Mitigation

Hazard mitigation is defined as any sustained action taken to reduce or eliminate long-term risk to life and property from a hazard event.”

Source: Federal Emergency Management Agency
With Your Mitigation Plan…

✓ You know your hazards
✓ You’ve identified what mitigation you already do
✓ You’ve identified what mitigation you should do
✓ You have an action plan with mitigation actions and projects
✓ You’ve adopted the plan and it is being maintained

And now - mitigation projects…*(optional)*….
FEMA Mitigation Grants

“$3 of our [IEMA/FEMA] dollars to $1 of your dollars”

75% FEMA

25% state or local
Goal: Show tools, resources and approaches for considering and developing mitigation projects.

What you need to know:
- Resources for Project Development
- Fundable Planning Activities and Projects
- Benefit-Cost Analysis
- Grant Applications (eGrants)
- Developing a Scope of Work
Grant Programs:

- Pre-Disaster Mitigation (PDM)
- Hazard Mitigation Grant Program (HMGP)
- Flood Mitigation Assistance (FMA)
- Severe Repetitive Loss (SRL)
Resources

- “FY 2010 Hazard Mitigation Assistance (HMA) Unified Guidance”

http://www.fema.gov/library/viewRecord.do?id=3649
Resources

- “FY 2010 Hazard Mitigation Assistance (HMA) Unified Guidance”
  http://www.fema.gov/library/viewRecord.do?id=3649

- Benefit-Cost (BC) Toolkit Software and

- BCA Technical Assistance Helpline
  http://www.bchelpline.com
Welcome to the BCA Tool Kit, Version 4.5, for the Hazard Mitigation Assistance program. We have recently updated the software to include:

- Targeted dynamic user guidance
- Modified economic values to reflect current information
- Updated resource documents
- Expanded BCA file import and export capabilities
- Enhanced ability to do earthquake mitigation projects for bridges and utilities
- Improved ability to use negative elevations in the flood module

Please note that subapplicants are required to use BCA software, Version 4.0 or higher, for the four non-disaster FY10 Hazard Mitigation Assistance Programs, and for HMGP applications for disaster declarations after June 1, 2009.

This enhanced tool kit confirms FEMA’s continued commitment to offering hazard mitigation grant applicants and evaluators an innovative software package to demonstrate the cost-effectiveness of proposed mitigation projects and to determine project eligibility for federal funding.

The FEMA BCA team will utilize this latest version of the software for all future BCA training sessions. This website has been updated to incorporate the latest information and resources with BCA. The BC Helpline has resources such as Methodology Reports, Data Documentation Templates (DDTs), BCA training schedule, and frequently asked questions (FAQs). I would like to bring your attention to four important items on the BC Helpline:

- Classroom Training Materials:
Resources

- “FY 2010 Hazard Mitigation Assistance (HMA) Unified Guidance”
  http://www.fema.gov/library/viewRecord.do?id=3649
- Benefit-Cost (BC) Toolkit Software and
- BCA Technical Assistance Helpline
  http://www.bchelpline.com
- IEMA

Developing Mitigation Projects
Who is Who?

FEMA  ↔  IEMA  ↔  State-Local

Reviewer  ↔  Applicant  ↔  Subapplicant

Granter  →  Grantee  ←  Subgrantee

Time for Mitigation Projects!
Fundable or Eligible Activities:

For Subapplicants.....

