

Notice of Funding Opportunity (NOFO)

Hazard Mitigation Grant Program Post Fire (HMGP-PF) Oklahoma Catesby Fire

5489-PF-OK

NOFO Issue Date: May 19, 2025

NOI Submission Deadline: June 4, 2025

Subapplication Open Date: June 11, 2025

Subapplication Submission Deadline: August 22, 2025

Anticipated Date for Award Announcement: Spring 2026

Target Contract Start Date: Summer 2026

Period of Performance End Date: March 31, 2029

Incident Period: February 27, 2024 through March 20, 2024

Declaration Date: February 27, 2024

The Oklahoma Department of Emergency Management (OEM) has officially opened a Hazard Mitigation Grant Program-Post Fire (HMGP-PF) funding cycle under <u>5489-PF</u> and encourages jurisdictions impacted by <u>5489-PF</u> to apply for mitigation funds. A full list of impacted counties can be found on <u>page 6</u> of this <u>NOFO</u>.

• To apply to HMGP-PF funding in response to this NOFO, interested <u>subapplicants</u> must first register with OEM's online application portal, <u>OK EMGrants</u>. In order to gain access to <u>OK EMGrants</u>, please register to submit an <u>Access Request</u>, then download the <u>Access Request Authorization Form</u> and have it completed and signed by your agency's highest elected or appointed individual (authorizing agent) and return to OEM per instructions on the form. If you already have an OK EMGrants account, you do not need to re-register.



- Subapplicants must designate points of contact in <u>OK EMGrants</u> with whom OEM will communicate to conduct award contracting. OEM will only communicate with designated points of contact.
- After logging into <u>OK EMGrants</u>, subapplicants must develop and submit a brief <u>Notice</u> of Intent (NOI) within <u>OK EMGrants</u> by the NOI submission deadline.
- Instructions for how to develop and submit an NOI can be found in this <u>NOI Submission</u> <u>Guide</u>. OEM will quickly review NOIs for project eligibility and invite jurisdictions to develop full HMGP subapplications.
- For 5489-PF, subapplicants will be invited to develop and submit their subapplications in FEMAGO. To register for FEMAGO, subapplicants must have a SAM.gov account and a federal Unique Entity Identifier (UEI). Further instructions will be provided when jurisdictions are invited to apply after NOI submissions and OEM will provide FEMAGO technical assistance as needed. Subapplications must be submitted in FEMAGO by the deadline.
- Subapplications will go through a review process and may receive Requests for Information (RFIs) from OEM if additional information is needed. Subapplicants are responsible for responding to any RFIs throughout the subapplication submission process from both OEM and FEMA.
- If a subapplication is selected for review for FEMA and/or for award contracting, the subapplicant must be responsive and meet contract deadlines.

Failure to meet the above requirements may result in cancelation of further award contracting and recission of the selection. Please note that amendments to this NOFO may be released if new information becomes available or further changes are required.



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Program Summary

The <u>Hazard Mitigation Grant Program (HMGP)</u>, also known as 404 Mitigation, is funded by FEMA and administered by the state of Oklahoma. While related to disasters, the HMGP is not a disaster relief program for individual disaster victims or a recovery program that funds repairs to public property damaged during a disaster. It is a mitigation grant designed to:

- Prevent or reduce future loss of lives and property through the identification and funding of cost-effective mitigation measures.
- Minimize the costs of future disaster response and recovery.

HMGP can fund mitigation measures that protect both public and private property, so long as the measures fit within the local and state adopted <u>Hazard Mitigation Plans (HMPs)</u> for the subapplicant, are cost effective, and comply with all federal and state program guidelines. Additionally, HMGP is a grant with a 75 percent federal and 25 percent state/local match requirement.

