

Section 7: SEVERE REPETITIVE LOSS STRATEGY

2014 SHMP Update

- Reviewed all sections of the 2011 State Hazard Mitigation Plan (SHMP)
- Restructured information from the 2011 SHMP as a stand-alone section for the 2014 update to be consistent with 44 CFR 201.4
- Updated Goals that support the selection of mitigation activities for Repetitive Loss and Severe Repetitive Loss Properties
- Data tables and figures related to Repetitive Loss and Severe Repetitive Loss in the 2011 SHMP were updated and moved to this section.

***Requirement §201.4(c)(3)(v):** A state may request the reduced cost share authorized under §79.4(c)(2) of this chapter for the Flood Mitigation Assistance (FMA) and Severe Repetitive Loss (SRL) program, if it has an approved State Mitigation Plan...that also identifies specific actions the State has taken to reduce the number of repetitive loss properties (which **must** include severe repetitive loss properties), and specifies how the State intends to reduce the number of such repetitive loss properties. In addition, the State **must** describe the strategy the State has developed to ensure that local jurisdictions with severe repetitive loss properties take actions to reduce the number of these properties, including the development of local mitigation plans.*

7.1 Repetitive Loss Mitigation Strategy

New York State has prioritized the elimination of repetitive flood loss properties for a number of years. From the period of 2004 through 2007, fifty-nine (59) federally-funded hazard mitigation projects were completed in over 20 counties within New York State. These projects were varied in number and type, with acquisitions being the most funded project type.

The 2008 New York State Hazard Mitigation Plan (SHMP) described the Repetitive Flood Claims (RFC) grant program which was authorized by the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004, and amended the National Flood Insurance Act of 1968. The RFC provided funding to reduce or eliminate the long-term risk of flood damage to structures insured under the National Flood Insurance Program (NFIP) that had one or more claims for flood damages. RFC funding was used by the State between 2008 and 2011 for property acquisition projects to address flood losses.

Since the 2011 SHMP plan was adopted, the Biggert-Waters Flood Insurance Reform Act of 2012 eliminated the RFC program, and integrated three grant programs, including the



Hazard Mitigation Grant Program (HMGP), Pre-Disaster Mitigation (PDM) Program and Flood Mitigation Assistance (FMA) Program under the Unified Hazard Mitigation Assistance (HMA) Program. Final guidance for the HMA (July 2013) describes the current requirements, eligibility, and application procedures for the HMA program.

To be eligible for an increased Federal cost share, a FEMA-approved State (Standard or Enhanced) Mitigation Plan that addresses repetitive loss repetitive loss (RL) properties must be in effect at the time of the grant award and the property that is being submitted for consideration must be a RL property. Guidance on addressing RL properties is provided in the *Unified Hazard Mitigation Assistance Planning Guidance* and in 44 CFR Section 201.4(c) (3) (v). The Repetitive Loss Strategy identifies the specific actions the State has taken to reduce the number of repetitive loss properties, which must include severe repetitive loss (SRL) properties, and specify how the State intends to reduce the number of such repetitive loss properties. In addition, the hazard mitigation plan must describe the State's strategy to ensure that local jurisdictions with severe repetitive loss properties take actions to reduce the number of these properties, including the development of local mitigation plans.

Property acquisitions are an effective mitigation measure to address repetitive flood claims, because they are a permanent form of mitigation. FEMA funds are available to states to purchase property in flood-prone areas and dedicate that property as green space not available for development. This type of project allows New York State and local jurisdictions to remove people and property from floodplains, and reducing future costs associated with a community's disaster response, recovery, and repair.

7.2 State Repetitive Loss Properties' Mitigation Goals

New York State's five mitigation goals are identified in **Section 4.1** of the 2014 Plan. After receiving millions of dollars in damage from Tropical Storm Lee, and Hurricanes Irene and Sandy, the State identified the need to revise the 2011 vision statement and goals for the 2014 Plan Update. The revised goals address prevention, property protection, public education and awareness, natural resource protection, and structural projects while focusing on reducing vulnerability and promoting resiliency. **Goals 2, 3, and 5** directly support the State's repetitive loss mitigation activities and strategies.

Goal 2: Protect property including public, historic, private structures, and critical facilities and infrastructure.

Objective 2.1: Encourage homeowners, renters, and businesses to insure property for all hazards, including flood coverage under the National Flood Insurance Program (NFIP).

Objective 2.2: Identify mitigation opportunities to protect, upgrade and strengthen existing structures through acquisition, elevation, relocation and retrofit.



Objective 2.5: Acquire, retrofit, or relocate repetitive loss properties from flood-prone areas in the state.

Goal 3: Increase awareness and promote relationships with stakeholders, citizens, elected officials and property owners to develop opportunities for mitigation of natural hazards.

Objective 3.4: Conduct education and awareness programs for flood mitigation planning and funding assistance.

Goal 5: Build stronger by promoting mitigation actions that emphasize sustainable construction and design measures to reduce or eliminate the impacts of natural hazards.

Objective 5.4: Provide assistance in the implementation of flood mitigation plans and projects in flood-prone areas, in accordance with federal and state regulatory, funding, and technical assistance programs.

7.3 State and Local Policies, Programs, and Capabilities Related to Repetitive Loss Properties

In order to reduce cost to New York State, local jurisdictions and communities, the State offers to buy properties located in areas where repetitive flood loss occurs. Although the State has experienced limited resources such as funding and staffing in the past, it has been able to significantly expand its acquisition projects in recent years, primarily due to post disaster funding becoming available. The State also encourages and provides technical assistance to local jurisdictions to apply for HMA grants to mitigate RL properties in their communities.