- Plans
- Projects
Planning Grants

- Mitigation Plan Development
- Investigation of Mitigation Alternatives
- Repetitive Loss Area Investigation
- Critical Facility Evaluations
Natural Hazard Mitigation

Flood
Earthquake
Severe Summer Storms
Severe Winter Storms
Tornado
Wind
Drought
Dam Failure
And so on....
Eligible Projects

- Acquisition & Demolition
- Structural Elevation & Floodproofing
- Minor Localized Flood Reduction Projects
- Building Retrofitting
- Infrastructure Retrofit
- Mitigation Reconstruction
- Safe Room Construction
- Soil Stabilization
- Post Disaster Code Enforcement
Grant Application Requirements

• Additional planning effort or mitigation project must be included in your mitigation plan*

• Cost–Share

• Benefit–Cost Ratio 1.0 or Better

• Scope of Work
Cost share

75% FEMA

25% state or local
Cost share

- 75% FEMA
- 25% state or local

- Of 25% state/local share:
  - 12.5% in-kind services
  - 12.5% cash match

- State matching sources: IDNR and others
Benefit–Cost Analysis (BCA)

- Benefit–Cost Ratio Must Be 1.0 or Greater
- Benefits = Damages Removed
- ALL Project Costs Must Be Included
- Latest FEMA Software
- www.bchelpline.com
demonstrate the cost effectiveness of proposed mitigation projects and to determine project eligibility for federal funding.

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- **FEMA BCA Software Version 4.5:**
  [www.bchelpline.com/regn.aspx](http://www.bchelpline.com/regn.aspx)
- **Classroom Training Materials:**
  [www.bchelpline.com/training.html](http://www.bchelpline.com/training.html)
- **BCA Reference Guide:**
  [www.bchelpline.com/BCAToolkit/resources.html](http://www.bchelpline.com/BCAToolkit/resources.html)
- **Installation and Troubleshooting Guide:**

Please download and review the Installation and Troubleshooting Guide prior to installing the BCA Software Version 4.5.

If you have any questions about the new BCA software program, please contact the BC Helpline at bchelpline@dhs.gov or at 1-866-222-3580.
Benefit-Cost Analysis Software Download

Have you already registered to download the BCA Software? □ Yes

Name
Organization/Agency
Phone
E-mail

Clear Sign In
Welcome to the BCA Tool Kit, Version 4.5, for the Hazard Mitigation Assistance program. We have recently updated the software to include:

- Targeted dynamic user guidance
Resources

FEMA provides several resources, in addition to a basic understanding of Benefit-Cost Analysis. These resources are designed for the user and are provided on this Resource Kit page. In order for users to access this information, we have separated it into separate files and therefore, information, and information on the general topics, have been separated. On this resource kit, users have direct access to resources including Grant Programs, as well as Adobe reader and Word viewer.

Please use the menu bar to the left to access available resources including Grant Programs.

General

- BCA Checklist
- BCA Fact Sheet
- BCA Reference Guide
- Hazard Mitigation Assistance Unit
- Flood
- Hurricane Wind
- Earthquake
- Tornado
- Wildfire
- Damage Frequency Assessment
- Grant Programs

Adobe Reader

BCA Checklist

Word 2003 Viewer
Welcome to the Benefit-Cost Analysis Tool

The BCA Tool provides access to resources and automated functions needed to complete a successful benefit-cost analysis for hazard mitigation grant programs. It is organized to allow the user to develop an inventory of structures, (including buildings, utilities, roads and bridges). Individual structures can then be assigned to mitigation projects for single or multiple hazards and mitigations.

What would you like to do?

- Show me getting started overview
- Enter information on a new structure
- Enter information for a new project
- Access the online user guide
- Exit the tool
**BCA Information Checklist**

