

29 August 2024

FY 2024 Swift Current

Region 1 | New Hampshire | Informational Session



FEMA

Flood Mitigation Assistance

Legislative Authorities

- National Flood Insurance Reform Act of 1994
- Biggert-Waters Flood Insurance Reform Act of 2012
- Infrastructure Investment and Jobs Act (IIJA) of 2021



Helping people before, during and after disasters

Program Highlights:

- The program reduces or eliminates the risk of repetitive flood damage to buildings insured under the National Flood Insurance Program (NFIP), and within NFIP participating communities
- Two Funding Sources:
 - \$175 million appropriated annually
 - \$3.5 billion through FY 2026 from Bipartisan Infrastructure Law (IIJA)

Federal Emergency Management Agency

Mitigating Insured and Uninsured Post-Disaster: Swift Current and Hazard Mitigation Grant Program

DISASTER

POST-DISASTER

MITIGATED



POST-DISASTER MITIGATION FUNDING

FMA Swift Current

*NFIP Insured + Repetitive Flooded /
Substantially Damaged*



**Hazard Mitigation Grant Program
(HMGP)**

Uninsured or NFIP Insured

FEMA reviews, approves, and awards the subapplication containing the structure.

Swift Current Goals

- **Speed of Funding**
Aligning mitigation outcomes with survivor recovery.
- **Equitable Outcomes**
Improving access and outcomes for socially vulnerable communities.
- **Together Towards Resilience**
Advancing long-term community resilience through fostering FEMA and State, Local, Tribal and Territorial government continuity and community partnerships.
- **National Flood Insurance Program (NFIP)**
Reduce future claims against the NFIP through mitigation of repetitively flooded properties.



Swift Current and Annual FMA Comparison

Topic	Swift Current	Annual Flood Mitigation Assistance
Activation Criteria	The applicant receives a major disaster declaration for a flood-related disaster event between June 1, 2024, and the disaster declaration deadline of May 31, 2025 and meets claims-based criteria.	This is an annual grant opportunity. Flood Mitigation Assistance program is not an activation-based funding opportunity.
Application Period Opening	Applicant-specific timelines vary: 120 or 150 calendar days after the Application Period Opening.	Fixed, one time per fiscal year
Eligible Project Types	Individual Property Flood Mitigation Projects	Capability and Capacity Building Activities, Localized Flood Control Projects, and Individual Property Flood Mitigation Projects
Eligible Properties	NFIP-insured properties that are: <ul style="list-style-type: none"> ▪ Flood Mitigation Assistance and/or NFIP-defined Severe Repetitive Loss property (SRL) ▪ Flood Mitigation Assistance and/or NFIP-defined Repetitive Loss property (RL) ▪ Substantially Damaged determinations (after the disaster declaration incident period start date). 	All NFIP-insured properties.

Swift Current Key Changes for FY 2024

- **System of Record Transition to FEMA GO.**
- **Project Scoping as Eligible Capability and Capacity Building Type:** For applicants, up to 1% of maximum set aside; For tribes and territories applying as applicants, up to 5%.
 - Project scoping considered part of the maximum set-aside amount.
 - Immediate funding to support project development.
- **Subsequent Activations:** Applicants may be eligible for subsequent activations.
 - Maximum Set-Aside: \$10 million limit.
 - Application submission window:
 - State applicant window: 120 days
 - Tribes and territories window: 150 days
- Applicant's eligibility period start date **changed from 30 days to 60 days** after the applicant meets activation eligibility criteria.