New York State Department of Environmental Conservation (DEC) administers the National Flood Insurance Program, including repetitive loss and severe repetitive loss, training, and technical assistance. The following process is used to identify properties for acquisitions. The State Floodplain Coordinator and DEC have direct access to RL properties and the SRL properties by address in the Federal Bureau Net database. Spreadsheets are then created and used by the Mitigation Section to track mitigated and non-mitigated properties in each community. A representative from the Mitigation Section sends the list of RL and SRL properties with a privacy act disclaimer to the county and/or local jurisdiction planner. The local planner verifies the Bureau Net spreadsheets provided by the State and compares it to local data for accuracy.

Notice of Funding Availability letters are sent to the local counties and/or jurisdictions after a Presidential Disaster Declaration (PDD) to notify the Emergency Manager of available HMGP post-disaster funding opportunities. When applicable, this letter may also alert local governments to the locations of RL and severe repetitive loss (SRL) properties



within their communities. Local jurisdictions are required to have a current FEMA-approved local hazard mitigation plan in order to be eligible to receive any HMA funding.

After New York State coastal and inland communities were devastated by Hurricane Irene, Tropical Storm Lee and Hurricane Sandy in 2011 and 2012, the New York State Department of Homeland Security and Emergency Services (DHSES) Mitigation Section began further discussion with FEMA in reference to new mitigation projects, as well as updating the SHMP, which is adopted by the Disaster Preparedness Commission (DPC) on a three-year cycle. The State coordinated with FEMA Region II to implement a mitigation strategy focusing on acquisitions of both substantially-damaged and non-substantially damaged properties and elevations of floodplain properties while continuing to fund current mitigation planning efforts necessary under FEMA's HMGP, PDM, and FMA Programs.

From August 2012 to March 2013 the State submitted 103 project applications to FEMA for Unified HMA assistance for community buyout and structural elevation projects. If all projects are implemented the State will have mitigated approximately 1,198 RL and/or SRL properties. **Table 7a** summarizes the total cost to fund those project and planning grants submitted to FEMA, and the federal and state shares from the following Presidential Declared Disasters: DR-1957 (Severe Winter Storm and Snowstorm), DR-1993 (Severe Storms, Flooding, Tornadoes, and Straight-line Winds), DR-4020 (Hurricane Irene), and DR-4031 (Remnants of Tropical Storm Lee).

On August 29, 2013, the State announced 2013 Unified HMA funding opportunities for HMGP projects for qualified local and state government agencies and authorities. Only SRL communities designated by FEMA were eligible to apply; additionally funding required that mitigation activities be directed to SRL properties within those communities with current NFIP policies. To date, 84 applications have been sent to FEMA for statewide acquisition or elevation projects to mitigate 1,232 properties. Estimated total cost is \$210 million, the federal share is \$157 million, and \$53 million is the State's share. Data for the above findings is in **Table 7.3a**.



Table 7.3a: NYS Summary of Grant Applications Submitted to FEMA for Potential Unified Hazard Mitigation Assistance (HMA) Funding, August 2012 to March 2013

Disaster Number/ Grant Type	Project/Plan Type	Total Projects	# of Properties	Total Cost	75% Federal Share	25% State Share
1957, 1993, 4020, 4031 Projects	Substantially Damage Buyouts	55	1,061	\$187,424,142	\$140,562,106	\$46,856,035
1957, 1993, 4020, 4031 Projects	Non-Substantially Damage Buyouts	12	44	\$6,665,097	\$4,998,822	\$1,666,574
1957, 1993, 4020, 4031 Projects	Structural Elevations	17	93	\$16,070,609	\$12,052,957	\$4,017,652
4020 Planning	Multi-Jurisdictional	19	13,389,921	\$3,545,570	\$2,659,178	\$886,393

Source: DHSES, as of October 2013

During the SHMP update cycle, local hazard mitigation plans are reviewed to ensure that repetitive loss and several repetitive loss properties receive the level of consideration required by the number of repetitive flood claims and losses. In addition, the Mitigation Section provides on-going technical assistance to local jurisdictions for development of mitigation plans, goals, objectives, actions and projects related to repetitive and severe repetitive loss.

Flooding is the most common and most expensive natural disaster in the country. New York State's Department of Homeland Security and Emergency Services (DHSES), and Department of Environmental Conservation (DEC) work diligently in collaborating efforts to inform and provide technical assistance to local jurisdictions and communities about FMA Programs and mitigation strategies.

The State Floodplain Coordinator and staff travel throughout the state to share with local communities the recent changes to the NFIP, such as the Biggert- Waters Flood Insurance Reform Act of 2012 (BW-12), as well as introducing the benefits of participating in the Community Rating System (CRS).

Prior to BW-12, owners of certain older properties in high-risk areas were charged premiums that did not reflect full flood risk. Only the properties that were built before the community adopted its first Flood Insurance Rate Map (FIRM) were eligible for certain subsidies. These properties are referred to as "pre-FIRM". In 2012 Congress passed reform legislation creating the removal of certain subsidies provided to some policyholders



and for rates to more accurately reflect flood risk.¹ It is important more than ever for property owners to have access to flood insurance, as flood exposure continues to increase.

The CRS program awards local municipalities with discounts to their constituents' flood insurance premiums for being proactive with flood and stream management and mitigation projects in their communities. A video of the NYS Floodplain Coordinator speaking to residents in Dutchess County at the Hudson Estuary Watershed Resiliency Project first series of seminars related to the topics of flooding and stream management can be viewed at <http://vimeo.com/70812908>.

