



Washington Military Department

Emergency Management Division



# Washington Swift Current

## Flood Mitigation Assistance Program

Anne-marie Marshall-Dody, Assistant Director for Disaster Resilience

Ryan Chandler, WA Hazard Mitigation Program Supervisor

Jennifer Wamboldt, WA Mitigation Grant Application Specialist

Please MUTE your mics.

There will be time for questions at the end of this presentation, or you may type questions in the chat.



# Opening Remarks

Anne-marie Marshall-Dody, Assistant Director for Disaster Resilience



# What We'll Cover Today

- Swift Current Grant: What is it, where did it come from?
- Who is eligible? What is prioritized? And, most importantly, What am I getting into?!
- Pre-application (Step 1): What is due to EMD by March 5th?
- Information Packages (Step 2): What info will be needed by April 6th?



# Flood Mitigation Assistance – Swift Current Grant

- Mitigate **repetitively flood-damaged properties insured** through the National Flood Insurance Program (NFIP) after a presidentially-declared flood disaster to reduce future claims
- Swift Current became available to WA in 2024 via DR-4775 (January 5-29 event)
- WA EMD partnered with WA Ecology to develop and submit its application in Sept. 2024
- Since then: WA's application has been pending FEMA award. Until just recently...
- In Dec. 2025, FEMA HQ issued application RFIs, opening an opportunity for WA to revise/resubmit its Swift Current application.
- **New focus for this effort:** Prioritize RL and SRL property acquisition in communities with recent flood-impacts and the highest number of SRL/RL properties in Washington



# Announcement

- Acquisition & Demolition projects
- Priority Counties: Cowlitz, Grays Harbor, King, Lewis, Mason, Pierce, Skagit, Snohomish, Thurston, Whatcom
- SRL properties have highest priority
- RL have second highest priority
- Fast-tracked opportunity

**WA is Covering the ENTIRE Non-federal Share!!!**



# Eligibility

- SRL, RL, Substantially Damaged as defined by the NFIP or FMA
- NFIP insured prior to May 28, 2024, and currently
- NFIP community in Good Standing
- Current, FEMA-approved HMP now and at award
- Property owners *voluntarily participate* – MUST BE DOCUMENTED
- Acquired properties must be converted to permanent open space
- Participating jurisdictions must be willing and able to do outreach and implementation



# Post Acquisition Responsibilities

- Must be owned and maintained by a government organization
- Must be Open Space in perpetuity
- Deed-restricted language must be applied
- Must report status annually
- FEMA approves open-space land-use changes



# Benefit Cost Analysis & Pre-Calculated Benefits

**WA WILL CONDUCT THE BCA BASED ON DATA PROVIDED BY JURISDICTIONS!!!**

The local jurisdiction will NOT have to perform the BCA

FYSA: The pre-calculated per property benefit value published in the 2023 HMA Guide ( $\leq \$323,000$ ) will be adjusted to reflect local conditions



## Right Now – Step 1- Pre-application

- **Due Mar 5**
  - Pre-application form – completed
  - Preliminary list of properties
- Focus on MOTIVATED owners
- **Coordinate with local Floodplain Administrator or Flood Zone Control District**
  - Request an SRL/RL list from us
  - This is a starting point
  - Ok to add properties that do not appear on the list we provide
  - Make a note why you think they are eligible



## Step 2 – Property-Specific Document Packages

- Property-owner Voluntary Interest Form
- Proof of NFIP Insurance
- Site Map – EHP Considerations
- Pictures of Structures – 4 sides
- Aerial Image
- Pre-event Property Value (prop tax or insurance claim)
- Property Owner Documentation
- Scope of Work (demo, utilities, site work, etc.)
- Contractor / Vendor quotes



## Step 2 - Jurisdiction Document Packages

- Assurances for Acquisition Projects
- Budget Worksheet
- Proof that Jurisdiction is in Good Standing with NFIP
- Property Site Inventory form
- Sample Model Deed Restriction

More Details to Come



# Roles

This is a  
**REIMBURSEMENT-based**  
program

- Local Partners - Beneficiaries
  - Conduct property owner outreach, acquire property, conduct demolition and decommissioning, coordinate local project activities, maintain ownership of property per 44 CFR part 80
- Ecology - Sub-applicant / Sub-recipient
  - Lead for executing the objectives of the grant by working closely with local partners. Manage budgets and local agency relationships and reimbursements
- EMD - Applicant / Recipient
  - Pass-through entity responsible for monitoring the activities of the grant for compliance with FEMA requirements and providing technical assistance to Ecology and local partners
  - Most Importantly right now....Preparing the application!



# Important Dates

- **March 5** - Pre-application / Notice of Interest Due to EMD
- March 16-18 (est) – WA EMD sends invitation to participate in Step 2
- April 6 (est) – Final Document Packages Due to EMD

Submit to  
[HMA@mil.wa.gov](mailto:HMA@mil.wa.gov)



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# Q&A



# SRL - RL - Substantially Damaged

For Reference - Definitions



# What is FMA-defined SRL & RL?

- FMA Severe Repetitive Loss (SRL)

- 4+ claim payments (building & contents), each over \$5,000 and cumulatively exceeding \$20,000

**OR**

- 2+ building-only claims that together exceed the property's market value

- FMA Repetitive Loss (RL)

- 2 NFIP flood claims where the cost of repair equaled or exceeded 25% of the structure's market value at the time of flood

**AND**

- At the time of second flood damage, flood insurance contract includes Increased Cost of Compliance (ICC) coverage



# What is NFIP-defined SRL, RL & Substantially Damaged?

- NFIP SRL:
  - 4+ separate claim payments greater than \$5,000 each (building and contents)

**OR**

  - 2 or more separate claim payments (building only) where total payments exceed property's current market value
- NFIP RL:
  - 2 occurrences of flood-related damage during a 10-yr period, each resulting in a claims payment of at least \$1,000.
- Substantially Damaged:
  - Flood damage to a structure in the Special Flood Hazard Area (SFHA), whereby the cost of repair would equal or exceed 50% of PRE-disaster market value – determined by professional assessment



# Acronyms

- FMA – Flood Mitigation Assistance
- NFIP – National Flood Insurance Program
- SRL – Severe repetitive loss
- RL – Repetitive loss