



STATE OF FLORIDA

DIVISION OF EMERGENCY MANAGEMENT

CHARLIE CRIST
Governor

W. CRAIG FUGATE
Director

February 26, 2008

MEMORANDUM

TO: City Manager/County Manager

FROM: Charles H. Speights, Community Program Administrator
Division of Emergency Management

SUBJECT: Fiscal Year-2008, Severe Repetitive Loss Program
Funding Availability and Technical Assistance

The Florida Division of Emergency Management (DEM) is announcing a new mitigation grant program for properties with extensive flood damage-The Severe Repetitive Loss (SRL) Program. The Division of Emergency Management, in partnership with the Federal Emergency Management Agency (FEMA), is soliciting sub-applications from eligible local governments, which will be submitted and accepted in the E-Grants System, on or before April 30, 2008.

The SRL program differs from other mitigation grant programs because the property owners who decline offers of mitigation assistance may experience an increase in their flood insurance premium to more closely reflect the flood risk to the structure. The program is funded from the National Flood Insurance Fund with a specific goal of reducing future claims paid from the fund by flood retrofitting and mitigating structures that are classified as severe repetitive loss structures. These are residential structures that have at least: (a) Two separate claim payments with the cumulative amount of the claims exceeding the market value of the building; or (b) Four claim payments over \$5,000 each and the cumulative amount of such claims payments exceeding \$20,000. Therefore, you are encouraged to review this funding availability notice and submit sub-applications on the validated severe repetitive loss structures in your community.

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Enclosed with this memorandum is a list of the validated severe repetitive loss structures in your community. The list of structures and the data associated with them is protected by the Federal Privacy Act. Mr. /Ms. , is the staff representative in the Division of Emergency Management assigned to provide technical assistance to your community (see enclosed map).

Sub-applications for the Severe Repetitive Loss Program must be submitted to the Division of Emergency Management using the E-Grants System. Interested and eligible entities may register for E-Grants at the following web page:
<https://portal.fema.gov>.

Additionally, a Benefit Cost Analysis (BCA) for each proposed project must be conducted and attached to the sub-application, or in lieu of a separately conducted BCA, an indication that the Fiscal Year-2008, Alternative Methodology for Determining Cost Effectiveness list was used.

Each interested and eligible entity should read fully the Fiscal Year 2008-Severe Repetitive Loss Program Guidance that is available on the following web site:
<http://www.fema.gov/government/grant/srl/index.shtm>.

However, highlights of the program are:

Sub-Applicant Eligibility: Local governments who are participants in the National Flood Insurance Program.

Outreach and Consultation: Homeowners began receiving letters on February 15, 2008, about the SRL program from the Federal Emergency Management Agency. The Division of Emergency Management staff is available to meet with your local government and the owners of validated severe repetitive loss structures regarding eligible project types and sub-application development.

Project Eligibility: The following project activities are eligible under the Severe Repetitive Loss Program: 1. Acquisition, demolition or relocation of at risk structures and conversion of the land to open space; 2. Elevation of existing structures to the Base Flood Elevation + 2 feet or second story conversions; 3. Mitigation reconstruction when traditional elevation cannot be implemented; 4. Minor physical localized flood drainage projects and 5. Dry floodproofing of historic structures only.

In addition to the eligible project activities listed above, projects must also meet the following minimum criteria in order to be considered for funding:

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- Be cost-beneficial to the National Flood Insurance Fund;
- Be technically feasible;
- Be physically located in a NFIP participating community, which is not withdrawn or suspended;
- Be consistent with the goals and objectives of the State Standard Hazard Mitigation Plan, which was approved on August 24, 2007;
- Comply with environmental laws, regulations and executive orders and
- Conform to the floodplain management standards of the NFIP.

Cost-Share Requirement: The cost-share requirement for the Severe Repetitive Loss Program is 75%-Federal and 25%-Non-Federal. However, the Division of Emergency Management will request a reduced cost-share arrangement of 90%-Federal and 10%-Non-Federal based upon already achieved and continuing efforts to reduce the number of severe repetitive loss structures. The State of Florida's reduced cost share request will be submitted to the Federal Emergency Management Agency in the form of a Severe Repetitive Loss Addendum to the State Standard Hazard Mitigation Plan, which was approved on August 24, 2007.

Sub-Applicant Deadline: Local government sub-applications must be submitted to the Division of Emergency Management on or before April 30, 2008, and the Division of Emergency Management must submit the State of Florida's application to the Federal Emergency Management Agency on or before May 30, 2008. All local government sub-applications and the state application must be submitted in the E-Grants System.

Technical Assistance: Technical assistance is available from **Mr. /Ms.** in the Division of Emergency Management. Please review the enclosed Territorial Assignment Map.

WCF:csr

Enclosures

cc: FMA and RFC Points of Contacts
County Emergency Management Director