In addition to community outreach, the State's Hazard Mitigation Planning Standards (October 2012) describes requirements that local governments must follow in developing its Local Hazard Mitigation Plan (LHMP). These standards put high emphasis on flood mitigation through adherence to applicable local flood plain laws and NYS Building Codes. For example, when an existing structure is elevated, the Building Code requires Base Flood Elevation (BFE) plus two feet, referred to as "ABFE" or Above Base Flood Elevation.

7.4 Repetitive Loss Properties Addressed in the 2014 Risk Assessment

New York State, in coordination with its local jurisdictions, elevates structures and acquires properties to reduce loss of life and property by lessening the impacts of flood hazards in areas where RL and SRL properties are located. NYS has an ongoing partnership with its local jurisdictions through the LHMP planning process to identify and develop strategies to mitigate properties in these areas. Between August 2012 and March 2013, 84 townships, villages, and cities in 16 counties submitted applications to the State to receive Unified Hazard Mitigation Assistance (HMA) to elevate structures or acquire properties located in SRL areas.

In 2006 severe storms and flooding occurred in Broome, Cortland, Fulton, Greene, Hamilton, Madison, Oneida, Rensselaer, Schenectady, Schoharie, Tioga, Tompkins, and Westchester Counties, causing more than \$246 million in damages. This event was declared a Presidential Disaster (DR-1650) and NYS received \$19.5 million in HMA funding to buy out 220 RL properties in the above counties.

As described in **Section 3.9.2**, the NYS Mitigation Team reviewed FEMA-approved LHMP's and identified the following 34 counties that ranked flood as a "high" or "moderately high" hazard:

"High" Flood Hazard – Allegany, Broome, Cayuga, Chautauqua, Delaware, Franklin, Greene, Monroe, Montgomery, Orange, Ostego, Rensselaer, Saratoga, Schuyler and Tioga Counties.

¹ FEMA, *Biggert-Waters Flood Insurance Reform Act of 2012*



“Moderately High” Flood Hazard – Albany, Cattaraugus, Chenango, Essex, Genesee, Jefferson, Lewis, Nassau, Onondaga, Ontario, Schoharie, Seneca, Sullivan, Ulster, Warren, Wayne, Westchester, Wyoming, and Yates Counties.

Figures 7a, 7b and **7c** illustrate the statewide impacts for flooding for three recent PDD storm events:

- **DR 1993** – Severe Storms, Public Assistance , as of June 29, 2011
- **DR 4020** – Hurricane Irene, Public Assistance as of July 25, 2013
- **DR 4031** – Remnants of Tropical Storm Lee, Public Assistance as of July 25, 2013



Figure 7.4b represents NYS counties receiving public assistance and/or individual assistance after Hurricane Irene (DR-4020) as of July 25, 2013.

