and Severe Repetitive Loss Grant Program (SRL) are no longer funded and are now addressed under the unified FMA program. For more information Biggert Waters Flood Insurance Reform Act visit: <http://www.fema.gov/flood-insurance-reform-act-2012>. For previous year information regarding the SRL Program visit: <http://www.fema.gov/severe-repetitive-loss-program>. For previous year information on the RFC Program visit: <http://www.fema.gov/repetitive-flood-claims-program>

### Flood Mitigation Assistance Program

The FMA program provides annual funding for local jurisdictions to reduce or eliminate long-terms risk of flooding to buildings, manufactured homes, and other insured structures. Grants may be awarded for planning assistance, implementation or mitigation strategies, and technical assistance.

Although the NFIP is administered by NJDEP, the FMA program is the responsibility of NJOEM. NJOEM works with the SHMT to identify prioritize and implement FMA programs. There are three types of grants available under FMA:

- Planning
- Project



- Technical Assistance

FMA planning grants are available to states and communities to prepare flood mitigation plans. NFIP participating communities with approved flood mitigation plans can apply for FMA project grants. FMA project grants are available to states and NFIP participating communities to implement measures to reduce flood losses. Ten percent of the Project Grant is made available to states as a technical assistance grant. These funds may be used by the State to help administer the program. Communities receiving FMA Planning and Project Grants must be participating in the NFIP. The program requires a 75% / 25% cost share.

More information on the FMA Program can be found at: [www.fema.gov/government/grant/fma/index.shtm](http://www.fema.gov/government/grant/fma/index.shtm)

### Hazard Mitigation Grant Program

---

The HMGP is authorized under Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act. The HMGP, administered by FEMA, provides grants to states and local governments to implement long-term hazard mitigation measures after a federal disaster declaration. The purpose of the program is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster. The Program requires a 75% / 25% cost-share. The SHMT reviews all letters of intent and applications. The SHMT reviews, selects, and prioritizes applications for potential projects. Refer to Section 3 (Coordination of Local Planning) which outlines the awarded and obligated HMGP projects.

Hazard mitigation planning is an important aspect of a successful mitigation program. A fundamental component of the Disaster Mitigation Act of 2000 is the emphasis on planning. The State is eligible for up to 15% of the overall federal disaster expenditures if the State has an approved Standard All Hazards Mitigation Plan. Hazard mitigation planning is a collaborative process whereby hazards affecting the community are identified, vulnerabilities to the hazards are assessed, and a consensus is reached on how to minimize or eliminate the effects of these hazards.

FEMA requires after each federal disaster that an Administrative Plan (Annex A) be adopted indicating how HMGP funds will be managed. The purpose of this plan is to comply with the requirements of 44 CFR Section 206.437 and to set forth the administrative procedures, organization, and requirements for administering the HMGP in New Jersey. This Plan defines state procedures for the delivery of joint federal and state financial assistance to state agencies, local governments, and certain private non-profit organizations and Native American tribes or tribal organizations under the HMGP.

In order to apply for disaster-related HMGP funds, a Letter of Intent (LOI) must be submitted. Refer to Appendix M (LOI) to see the most recent NJOEM LOI. NJOEM Mitigation Unit will also conduct kick-off meetings for all affected counties following a Presidential disaster declaration.

Additional information on the HMGP can be found at: <http://www.fema.gov/hazard-mitigation-grant-program>

### HMGP Elevation Program

The HMGP Elevation Program provides reimbursement grants of up to \$30,000 for homeowners seeking to elevate their homes to mitigate against future flooding events.



### HMGP Buyout Program

Through New Jersey's Blue Acres Program, the State has begun funding the acquisition of over 1,000 homes in Sandy-impacted areas subject to repetitive flooding. This \$300 million program received an initial allocation of \$100 million in HMGP funds.

### HMGP Local Resiliency Projects

This \$50 million program, which was allocated to all 21 counties, helps county and local governments pursue regional and local resiliency projects to better protect the State in the event of a storm or other disaster.

### HMGP Energy Allocation Initiative

The Energy Allocation Initiative is intended to support efforts to encourage enhanced energy resiliency for critical assets and facilities in New Jersey. The program will allow communities to pursue technical innovation by harnessing the resources of the State's energy, environmental, and emergency management agencies and the perspective of the U.S. Department of Energy's SMEs.

Communities across the State have recognized the importance of energy resiliency in the Hurricane Sandy long-term recovery process. The HMGP received over 750 LOIs requesting generators and energy solutions totaling over \$325 million. With the collaboration of representatives from the NJOEM, NJ Office of Homeland Security & Preparedness, NJDEP, and the NJ Board of Public Utilities, each LOI that included an energy project was analyzed. Objective criteria – including population size and density, facility type, NFIP participation, FEMA Public Assistance data, and other relevant factors – were used as a guide to identify those energy resiliency projects that have the potential to serve the greatest need in the event of a future disaster or other event impacting the larger electrical grid. In total, \$25 million is being allocated to 147 jurisdictions and public entities to support energy resiliency projects.

As part of the process, the State partnered with the U.S. Department of Energy (USDOE), the USDOE's National Renewable Energy Laboratory (NREL), and FEMA to analyze HMGP requests for energy solutions. NREL developed an energy questionnaire to evaluate potential resilient energy solutions and then analyzed the results on a local/facility level. Based on those results, NREL identified potential opportunities on a local/facility level to build energy resilience by pursuing innovative – but cost-effective – energy solutions. Those opportunities include retrofitting existing solar panel systems to provide continuous power during a disaster; exploring fuel cells, combined-heat-and-power, or other resilient technology which could result in monthly energy savings and be "islanded" from the electrical grid; installing natural gas, solar, or tri-fuel generators; and other innovative technologies. For additional information visit: <http://www.state.nj.us/governor/news/news/552013/approved/20131009a.html> or <http://www.state.nj.us/njoem>

### Pre-Disaster Mitigation Program

The PDM program provides funds on an annual basis for hazard mitigation planning and the implementation of mitigation projects. Funding is made available for measures that can be taken to reduce or eliminate overall risk from natural hazards. Refer to Section 3 (Coordination of Local Planning) for a list of PDM grants awarded and obligated.

All applicants must be participating in the NFIP if they have been identified as having a Special Flood Hazard Area. In addition, the community must not be suspended or on probation from the NFIP. The NJOEM works directly with the FEMA Region II program coordinator to develop and submit projects and plans for funding consideration. 44 CFR Part 201, Hazard Mitigation Planning, establishes criteria for state and local hazard



mitigation planning authorized by Section 322 of the Stafford Act, as amended by Section 104 of the Disaster Mitigation Act of 2000.

For all disasters declared after November 1, 2004, all States, local governments, and Tribes must have a FEMA approved mitigation plan in order to apply for FEMA mitigation funding. Therefore, the development of state and local multi-hazard mitigation plans is key to maintaining eligibility for future PDM funding. NJOEM mitigation staff provides assistance to local jurisdictions with application and project development for potential PDM funding.

More information on the PDM Program can be found at: <http://www.fema.gov/pre-disaster-mitigation-grant-program>.