



60th Annual Business Meeting

Planning for Resilience and Recovery

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Post-Disaster Opportunities

- Disasters provide an opportunity to build resilience
- DRRA 1206 and PA 406 programs
- Closing Thoughts

Disaster Recovery Reform Act – Section 1206

- The 2018 law became effective November 2020
- Amended sections 402 and 406 of the Stafford Act
 - **402:** General Federal Assistance
 - **406:** Repair, Restoration, and Replacement of Damaged Facilities

Who is eligible?

- State, Local, Tribal, and Territorial (SLTT) governments with a major disaster declaration that authorizes PA permanent work (categories C – G)
- SLTT's in good standing (meaning that the community has met minimum standards set by the program and confirmed by audits) with the National Flood Insurance Program (NFIP)

What is eligible?

- Eligible activities under DRRA Section 1206 are established within Section B.3 of the Building Code and Floodplain Management Administration and Enforcement Policy, any activities not included on the list of examples of eligible activities will be evaluated on a case-by-case basis.
- Ineligible activities under DRRA Section 1206 are established with Section B.4 of the Building Code and Floodplain Management Administration and Enforcement Policy

Purpose and Opportunities

- Increase overall speed of recovery through new resources and means of assistance to complete post-disaster activities
- Enhance compliance with State and Local building codes and floodplain management ordinances by providing additional resources to carry out their required post-disaster repairs
- Reimbursement for eligible activities is limited to 180 days after the disaster declaration

FEMA Resources

- A 20-minute introductory DRRA Section 1206 briefing provides an overview of the policy, an explanation of activities that are eligible for reimbursement, and information about using PA Grants Manager
- Volume 1: Disaster Recovery Reform Act Section 1206 Frequently Asked Questions
- Volume 2: Disaster Recovery Reform Act Section 1206 Frequently Asked Questions

<https://www.fema.gov/assistance/public/policy-guidance-fact-sheets/section-1206-building-code-and-floodplain-management-administration-and>

Closing Thoughts

- Following federally declared Public Assistance disasters, eligible community and non-government agencies are invited to an Applicant Briefing
- Questions about the National Flood Insurance Program (NFIP) can be directed to your identified Floodplain Administrator
- **Get to know your local Emergency Manager**

THANK YOU!

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The National Flood Insurance Program (NFIP):
Mitigating risks through Floodplain Management and
encouraging Higher Standards

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What is the National Flood Insurance Program (NFIP)?

A **mitigation program** to help reduce the negative effects of flooding through insurance and floodplain management.

- **Voluntary participation**, based on a mutual agreement.

Community agrees to adopt/enforce floodplain management regulations

FEMA agrees to make flood risk maps and affordable flood insurance available

- NFIP-participating communities must meet minimum standards contained in Title 44 of the Code of Federal Regulations (**44 CFR**), Parts 59-79.
 - **Development standards are in §60.3 (a)-(e)**



NFIP Goals



- Protect lives and property.



- Provide affordable flood insurance coverage.