FY 2024 Swift Current Activation and Maximum Set-Aside

FMA Swift Current Activation Criteria

- The applicant receives a major disaster declaration for a flood-related disaster event between June 1, 2024 and the disaster declaration deadline of May 31, 2025

Must meet at least one of the criteria:

- The applicant has at least \$1M in claims in the 12 months prior to the declaration date
- The applicant has 500 or more flood insurance claims in the declared flood-related disaster event
- The applicant is a U.S. territory or a federally recognized tribal government applying directly to FEMA

Application Maximum Set-aside and Application Window Determination Description	Applicant Maximum Set-aside	Application Open Period
Applicant has at least \$1 million in NFIP flood insurance claims in the 12 months prior to the declaration date	Up to \$10 million	120 days
Applicant receives 500 or more NFIP flood insurance claims in the declared disaster	Up to \$10 million	120 days
Applicant has both at least \$1 million in NFIP flood insurance claims in the 12 months prior to the declaration date AND receives 500 or more NFIP flood insurance claims in the declared disaster	Up to \$20 million	150 days
Applicant has both at least \$5 million in NFIP flood insurance claims in the 12 months prior to the declaration date AND receives 500 or more NFIP flood insurance claims in the declared disaster	Up to \$40 million	150 days
Applicant is a federally recognized Tribe or U.S. Territory (regardless of allocation, federally recognized Tribe or U.S. Territory will receive 150-day application open period)	Up to \$5 million	150 days
Applicants approved through special consideration for Swift Current to the FEMA Regional Administrator	Up to \$5 million	120 days
Subsequent Activations	Up to \$10 million	120 days

Applicant Activation – New Hampshire

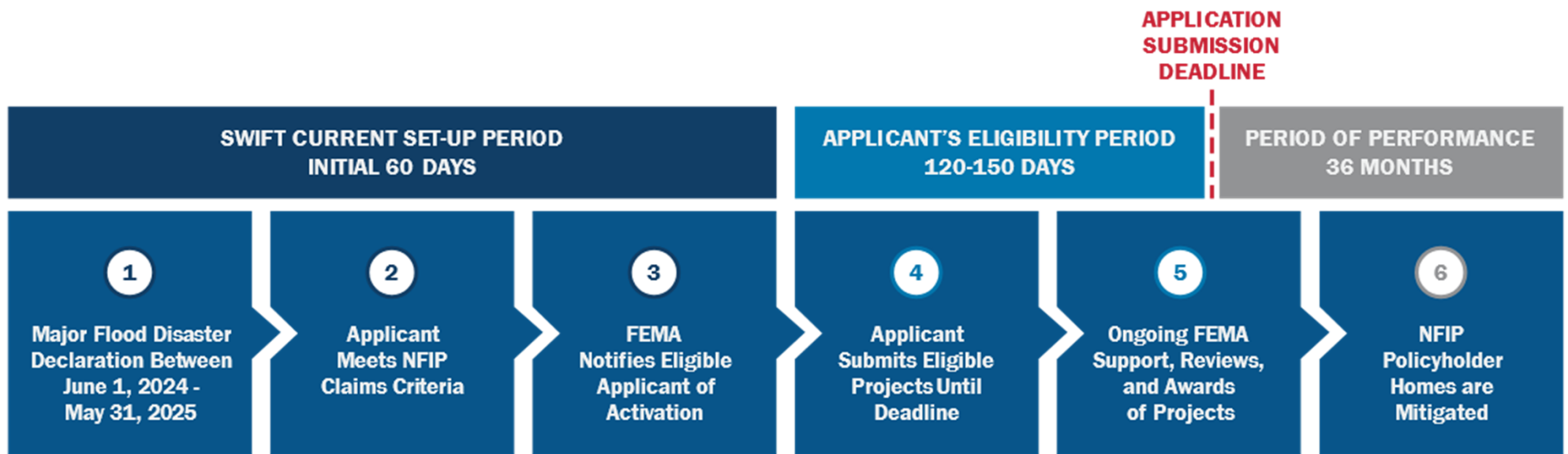
Activation Criteria

- DR-4799-NH– Severe Winter Storm and Flooding
 - Declared: July 10, 2024
 - Incident period: April 3-5, 2024
 - Prior Claims from 7/10/2023 – 7/10/2024
 - \$11,042,658
 - 281 CWP
 - (>\$1M in prior claims)
 - Claims in event 4/3/2024 – 5/18/2024
 - 2 claims submitted (<500)

Application Window and Maximum Set-Aside

- Meets at least \$1M for activation and at least \$5M for application window/maximum set-aside
 - \$20 M maximum set-aside
 - 4 month application window: September 10, 2024 – January 10, 2025

