

# Flood Mitigation Assistance Swift Current for Fiscal Year 2022

---

## Overview

The goal of FMA Swift Current is to obligate flood mitigation dollars for NFIP-insured Severe Repetitive Loss (SRL), Repetitive Loss (RL), and substantially damaged properties as quickly and equitably as possible after a disaster event.

The Flood Mitigation Assistance program also aims to promote equity in delivery of Swift Current funds in line with the Administration's [Justice40 Initiative](#). In implementing the Justice40 Initiative, the program is prioritizing assistance that benefits disadvantaged communities as referenced in [Executive Order \(EO\) 14008](#).

Under this limited program in FY22, FMA Swift Current funds will be made available to Louisiana, Mississippi, New Jersey and Pennsylvania, which received major disaster declarations from Hurricane Ida or Remnants of Hurricane Ida. Of the eight states that received major disaster declarations from this event, Louisiana, Mississippi, New Jersey and Pennsylvania were selected for the Swift Current initiative because they have the highest severe repetitive loss (SRL)/repetitive loss (RL) of NFIP-insured unmitigated properties and total claims (by count) within their respective FEMA Regions.

Swift Current is the first FEMA initiative to be funded through [the Infrastructure Investment and Jobs Act](#). Significant additional Flood Mitigation Assistance funding through this Act will become available nationally in future months, though the annual FMA grant application cycle.

The \$60 million in Swift Current funding is estimated to be distributed as follows:

- Louisiana: \$40 million
- Mississippi: \$5 million



- New Jersey: \$10 million
- Pennsylvania: \$5 million

## Eligible Projects

Individual flood mitigation projects are eligible (1) under the FMA Swift Current. For additional information please review the job aids found in the Additional Resources section of this Fact Sheet. Eligible Individual flood mitigation projects include the following project types:

<ul style="list-style-type: none"> <li>■ Property Acquisition and Structure Demolition/Relocation</li> </ul>	<ul style="list-style-type: none"> <li>■ Non-structural Retrofitting of Existing Buildings and Facilities</li> </ul>
<ul style="list-style-type: none"> <li>■ Structure Elevation</li> </ul>	<ul style="list-style-type: none"> <li>■ Mitigation Reconstruction (2)</li> </ul>
<ul style="list-style-type: none"> <li>■ Dry Floodproofing of Historic Residential Structures or Non-residential Structures</li> </ul>	<ul style="list-style-type: none"> <li>■ Structural Retrofitting of Existing Buildings</li> </ul>

## Severe Repetitive Loss , Repetitive Loss, and Substantial Damage Definitions

[Severe Repetitive Loss \(3\)](#), Repetitive Loss and substantial damage are defined as follows:

- **Severe Repetitive Loss:** Structure that is covered under [flood](#) insurance and has incurred [flood](#)-related damage. An SRL property can fall under one of two categories:
  - Four or more separate NFIP claims payments have been made with the amount of each claim exceeding \$5,000, and with the cumulative amount of claims payments exceeding \$20,000.



- At least two separate NFIP claim payments have been made with the cumulative amount of such claims exceeding the market value of the insured structure.
- **Repetitive Loss:** Structure has incurred flood-related damage on two occasions, in which the cost of the repair, on the average, equaled or exceeded 25% of the market value of the structure at the time of each such flood event.
- **Substantial damage (4):** Substantial damage means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred. A determination of “substantial damage” (5) applies to a severely damaged home or other structure in a Special Flood Hazard Area (SFHA), regardless of the cause of damage, where the community participates in the National Flood Insurance Program. For inclusion in FY22 Swift Current funding opportunity, the structure must be deemed substantially damaged after Aug. 26, 2021. More information is available in the [substantial damage determinations fact sheet](#).

## Cost Share

Federal funding is available for up to 75% of the eligible activity costs. However, FEMA may contribute a higher federal cost share for properties that are insured under the National Flood Insurance Program at the time of application and meet the above definitions of Severe Repetitive Loss or Repetitive Loss.

