

LMS Quarterly Meeting



**March 16 9:30 – 11:30 am
Webinar**

March 16, 2016
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Webinar

AGENDA



Welcome

- Group Announcements
 - Statewide Hurricane Exercise
- Current Funding
 - FMA, PDM
 - RCMP
 - SBA Loans – Steve Detwiler
- Project Mapping and CRS best practices, Yahiritzza Alvarez
- Comments

Next Meeting: June 16, 2016

Welcome

- First Ever Webinar
 - If you have multiple people – Sign In Sheet
 - Just you not necessary
 - Email back to perkins@miamidade.gov by 3/18 COB to get credit
 - Survey afterwards
 - May do this in lieu of 2 face to face meetings per year

General Announcements

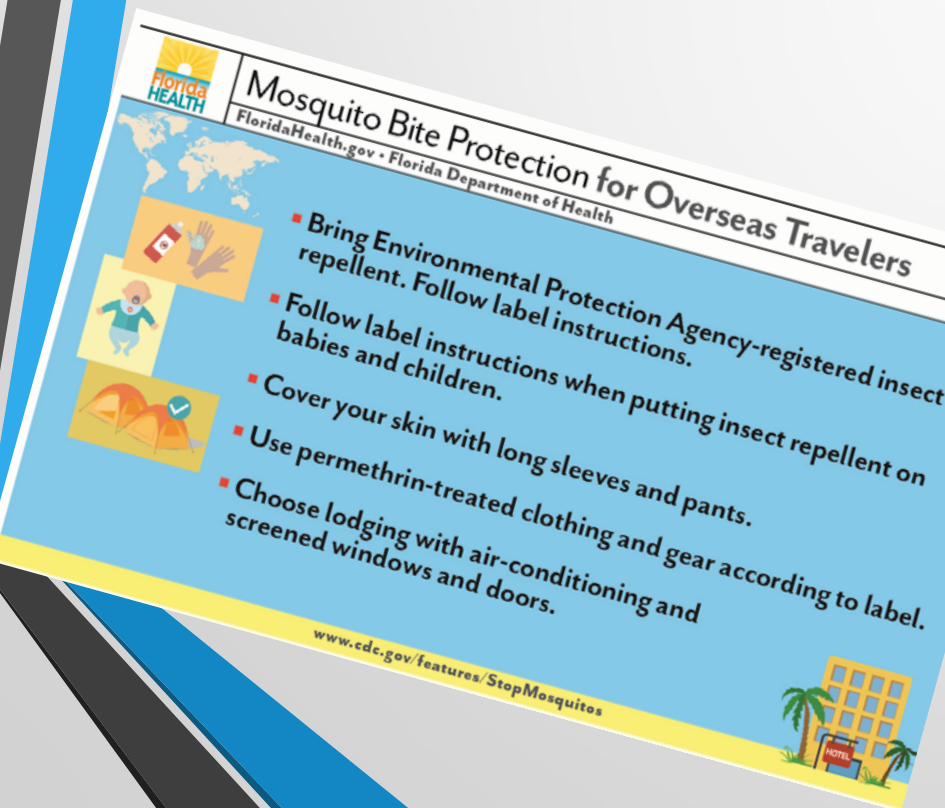
- Statewide Hurricane Exercise May 18th
 - CRS/Flooding Component
 - Survey Monkey
- CRS Activity 610
 - Received their comments – submit additional documentation
- Activity 510
 - 211 points
 - Adopt to get the credit
 - You can do additional items
- Send copies of your local adoption

Zika Virus

- Drain and Cover
- Cases in Miami-Dade -
 - All travel related

County	Number of Cases (all travel related)
Alachua	1
Brevard	1
Broward	8
Hillsborough	3
Lee	3
Miami-Dade	30
Orange	4
Osceola	3
Polk	2
Santa Rosa	1
Seminole	1
St. Johns	1
Cases involving pregnant women*	4
Total	62

*Counties of pregnant women will not be shared.



Flood Mitigation Assistance

- Due to State by May 3, 2016 by 5:00 pm EST
- Priorities
 1. Sub application - 50% of structures Severe Repetitive loss
 - 2 separate NFIP claims
 - Cumulative amount exceeding market value of insured structure
 2. Sub application – 50 % of structures Repetitive loss
 - 2 separate NFIP claims
 - Average cost equaled or exceeded 25% of the market value of insured structure

Flood Mitigation Assistance

- Priorities Continues

3. Sub application - 50% of structures Severe Repetitive loss

- 4 or more NFIP claim payments each exceeding \$5000
- Cumulative amount exceeding \$20,000

4. Sub application – Projects that will mitigate flood damage to the largest number of NFIP-insured properties at the neighborhood level. Use FEMA validated BCR as prioritization.

For 1-3 – highest % that meet the definition from 100-50%

Largest number of structures

FEMA validated BCR

Pre-Disaster Mitigation

- Applications due May 3, 2016 by 5:00 pm EST
- FEMA revised the application limits from FY 2015 to allow a maximum of 8 project sub-applications out of 19 sub-applications per applicant: 18 for mitigation planning and projects, plus 1 management cost sub-application for applicant management costs.
- The mitigation project cap was increased from FY 2015 to \$4,000,000 federal share.
- The mitigation planning cap for state/ tribal and multi-jurisdictional plan updates was increased to \$300,000.
- FEMA will prioritize competitive mitigation planning sub-applications from applicants without Hazard Mitigation Grant Program (HMGP) planning funds available and competitive project sub-applications from applications without HMGP project funding available before competitive sub-applications from applicants with HMGP planning and project funds available.

