



IN THIS ISSUE

April and May brought a series of severe storm events to Arkansas, causing extensive damage throughout the state. ANRC spoke with many of you, gathering information on damages, providing assistance in conducting damage estimates, and offering guidance with respect to permitting repairs in the floodplain.

Two issues stood out as we spoke with floodplain managers: substantial damage estimates and flood mitigation grants. In this issue we will address both concerns, focusing on assessing damage in the floodplain and financing mitigation projects.

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SPRING FLOODS

Many communities across the state are still recovering from the April and May tornadoes, severe storms, and flood events. FEMA and the Arkansas Department of Emergency Management (ADEM) completed damage assessments in the first week of June, determining that the extreme weather caused more than \$13 million in damage. On June 5th, Governor Asa Hutchinson submitted a formal request for a federal disaster declaration to the president for thirty-one Arkansas counties including Baxter, Benton, Boone, Carroll, Clay, Cleburne, Conway, Craighead, Cross, Faulkner, Fulton, Independence, Izard, Jackson, Lawrence, Madison, Marion, Mississippi, Montgomery, Newton, Ouachita, Perry, Poinsett, Prairie, Pulaski, Randolph, Saline, Washington, White, Woodruff and Yell counties.

RAINFALL SNAPSHOT APRIL 29TH-30TH

Savoy (Washington County)	8.50 inches in 24 hours
Guy (Faulkner County)	7.85 inches in 24 hours
Georgetown (White County)	7.82 inches in 24 hours

Source: NWS Little Rock, AR - April, 2017 Storm Report, <https://www.weather.gov/lzk/apr2017.htm>

Black River, Pocahontas, Arkansas

In Randolph County, high water breached nine sections of a levee system along the Black River. Three of the breaches were categorized as major. Flood waters shut down U.S. Highway 63 and evacuation orders were issued for eastern Pocahontas, which included 150 homes, dozens of businesses, and an assisted living facility. At least 50 homes were either destroyed or sustained major damage due to the flooding.

POCOHANTAS LEEVEE BREACH

A record level of 28.95 feet was reached along the Black River at Pocahontas (Randolph County) on May 2ND, 2017, breaking the previous record of 28.5 feet set in late April, 2011. The major flood stage is 25 feet.

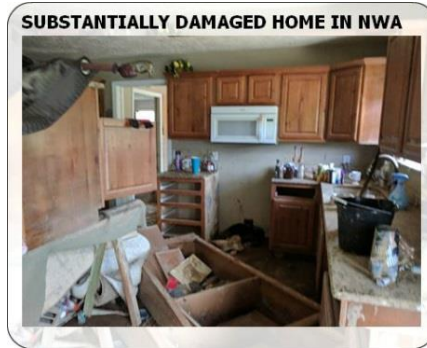
The flooding also impacted counties south of Randolph. "This is the most extensive flooding in an urban area that I've ever seen as governor," said Governor Hutchinson, who surveyed the flooding in Randolph, Lawrence and Sharp counties by helicopter.

SUBSTANTIAL DAMAGE

In the wake of the spring floods, many floodplain administrators - already assisting or directing recovery actions – were also tasked with making substantial damage determinations.

As defined in Title 44, Code of Federal Regulations (CFR), Section 59.1 of the NFIP regulations, a building is considered to be substantially damaged when:

"damage of any origin is sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred."



In other words, if the cost necessary to fully repair the structure to its before damaged condition is equal to or greater than 50% of that structure's pre-damage market value, then the structure must be elevated (or floodproofed if it is non-residential) to or above the level of the base flood, as well as meet other applicable program requirements.

It is important to be able to identify damaged structures and begin a preliminary damage assessment before permits for repairs are issued.