- Severe Repetitive Loss: up to 100%
- Repetitive Loss: up to 90%

Further, as a result of funding made available under the [Infrastructure Investments and Jobs Act \(IIJA\)](#), FEMA may contribute up to 90% federal cost share for a property located within a census tract with a Centers for Disease Control and Prevention (CDC) Social Vulnerability Index (SVI) score of 0.5001 or over. More information about determining CDC SVI for properties can be found in the [Swift Current Individual Flood Mitigation Fact Sheet](#).

Cost shares for the Fiscal Year 2022 Swift Current by property type are illustrated in the graphic below.



## Graphic

### Substantially Damaged Structures

(not located in SVI >.5000 and neither RL nor SRL)



### Substantially Damaged Structures

(located in SVI >.5000)



### Repetitive Loss (RL) Structures



### Severe Repetitive Loss (SRL) Structures



## Eligibility Information

When applying for funding, applicants and subapplicants must meet these criteria:

### Applicants

Louisiana, Mississippi, New Jersey and Pennsylvania are eligible to apply.

- Each eligible state shall designate one agency to serve as the applicant for Flood Mitigation Assistance Swift Current funding. The applicant's designated agency may submit only one grant application to FEMA.
- Applicants must have a FEMA-approved State Hazard Mitigation plan by the application deadline and at the time of obligation of grant funds for project subapplications.

### Subapplicants

Local governments, including cities, townships, counties, special district governments and tribal governments (including federally recognized tribes that choose to apply as subapplicants) are considered subapplicants and must submit subapplications to their state applicant agency.

- Structures identified in the subapplication must have an NFIP policy (including Group Flood Insurance Policy) in effect prior to the opening of the application period that must be maintained through the life of the building, regardless of the flood zone.



- Subapplicants must have a FEMA-approved Local or Tribal Hazard Mitigation Plan by the application deadline and at the time of obligation of grant funds for projects.
- All subapplicants must be participating in the National Flood Insurance Program, and not be withdrawn, on probation, or suspended.

To verify the status of a community participating in the National Flood Insurance Program, refer to FEMA's [Community Status Book](#).

## Other Eligibility Criteria

Additional eligibility criteria applicable to Fiscal Year 2022 Swift Current:

- Properties included in individual flood mitigation project subapplications must be Severe Repetitive Loss (SRL) properties, Repetitive Loss (RL) properties, or properties that were deemed substantially damaged after Aug. 26, 2021.
- All non-critical structure elevation, dry floodproofing, and mitigation reconstruction projects in an SFHA must apply, at a minimum, the flood elevations of the Federal Flood Risk Management Standard's Freeboard Value Approach. Applicants of all other types of projects are strongly encouraged to apply the flood elevations of the Federal Flood Risk Management Standard's Freeboard Value Approach. For more information about partial implementation of the Federal Flood Risk Management Standard for Hazard Mitigation Programs, view FEMA [Policy FP-206-21-0003](#).
- For critical actions (6) in the Special Flood Hazard Area, the elevation requirements from Code of Federal Regulations Title 44 CFR Section 9.11 continue to apply. For any new construction or Substantial Improvement of structures, the lowest floor of the structure (including the basement) must be at or above the level of the 500-year flood.
- All individual flood mitigation project subapplications submitted as part of an FMA Swift Current grant application must be consistent with the goals and objectives identified in the current, FEMA-approved State or Tribal (Standard or Enhanced) Mitigation Plan and the local mitigation plan for the jurisdiction in which the project is located. Hazard mitigation plans should reflect statewide mitigation priorities, across all potential federal and non-federal mitigation funding sources.



For additional information on eligibility, view the full FMA Notice of Funding Opportunity at [Grants.gov](https://www.grants.gov).

## Review and Selection Process

FEMA will prioritize properties from subapplications if the building value of a single-family dwelling is less than \$750,000, according to best available data, to ensure maximization of the number of NFIP-insured properties selected for mitigation projects in accordance with 44 C.F.R. § 77.4(a).