Pre-Disaster Mitigation

- FEMA will prioritize the competitive projects for selection up to the available funding as follows:
- Climate Resilient Mitigation Activities (CRMA), including Aquifer Storage and Recovery (ASR), Floodplain and Stream Restoration (FSR), and Flood Diversion and Storage (FDS); and pre- or post-wildfire mitigation activities or any mitigation action that utilizes green infrastructure approaches
- Non-flood hazard mitigation projects (e.g., seismic, wildfire, landslide and wind) and non-acquisition/elevation/mitigation reconstruction flood mitigation activities (e.g., stormwater management and flood control measures)
- Acquisition, elevation and mitigation reconstruction projects
- Generators for critical facilities as identified in a FEMA-approved Mitigation Plan

Pre-Disaster Mitigation

- FEMA will further prioritize competitive sub-applications as needed to make selection decisions as follows:
- Small, impoverished community status;
- FEMA-validated residential or commercial Building Code Effectiveness Grading Schedule (BCEGS) rating from a grade of 1 to 10;
- FEMA-validated Benefit Cost Ratio for projects.
- Top 8 for the entire State cannot exceed \$575,000 Federal Share

Residential Construction Mitigation Program

- Identify homeowners in the community that qualify for assistances for hurricane mitigation
 - Communities, nonprofits and state agencies
 - Outline method to identify homes and complete retrofitting
 - Fair and equitable selection process
 - RFPs will be sent to potential vendors
- FloridaDisaster.org/mitigation/RCMP.

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- Meredith Van Valkenburgh | Program Manager
 - Meredith.VanValkenburgh@em.myflorida.com
 - (850) 413-9946

RCMP

- Primary residence for the homeowner
- Site built homes (home must be attached to the foundation)
- Homes built before 2001
- No outstanding liens or judgments on property, not including a mortgage
- All additions and construction must have a permit
- Homeowner should have homeowners insurance
- Mitigate entire structure

Letter of Support

- Request at least two weeks before you have to submit
- Send an email identifying the project number
- Must be in LMS Project list
- Must have all required fields filled in
- Once apply update the status of the project
- State deadline is May 3, 2016 5:00 pm

Small Business Administration Loans

- Steve Detwiler

Secretary of Agriculture Declarations (Sec-Ag)

If the Secretary of Agriculture designates an area an agricultural disaster, SBA automatically activates its Economic Injury Disaster Loan (EIDL) program.

Loans are made available to eligible small businesses, small agricultural cooperatives and private nonprofit organizations that have suffered substantial economic injury as a result of the declared disaster.



Types of Disaster Loans & Loan Limits

Types of Loans	Borrowers	Purpose	Max Amount
Business Loans “Physical”	Businesses and private nonprofits	Repair or replace real estate, equipment, furniture, etc.	\$2 million *
Economic Injury Loans	Small businesses & private nonprofits	Economic injury disaster loans or working capital loans	\$2 million *
Home Loans	Homeowners	Repair or replace real property	\$200,000
Home Loans	Homeowners & Renters	Repair or replace personal property	\$40,000
Mitigation	Businesses, private nonprofits and homeowners.	Mitigate / prevent future loss to real property	20% of verified physical damage. Homeowners limited to \$200,000.

*The maximum business loan is \$2 million, unless the business qualifies as a Major Source of Employment (MSE).

Disaster Loan Program

- Only for uninsured or otherwise uncompensated losses.
- Direct from the federal government; not from a bank.

Some Features of Disaster Loans

- Loan terms – Up to 30 years based on ability to repay; fixed interest rate.
- If approved, borrower can choose to use all, some or none of the approved loan amount.
- Relocation and refinancing may be considered on a case by case basis.

Requirements for Loan Approvals

Eligibility

- Damaged property must be in a declared county and owned by the survivor.

Credit History

- Must be acceptable to SBA.



Repayment

- Must show the ability to repay the SBA loan.



Collateral Requirements



Presidential Declaration:

- Physical loans over \$25,000 require collateral

Agency (Administrative) Declaration:

- Physical loans over \$14,000 require collateral

In All SBA Declarations:

- Economic injury loans over \$25,000 require collateral

SBA will not decline a loan for lack of collateral, but requires collateral that is available.

Contacts

For More Information,
Contact SBA's Customer Service Center at:

1-800-659-2955 / 1-800-877-8339 (TTY)

Or

Michael Lampton
Public Affairs Manager
Field Operations Center East, Atlanta

Michael.Lampton@sba.gov

404-331-0333 ext. 2177



LMS Project Updates

YAHIRITZA ALVAREZ

A solid blue horizontal bar at the bottom of the slide.

Before you hang up.....

- Make sure you have signed in
 - Send sign in sheet if you have more than one person on the call
- Next Quarterly Meeting:

June 15, 2016

mdlms@miamidade.gov

perkins@miamidade.gov