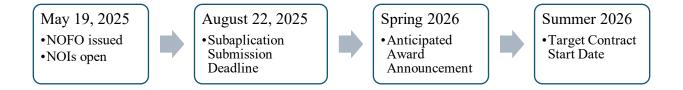
Current Changes

Historically, OEM has accepted HMGP subapplications on a rolling, first-come, first-served basis. This process was set up around 2010 when Oklahoma had more mitigation funding than projects to fund. However, as mitigation projects have become more popular in the past 15 years, conditions have shifted and the first-come, first-served process has proven inefficient and burdensome for subapplicants, who often face years of delays before funding becomes available and then must revise their applications when it does. Therefore, OEM will no longer be accepting subapplications on a rolling basis and will instead offer specific subapplication intake cycles.

Starting with <u>DR-4791</u>, <u>5489-PF</u>, and <u>DR-4776</u>, funding priority will be given to jurisdictions within the declared areas. For 5489-PF, the Disaster Declared Designated Areas list can be found on page 6 of this NOFO.



Subapplication Timeline



Eligibility

State Priorities

OEM will accept subapplications from a statewide pool of eligible subapplicants. Subapplications will be reviewed and evaluated as they are received. The state will prioritize HMGP subapplications for funding according to the following criteria:

- HMGP eligible jurisdictions within the declared counties for the disaster declaration (see Disaster Declared Designated Areas list on page 6)
- Projects that address the principal hazards associated with the disaster declaration (severe storms, straight-line winds, tornadoes, and flooding)
- Projects that demonstrate the greatest community benefit
 - o Highest Benefit-Cost Ratio (BCR)
 - Verifiable population directly served or benefitted by the project
- Large-scale projects that address flood risk on a regional or watershed basis
- Eligible jurisdictions outside the disaster declaration area

The state's priorities for project types using HMGP funds are further delineated in the respective annex for the declared disaster event.

Eligible Subapplicants

In order to be eligible for HMGP funding, subapplicants must have a FEMA approved HMP at the time of award as outlined in <u>44 CFR 201.6</u>, with some exceptions for private non-profits and special cases. Projects must independently mitigate risks, be cost-effective, technically feasible, and environmentally compliant. The following are eligible applicants:

- State and local governments, including cities, towns, counties, special district governments, and state agencies
- Tribal governments



• Private non-profit organizations and institutions that own or operate a private nonprofit facility as defined in 44 CFR Part 206.221(e)

Disaster Declared Designated Areas

The following counties are considered designated areas as determined by <u>5489-PF</u>. HMP adoption and expiry dates are listed for each declared county.

- **Beaver County** HMP approved 3/7/2022 and expires 3/6/2027
- **Dewey County** HMP approved 9/23/2020 and expires 9/22/2025
- Ellis County HMP approved 10/30/2024 and expires 10/29/2029
- Harper County HMP approved 2/18/2021 and expires 2/17/2026
- Roger Mills County HMP in development, but not approved by FEMA
- Texas County HMP approved 3/19/2015 and expired 3/19/2020
- Woods County HMP approved 4/4/2023 and expires 4/3/2028
- Woodward County HMP expired 7/29/2013¹

Eligible Activities

Section 404 of the Stafford Act establishes an independent HMGP that provides a source of funding for mitigation projects that are cost-effective and are identified in the community's hazard mitigation plan. The eligible activities under an HMGP-PF application are different than under a standard HMGP application due to the specific nature of the disaster it addresses. HMGP-PF is designed to help communities implement hazard mitigation measures specifically after wildfire disasters. These activities are usually tailored to mitigate the unique secondary hazards that wildfires can cause, such as increased risk of floods, erosion, and mudflows. A standard HMGP application covers a broader range of hazard mitigation activities.

Eligible projects include, but are not limited to:

- Wildfire Mitigation
 - Defensible space
 - o Reducing hazardous fuels
 - Removing standing burned trees
 - o Ignition-resistant construction
 - Ignition-resistant building materials
 - Ignition-resistant infrastructure
 - Ignition-resistant utility pole structures
 - Repair/replace/upgrade water systems

¹ An additional prioritized and designated county, Woodward County, was added in the updated version of this Notice of Funding Opportunity on 8/4/2025.