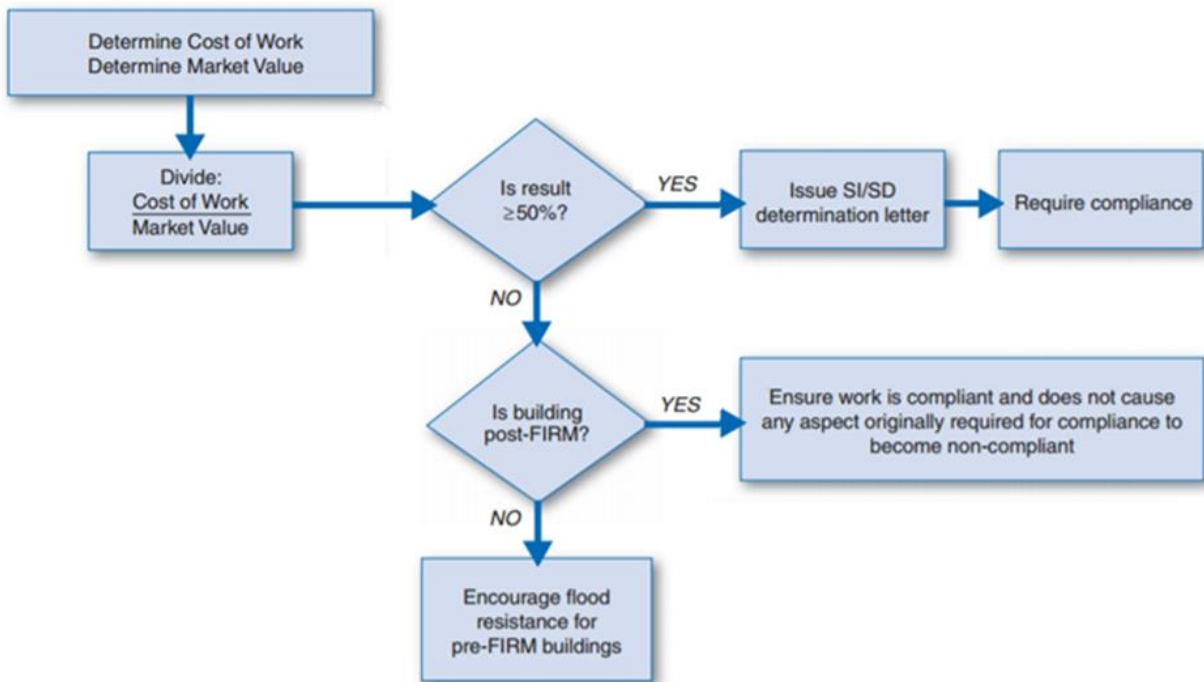
For NFIP communities, this is particularly of importance with respect to substantial damage. If the floodplain administrator determines that a residential structure in the floodplain has been substantially damaged, the owner generally has three options:

- Elevate the building to a height determined by local officials;
- Relocate the structure outside the floodplain, or
- Demolish the structure.

Non-residential structures should either have the lowest floor (including basement) elevated to or above the identified base flood elevation (BFE) or be designed so

that the area below the BFE is watertight with walls that are impermeable to water and are capable of withstanding hydrostatic and hydrodynamic pressures.

Bringing homes and businesses into compliance with local floodplain ordinances is not only required, but may reduce individual flood insurance premiums.



SUBSTANTIAL DAMAGE DETERMINATION

Challenges to Enforcement

After a disaster, floodplain administrators may face significant pressure from citizens and local politicians to “fast track” repairs. The suspension of permit requirements might seem to be a compassionate gesture during a flood victim’s time of distress. By not requiring compliance, however, communities only set the stage for similar and potentially worse damages. Further, allowing substantially damaged structures to be repaired without a permit and in violation of the floodplain development ordinance could jeopardize a community’s standing in the National Flood Insurance Program (NFIP) and possibly result in probation and suspension from the program.

If an insured structure is substantially damaged and not brought into compliance, it may be actuarially rated by FEMA in accordance with its risk of flooding. The flood insurance premium will be based on the elevation of the structure’s lowest floor in relation to BFE. These rates could be substantially higher than the subsidized pre-FIRM, pre-substantial damage rates the property owner was previously paying.

Uninsured property owners may be disinclined to come into compliance because premium changes are of no immediate concern. When these owners attempt to sell their property, however, buyers using federally backed loans or mortgages will be unable to do so without purchasing flood insurance. The cost of the insurance on a structure not elevated or floodproofed to or above the BFE may be prohibitively expensive, making it difficult to sell the property.

Additional Support

All residents impacted by flooding – both within and outside the floodplain – should be encouraged to report their damages to the County Office of Emergency Management (OEM). That information will be used for county - and potentially - state damage assessments. Homeowners and renters should be encouraged to take photos of the damage and save receipts for repairs. If homeowners or renters have additional questions regarding state assistance, please refer them to their County OEM or Pamela Burton, State Individual Assistance Officer, at 501-683-6700. You can also refer individuals to the Recovery

Process page on the ADEM website at www.adem.arkansas.gov/aem/recovery/recovery-process/.

