

**HOMEOWNER APPLICATION GUIDE  
HAZARD MITIGATION GRANTS**

**ACQUISITION**

**MEMA**



# GUIDANCE FOR HAZARD MITIGATION GRANTS

## HAZARD MITIGATION ASSISTANCE (HMA)

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>

## 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.

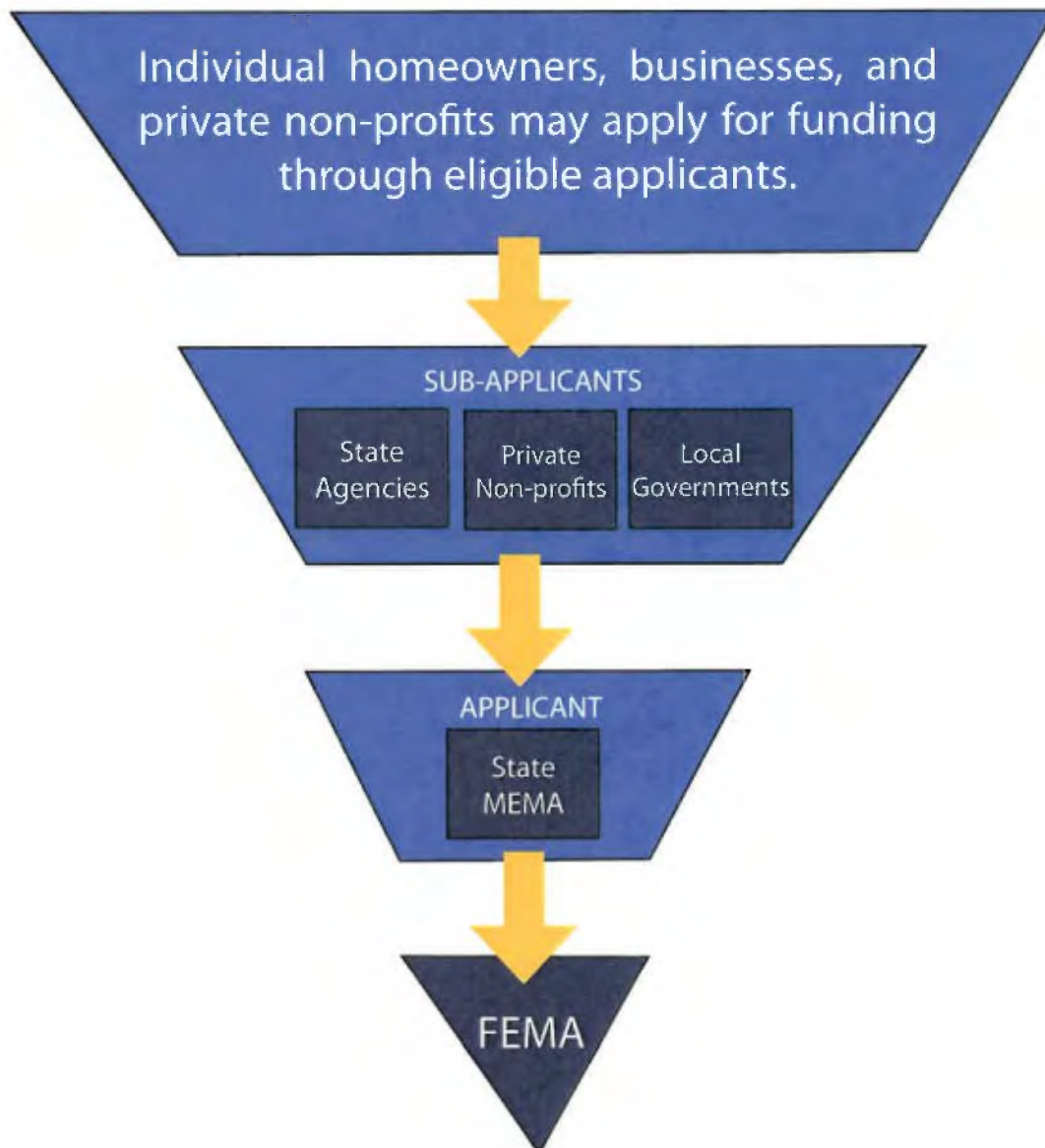
4. **FEMA Review**

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**

### Acquisition and Demolition or Relocation

❖ *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.

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

**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 \_\_\_\_\_  
Property Owner Date

Signed \_\_\_\_\_  
Property Owner Date

**Contact Information:**

Day and evening phone numbers: \_\_\_\_\_

Email address: \_\_\_\_\_

Mailing address (if different from above): \_\_\_\_\_

\_\_\_\_\_

## SAMPLE

HAZARD MITIGATION PROJECT	(Example)	Proposal
Engineering <sub>1</sub>	\$ 1,000	
Appraisal	\$ 1,000	
Closing <sub>2</sub>	\$ 5,000	
Purchase	<b>\$150,000</b>	
Demolition	\$ 30,000	
Site restoration	\$ 10,000	
Relocation <sub>3</sub>		
Legal <sub>4</sub>	\$ 1,000	
Permits/Inspections	\$ 1,000	
Administration	\$ 6,000	
<b>TOTAL</b>	<b>\$205,000</b>	
Federal Share (75%)	\$153,750	
<u>Non-Federal (25%)</u>	\$51,250	
County In-kind <sub>5</sub>	(\$ 7,000)	
County cash	(\$ 0)	
Owner Credit	<b>(\$44,250) **</b>	
Owner proceeds (purchase price less owner credit)	<b>\$105,750</b>	

**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
- 5 Optional - could include administration, engineering, fee waivers, site restoration, etc.

\*\* 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 may be included in the match if available. The County may elect to hold some of the settlement proceeds in escrow until final project costs are determined.

**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 (***



## DATA RESOURCES:

- FEMA, Hazard Mitigation Assistance Unified Guidance  
[http://www.fema.gov/media-library-data/1424983165449-38f5dfc69c0bd4ea8a161e8bb7b79553/HMA\\_Guidance\\_022715\\_508.pdf](http://www.fema.gov/media-library-data/1424983165449-38f5dfc69c0bd4ea8a161e8bb7b79553/HMA_Guidance_022715_508.pdf)
- MEMA website downloads:  
<http://memamaryland.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://sdat.resiusa.org/RealProperty/Pages/default.aspx>

**For further information or assistance, contact:**

Mark James, State Hazard Mitigation Officer

[mark.james@maryland.gov](mailto:mark.james@maryland.gov)

410-802-9990

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