- Fire suppression system (sprinklers)
- o Fuel reduction/vegetation management

• 5-Percent Initiative*

- The use, evaluation and application of new, unproven mitigation techniques, technologies, methods, procedures or products
- Purchase and installation of equipment and systems for the purpose of warning residents of impending hazard
- Purchase of secondary power sources or related equipment, such as generator hookups
- Hazard identification or mapping and related equipment for the implementation of mitigation activities; however, mapping for the sole purpose of updating a Flood Insurance Rate Map remains ineligible
- Acquisition of geographic information system software, hardware and data used for mitigation
- o Public awareness or education campaigns about mitigation
- Evaluation of model building codes in support of future adoption and/or implementation

• Infrastructure Retrofit

- o Strengthen or harden water systems that were burned and caused contamination
- Soil and Slope Stabilization
 - o Reseeding ground cover
 - o Planting grass to prevent spread of noxious weeds
 - Mulching with straw or chipped wood
 - o Placing logs/other erosion barriers to catch sediment on slopes
 - o Installing debris traps to modify road and trail drainage mechanisms
- Post-Wildfire Flood Prevention and Sediment Reduction
 - o Reforestation, restoration and/or soil stabilization
 - Flash flooding prevention measures resulting from runoff (e.g., drainage dips and debris traps)
 - Modifying or removing culverts
 - o Adding drainage dips and constructing emergency spillways
 - o Constructing straw, rock, or log dams in small tributaries to prevent flooding

*The 5% initiative allows the State to use up to 5% of the total HMGP-PF grant funds for projects that are difficult to evaluate using FEMA-approved cost-effectiveness methodologies, such as the Benefit Cost Analysis Toolkit, but still meet HMGP-PF eligibility requirements.

FEMA award program funds cannot be used as a substitute or replacement to fund projects or programs for which funding is available under other federal authorities. HMGP funds may be packaged or used in combination with other federal, State, local, or private funding sources,



when appropriate, to develop a comprehensive mitigation solution; however, they may not be used as a match for other federal funds.

Ineligible Activities

There are a number of activities that are ineligible for HMGP funding. A subset of these ineligible activities is provided below and a comprehensive list can be found on pages 77-79 in FEMA's HMA Program and Policy Guide (2023).

- Activities that do not reduce the risk to people, structures or infrastructure.
- Activities that are dependent on a contingent action to be effective and/or feasible (i.e., not a stand-alone mitigation activity that solves a problem independently or constitutes a functional portion of a solution).
- Projects with the sole purpose of the open space acquisition of unimproved land.
- Property acquisition projects that do not maintain open space in perpetuity according to the requirements of 44 CFR Part 80.
- The cost of any functionality or finishing is not directly required for meeting FEMAapproved performance criteria, such as interior or exterior decorative elements and fixtures and floor treatments.
- Projects for which actual physical work, such as groundbreaking, demolition or construction of a raised foundation, have occurred prior to award or final approval, with a few exceptions.
- Activities that only address manmade hazards.
- Landscaping for ornamentation (e.g., trees, shrubs).
- Preparedness and response measures and equipment (e.g., construction of emergency operations centers and fire stations; installation or purchase of sandbags, bladders, geotubes, and interoperable communications equipment; development/offering of response training).
- Projects that, without an increase in the level of protection, address the operation, deferred or future maintenance, rehabilitation, restoration or replacement of existing structures, facilities or infrastructure (e.g., dredging; debris removal; replacement of obsolete utility systems or bridges; or maintenance/rehabilitation of facilities, including dams and other flood risk reduction structures).
- Activities that address unmet needs from a disaster that are not related to mitigation.
- Studies not directly related to the design and implementation of a proposed mitigation project.
- Activities excluded from funding because of duplication of programs or duplication of benefits.



