The Flood Mitigation Assistance Program: Texas Success Stories

Marla Waters
Niamh Gray, CFM, CTCM
Texas Water Development Board

Texas Water Development Board

- Supports the development of regional water plans and incorporates them into the State water plan.
- Provides loans to local governments for water supply projects; water quality projects; flood mitigation projects; agricultural water conservation projects; rural and small community water and wastewater projects, and expenses related to administration.
- Administers state (FIF) and federal (FMA) grants for flood mitigation planning and projects and expenses related to administration.

TWDB’s goal is to provide leadership, information, education, and support for planning, financial assistance, and outreach for the conservation and responsible development of water for Texas.

HMA Grants

Provide funding for eligible mitigation activities that reduce disaster losses and protect life and property from future disaster damages.
Texas Division of Emergency Management

HMGP  Provides grants to state and local governments after a major disaster declaration (Federal)

BRIC  Encourages public infrastructure projects (community lifelines), projects incorporating nature-based solutions, and the adoption and enforcement of modern building codes.

FMA Grant Program: Purpose

• Provides federal funding to help communities pay for cost-effective measures to reduce or eliminate the long-term risk of flood damage.
• To reduce or eliminate claims under the NFIP and to reduce or eliminate dependence on taxpayer-funded disaster assistance for recovery.
• New for FY21: Increased focus on climate adaptation and resiliency in the face of more frequent flooding.

FMA-Eligible Activities

• Demolition
• Elevation
• Mitigation Reconstruction
• Dry Floodproofing
• Drainage/Localized Flood Risk Reduction Projects
• Structural and Non-Structural Retrofitting
• Flood Prevention Ordinances, etc.

• Floodproofing
• Relocation
• Elevation
• Demolition
FMA Cost Shares

Great Deal for Communities with Historical Losses

- Severe Repetitive Loss share
  Federal 100%; Local 0%

- Repetitive Loss share
  Federal 90%; Local 10%

- NFIP insured, drainage project, and plan share
  Federal 75%; Local 25%

Nationally Competitive Program

FY 2020 FMA Subapplications Summary

- 236 Subapplications
- $200M Appropriated
- $477M Proposed Project Costs
- $398M Received Requests for Funding in Applications

Data Source: FEMA

Nationally Competitive Program

In FY20...

Top Five Project Types by Number of Subapplications:

1. Elevations (76)
2. Acquisition (38)
3. Flood control (33)
4. Engineering, environmental, feasibility and/or Benefit-Cost Analysis (16)
5. Mitigation reconstruction (11)

Data Source: FEMA
Nationally Competitive Program
FY20 Selected Subapplications by State

FY21 FMA Selection/Funding Priorities

FY21 FMA Timeline

Aug. 9th FY21 NOFO released on grants.gov

Sept. 30th Grant Cycle Opens
Dec. 3rd Subapplication Submission Deadline to TWDB
Jan. 25th TWDB Anticipated to Submit Application to FEMA
FEMA halts technical assistance to applicants Jan. 26th
FY21 Project awards anticipated Fall 2022
FMA Eligibility Requirements

Community must:
- have approved and adopted hazard mitigation plan,
- be an active participant in the NFIP, and
- be able to address local share requirements.

Project must:
- be cost effective (have a BCA of ≥ 1.0)
- be stand-alone; not part of a larger project,
- benefit NFIP-insured structures, and
- pass Environmental & Historic Preservation review.

Property owners must:
- have a current NFIP-backed flood insurance policy.

Texas FMA Successes and Challenges

- Successes and challenges communities have encountered with the FMA program.
- Available resources to help address stumbling blocks communities may encounter.

Small Successes: Single Home Elevation

- RL property
- Total of $300,000 NFIP losses over four years
- Small municipality in Freestone County
- TWDB provided extensive technical assistance
Large Successes: Multiple Elevations

Guadalupe County

Over Two Years, Mitigated Properties
- 48 SRL properties
- 13 RL properties
- 2 NFIP insured

Guadalupe Co. Elevations

Over two funding years
Guadalupe County
elevated 50 RL or SRL properties.
Single Acquisition & Demolition

- Orange County
- SRL Property
- Hit by Hurricane Delta during demolition in 2020

Large Project: Acquisition & Demolition Multi-family Unit

This property represented the highest number of repetitive losses in Texas

Changed from a dangerous repetitive community risk to a recreational retreat

Drainage Project

Jefferson County
DDA
Elevated road and widened channel

Photographs courtesy of TWDB
Photographs courtesy of FEMA
Photographs courtesy of HCFCD
Photographs courtesy of TWDB
Common Challenges

For Subapplicant:
• Starting the FMA subapplication process too late
• Subapplication process
  – lack of technical programmatic knowledge;
  – high administrative burden of application process
• Difficulty meeting local match, even when 10% or less
• The reimbursement model of the project.

For Residents and Homeowners:
• Lack of awareness of where they live in a floodplain.
• Not interested in specific project types or wary of deed restrictions.
• Flood insurance policies lapse, which makes the properties ineligible if insurance isn’t active by application opening time.
• Difficulty in understanding how elevating above BFE decreases flood insurance premiums.
• Length of time the projects can take (3 to 5 years).

Qualities of Successful Subapplications/Projects

Community has:
• started the subapplication process early.
• a FEMA approved and adopted Hazard Mitigation plan.
• coordinated with TWDB to help publicize the FMA program.
• hosted public meetings to gather relevant information from homeowners to add to subapplication.
• issued public meeting notices to residents via radio, flyers, weblinks, newspaper ads, and emails.
• took advantage of FEMA’s free webinar training resources for each FMA cycle.
• took advantage of FEMA Job Aids.
What Can We Learn From Successful Subapplicants?