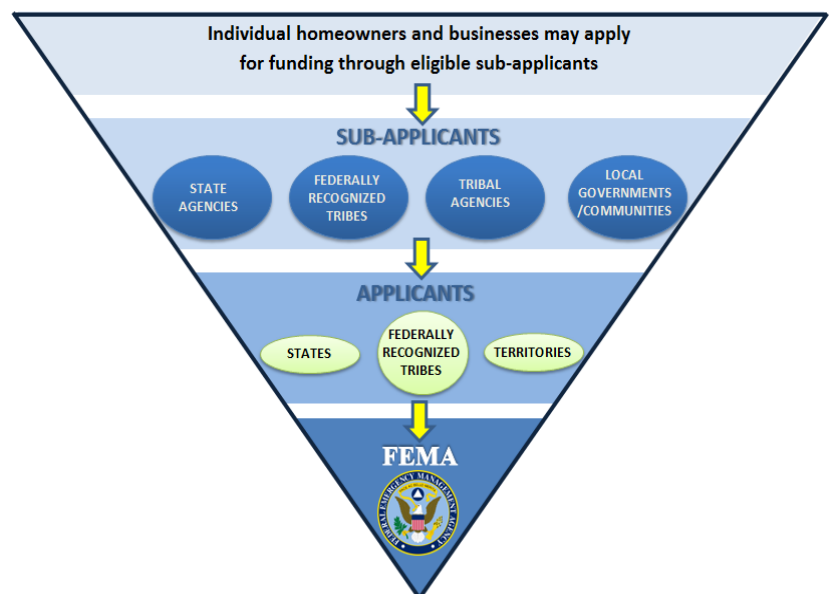
FINANCING MITIGATION

FEMA administers three programs that provide funding for mitigation projects and planning:

- ◆ The Flood Mitigation Assistance (FMA) Program provides funds for planning and projects to reduce or eliminate risk of flood damage to buildings that are insured under the NFIP.
- ◆ The Hazard Mitigation Grant Program (HMGP) assists in implementing long-term hazard mitigation planning and projects following a Presidential major disaster declaration.
- ◆ The Pre-Disaster Mitigation (PDM) Program provides funds for pre-disaster hazard mitigation planning and projects.

Generally, local communities sponsor grant applications on behalf of homeowners and then submit the applications to the State. The State then in turn submits a grant application on their behalf to FEMA. Additionally, grant applications may be submitted to FEMA by a U.S. Territory or federally-recognized tribe.

MITIGATION GRANT APPLICATION PROCESS



To be eligible for a grant:

- ◆ The project must be submitted by a community with an approved Hazard Mitigation Plan;
- ◆ The project should be identified in the approved Hazard Mitigation Plan; and
- ◆ If the project site falls within the Special Flood Hazard Area (SFHA), the community in which the applicant resides must be an active participant in the NFIP.

Flood Mitigation Assistance (FMA) Program

The goal of the FMA program is to support projects that reduce or eliminate claims under the NFIP. The FMA accomplishes this goal by providing grants to states and communities for hazard mitigation planning assistance and specific mitigation projects.

Typical FMA grants provide a 75% federal - 25% non-federal cost-share. Up to 100% federal support, however, is available for some severe repetitive loss projects.

Types of Projects Funded

The FMA is a nationally competitive program. Funding priorities are set each year and typically include:

- ◆ Property acquisition and structure demolition or relocation;
- ◆ Structure elevation;
- ◆ Mitigation reconstruction;
- ◆ Dry flood-proofing;
- ◆ Non-structural retrofitting of existing buildings;
- ◆ Infrastructure retrofit; and
- ◆ Minor localized flood reduction.

Additionally, priority is usually given to projects that include repetitive loss or severe repetitive loss structures.

Eligibility

In addition to the eligibility criteria outlined earlier, FMA grants are only applicable to structures that are currently insured (NFIP insurance) and that will remain insured throughout the life of the structure.

Applying for FMA Grants

The FMA grant program in Arkansas is administered by ANRC. For more information, please contact Program Coordinator Veronica Villalobos-Pogue, CFM, ACEM at (501) 682-3982 or Veronica.Villalobos-Pogue@arkansas.gov.