Subapplication Package Minimum

HMGP subapplications must include a certain amount of information to be considered for funding. Depending on the project type, the subapplication requirements can vary in complexity. HMGP Advance Assistance or planning subapplications have fewer requirements. For HMGP Project applications, a subapplication package needs to include, at a minimum:

- Project title and description
- Project location (including maps) and coordinates in decimal degrees
- Detailed scope of work (SOW) for the project
- Pictures of project location (typically 4 views from the north, south, east, and west, depending on the project)
- Work schedule with key milestones including the time needed to meet any <u>environmental</u> <u>planning and historic preservation (EHP)</u> conditions identified in the <u>Record of Environmental Consideration (REC)</u> as well as time to obtain required permits
- Detailed, line-item budget with supporting documentation that supports the activities identified in the SOW. The budget should also include any anticipated costs for EHP compliance and identify any pre-award costs
- Considered project alternatives
- Hazard Mitigation Plan alignment
- EHP Considerations depending on the project type
 - U.S.G.S. Topographic Map clearly labeled with project location
 - Resource: Get Maps | topoView
 - Narrative or map describing proximity to any buildings or structures 50+ years in age
 - Ground disturbance map and narrative
 - Narrative or list of threatened or endangered species or their critical habitat present in the area affected by the project
 - Resource: IPaC: Home
 - Narrative and/or photos of affected vegetation
 - Narrative and map of project's proximity to any type of waterway or body of water
 - Narrative and map of any modification to water bodies or wetlands designated as "waters of the U.S."
 - Resource: Wetlands Mapper | U.S. Fish & Wildlife Service
 - Flood Insurance Rate Map (FIRM), FIRMette, Flood Hazard Boundary Map (FHBM), hydrologic study, or other to show floodplain and floodway
 - Resource: Flood Maps | FEMA.gov
 - Narrative and/or map to show conversion of more than 5 acres of farmland outside city limits to non-agricultural use



- Narrative and/or map of Resource Conservation and Recovery Act (RCRA) and Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) contaminants
- Narrative and/or documentation of any public meetings or inputs/comments on the proposed project
- Commitment for local match
- Copy of agency procurement policy
- Benefit-Cost Analysis (BCA) and cost-effectiveness narrative
- Applicable project-specific forms and letters, such as SF-424.

Funding Considerations

HMGP-PF Match Requirements

HMGP-PF requires a non-federal match of at least 25 percent of the total eligible project cost for mitigation projects awarded unless a federal statute authorizes a lower percentage. The responsibility for the match for the awarded project rests with the subrecipient. FEMA may contribute up to 100 percent Federal cost share for <u>severe repetitive loss properties</u> and up to 90 percent Federal cost share for other <u>repetitive loss properties</u>. For more information on match or cost-share requirements, please reference pages 94-96 of <u>FEMA's HMA Program and Policy</u> Guidance (2023).

Pre-Award Costs

Pre-award costs (2 CFR Part 200.458) are those incurred prior to the effective date of the federal award directly pursuant to the negotiation and in anticipation of the federal award where such costs are necessary for efficient and timely performance of the scope of work. Such costs are allowable only to the extent that they would have been allowable if incurred after the date of the federal award and only with the written approval of the federal awarding agency.

Subrecipient Management Costs

<u>Subrecipient management costs (SRMC)</u> are available up to 5% of the total eligible project costs for each subapplication. SRMC covers activities such as subapplication development, technical assistance, and grant administration. These costs are reimbursed according to FEMA guidelines and must be documented appropriately.