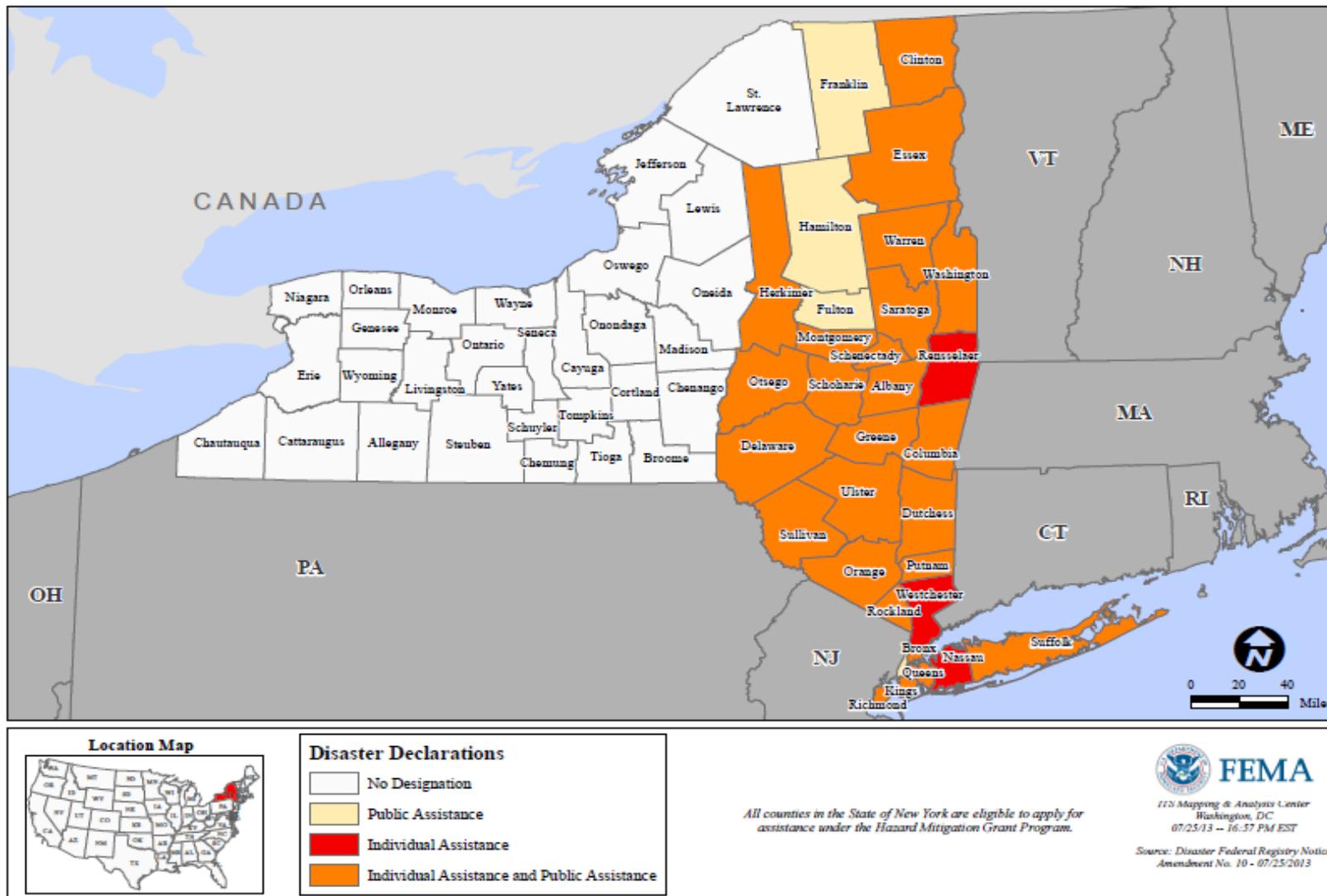
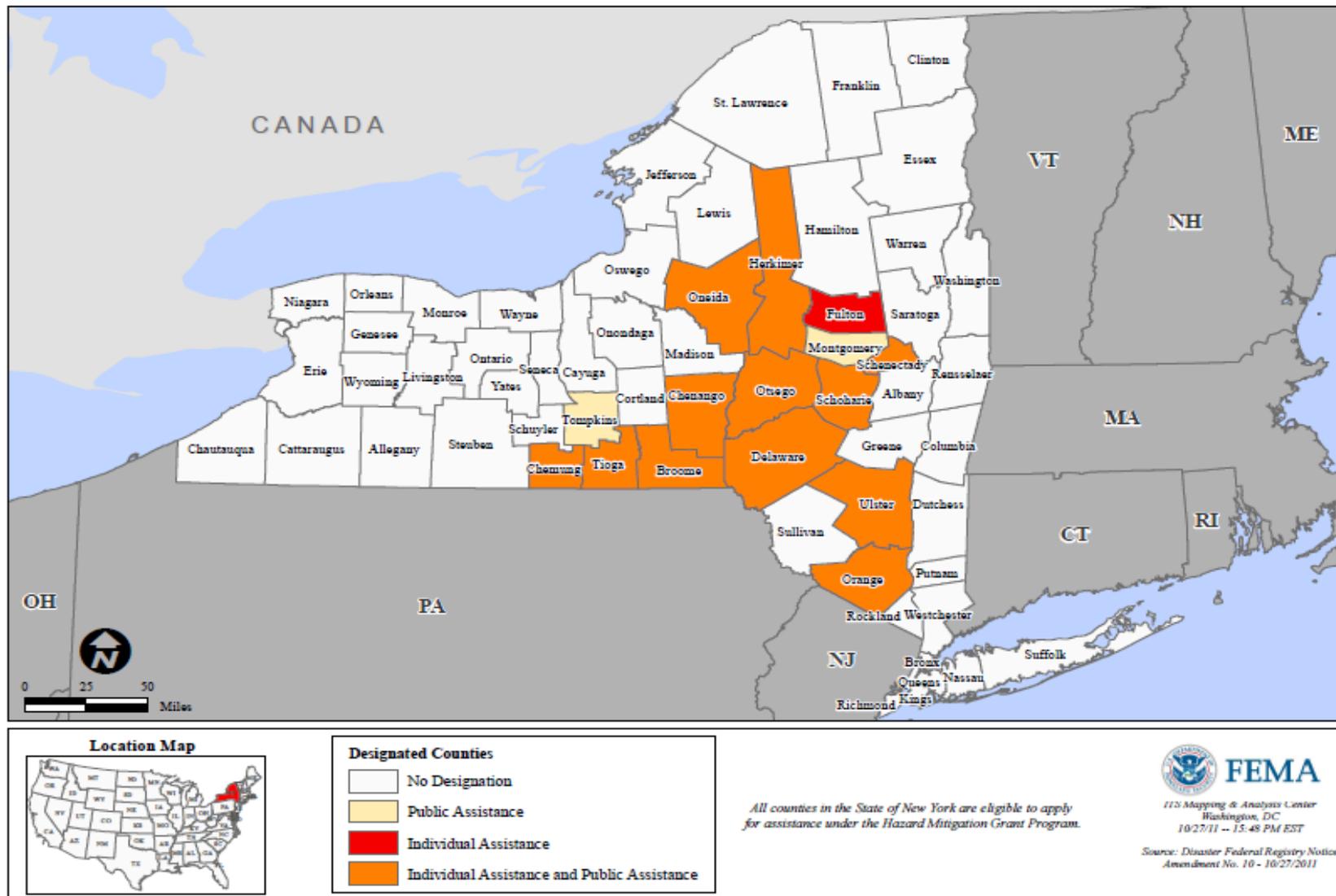


Figure 7.4c represents NYS counties receiving public assistance and/or individual assistance after Remnants of Tropical Storm Lee (DR-4031) October 27, 2011.