Swift Current Process Overview



FY 2024 Swift Current Eligible Activities

Eligible Project Types

- Project Scoping (Applicants)
- Individual Flood Mitigation Projects
 - Structure Elevation
 - Property Acquisition and Structure Demolition/Relocation
 - Dry Floodproofing of Historic Residential Buildings or Non-residential Buildings
 - Non-structural Retrofitting of Existing Buildings and Facilities
 - Mitigation Reconstruction
 - Structural Retrofitting of Existing Buildings

Eligible Buildings*

- FMA Severe Repetitive Loss (SRL)
- FMA Repetitive loss (RL)
- NFIP Severe Repetitive Loss (SRL)
- NFIP Repetitive Loss (RL)
- Structures deemed substantially damaged

***All structures must be NFIP-insured**



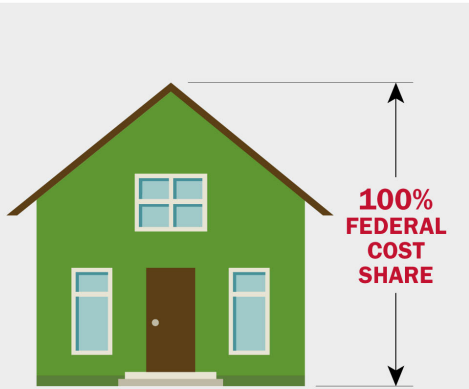
Flood Mitigation Assistance Eligibility Requirements

- Subapplicants must participate in the National Flood Insurance Program (NFIP). They cannot be on probation or suspended.
- All structures included in the project subapplications must be insured under the NFIP (**before, during, and after** the mitigation).
- All structures included in the project subapplications must be FMA or NFIP defined Severe Repetitive Loss, Repetitive Loss or Substantially Damaged
- Elevation & Mitigation Reconstruction
 - Structures listed in the subapplication must have a National Flood Insurance Program (NFIP) policy in effect at the Flood Mitigation Assistance (FMA) Swift Current application start date.
 - It must be maintained for the life of the structure regardless of the flood zone.
- Acquisition/Demolition
 - Structures listed in the subapplication must have an NFIP policy in effect at the FMA Swift Current application start date.
 - It must be maintained until the transfer of property occurs regardless of flood zone.



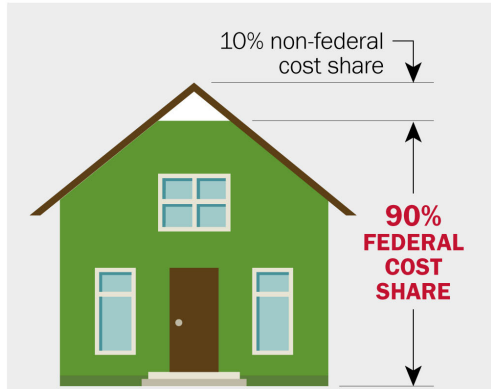
Verify at [Community Status Book | FEMA.gov](#)

Individual Flood Mitigation Projects – Federal Cost Shares



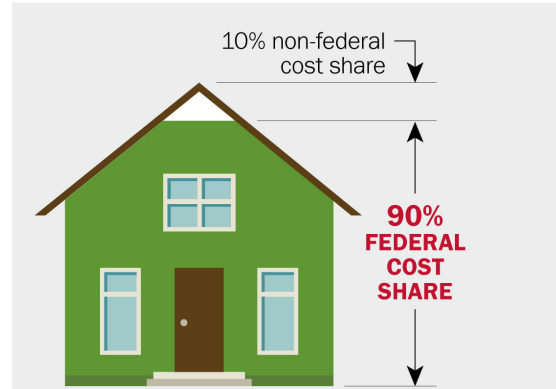
Up to 100 percent federal cost share funding for **FMA defined Severe Repetitive Loss (SRL)** (B)(i) or (B)(ii) properties in 42 U.S.C. § 4104c(h)(3)