As part of the subapplication process, subrecipients must provide a budget and narrative describing their anticipated management costs, activities and expenses. Subapplicants may apply for SRMC by including them in their subapplication budget as a separate line item. A separate management cost narrative (description, schedule, cost estimate and budget narrative) must be



provided within the HMGP-PF subapplication. If a subrecipient chooses not to apply for SRMC, OEM will require a written statement to this effect signed by the jurisdiction's <u>authorized</u> <u>representative</u>. Subrecipients will not be able to apply for SRMC after the subapplication period is closed. Additional information on SRMC can be found in <u>FEMA's HMA Program and Policy Guidance</u> (2023).

Funding Amount

SRMC is not automatically provided or calculated for HMGP. Subrecipients must meet all subapplication and <u>2 CFR Part 200</u> and may apply for no more than 5 percent of their total project cost for SRMC.

- FEMA will provide 100 percent Federal funding for SRMC based on actual costs incurred.
- All costs must comply with <u>2 CFR Part 200 Subpart E</u>, applicable program regulations, and FEMA's HMA Program and Policy Guidance (2023).
- OEM will not award any SRMC unless the subapplication is approved by FEMA. FEMA will use the pre-award process in the <u>HMA Program and Policy Guidance (2023)</u> to review and approve such subapplications.
- Subrecipients will only be reimbursed for actual SRMC at the end of the project. Those
 costs that are unable to be validated, or deemed unreasonable, will not be reimbursed.
 Any SRMC funds that are later deemed to be invalid or ineligible will be required to be
 refunded back to OEM in accordance with the State and Local Agreement.

Post-Award Subrecipient Responsibilities

Implementation, Communication, and Documentation

Once the project is awarded, the subrecipient is responsible for:

- Managing the implementation of the approved project
- Complying with HMGP requirements and award management procedures stated in the recipient-subrecipient agreement, and other applicable Federal, State, and local laws and standards
- Accounting for the appropriate use of award funds
- Ensuring that projects begin within 90 days of approval and are completed within the approved period of performance
- Implementing monitoring procedures and submitting programmatic and financial quarterly reports (QPRs) to OEM
- Maintaining the financial records and receipts necessary to document all expenditures connected with the project and submit requests for reimbursement (RFRs)



 Maintaining a project file that includes copies of the Recipient-Subrecipient Agreement, Meeting Notes, Correspondence, Memorandums and Notes to File, Public Notices, Application and Submittal Information, Financial Records, Reimbursement Documentation, and any other important information related to the project

Procurement

When procuring property and services under a Federal award, a recipient (Oklahoma) and subrecipient (municipalities) must follow the same policies and procedures it uses for procurements from its Federal and non-Federal funds. All recipients of the award will comply with 2 CFR Part 200.321-323 and ensure that every purchase order or other contract includes any clauses required by 2 CFR Part 200.327. All subrecipients must follow the procurement standards in 2 CFR Part 200.318-327 as well as Appendix II to Part 200, A-J and L.

The subrecipient must:

- Use its own documented procurement procedures, which reflect applicable state, local, and tribal laws and regulations, provided that the procurements conform to applicable federal law and standards
- Maintain oversight to ensure that contractors perform in accordance with the terms, conditions, and specifications of their contracts or purchase orders
- Make available, upon request for review, pre-procurement documents or modifications to the contract scope of work or increases in the contract amount by more than the Simplified Acquisition Threshold
- Maintain written standards of conduct covering conflicts of interest and governing the actions of its employees engaged in the selection, award, and administration of contracts
- Avoid acquisition of unnecessary or duplicative items
- Consider the use of value engineering clauses in contracts for construction projects of sufficient size to offer reasonable opportunities for cost reductions
- Award contracts only to responsible contractors possessing the ability to perform successfully under the terms and conditions of a proposed procurement
- Maintain records sufficient to detail the history of procurement. These records will include, but are not necessarily limited to, the following:
 - o Rationale for the method of procurement
 - Selection of contract type
 - o Contractor selection or rejection
 - o The basis for the contract price
- May use a time and materials type contract only after a determination that no other contract is suitable and if the contract includes a ceiling price that the contractor exceeds at its own risk