The State is progressively working with local jurisdictions to reduce deaths, injuries, and economic losses stemming from natural hazards. Of the 34 counties that ranked flood as “high” or “moderately high”, 67 communities in 12 of the counties applied for funding to buyout properties or elevate structures. **Table 7b** shows communities that applied for HMA funding for DR-1957, DR-1993, DR-4020, and DR-4031. *(Please note: New York State is participating in repetitive loss/severe repetitive loss mitigation activities with local jurisdictions through various post-disaster programs/projects such as: New York Rising and Hurricane Sandy Rebuilding Task Force.)*

Also, **Section 3.9.2** references **Tables 3.9f, 3.9g, and 3.9h** which represent National Flood Insurance Program CRS, RL, and SRL data provided by FEMA as of July 2013.

7.5 Repetitive Loss Properties Addressed in 2014 Mitigation Activities

Because of the significant disaster events involving flooding in the past three years, the State has stepped up its prioritization of repetitive loss and severe repetitive loss to address through mitigation activities and projects.

The process for identifying, evaluating and prioritizing cost-effective, environmentally sound and technically feasible mitigation activities is described in full in **Section 4**.



The following projects are included in the 2014 Mitigation Actions and Activities Table and described in more detail in **Section 4**.

Table 7.5b: 2014 Flood Mitigation Actions and Activities

Activity Number	Project Title	Description	Linking Goal(s)
2014-024	Identify and Evaluate Loss Reduction Options for Repetitive Loss Properties	Explore loss reduction options for defined repetitive loss properties. Assist communities to identify repetitive loss locations and support search for potential funding to mitigate future losses.	1, 2, 5
2014-031	Continue and Enhance Promotion of National Flood Insurance Program (NFIP and Community Rating System)	Improve awareness by ensuring comprehensive integration into State agency technical assistance and training program curriculum for local governments, and increasing visibility and accessibility of data via the agency web site. Example: DOS technical planning assistance for Local Waterfront Redevelopment Program Communities' comprehensive planning	1,2
2011-110	Repetitive Loss Properties	Identify and mitigate severe repetitive loss and repetitive loss properties. Continue and enhance the comprehensive loss reduction efforts to target repetitive loss	2, 3, 5

Source: NYSOEM



Section 5.3 of the 2014 SHMP describes the prioritization criteria for flood mitigation project funding, which includes special considerations for:

- Community's disaster loss history by disaster type, with repetitive loss properties identified, as appropriate
- Participation in the National Flood Insurance Program, and number or claims history of repetitive loss properties
- Cost-benefits of the project

This criterion provides the opportunity for jurisdictions with high numbers of repetitive loss properties to be competitive for available funding. Any proposed project must meet benefit-cost analysis requirements to be eligible for funding. This ensures that a project is also technically feasible and environmentally sound.

7.6 Implemented Mitigation Actions for Repetitive Loss Properties

From August 2012 to February 2013, NYS reviewed 84 project applications submitted by local jurisdictions in Albany, Broome, Chenango, Clinton, Delaware, Essex, Greene, Montgomery, Nassau, Orange, Rockland, Schoharie, Suffolk, Tioga, Ulster, and Westchester Counties to FEMA to mitigate RL and SRL properties.

Once completed, these projects will elevate structures above the ABFE or buyout properties located in hazard prone area. **Properties located in communities impacted by one or more of the Presidential Declared Disasters listed below were eligible to apply for funding:**

- Severe Winter Storm and Snowstorms (DR-1957)
- Severe Storms, Flooding, Tornadoes, and Straight-line Winds (DR- 1993)
- Hurricane Irene (DR-4020)
- Remnants of Tropical Storm Lee (DR-4031)

Table 7.6c provides a detailed report of the 1,232 projects approved between 2012 and 2013 for implementation. The total cost of these projects is \$210,159,848.



Table 7.6c: Mitigation Grant Applications Approved by FEMA for Acquisition or Elevation Projects (2012-2013)

County	Applicant	DR # 1957/1993/ 4020/4031 Project Application #	# of Properties	Project Type	Total Cost	75% Federal Share	Local Share	Date Submitted to FEMA
Albany	Town of Berne	001-009	1	Substantially Damaged Buyout	\$ 203,000	\$ 152,250	\$ 50,750	3/12/2013
Broome	Town of Union	007-037	5	Substantially Damaged Buyout	\$ 846,700	\$ 635,025	\$ 211,675	2/28/2013
Broome	City of Binghamton	007-020B	10	Not Substantially Damaged Buyout	\$ 1,371,818	\$ 1,028,864	\$ 342,955	1/29/2013
Broome	City of Binghamton	007-020	12	Substantially Damaged Buyout	\$ 1,581,780	\$ 1,186,335	\$ 395,445	8/27/2012
Broome	Town of Conklin	007-019	60	Substantially Damaged Buyout	\$ 5,483,664	\$ 4,112,748	\$ 1,370,916	8/27/2012
Broome	Town of Kirkwood	007-005	4	Substantially Damaged Buyout	\$ 503,320	\$ 377,490	\$ 125,830	8/27/2012
Broome	Town of Union	007-011/012	176	Substantially Damaged Buyout	\$ 17,441,261	\$ 13,080,946	\$ 4,360,315	8/27/2012
Broome	Town of Vestal	007-027	61	Substantially Damaged Buyout	\$ 7,661,391	\$ 5,746,043	\$ 1,915,348	8/27/2012
Broome	Town of Vestal	007-033	3	Substantially Damaged Buyout	\$ 413,350	\$ 310,013	\$ 103,338	3/12/2013
Broome	Village of Endicott	007-017/018	2	Substantially Damaged Buyout	\$ 221,951	\$ 166,463	\$ 55,488	8/27/2012
Broome	Village of Johnson City	007-029	9	Substantially Damaged Buyout	\$ 1,026,490	\$ 769,868	\$ 256,623	8/27/2012
Broome	City of Binghamton	007-021	3	Structural Elevation	\$ 539,535	\$ 404,651	\$ 134,884	2/7/2013
Broome	Town of Vestal	007-013	1	Structural Elevation	\$ 158,832	\$ 119,124	\$ 39,708	2/7/2013
Chenango	Town of Afton	017-034	1	Substantially Damaged Buyout	\$ 61,834	\$ 46,376	\$ 15,459	9/17/2012
Chenango	Village of Afton	017-004	1	Substantially Damaged Buyout	\$ 90,500	\$ 67,875	\$ 22,625	8/27/2012