**FMA defined SRL
Federal Cost Share**



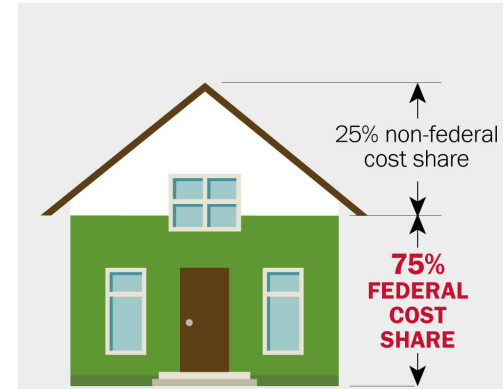
Up to 90 percent federal cost share funding for **FMA defined Repetitive Loss (RL)** properties in 42 U.S.C. § 4121(a)(7)

**FMA defined RL
Federal Cost Share**



Up to 90 percent federal cost share funding for each **National Flood Insurance Program (NFIP)-insured property located within a census tract with a Centers for Disease Control and Prevention (CDC) Social Vulnerability Index (SVI) score not less than 0.5001,*** and the activity is funded by the Bipartisan Infrastructure Law (BIL)

**BIL
Federal Cost Share**



Up to 75 percent federal cost share funding if a higher federal cost share is not available (for NFIP-insured properties that do not meet the conditions for SRL, RL, or BIL cost share)

**General
Federal Cost Share**

* FEMA will determine the CDC SVI score using the following three SVI themes: Socioeconomic Status, Household Characteristics, and Housing Type and Transportation.

Tailored Pre-Application Support

How to Request Support

- Applicants request support through Regional Office or Regional Tribal Liaisons
- Subapplicants request support through State Hazard Mitigation Officer (SHMO) or Tribal Liaisons



Examples of Available Support

- Subapplication development
- FEMA GO support
- Benefit-Cost Analysis (BCA) support
- Subject Matter Expert support
- Policyholder outreach support
- Expedited data sharing support (ISAA)
- Environmental and Historic Preservation (EHP) support

Management Cost Calculation Example

Applicant's management cost is up to **10% of the aggregate of all total subapplication budgets**.
Management costs are inclusive of the maximum set-aside.
Management costs require a non-federal cost share.

Example Scenario:

An applicant is activated for Swift Current. The maximum set-aside possible under the activation is \$5 million. The applicant accepts the activation and begins collaborating with local governments and policyholders to set a deadline for subapplications.

An applicant is a state, tribe, or territory.

A subapplication is what a local government submits to the applicant for review before submitting to FEMA.

The applicant has received multiple subapplications with total project costs of \$5 million. The applicant requests the maximum allowed 10% of the total project costs as the requested total management costs.

FMA Management Cost Calculation Example

Applicant Total Project Cost	Applicant Requested Management Cost Subapplication	Aggregate Federal Cost Share for all Subapplications (%)	Aggregate Non-Federal Cost Share for all Subapplications (%)	Eligible Applicant MC Federal Cost Share (\$)	Eligible Applicant MC Non-Federal Cost Share (\$)
Subapplication 1 Total Project Cost: \$1,550,000 (90% Federal Cost Share)	10% x \$5,000,000 = \$500,000	Subapplication 1 Federal share: 90% x \$1,550,000 = \$1,395,000	Subapplication 1 Non-federal share: 10% x \$1,550,000 = \$155,000	\$500,000 x 94.6% = \$473,000	\$500,000 x 5.4% = \$27,000
Subapplication 2 Total Project Cost: \$1,150,000 (90% Federal Cost Share)		Subapplication 2 Federal share: 90% x \$1,150,000 = \$1,035,000	Subapplication 2: Non-federal share: 10% x \$1,150,000 = \$115,000		
Subapplication 3 Total Project Cost: \$2,300,000 (100% Federal Cost Share)		Subapplication 3 Federal share: 100% x \$2,300,000 = \$2,300,000	Subapplication 3 Non-federal share: 0% x \$2,300,000 = \$0		
Total project cost: \$5,000,000	Total management cost: \$500,000	Total federal cost share: \$4,730,000/5,000,000 = 94.6%	Total non-federal cost share: \$270,000/5,000,000 = 5.4%	\$473,000	\$27,000

National Flood Insurance Program: Data Sharing

- Data Sharing Agreements:
 - Routine Use Letters (RULs) are for a one-time request only.
 - Information Sharing Access Agreements (ISAAAs) last for 3 years and can be used for repeat data requests.