- "Time and materials type contract" means a contract whose cost to a non- federal entity is the sum of:
 - The actual cost of materials
 - Direct labor hours charged at fixed hourly rates that reflect wages, general and administrative expenses, and profit
- Be responsible, in accordance with good administrative practice and sound business judgment, for the settlement of all contractual and administrative issues arising out of procurements

Full and Open Competition for Procurement (2 CFR Part 200.319)

All procurement transactions must be conducted in a manner providing full and open competition consistent with the standards in <u>2 CFR 200 Procurement Standards</u>. To ensure objective contractor performance and eliminate unfair competitive advantage, contractors that develop or draft specifications, requirements, statements of work, or invitations for bids or requests for proposals must be excluded from competing for such procurements.

Procurement Methods (2 CFR Part 200.320)

Subrecipients must use one of the following methods of procurement. If a federal requirement is different than the state or local government requirement, or the subapplicant's own requirements, it must use the more restrictive requirement. If a jurisdiction does not have a local procurement policy, it must, at a minimum, comply with the federal procurement standards outlined in 2 CFR Part 200.317-327, as required for all FEMA-funded projects. Subapplicants are responsible for following the more stringent of either their local procurement policy or the federal requirements, whichever imposes the higher standard of accountability and transparency.

For detailed guidance, subapplicants should refer to FEMA's <u>Procurement Under Grants Field Manual</u> and the <u>Contract Provisions Guide (FY24)</u>. Additionally, subapplicants must complete and maintain the <u>HM 2 CFR 200 Procurement Requirements Form</u>, which documents compliance with applicable procurement standards.

- Procurement by micro-purchase
 - O Currently set at a threshold of \$10,000 except where defined and set by the Federal Acquisition Regulation (FAR) at 44 CFR part 2, subpart 2.1
 - Must consider reasonableness based on research, experience, purchase history, or other information
- Procurement by simplified acquisition procedures
 - o Applies to contracts less than \$250,000
 - o Requires only quotes
- Procurement by sealed bids
 - o Preferred method when procuring construction contracts



- o Awarded to lowest responsive, reasonable bidder
- Procurement by competitive proposals
 - o RFP: Request for proposals; qualifications and price-based selection
 - o RFQ: Request for qualifications; qualifications only based selection (Architectural and Engineering design services only)
- Procurement by noncompetitive proposals
 - o Must meet the requirements of 2 CFR § 200.319(f)
 - Includes sole source, public exigent or emergency circumstances, and insufficient responses.
 - The aggregate amount of the transaction cannot exceed the micro-purchase threshold.
 - Requires a cost analysis

HMGP-PF Funding Availability and Notification

FEMA notifies the State of HMGP-PF funding availability following a declared wildfire incident.

| Hazard Mitigation Grant Program Post Fire 5489-PF Allocation | | |
|--|---------------|--|
| Locked Amount | \$1.9 Million | |
| Federal share percentage: | 75% | |

Technical Assistance

Eligible subapplicants can access technical assistance through OEM. This assistance is available to all eligible subapplicants, but OEM will not develop full subapplications due to recipient oversight responsibilities. Interested subapplicants may request technical assistance by contacting the Hazard Mitigation Specialist assigned to their respective subapplication or by contacting the State Hazard Mitigation Officer (SHMO) listed below.

FEMA encourages subapplicants to coordinate early with OEM to identify potential technical assistance needs. If technical data is not readily available, the subapplicant should coordinate with OEM to determine whether the project should be Phased to develop the required scope and data. OEM may contact FEMA Region 6 to request technical assistance, relevant training, or other needed support for projects, if necessary.



Contact

Michael D'Arcy
State Hazard Mitigation Officer
Resilience Division Manager
Oklahoma Emergency Management
michael.darcy@oem.ok.gov

Cell: (405) 618-3717

oem.ok.gov



Key Terms and Acronyms

5% Initiative Projects (HMGP 5%) – A funding initiative under HMGP that enables grantees to use up to 5% of a state's total HMGP funds for projects that are difficult to evaluate using FEMA's standard cost-effectiveness methodologies but still meet eligibility requirements.