County	Applicant	DR # 1957/1993/ 4020/4031 Project Application #	# of Properties	Project Type	Total Cost	75% Federal Share	Local Share	Date Submitted to FEMA
Chenango	Village of Afton	017-005	1	Substantially Damaged Buyout	\$ 157,500	\$ 118,125	\$ 39,375	3/12/2013
Clinton	Clinton County	019-002B	1	Not Substantially Damaged Buyout	\$ 109,900	\$ 82,425	\$ 27,475	1/29/2013
Clinton	Clinton County Legislative Office	019-002	1	Substantially Damaged Buyout	\$ 195,950	\$ 146,963	\$ 48,988	8/27/2012
Delaware	Delaware County	025-010	34	Structural Elevation	\$ 2,931,355	\$ 2,198,516	\$ 732,839	3/12/2013
Delaware	Delaware County	025-062-2	7	Substantially Damaged Buyout	\$ 2,165,390	\$ 1,624,043	\$ 541,348	3/12/2013
Delaware	Delaware County	025-063B	2	Not Substantially Damaged Buyout	\$ 271,099	\$ 203,324	\$ 67,775	1/29/2013
Delaware	Delaware County	025-062/076	46	Substantially Damaged Buyout	\$ 7,008,105	\$ 5,256,079	\$ 1,752,026	10/23/2012
Essex	Essex County	031-001-2	6	Substantially Damaged Buyout	\$ 678,875	\$ 509,156	\$ 169,719	3/12/2013
Essex	Essex County	031-001B	10	Not Substantially Damaged Buyout	\$ 1,170,245	\$ 877,684	\$ 292,561	1/29/2013
Essex	Essex County	031-001	26	Substantially Damaged Buyout	\$ 3,530,631	\$ 2,647,974	\$ 882,658	9/17/2012
Greene	Greene County (Town of Lexington)	039-040B	2	Not Substantially Damaged Buyout	\$ 343,300	\$ 257,475	\$ 85,825	3/12/2013
Greene	Village of Greene	017-006	14	Structural Elevation	\$ 2,168,023	\$ 1,626,017	\$ 542,006	3/12/2013
Greene	Greene County (Town of Catskill)	039-041	1	Substantially Damaged Buyout	\$ 123,150	\$ 92,363	\$ 30,788	2/28/2013
Greene	Greene County (Town of Lexington)	039-043	1	Substantially Damaged Buyout	\$ 213,750	\$ 160,313	\$ 53,438	2/28/2013
Greene	Greene County (Town of Hunter)	039-027	3	Substantially Damaged Buyout	\$ 553,620	\$ 415,215	\$ 138,405	9/17/2012
Greene	Greene County (Town of Jewett)	039-029	2	Substantially Damaged Buyout	\$ 697,500	\$ 523,125	\$ 174,375	9/17/2012



County	Applicant	DR # 1957/1993/ 4020/4031 Project Application #	# of Properties	Project Type	Total Cost	75% Federal Share	Local Share	Date Submitted to FEMA
Greene	Greene County (Town of Cairo)	039-024	1	Substantially Damaged Buyout	\$ 171,450	\$ 128,588	\$ 42,863	9/17/2012
Greene	Greene County (Town of Catskill)	039-031	8	Substantially Damaged Buyout	\$ 1,356,210	\$ 1,017,158	\$ 339,053	9/17/2012
Greene	Greene County (Town of Durham)	039-030	1	Substantially Damaged Buyout	\$ 228,450	\$ 171,338	\$ 57,113	9/17/2012
Greene	Greene County (Town of Lexington)	039-028	2	Substantially Damaged Buyout	\$ 328,200	\$ 246,150	\$ 82,050	9/17/2012
Greene	Greene County (Town of Windham)	039-026	3	Substantially Damaged Buyout	\$ 363,450	\$ 272,588	\$ 90,863	9/17/2012
Greene	Greene County (Town of Ashland)	039-025	1	Substantially Damaged Buyout	\$ 148,750	\$ 111,563	\$ 37,188	9/17/2012
Greene	Greene County (Town of Prattsville)	039-023	8	Substantially Damaged Buyout	\$ 1,848,400	\$ 1,386,300	\$ 462,100	9/17/2012
Greene	Ulster County	111-006	33	Substantially Damaged Buyout	\$ 5,947,154	\$ 4,460,366	\$ 1,486,789	9/17/2012
Montgomery	Town of Florida	057-004B	3	Not Substantially Damaged Buyout	\$ 620,590	\$ 465,443	\$ 155,148	3/12/2013
Montgomery	Town of Charleston	057-006	3	Substantially Damaged Buyout	\$ 359,000	\$ 269,250	\$ 89,750	3/12/2013
Montgomery	Town of Florida	057-008	1	Substantially Damaged Buyout	\$ 214,885	\$ 161,164	\$ 53,721	3/12/2013
Montgomery	Village of Fonda	057-007	1	Structural Elevation	\$ 60,000	\$ 45,000	\$ 15,000	2/7/2013
Multiple Counties	NYS HCR	999-001	400	Substantially Damaged Buyout	\$ 100,880,000	\$ 75,660,000	\$ 25,220,000	3/13/2013
Nassau	Town of Oyster Bay	059-005	6	Structural Elevation	\$ 1,023,680	\$ 767,760	\$ 255,920	2/28/2013
Orange	Village of Washingtonville	071-017	18	Substantially Damaged Buyout	\$ 4,590,303	\$ 3,442,727	\$ 1,147,576	8/27/2012