Below is the information needed to get started with a Benefit-Cost Analysis

<table>
<thead>
<tr>
<th>Obtained</th>
<th>Information Type</th>
<th>Potential Sources</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>First Floor Elevation (FFE)</td>
<td>FEMA elevation certificate; a signed, sealed, and dated structure elevation survey; a building permit; or other documentation where the FFE is certified by a State-licensed professional surveyor or State-registered professional engineer.</td>
</tr>
<tr>
<td></td>
<td>Building Replacement (BRV)</td>
<td>Tax records or tax card, property appraisal from a building inspector or local contractor, or documented data from a national cost-estimating guide.</td>
</tr>
<tr>
<td></td>
<td>Building Area (square footage)</td>
<td>Tax records or tax card, property survey, real estate listing, building permit, property appraisal, or other square footage data provided by the local jurisdiction.</td>
</tr>
<tr>
<td></td>
<td>Flood Hazard Data (Flood Elevation and Discharge Data)</td>
<td>Copies of the relevant pages from the FEMA Flood Insurance Study (FIS) or a Hydrology and Hydraulics (H&amp;H) study for the flooding source, including the summary of discharges and flood profiles that reflect the flood data for the property locations.</td>
</tr>
<tr>
<td></td>
<td>Building Contents Data</td>
<td>If the default is not used, a complete, itemized list of building contents with associated values, purchase receipts, appraisal of items, or copies of an itemized insurance policy that specifically cites the contents value.</td>
</tr>
<tr>
<td></td>
<td>Displacement Costs</td>
<td>For displacement costs above the FEMA standard values of the displacement costs may include advertisements for rental properties in the community, advertisements for rental or storage spaces, contacts with rental agencies, or receipts from similar rentals.</td>
</tr>
<tr>
<td></td>
<td>Flood Frequency Data</td>
<td>If FIS or H&amp;H not available or using the Damage Frequency Approach (DFA), use historical records of flood frequencies for past storm events with the date of the flood event; recorded flood depth; damage amounts (in dollars); stream gage data; rain gage data; newspaper clippings; or detailed engineering calculations prepared by a State-certified hydrologist or State-registered professional engineer. This information is often required for grant applications.</td>
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<tr>
<td></td>
<td>Before Mitigation Damages Data</td>
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</tr>
</tbody>
</table>
### Benefit–Cost Analysis – Essential Needs

<table>
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<tr>
<th>Items</th>
<th>Information Type</th>
<th>Molly's Recommendation</th>
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<tbody>
<tr>
<td>1</td>
<td>First Floor Elevation (FFE)</td>
<td>Field Survey</td>
</tr>
<tr>
<td>2</td>
<td>Building Replacement (BRV)</td>
<td>e.g., Marshall &amp; Swift</td>
</tr>
<tr>
<td>3</td>
<td>Building Area (square footage)</td>
<td>Assessor or Homeowner</td>
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<tr>
<td>4</td>
<td>Flood Hazard Data (Flood Elevation and Discharge Data)</td>
<td>FIS and FIRM</td>
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<tr>
<td>5</td>
<td>After Mitigation Damages Data</td>
<td>Building Removed or New BFE</td>
</tr>
<tr>
<td>6</td>
<td>Project Cost</td>
<td>All Costs!</td>
</tr>
</tbody>
</table>
## BCA Information Checklist

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</tbody>
</table>
To Get Started on the BCA

- Build a spreadsheet
- Test properties on the Benefit–Cost Analysis Tool

<table>
<thead>
<tr>
<th>Property</th>
<th>Structure</th>
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</thead>
<tbody>
<tr>
<td>Address</td>
<td>Lot Number</td>
</tr>
<tr>
<td>955 East State Street A</td>
<td>Trailer</td>
</tr>
<tr>
<td>955 East State Street B</td>
<td>Trailer</td>
</tr>
<tr>
<td>955 East State Street D</td>
<td>Trailer</td>
</tr>
<tr>
<td>955 East State Street E</td>
<td>Trailer</td>
</tr>
<tr>
<td>955 East State Street F</td>
<td>Trailer</td>
</tr>
<tr>
<td>955 East State Street G</td>
<td>Trailer</td>
</tr>
<tr>
<td>955 East State Street H</td>
<td>Trailer</td>
</tr>
<tr>
<td>955 East State Street I</td>
<td>Trailer</td>
</tr>
<tr>
<td>955 East State Street J</td>
<td>Trailer</td>
</tr>
<tr>
<td>955 East State Street K</td>
<td>Trailer</td>
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<td>955 East State Street M</td>
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<td>Trailer</td>
</tr>
<tr>
<td>Project Name</td>
<td>BCR</td>
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<td>-----</td>
</tr>
<tr>
<td>A</td>
<td>2.28</td>
</tr>
<tr>
<td>B</td>
<td>3.71</td>
</tr>
<tr>
<td>C</td>
<td>2.07</td>
</tr>
<tr>
<td>D</td>
<td>3.57</td>
</tr>
<tr>
<td>Project Name</td>
<td>BCR</td>
</tr>
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<td>--------------------</td>
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<tr>
<td>Floodville Acquisition</td>
<td>2.28</td>
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<tr>
<td>Floodville Elevation</td>
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<td></td>
<td>2.07</td>
</tr>
<tr>
<td></td>
<td>3.57</td>
</tr>
</tbody>
</table>
### MITIGATION INFORMATION