- A completed data request form may be sent to a FEMA Regional Flood Insurance Liaison.

- For questions, please contact your [FEMA Regional Office](#) for more information about this process and to obtain the data request form.

How to Prepare for a Swift Current Activation: Checklist

Policyholder/Homeowner	Local Government	State/Tribe/Territory
<ul style="list-style-type: none"> <input type="checkbox"/> Review the Swift Current Policyholder 1-pager on FEMA.gov 	<ul style="list-style-type: none"> <input type="checkbox"/> Conduct outreach with NFIP-insured property owners (this may include collaboration with the state and FEMA) 	<ul style="list-style-type: none"> <input type="checkbox"/> Get an Information Sharing Access Agreement (ISAA) into place
<ul style="list-style-type: none"> <input type="checkbox"/> Confirm personal coverage under National Flood Insurance Program (NFIP) 	<ul style="list-style-type: none"> <input type="checkbox"/> Identify eligible properties (may be done with a Repetitive Loss Strategy and Substantial Damage Procedures) - coordinate with local floodplain administrator for Substantial Damage assessments 	<ul style="list-style-type: none"> <input type="checkbox"/> Identify eligible properties (Repetitive Loss Strategy) and opportunities for tailored pre-application support
<ul style="list-style-type: none"> <input type="checkbox"/> Contact local or tribal government to confirm applicant (state or tribe) are eligible for Swift Current funding, confirm application deadline 	<ul style="list-style-type: none"> <input type="checkbox"/> Get an Information Sharing Access Agreement (ISAA) into place or ensure existing ISAA is applicable 	<ul style="list-style-type: none"> <input type="checkbox"/> Conduct outreach with NFIP-insured property owners (collaboration with the local government and FEMA)
<ul style="list-style-type: none"> <input type="checkbox"/> Collaborate with local or tribal government on materials needed for subapplication (pictures, proof of coverage, Substantial Damage determination, etc.) 	<ul style="list-style-type: none"> <input type="checkbox"/> Prepare public notice on Swift Current funding 	<ul style="list-style-type: none"> <input type="checkbox"/> Ensure State/Tribe/Territory has access to FEMA GO (the new system of record for Swift Current)

Activation Considerations

- ISAA/Data Sharing Agreements
- RL/SRL/SD Identification
 - Existing Strategies
- Targeted Outreach
 - Applicant/Subapplicant Specific
 - State NFIP Coordinator
 - NFIP Direct SRL Letters
- Tailored Pre-Application Support
- NH Summary:
 - 149 insured, unmitigated properties that are FMA or NFIP Defined RL/SRL

County	NFIP Insured SRL/RL Count (FMA and NFIP Defined)
ROCKINGHAM COUNTY (33015)	96
HILLSBOROUGH COUNTY (33011)	27
CARROLL COUNTY (33003)	6
STRAFFORD COUNTY (33017)	6
MERRIMACK COUNTY (33013)	5
GRAFTON COUNTY (33009)	4
CHESHIRE COUNTY (33005)	2
COOS COUNTY (33007)	2
BELKNAP COUNTY (33001)	1
TOTAL	149

Federal Emergency Management Agency

Resources

Helping people before, during and after disasters

[FEMA.GOV](https://www.fema.gov)

How to Apply: FEMA GO

- Eligible applicants must apply for funding using FEMA Grants Outcomes (FEMA GO) at the [FEMA GO Portal](#).
 - Visit [FEMA GO for Hazard Mitigation Assistance Grants](#) to view the technical user manuals and support materials.
- The application period varies by applicant.
 - Applications must be received in FEMA GO by 3 p.m. ET, on the application deadline.
 - Applicants who experience system-related issues will be addressed until 3 p.m. ET, 48-hours before their application submission deadline.