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Orange	Town of New Windsor	071-015B	1	Not Substantially Damaged Buyout	\$ 342,800	\$ 257,100	\$ 85,700	1/29/2013
Orange	Town of Deerpark	071-014	1	Structural Elevation	\$ 130,000	\$ 97,500	\$ 32,500	2/28/2013
Rockland	Village of Montebello	087-015	2	Substantially Damaged Buyout	\$ 816,000	\$ 612,000	\$ 204,000	8/27/2012
Rockland	Village of Suffern	087-019	4	Substantially Damaged Buyout	\$ 1,446,000	\$ 1,084,500	\$ 361,500	8/27/2012
Schoharie	Town of Gilboa	095-010B	1	Not Substantially Damaged Buyout	\$ 68,482	\$ 51,362	\$ 17,121	3/12/2013
Schoharie	Town of Blenheim	095-011	4	Substantially Damaged Buyout	\$ 474,249	\$ 355,687	\$ 118,562	10/23/2012
Schoharie	Town of Blenheim	095-014	3	Substantially Damaged Buyout	\$ 240,510	\$ 180,383	\$ 60,128	3/12/2013
Schoharie	Town of Broome	095-005	2	Substantially Damaged Buyout	\$ 210,490	\$ 157,868	\$ 52,623	9/17/2012
Schoharie	Town of Esperance	095-009	8	Substantially Damaged Buyout	\$ 909,640	\$ 682,230	\$ 227,410	10/23/2012
Schoharie	Town of Fulton	095-003	5	Substantially Damaged Buyout	\$ 753,651	\$ 565,238	\$ 188,413	10/23/2012
Schoharie	Town of Gilboa	095-010	3	Substantially Damaged Buyout	\$ 398,780	\$ 299,085	\$ 99,695	10/23/2012
Schoharie	Town of Middleburgh	095-007	7	Substantially Damaged Buyout	\$ 1,807,895	\$ 1,355,921	\$ 451,974	10/23/2012
Schoharie	Town of Schoharie	095-008	3	Substantially Damaged Buyout	\$ 341,550	\$ 256,163	\$ 85,388	10/23/2012
Schoharie	Village of Middleburg	095-017	2	Substantially Damaged Buyout	\$ 351,504	\$ 263,628	\$ 87,876	3/12/2013
Schoharie	Village of Middleburgh	095-004	6	Substantially Damaged Buyout	\$ 772,039	\$ 579,029	\$ 193,010	10/23/2012



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Schoharie	Village of Schoharie	095-006	6	Substantially Damaged Buyout	\$ 855,741	\$ 641,806	\$ 213,935	10/23/2012
Schoharie	Village of Schoharie	095-016	1	Substantially Damaged Buyout	\$ 147,630	\$ 110,723	\$ 36,908	3/12/2013
Suffolk	Suffolk County	103-002B	1	Not Substantially Damaged Buyout	\$ 1,086,300	\$ 814,725	\$ 271,575	3/12/2013
Suffolk	Town of Babylon	103-028	11	Structural Elevation	\$ 1,521,940	\$ 1,141,455	\$ 380,485	3/12/2013
Suffolk	Village of Lindenhurst	103-018	1	Structural Elevation	\$ 123,000	\$ 92,250	\$ 30,750	3/12/2013
Suffolk	Village of Lindenhurst	103-025	1	Structural Elevation	\$ 125,000	\$ 93,750	\$ 31,250	3/12/2013
Suffolk	Town of Islip	103-007	2	Structural Elevation	\$ 277,500	\$ 208,125	\$ 69,375	2/28/2013
Suffolk	Village of Babylon	103-012	3	Structural Elevation	\$ 597,028	\$ 447,771	\$ 149,257	2/7/2013
Suffolk	Village of Lindenhurst	103-015	1	Structural Elevation	\$ 120,500	\$ 90,375	\$ 30,125	2/7/2013
Tioga	Town of Barton	107-094B	7	Not Substantially Damaged Buyout	\$ 452,270	\$ 339,203	\$ 113,068	2/7/2013
Tioga	Village of Owego	107-105B	2	Not Substantially Damaged Buyout	\$ 216,881	\$ 162,661	\$ 54,220	3/12/2013
Tioga	Town of Owego	107-044	6	Structural Elevation	\$ 849,817	\$ 637,363	\$ 212,454	3/12/2013
Tioga	Village of Owego	107-012	29	Structural Elevation	\$ 3,587,538	\$ 2,690,653	\$ 896,884	2/28/2013
Tioga	Village of Owego	107-104	11	Structural Elevation	\$ 1,352,878	\$ 1,014,659	\$ 338,219	3/12/2013
Tioga	Town of Barton	107-094	19	Substantially Damaged Buyout	\$ 993,590	\$ 745,193	\$ 248,398	8/27/2012
Tioga	Town of Nichols	107-058	8	Substantially Damaged Buyout	\$ 1,073,269	\$ 804,951	\$ 268,317	11/29/2012
Tioga	Town of Owego	107-059	36	Substantially Damaged Buyout	\$ 4,735,851	\$ 3,551,888	\$ 1,183,963	8/27/2012
Tioga	Town of Tioga	107-057	15	Substantially Damaged Buyout	\$ 1,533,373	\$ 1,150,030	\$ 383,343	11/29/2012
Tioga	Village of Owego	107-095	9	Substantially Damaged Buyout	\$ 712,464	\$ 534,348	\$ 178,116	8/27/2012