To determine the building value of a single-family dwelling, homeowners can refer to the Replacement Cost Value (RCV) (7) documented in the most recent claim. If no RCV is provided, then homeowners can refer to the Actual Cash Value (ACV) (8) as documented on the most recent claim. If an RCV or ACV for the structure is not available or includes errors, FEMA will evaluate properties on a case-by-case basis for removal from the subapplication.

Single-family dwellings that are not selected may be reconsidered if additional funding is available after the competitive selection of subapplications submitted prior to July 1, 2022.

If the structure does not have an RCV, then FEMA will consider the Actual Cash Value (ACV) of the structure, as listed on the most current claim of the property. If the structure has neither RCV nor ACV, FEMA will consider the assessed market value.

## Equity Considerations

Sec. 223 from [Executive Order 14008: "Tackling the Climate Crisis at Home and Abroad"](#) establishes the Justice40 Initiative, which sets a goal that 40% of the overall benefits of certain Federal investments flow to disadvantaged communities. Pursuant to this effort and to ensure maximization of the number of NFIP-insured properties in accordance with Code of Federal Relations Title Section 77.4(a), FEMA has established that properties located in census tracts with [Centers for Disease Control Social Vulnerability Index](#) SVI of .5001 or greater are considered to have moderate to high vulnerability.



To accomplish this Justice40 goal, FEMA requests that, within 30 days of the application start date, each state provide FEMA with a written summary of actions (e.g., state-specific criteria or initiatives) to prioritize equitable selection of submitted subapplications under the state allocation and ensure maximization of the number of NFIP-insured properties funded under this opportunity.

Additionally, FEMA will monitor the average CDC SVI of properties included in a subapplication. FEMA may select properties within subapplications to prioritize funding for Severe Repetitive Loss, Repetitive Loss, and substantially damaged properties in census tracts with moderate to high social vulnerability so that the average CDC SVI of properties included in a subapplication remains .5001 or greater.

For the competitive selection phase, FEMA will select subapplications submitted in excess of the state allocations prior to July 28, 2022, based on average CDC SVI score, from highest to lowest. The average SVI score per subapplication will be calculated by averaging the overall SVI scores of the census tract in which each property is located, based on validated address(es) provided in the subapplication. In the event of a tie of average CDC SVI scores, the subapplication with the greatest benefit to the NFIF will be selected.

## **Deadlines and Schedules**

### **Application and Funding Deadlines**

**Application Opening:** April 1, 2022 - Eligible applicants must apply for funding using eGrants

States have four months to review and award subapplications. Therefore, subapplicants are encouraged to apply early and preferably before Aug. 1, 2022, when estimated state funding allocations may either run out or reallocated.

The timing of subapplicant submission and review is listed below. There are three phases of funding allocation, subapplication review, and project selection. States have a four-month application cycle by which subapplications are submitted for project selection.



- **Phase 1 (April 1 – Aug. 1) – Subapplicant Application Submission:** Funding for individual projects is made available through estimated state allocations. Subapplications (individual project applications to the state) will be identified, reviewed, and selected on a rolling basis until estimated state allocations are exhausted or Aug. 1, 2022, whichever comes first. During this period applications are reviewed on a first come – first served basis and awarded after project review.
- **Phase 2 (From First Applications Received – Aug. 1) – Competitive Selection of Subapplications Prior to July 29, 2022:** Four months after the application period opens, estimated state allocations expire on Aug. 1, 2022 (Noon Eastern Time) (7). Any remaining unused funds will be available to any other eligible applicant. FEMA will consider subapplications submitted to FEMA in excess of each state’s allocation prior to Aug. 1, 2022. If there are any remaining funds beyond state allocation amounts, subapplications received prior to Aug. 1 will be selected competitively using the Centers for Disease Control and Prevention (CDC) Socially Vulnerability Index to prioritize the most socially vulnerable communities.
- **Phase 3 – (Aug. 1-Oct. 3) - Rolling Selection and Award of Subapplications Submitted After Aug. 1, 2022:** If there are funds remaining, FEMA will consider subapplications submitted after Aug. 1, 2022, on a continuous rolling basis until the application deadline on Oct. 3, 2022, or until all grant funding is obligated.