Swift Current Key Definitions

Eligible Property Type	Definition
Flood Mitigation Assistance defined Severe Repetitive Loss (SRL)	<p>Has four or more separate NFIP claims payments that have been made with the amount of each claim exceeding \$5,000, and with the cumulative amount of claims payments exceeding \$20,000;</p> <p>or</p> <p>Has at least two separate NFIP claim payments that have been made with the cumulative amount of such claims exceeding the market value of the insured structure.</p>
Flood Mitigation Assistance defined Repetitive Loss (RL)	<p>Have incurred flood-related damage on two occasions, in which the cost of the repair, on the average, equaled or exceeded 25 percent of the market value of the structure at the time of each such flood event, and at the time of the second incidence of flood-related damage, the contract for flood insurance contains increased cost of compliance coverage.</p>

Swift Current Key Definitions

Eligible Property Type	Definition
National Flood Insurance Program defined Severe Repetitive Loss (SRL)	<p>Has four or more separate National Flood Insurance Program claim payments of more than \$5,000 each (including building and contents payments);</p> <p>or</p> <p>two or more separate claim payments (building payments only) where the total of the payments exceeds the current market value of the property.</p>
National Flood Insurance Program defined Repetitive Loss (RL)	A structure covered by a contract for flood insurance under the National Flood Insurance Program that has incurred flood-related damage on two occasions during a 10-year period, each resulting in at least a \$1,000 claim payment.
Substantial Damage	Substantial damage applies to a structure in a Special Flood Hazard Area – or floodplain – for which the total cost of repairs is 50% or more of the structure’s market value before the disaster occurred, regardless of the cause of damage.

Swift Current Resources

- **Property Elevation and Acquisition Job Aids**
 - [Elevation Job Aid](#)
 - [Elevation: Information Required for Environmental Review \(fema.gov\)](#)
 - [Acquisition & Demolition Job Aid](#)
 - [Acquisition & Relocation](#)
- **Substantial Damage Determinations**
 - [Substantial Improvement/Substantial Damage Desk Reference](#)
 - [Substantial Damage Estimator Tool](#)
- **Contact Lists**
 - [State Floodplain Managers List](#)
 - [State Hazard Mitigation Officers List](#)
- **Benefit-Cost Analysis - Severe Repetitive Loss and Repetitive Loss Pre-Calculated Benefits:**
 - [Benefit-Cost Analysis Toolkit](#)
 - [Benefit-Cost Analysis Efficiencies for Repetitive Loss and Severe Repetitive Loss Acquisition Projects Located Outside the Designated Special Flood Hazard Area](#)
 - [Update to "Cost-Effectiveness Determinations for Acquisitions and Elevations in Special Flood Hazard Areas Using Pre-Calculated Benefits" Memorandum](#)
- **Swift Current Webpages**
 - [Swift Current | FEMA.gov](#)
 - [Fiscal Year 2023 Swift Current Activations | FEMA.gov](#)
 - [Swift Current for National Flood Insurance Program Policyholders | FEMA.gov](#)



FEMA

Federal Emergency Management Agency

Swift Current Project Examples

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FY 2022 Swift Current: Mississippi – Structure Elevations

Federal Cost Share: \$300,000

Issue: Repetitively flood-damaged structures

Project Description: Two elevation projects were submitted and obligated in under a year.

- These projects were the first time that Mississippi has applied for Flood Mitigation Assistance funding since 2009.
- Mississippi received tailored pre-application support from FEMA which helped communities develop their subapplications.



Example of the types of homes selected and mitigated under Swift Current in Mississippi.

FY 2022 Swift Current: East Baton Rouge Parish, LA – Structure Elevation

Federal Cost-Share: \$4.2 million

Issue: Repetitively flood-damaged structures

Project Description: Elevate 22 Severe Repetitive Loss (SRL) and Repetitive Loss (RL) properties.

- \$4.2 million project accounts for more than 10% of the funds made available to Louisiana during the Swift Current Initiative.