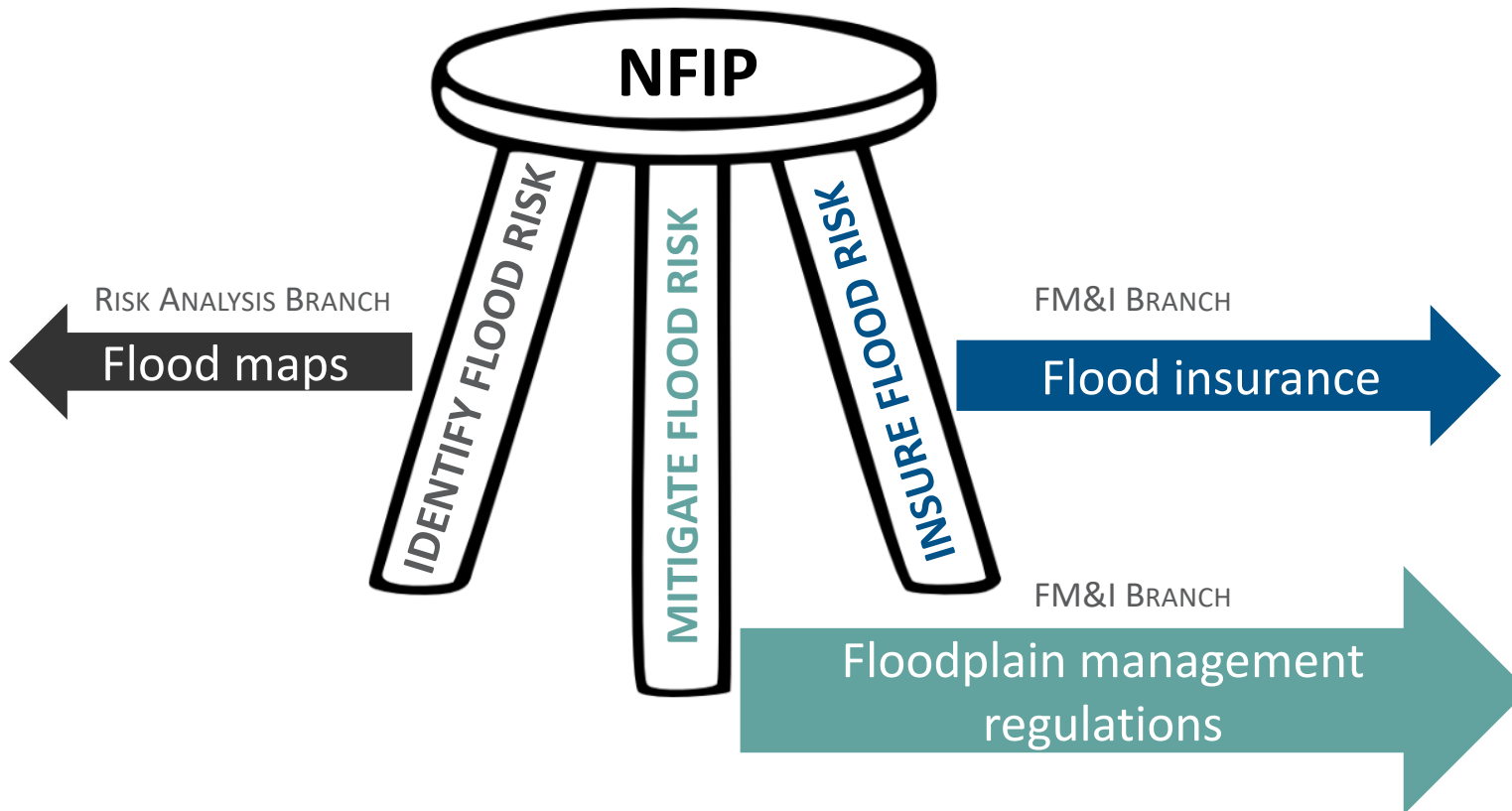


- Reduce costs of federal flood disaster assistance.

**Average FEMA R9 Individuals & Households Program award amount (since 1989):
\$2,193**

Average FEMA R9 NFIP flood insurance claim payment (since 1989): \$25,282

Several Program Components Comprise the NFIP





National
Flood Hazard
Layer



FEMA

The National Flood Insurance Program provides insurance to help reduce the socio-economic impact of floods.









Flood Insurance

The NFIP provides flood insurance to property owners, renters and businesses, and having this coverage helps them recover faster when floodwaters recede.

Flood insurance is available to anyone living in one of the 23,000 participating NFIP communities.

Homes and businesses in high-risk flood areas with mortgages from government-backed lenders are required to have flood insurance.

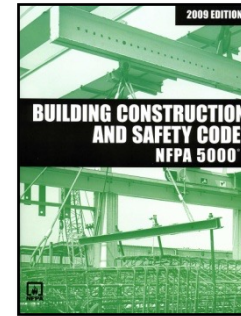
Hazard Mitigation Saves Us Money

 National Institute of BUILDING SCIENCES™		ADOPT CODE	ABOVE CODE	BUILDING RETROFIT	LIFELINE RETROFIT	FEDERAL GRANTS
Overall Benefit-Cost Ratio		11:1	4:1	4:1	4:1	6:1
Cost (\$ billion)		\$1/year	\$4/year	\$520	\$0.6	\$27
Benefit (\$ billion)		\$13/year	\$16/year	\$2200	\$2.5	\$160
 Riverine Flood		6:1	5:1	6:1	8:1	7:1
 Hurricane Surge		not applicable	7:1	not applicable	not applicable	not applicable
 Wind		10:1	5:1	6:1	7:1	5:1
 Earthquake		12:1	4:1	13:1	3:1	3:1
 Wildland-Urban Interface Fire		not applicable	4:1	2:1	not applicable	3:1

Natural hazard mitigation saves \$6 on average for every \$1 spent on federal mitigation grants

Why is FEMA Involved in Model Building Codes?