**STRUCTURE NAME:** 24719 N. River Shore, **TYPE:** Building, **ADDRESS:**

**CITY:** , **STATE:** Illinois, **COUNTY:** Lake, **ZIP:**

<table>
<thead>
<tr>
<th>Mitigation</th>
<th>Hazard</th>
<th>Δ</th>
<th>BCR</th>
<th>Benefits</th>
<th>Costs</th>
<th>Status Report</th>
<th>Include</th>
<th>Delete</th>
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</thead>
<tbody>
<tr>
<td>Acquisition</td>
<td>Flood</td>
<td></td>
<td>0.90</td>
<td>119,820</td>
<td>132,692</td>
<td>View Re</td>
<td>V</td>
<td></td>
</tr>
</tbody>
</table>

### START NEW MITIGATION

- **Flood**
- **Hurricane Wind**
- **Tornado Safe Room**
- **Earthquake**
- **Wildfire**
- **Damage-Frequency Assessment**
**FULL FLOOD - QUESTIONNAIRE**

What is the source of your flood data? *
- Flood Insurance Study (FIS)
- Hydrology & Hydraulics (H&H) study
- Both
- I have no flood data

Is the project located in a Special Flood Hazard Area (SFHA) FEMA-delineated flood plain? *
- Yes
- No
- Unknown

Is the source of flooding a river? *
- Yes
- No

Does the FIS include a flood profile delineating the 10, 50, 100 and 500 year floods and a summary of discharges? *
- Yes
- No

Do you have the Streambed Elevation? *
- Yes
- No

Do you have the First Floor Elevation? *
- Yes
- No
## STRUCTURE INFORMATION

<table>
<thead>
<tr>
<th>Parameter</th>
<th>Value</th>
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<tbody>
<tr>
<td>Total size of building (sf)</td>
<td>1111</td>
</tr>
<tr>
<td>Value of building (BRV) ($/sf)</td>
<td>121.98</td>
</tr>
<tr>
<td>Total value of building (BRV)</td>
<td>$ 135,520</td>
</tr>
<tr>
<td>Demolition damage threshold (%)</td>
<td>50.00%</td>
</tr>
</tbody>
</table>

**Is the building Residential?** *Yes*

### RESIDENTIAL STRUCTURE DETAILS

#### Riverine / Coastal A

- **Select Building Type** *
  - One Story
  - Two or More Stories
  - Split Level

- **Select foundation type** *
  - None Of The Below =

- **Does the building have a basement?** *
  - Yes
  - No
### SUMMARY OF BENEFITS

<table>
<thead>
<tr>
<th></th>
<th>Expected Annual Damages Before Mitigation</th>
<th>Expected Annual Damages After Mitigation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Annual</td>
<td>Present Value</td>
</tr>
<tr>
<td></td>
<td><strong>$ 8,397</strong></td>
<td><strong>$ 119,820</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Present Value</strong></td>
<td><strong>$ 0</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Present Value</strong></td>
<td><strong>$ 0</strong></td>
</tr>
</tbody>
</table>

|                                | Expected Avoided Damages After Mitigation (BENEFITS) |                                |
|                                | Annual                                               | Present Value |
|                                | **$ 8,397**                                           | **$ 119,820** |

|                                | MITIGATION BENEFITS                                | **$ 119,820** |
|                                | MITIGATION COSTS                                  | **$ 132,692** |
|                                | BENEFITS MINUS COSTS                              | **$ -12,872** |
|                                | BENEFIT-COST RATIO                                 | **0.90**     |
### Project BCA vs. Structure BCA