To apply for funding made available for Swift Current through the Flood Mitigation Assistance program, applicants must adhere to the following application and funding deadlines:

### **Pre-Award Selection and Period of Performance**

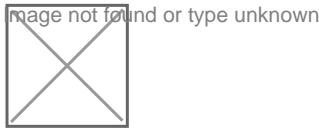
**Pre-Award Selection Notice:** On a rolling basis as applications are reviewed by FEMA

### **Period of Performance:**

- **Start Date:** Date of the recipient’s federal award
- **End Date:** 36 months from start date for all other subapplications







Graphic



### Application Schedule:

- Application Opens: **April 1, 2022**
- New Systems Issues Deadline: Four months after the application period opens, estimated state allocations expire on **Aug. 1, 2022** (Noon Eastern Time). New system-related issues can be addressed until **July 29, 2022** (Noon Eastern Time). Applicants experiencing technical problems outside of their control must notify FEMA by this deadline.
- Application Submission Deadline: **Oct. 3, 2022** (Noon Eastern Time). The Flood Mitigation Assistance Swift Current initiative applications will need to be submitted via the Mitigation eGrants Management System.

Interested subapplicants in Louisiana, Mississippi, New Jersey, and Pennsylvania should contact their [State Hazard Mitigation Officer](#) for information.

### Additional Resources



General questions about the FMA program can be directed to the appropriate [State Hazard Mitigation Officer \(SHMO\)](#) or [FEMA Regional Office](#) listed on FEMA's website. The Hazard Mitigation Assistance Helpline is available by telephone at (866) 222-3580, Monday - Friday.

The links below provide additional information and resources related to the Flood Mitigation Assistance Program are available to assist applicants and subapplicants in their development of Swift Current projects.

- [Centers for Disease Control and Prevention//ATSDR Social Vulnerability Index](#)
- [Acquisition and Demolition Job Aid](#)
- [Acquisition Technical Review Job Aid](#)
- [Elevation Technical Review Job Aid](#)
- [Flood Mitigation Assistance Program webpage](#)
- [Highlights of ASCE 24-14 Flood Resistant Design and Construction](#)
- [Hazard Mitigation Assistance Guidance](#)
- [State Floodplain Managers List](#)
- [State Hazard Mitigation Officers List](#)
- [FEMA Mitigation eGrants Management System](#)
- Structural Retrofitting of Existing Buildings (link to come)
- Dry Floodproofing of Historic Residential Structures or Non-residential Structures: (link to come)

## Footnotes

1. If a subapplication includes a property that is not Severe Repetitive Loss, Repetitive Loss, or deemed substantially damaged after Aug. 26, 2021, FEMA reserves the right to remove the property from the subapplication prior to selection.
2. Eligible mitigation reconstruction costs are limited to a \$150,000 federal share per property. Some eligible activities, such as administrative allowances and permitting fees, need not be included in the \$150,000 maximum federal share.
3. SRL structures referenced here are designated as SRL (b)(ii) and SRL (b)(i) as defined by 42 U.S.C. § 4104c(h)(3)(b).
4. Substantial damage structures referenced here are designated as substantial damage as defined by 44 CFR § 59.1.



**FEMA**

5. FEMA does not make substantial damage determinations; the determination is made by a local building official or floodplain manager.
6. Critical action: An action for which even a slight chance of flooding is too great. The minimum floodplain of concern for critical actions is the 500-year floodplain, i.e., critical floodplain. Critical actions include, but are not limited to, those which create or extend the useful life of structures or facilities. Critical action referenced here is defined as critical action by 44 CFR § 9.4.
7. The cost to replace property with the same kind of material and construction without deduction for depreciation.
8. The cost to replace an insured item of property at the time of loss, less the value of its physical depreciation.



**FEMA**