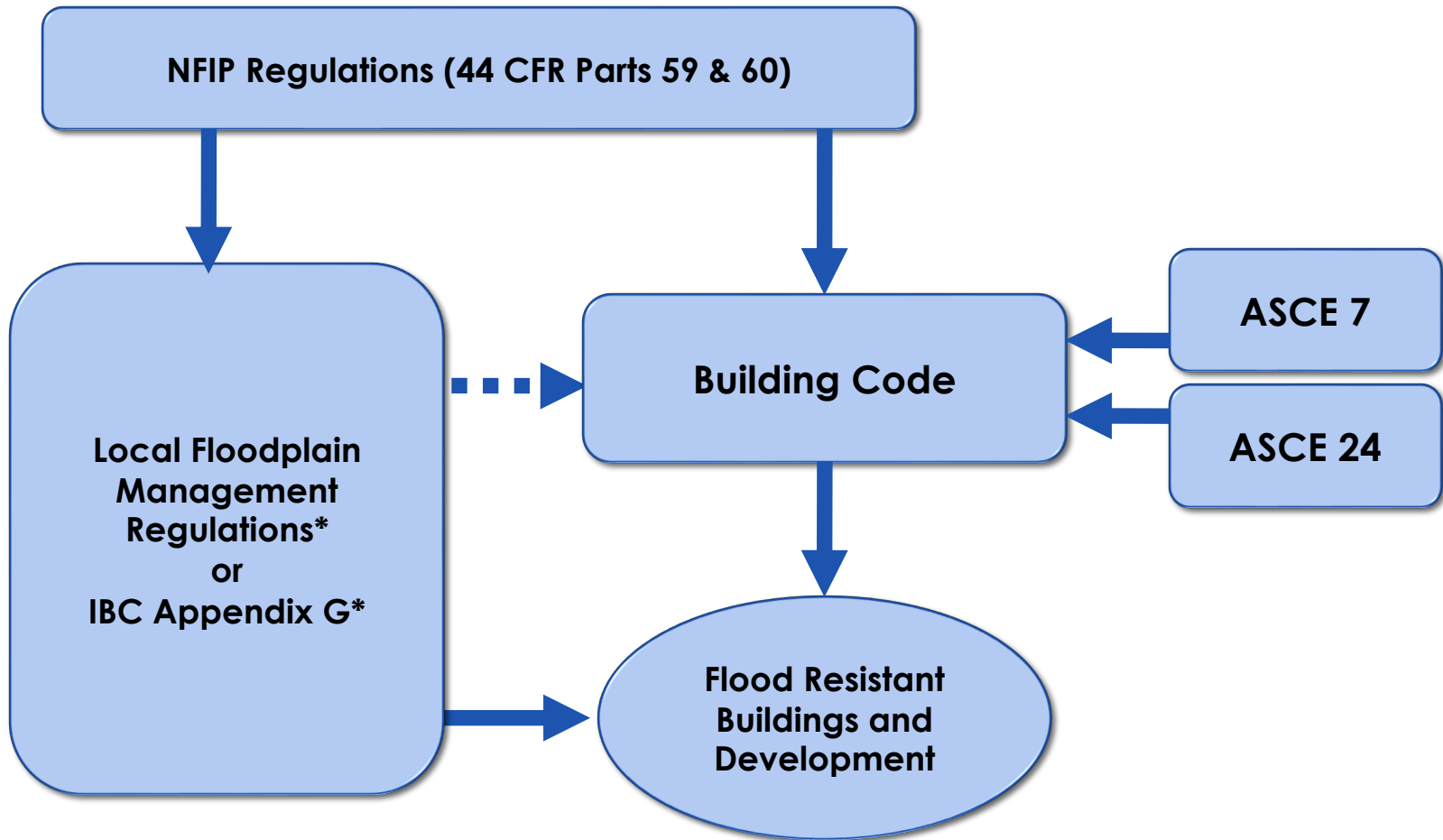
- Cornerstone of effective mitigation
- Return on investment
- Technology transfer
- Building code adoption tracking
- Promote adoption and enforcement of current disaster-resistant codes



I-Code and NFIP

Starting in 2009 to present (2021) the I-Code flood provisions meet or exceed the National Flood Insurance Program requirements for buildings and structures.