- **Total Benefits verses Total Costs**
- \(0.90 + 1.2 = 1.05\)
- Low BCs
- Very High BCs

<table>
<thead>
<tr>
<th>Property</th>
<th>Structure</th>
<th>Address</th>
<th>Lot Number</th>
<th>Type</th>
<th>Year of Trailer</th>
<th>Age (years)</th>
<th>Condition (Good, Average, Fair, Poor)</th>
<th>M&amp;S Depreciation (%)</th>
<th>Length</th>
<th>Width</th>
<th>Sq. Feet</th>
<th>Ground (LAG)</th>
<th>First Floor Elevation</th>
<th>BFE 100-year</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>955 East State Street A</td>
<td>Trailer</td>
<td>1965</td>
<td>44</td>
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<td>58</td>
<td>49</td>
<td>20</td>
<td>960.0</td>
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<td>832</td>
<td>836.5</td>
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<td></td>
<td>955 East State Street B</td>
<td>Trailer</td>
<td>1970</td>
<td>39</td>
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<td>58</td>
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<td>14</td>
<td>840.0</td>
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<tr>
<td></td>
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<td>955 East State Street C</td>
<td>Trailer</td>
<td>1993</td>
<td>16</td>
<td>Good</td>
<td>29</td>
<td>70</td>
<td>14</td>
<td>980.0</td>
<td>829.9</td>
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<tr>
<td></td>
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<td>955 East State Street D</td>
<td>Trailer</td>
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<td>45</td>
<td>66</td>
<td>14</td>
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<td>833.8</td>
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<td>1990</td>
<td>19</td>
<td>Good</td>
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<td>70</td>
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<td>41</td>
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<td>1966</td>
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<td>Fair</td>
<td>61</td>
<td>60</td>
<td>12</td>
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<tr>
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<td>955 East State Street I</td>
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<td>Average</td>
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<td>Average</td>
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<td>Average</td>
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<td>Trailer</td>
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<td>18</td>
<td>Average</td>
<td>40</td>
<td>70</td>
<td>14</td>
<td>980.0</td>
<td>829.6</td>
<td>833.2</td>
<td>836.5</td>
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</table>
PROJECT: Lake 2009 FMA Acquisition Project, STRUCTURE MITIGATION TYPE: Flood - Acquisition

Save and Go Back

FLOOD MITIGATION TYPE

What Type of Flood Mitigation Project?

Justification/Documentation

Justification: Upload Documents

Justification for Field:

Save justification
Benefit–Cost Analysis Tool

The BCA Tool provides access to resources for successful benefit-cost analysis for the development of an inventory of highway and bridges. Individual structures multiple hazards and mitigations.
<table>
<thead>
<tr>
<th>Project Name</th>
<th>BCR</th>
<th>Costs</th>
<th>Benefits</th>
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<td>2.28</td>
<td>$296,305</td>
<td>$676,477</td>
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<td>3.71</td>
<td>$1,339,078</td>
<td>$4,969,820</td>
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<td>2.07</td>
<td>$2,499,759</td>
<td>$5,183,020</td>
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<tr>
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<td>3.57</td>
<td>$3,202,135</td>
<td>$11,423,947</td>
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</table>
Grant Application

1. Call IEMA
2. Request a Login to eGrants
3. Print Blank Application
4. Write a Scope of Work
5. Complete the BCA (with justifications)
6. Complete the eGrant Application & attachments
7. Submit to IEMA “Stockpile”
OUR MISSION
To reduce loss of life and property and protect our nation's critical infrastructure from all types of hazards through a comprehensive, risk-based, emergency management program of mitigation, preparedness, response and recovery.