Hazard Mitigation Grant Program (HMGP)

HMGP provides grants to States and local governments to implement long-term hazard mitigation measures **after** a major disaster. HMGP focuses on strategic mitigation measures to reduce future loss of life and property by addressing these risks during the disaster reconstruction phase.

HMPG funding only becomes available after a Presidential major disaster declaration and only in the areas of the State requested by the Governor. HMGP grants have a shared cost of 75% federal funding and 25% non-federal funding.

Types of Projects Funded

Potential projects include voluntary acquisition of real property for conversion to open space and retrofitting measures such as elevation in place, structural relocation, and structural reinforcement.

Applying for HGMP Grants

In Arkansas, the HGMP is administered by the Arkansas Department of Emergency Management (ADEM). For more information, please contact State Hazard Mitigation Officer Lacye Blake at 501-683-6724 or Lacye.Blake@adem.arkansas.gov.

Pre-Disaster Mitigation (PDM)

The PDM program provides funds to states and communities for hazard mitigation planning and the implementation of mitigation projects **prior** to a disaster event. The goal of the program is to reduce overall risks to people and structures, while also reducing reliance on funding from disaster declarations.

Similar to the HGMP program, PDM addresses all types of natural hazards and provides a 75% - 25% cost-share. Small and impoverished communities, however, may be eligible for a 90% - 10% cost share.

With respect to floods specifically, potential PDM projects include property elevation, property

acquisition and structure demolition, property acquisition and structure relocation, dry floodproofing of non-residential structures, minor localized flood reduction projects, structural retrofitting of existing buildings, and non-structural retrofitting of existing buildings and facilities.

Applying for PDM Grants

The Arkansas point of contact for the PDM program is the State Hazard Mitigation Officer Lacye Blake. She can be reached at (501) 683-6724 or Lacye.Blake@adem.arkansas.gov.

Notice of Funding Opportunity (NOFO)

FEMA will post the Fiscal Year 2017 (FY17) Notice of Funding Opportunity for PDM and FMA grant announcements later this summer. The NOFOs will be posted on www.grants.gov at least one month in advance of opening the application period, allowing States to prioritize applications based on FEMA's priorities for FY17.

This year, FEMA has \$90 million available for PDM; \$160 million is available in the FMA program. FEMA is setting aside \$70 million of the overall FMA commitment for a new initiative for this year: community flood mitigation grants.

TRAINING OPPORTUNITIES

EMI Courses

Floodplain management and hazard mitigation courses are offered throughout the year at the FEMA's Emergency Management Institute (EMI). The courses are free, and travel expenses are covered for those accepted to the EMI. [Click here](#) for course information and schedules. Upcoming sessions include:

- ◆ Advanced Floodplain Management Concepts III (E0284) July 24–27, 2017
- ◆ Managing Floodplain Development Through the National Flood Insurance Program (E0273) August 21-24, 2017

STARR Webinar Series

The STARR Webinar Series helps communities understand and meet their CRS requirements. Registration is free, but required. Some courses provide continuing education credits for Certified Floodplain Managers (CFMs). All webinars begin at 12:00 noon CST and unless otherwise noted, most last approximately one hour. July, August, and September 2017 webinars include:

- ◆ Changes in the 2017 CRS Coordinator's Manual — July 18, 2017
- ◆ Elevation Certificates (2 hours and 30 minutes) — July 20, 2017
- ◆ Developing an Effective Mitigation Strategy — July 28, 2017
- ◆ Preparing an Annual Recertification (1 hour and 15 minutes) — August 15, 2017
- ◆ Flood Warning & Response (Activity 610) — August 16, 2017
- ◆ Preparing an Annual Recertification (1 hour and 15 minutes) — September 19, 2017
- ◆ Floodplain Management Planning (Activity 510) — September 20, 2017

[Click here](#) and type "CRS" in the search field to view webinars that are now open for registration.

If you have questions about the CRS Webinar Series, please contact Becca.Croft@atkinsglobal.com.

The Arkansas CRS Update provides Arkansas CRS communities and others interested in the CRS with information that can be used to enhance and strengthen their floodplain management strategies and policies.

The Arkansas CRS Update is produced in alternate months. It is distributed electronically, at no cost, to local officials, consultants, and other interested persons. Communities are encouraged to copy and/or circulate the Update.

To become a subscriber or to suggest a topic that you would like addressed, contact:

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