Building Codes and NFIP



CA Building Codes vs. Flood Ordinances

Having two regulatory instruments that govern the same thing can create problems

- Are wording differences meaningful?
- Does the “more restrictive” always prevail? Who decides?
- What’s the burden on the regulated public, design professionals, builders and local officials to figure it out?
- Is there liability for failure to enforce the more restrictive?

Coordinating the I-Codes and NFIP

Describes approaches for coordinating I-Codes and floodplain regulations

Explains differences between the NFIP regulations and I-Code flood provisions (and ASCE 24)

Poses questions that will help guide writing floodplain regulations to coordinate with the codes

Illustrates how to modify the codes to incorporate higher standards

Introduces model code-coordinated ordinances (available online)

CDWR - [National Flood Insurance Program \(ca.gov\)](https://www.ca.gov)



Reducing Flood Losses Through the International Codes®

Coordinating Building Codes and
Floodplain Management Regulations

5th Edition, October 2019



in cooperation with



Resources

- FEMA Building Science link to Building Code documents: [Building Code Documents | FEMA.gov](#)
- California Department of Water Resources (CDWR) – [National Flood Insurance Program \(ca.gov\)](#)
 - Model codes for CA communities
 - NFIP Quick Guide
- Flood insurance resources: www.floodsmart.gov
- Natural Hazard Mitigation Saves 2019 Report - [Natural Hazard Mitigation Saves: 2019 Report | National Institute of Building Sciences \(nibs.org\)](#)

What's Next for You?

1. Consider options for a code-coordinated ordinance
2. Work through questions in Chapter 2 of the Reducing Flood Losses Through the I-Codes publication.
3. Consider higher standards
4. Request review assistance
5. Gain CDWR/FEMA concurrence before adoption

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FEMA

THANK YOU

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HAZARD MITIGATION PLANNING AND ASSISTANCE GRANTS

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WHAT ACTIVITIES ARE ELIGIBLE?

FLOOD MITIGATION includes structure acquisitions and relocations, structure elevations, and dry floodproofing.

SEISMIC MITIGATION includes both structural and non-structural retrofitting to reduce risk of future damage and protect occupants.

WILDFIRE MITIGATION includes the application of ignition-resistant techniques and/or non-combustible materials on new and existing homes, structures, and critical facilities. Defensible Space and Fuels Reduction projects are also included.

WHAT ACTIVITIES ARE ELIGIBLE? (CON'T)

PLANNING activities include both creating a new Hazard Mitigation Plan and updating an existing plan; integrating Hazard Mitigation Plans with other community documents; and evaluating, updating, and adopting land use codes and ordinances.

PARTNERSHIP activities include conducting a capability gap and partner network analysis, and incorporating stakeholders – including the private sector – into mitigation planning.

BUILDING CODE activities include evaluating codes and enforcement options that reduce risk; enhancing existing codes to a higher standard, including adoption of modern codes; and increasing staff capability to implement those codes through training and accreditation.

PROJECT SCOPING activities include obtaining and analyzing data to support development of mitigation projects.

THE GRANT PROGRAMS

BRIC – Building Resilient Infrastructure and Communities

- Nation-wide, Competitive Program
- Replaced Pre-Disaster Mitigation (PDM) program
- Annual – cycle starts with Notice of Funding Opportunity in ~August
- Applicants must have had a declared disaster within 7 years to be eligible

FMA – Flood Mitigation Assistance

- Like BRIC, but only for NFIP Communities

HMGP – Hazard Mitigation Grant Program

- State-wide program; no competition between States
- Event-driven – budget and schedule determined by each Disaster

THE DETAILS...

NON-FEDERAL MATCH IS REQUIRED

- 75% Federal/25% Non-Federal is typical cost share
- 90%/10% possible for Economically Disadvantaged Rural Communities

TIMELINES

- Application review - 6 to 12 months
- Period of Performance - 36 months typical

APPLICATION WINDOWS

- BRIC and FMA – typically open in September, applications due in Winter
- HMGP – application windows vary

APPLY THROUGH THE STATE OF CALIFORNIA

[CalOES Hazard Mitigation Home Page](#)



THANK YOU

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