* denotes required field

* User ID:

* Password:

Login  Reset

Session expires in thirty minutes for this application.

Forgot ID?

Forgot Pwd/PIN?

New User?
Application Title: Kane County, Illinois, Repetitive Loss Mitigation Project
Subgrant Applicant: Kane County Environmental Management
FEMA Application Number: PDMC-PJ-05-IL-2007-002
State Application Number: IL-2007-004
Application Year: 2007
Grant Type: Project Application
Address: 719 Batavia Avenue Building A, Geneva, IL 60134-1000

To view an application section, click on the appropriate View link below. To print one or more sections, select the checkbox and then click on the Print button. When you are finished, click the Close Window button below.

<table>
<thead>
<tr>
<th>Select</th>
<th>Application Section</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Applicant Information</td>
<td>View</td>
</tr>
<tr>
<td></td>
<td>Contact Information</td>
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</tr>
<tr>
<td></td>
<td>Community Information</td>
<td>View</td>
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<tr>
<td></td>
<td>Mitigation Plan Information</td>
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<td></td>
<td>Mitigation Activity Information</td>
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<td></td>
<td>Hazard Information</td>
<td>View</td>
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<tr>
<td><strong>X</strong></td>
<td><strong>Scope of Work</strong></td>
<td>View</td>
</tr>
<tr>
<td></td>
<td>Properties</td>
<td>View</td>
</tr>
<tr>
<td></td>
<td>Decision Making Process</td>
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</tr>
<tr>
<td></td>
<td>Cost Estimate</td>
<td>View</td>
</tr>
<tr>
<td></td>
<td>Match Sources</td>
<td>View</td>
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</tbody>
</table>
Benefits of eGrants

- Online tool allows ongoing for updates
- Paperless
- Project team can access application
- Maneuverable

But…
- Many attachments
- Takes time
View Subgrant Application Sections

**Application Title:** Kane County, Illinois, Repetitive Loss Mitigation Project  
**Subgrant Applicant:** Kane County Environmental Management  
**FEMA Application Number:** PDMC-PJ-05-IL-2007-002  
**State Application Number:** IL-2007-004  
**Application Year:** 2007  
**Grant Type:** Project Application  
**Address:** 719 Batavia Avenue Building A, Geneva, IL 60134-0000

To view an application section, click on the appropriate **View** link below. To print one or more sections, select the checkbox and then click on the **Print** button. When you are finished, click the **Close Window** button below.

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<td></td>
<td>Hazard Information</td>
<td>View</td>
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<td></td>
<td>Scope of Work</td>
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<td>Cost Estimate</td>
<td>View</td>
</tr>
<tr>
<td></td>
<td>Match Sources</td>
<td>View</td>
</tr>
</tbody>
</table>
Scope of Work – Outline

1. Overview
2. Community Profile
3. Hazard Description
4. Problem Assessment
5. Need for Mitigation
6. Mitigation Goals
7. Mitigation Alternatives
8. Recommended Mitigation Approach
9. Benefit-Cost Analysis
10. Project Funding
11. Project Schedule
12. Project Implementation
Scope of Work

- It Provides an Overview
- Cut & Paste Paragraphs to eGrants
- eGrant Attachment
- Share with Your Local Officials
- Use to Solicit Matching Funds
Developing Mitigation Projects

- Fundable Activities
- Assessing Projects
- Benefit-Cost Analysis
- eGrants
- Scope of Work

- Why Pursue a Mitigation Grant – What’s the Benefit to the Community
- How to Pursue a Mitigation Grant
- Important Considerations - Things to Watch Out For
In the Mitigation Plan We’ve Said…

“…if we have the resources.”
Molly O’Toole
630-889-9774
molly@mollyotoole.com