County	Applicant	DR # 1957/1993/ 4020/4031 Project Application #	# of Properties	Project Type	Total Cost	75% Federal Share	Local Share	Date Submitted to FEMA
Tioga	Village of Owego	107-105	9	Substantially Damaged Buyout	\$ 905,431	\$ 679,073	\$ 226,358	3/12/2013
Ulster	Ulster County	111-006B	4	Not Substantially Damaged Buyout	\$ 611,412	\$ 458,559	\$ 152,853	1/29/2013
Westchester	Village of Mamaroneck	119-012	2	Structural Elevation	\$ 503,983	\$ 377,987	\$ 125,996	3/12/2013
Westchester	Town of Greenburgh	119-017	1	Substantially Damaged Buyout	\$ 648,520	\$ 486,390	\$ 162,130	8/27/2012
Total			1232		\$ 210,159,848	\$ 157,619,886	\$ 52,539,961	



7.7 Current and Potential Sources of Federal, State, Local or Private Funding to Implement Repetitive Loss Mitigation Activities

The primary source of mitigation funding for flood mitigation projects, including repetitive loss and severe repetitive loss is through FEMA's Unified Hazard Mitigation Assistance (HMA) grant programs, which provide funding for eligible mitigation activities that reduce disaster losses and protect life and property from future disaster damages. The FEMA-administered HMA includes the specific grant programs described in **Table 7.7d**.

Table 7.7d: FEMA Unified Hazard Mitigation Assistance (HMA) Program

Hazard Mitigation Grant Program (HMGP)
<p>Purpose: To significantly reduce or permanently eliminate future risk to lives and property from natural hazards. HMGP funds mitigation planning, as well as projects consistent with priorities identified in State, Tribal, or local hazard mitigation plans.</p> <p>Available: Post-disaster - tied to disaster and emergency declarations under the HMA</p>
Pre-Disaster Mitigation (PDM)
<p>Purpose: To provide funds for hazard mitigation planning and the implementation of mitigation projects prior to a disaster event, to reduce immediate overall risks to the population and structures, and long-term reliance on funding from disaster declarations.</p> <p>Available: Annually</p>
Flood Mitigation Assistance (FMA)
<p>Purpose: To reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insured under the National Flood Insurance Program (NFIP).</p> <p>Available: Annually</p>



Table 7.7e describes which flood mitigation activities are eligible under the HMA program.

Table 7.7e: Eligible Flood Mitigation Activities, by HMA Program

Eligible Activities	HMGP	PDM	FMA
1. Mitigation Projects	√	√	√
Property Acquisition and Structure Demolition	√	√	√
Property Acquisition and Structure Relocation	√	√	√
Structure Elevation	√	√	√
Mitigation Reconstruction			√
Dry Floodproofing of Historic Residential Structures	√	√	√
Dry Floodproofing of Non-residential Structures	√	√	√
Minor Localized Flood Reduction Projects			
5 Percent Initiative Projects			
Advance Assistance			
2. Hazard Mitigation Planning			
3. Management Cost			

In addition to federal mitigation funding, other funding sources such as Community Development Block Grants (CDBG) may support repetitive loss projects. The *State of New York Action Plan for Community Block Development Grant Disaster Recovery*² provides information on multiple programs targeted to homeowners for buyout programs, such as:

- **Recreate NY Smart Home Resilience**
 - Available to owners of one- and two-unit homes located outside of New York City whether owner occupied or income generating, including: Condominiums, Co-Ops and Garden Apartments. New York City will administer its own CDBG-DR programs directly.
 - Property is located within a 100-year floodplain and damaged, or property was substantially damaged (i.e., lost more than 50% of pre-storm FMV), and still needs additional rehabilitation.
 - Will cover costs to mitigate future damage.
 - Assistance shall be for unmet rehabilitation or repair and mitigation needs after accounting for all Federal, State, local and/or private sources of disaster-related assistance, including, but not limited to, homeowners and/or flood insurance proceeds.
 - Assistance for repair and mitigation funding will be capped at the lesser of a specified dollar amount to be determined by New York State, or the unmet repair, rehabilitation and mitigation need as described above. To direct sufficient levels of assistance to those most in need, especially low- to moderate-income and minority households, a higher overall dollar cap

² New York State Homes and Community Renewal Office of Community Renewal, April, 2013



amount may be applied to those households of low or moderate- income, where the need is justified.

- All reconstruction or mitigation of substantially damaged buildings must meet Green Building Standards.
- Rehabilitation of non-substantially damaged buildings must follow guidelines in the HUD Green Building Retrofit Checklist.
- Household income will be required for reporting purposes even for those households assisted under the National Objective of urgent need.
- Households earning less than 80% of the area median income will be prioritized in the order of processing applications for assistance.

See **Section 4** for the full list of funding sources.

Current flood mitigation projects in the state are being funded through HMGP, FMA and CDBG.