Regardless of the size of the project:

- Met all eligibility requirements in time
- Involves property owners and residents as stakeholders in process
- Has the resources to administer the project from start to finish
- Can point to examples of previous mitigation activities that reduce insurance premiums for homeowners
- Can communicate the importance of mitigation projects in reducing risks to life and property in the community

READ THE FMA NOFO

Why?
It's the syllabus of the FMA program.

Where?
Fiscal Year 2021 NOFO for Hazard Mitigation Assistance Grants
Fiscal Year 2021 Notices of Funding Opportunities for Hazard Mitigation Assistance Grants | FEMA.gov

When?
Now!

What Else?
Hazard Mitigation Assistance Guidance
https://www.fema.gov/grants/mitigation/hazard-mitigation-assistance-guidance
- 2015 HMA Guidance
- 2015 HMA Guidance Addendum
FY21 BRIC and FMA Webinars (Recorded)
Additional Resources

**Program Eligibility**

**Hazard Mitigation Planning**
- Tribal Mitigation Planning and HMA Grant Application Development

**Making Local Match**
[https://www.fema.gov/grants/mitigation/job-aids](https://www.fema.gov/grants/mitigation/job-aids)
- Increased Cost of Compliance Coverage Fact Sheet
- Assignment of Coverage D Increased Cost of Compliance Coverage

**Floodplain Management Considerations in Project Selection**
[https://www.fema.gov/grants/mitigation/job-aids](https://www.fema.gov/grants/mitigation/job-aids)
- 8-step Decision Making Process for Floodplain Management

---

**Additional Resources**

**FMA Administrative Aids**
Subapplication Development
[https://www.fema.gov/grants/mitigation/job-aids](https://www.fema.gov/grants/mitigation/job-aids)
- Considerations for Local Mitigation Planning Grant Subapplications
- Acquisition Technical Review Supplement T1.1

**Contracting and Procurement**
[https://www.fema.gov/grants/procurement](https://www.fema.gov/grants/procurement)
- Using Contract Support for the Development of Hazard Mitigation Assistance (HMA) Grant Applications
- HMA Procurement Standards Job Aid

**2015 Hazard Mitigation Assistance Guidance and Addendum**

---

**Project Specific Resources**

[https://www.fema.gov/grants/mitigation/job-aids](https://www.fema.gov/grants/mitigation/job-aids)

**Acquisition/Demolition Job Aids**
- Acquisition Technical Review Supplement T1.1
- Supplement No. E1.1: Acquisition and Demolition
- Job Aid No. 1.1: Acquisition and Demolition

**Elevation Job Aids**
- Elevation Technical Review Supplement T1.3
- Elevation Supplement No. E1.3: HMA Environmental Planning and Historic Preservation
- Job Aid No. 1.3: Elevation
- Second-Story Conversion – Elevation Project Design Considerations for Hazard Mitigation Assistance Applicants

**Flood Risk Reduction Job Aids**
- Flood Risk Reduction Technical Review Supplement T1.4
- Job Aid: Flood Risk Reduction No. 1.4
- FEMA Supplement - Flood Risk Review
Additional Resources

Public/Community Oriented

Floodplain Awareness and Understanding
http://www.twdb.texas.gov/flood/resources/index.asp
Living in a Floodplain: Risks, Planning, & Recovery Handbook
Search by Address: FEMA Map Service Center (MSC)

Flood Insurance Awareness and Understanding
https://www.floodsmart.gov/

Benefits of Mitigation
Mitigation Best Practices
https://www.fema.gov/emergency-managers
mitigation-planning/best-practices

Flood Risk/Flood Exposure
http://www.twdb.texas.gov/flood/resources/index.html
First Street Foundation
https://firststreet.org/flood-factor/

Project Specific Resources

Community Flood Mitigation Project
Fact Sheet
https://www.fema.gov/grants/mitigation/floods/fma-resources

Flood Planning
https://www.fema.gov/grants/mitigation/job-aids
Considerations for Local Mitigation Planning Grant Subapplications
https://www.twdb.texas.gov/flood/resources/index.asp

Localized Flood Risk Reduction Projects in Hazard Mitigation Assistance Guidance
https://www.fema.gov/grants/mitigation/hazard-mitigation-assistance-guidance

Take Advantage of TWDB Flood Resources!

- TWDB FMA
  https://www.twdb.texas.gov/flood/grant/fma.asp
- Texas Flood
  https://www.texasflood.org/
- UT-TWDB Official Flood Resource Guide
  Prepared for Texas Flood Officials
  • Coming soon: In press
Grant Coordination Team Contacts
(The Mbi-Gators)

Manager
Kathy Hopkins kathy.hopkins@twdb.texas.gov
512-463-5198

Grant Coordinators
Ivan Ortiz ivan.ortiz@twdb.texas.gov
512-463-8184
Niamh Gray niamh.gray@twdb.texas.gov
512-475-1514
Cody Ramsone cody.ramsone@twdb.texas.gov
512-475-1563
Veronica Villalobos-Pogue veronica.villalobos-pogue@twdb.texas.gov
512-383-6761
Marla Waters marla.waters@twdb.texas.gov
512-463-3500

Grant Coordination Liaison
Robert Reynolds robert.reynolds@twdb.texas.gov
512-475-1093

Questions?