Applicant – The entity, such as a state, federally recognized tribe or territory applying to FEMA for a federal award that will be accountable for the use of the funds. Once funds are awarded, the applicant becomes the recipient or pass-through entity or both.

Authorized Representative - The individual empowered by the Mayor or County/Town Administrator to execute, on behalf of the jurisdiction, all necessary documents for administering HMGP funds.

Benefit-Cost Ratio (BCR) - A key metric used by FEMA to evaluate the cost-effectiveness of hazard mitigation projects. It compares the future risk reduction benefits of a project to its costs. A project is considered cost-effective if the BCR is 1.0 or greater.

Environmental Planning and Historic Preservation (EHP) - FEMA's process for ensuring that federally funded projects comply with environmental and historic preservation laws. The goal is to protect natural and cultural resources while supporting disaster recovery and mitigation efforts.

Hazard Mitigation Plan (HMP) - A strategy developed by state, tribal, and local governments to reduce the impact of natural disasters. FEMA requires these plans for communities seeking certain types of disaster assistance. The goal is to identify risks, assess vulnerabilities, and implement long-term solutions to protect lives and property.

HMGP Advance Assistance- Applicants/Subapplicants may use Advance Assistance to develop mitigation strategies and obtain data to prioritize, select, and develop complete HMGP applications in a timely manner.

HMGP Planning - The use of HMGP funds to support the development and enhancement of hazard mitigation plans. These plans help communities identify risks, assess vulnerabilities, and implement strategies to reduce disaster impacts.

HMGP Project - The use of HMGP funds to implement hazard mitigation projects that reduce disaster risks and enhance community resilience.

Notice of Funding Opportunity (NOFO) - A publicly available document by which a Federal or State Agency makes known its intentions to award discretionary grants or cooperative agreements, usually because of competition for funds. NOFOs provide public notice to subapplicants and serve as a guide for the subapplication development process.



Notice of Intent (NOI) – A formal declaration that an entity or jurisdiction intends to apply for federal assistance or participate in a specific program.

Subapplicant – The entity that submits a subapplication for FEMA mitigation assistance to the State.

Phased Project - A funding approach used for complex mitigation projects under HMGP that require additional technical and environmental studies before full construction approval. Phase I funding is provided for engineering studies, environmental reviews, permitting, and final Benefit-Cost Analysis (BCA). If Phase I is successfully completed, FEMA provides funding for full project implementation and construction.

Record of Environmental Consideration (REC) - A document used by FEMA to ensure that a project complies with environmental laws and regulations, including the National Environmental Policy Act (NEPA). It provides a brief review of potential environmental impacts and determines whether further environmental analysis is required.

Repetitive Loss Properties – Any insurable building that has experienced two or more flood insurance claims of \$1,000 or more within a rolling 10-year period since 1978. These properties are a significant concern because they repeatedly strain the NFIP's resources.

Severe Repetitive Loss Properties - Any insurable building that has experienced multiple costly flood insurance claims, such as four or more separate claims exceeding \$5,000 each, with a cumulative total of \$20,000 or more; or two or more claims where the total payout exceeds the property's current market value.

Simplified Acquisition Threshold (SAT) - The dollar limit set by the Federal Acquisition Regulation (FAR) for streamlined purchasing procedures in federal procurement. It allows agencies to use simplified acquisition methods for contracts below a certain amount, reducing the administrative burden and speeding up the procurement process.

Subrecipient Management Costs (SRMC) – The administrative expenses incurred by subrecipients managing HMGP projects. These costs cover activities necessary for grant administration, such as reporting, compliance monitoring, and project oversight.

Timeline for FM-5489 HMGP-Post Fire

