Flood Mitigation Assistance (FMA) Program

Structural Elevations

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Texas Water Development Board



FMA Grant Program: Purpose

- A grant program that provides federal funding to help communities pay for cost-effective measures to reduce or eliminate the longterm risk of flood damage.
- To reduce or eliminate claims under the NFIP and to reduce or eliminate the dependence on taxpayer-funded Federal disaster assistance for disaster recovery.

FMA Mitigation of Homes

Primary FMA Mitigation project types include:

- Home Elevation (Focus for Pearland)
- Home Acquisition and Demolition
- Mitigation Reconstruction (demo and rebuild)



FMA: Voluntary Participation

Participation is strictly voluntary

No homeowners are ever forced to participate



- Physically raising existing structure to a higher elevation at or above the Base Flood Elevation (BFE).
- FEMA HMA Guidance states that a building must be structurally sound and capable of withstanding the elevation process.

- Raising an existing structure at or above the base flood elevation (BFE) or to an alternative.
- Project must be cost-effective.

Elevation methods:

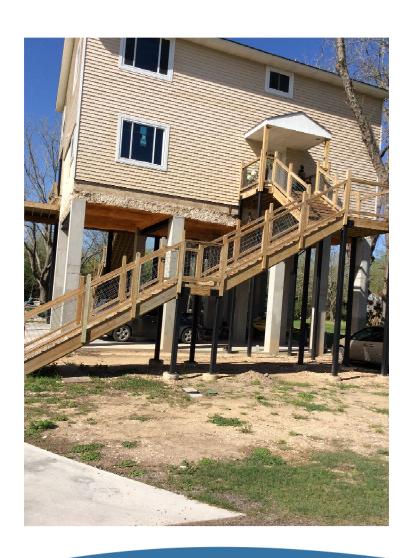
- Elevating on continuous foundation walls.
- Elevating on open foundations such as piles, piers, posts, or columns.
- Elevating on fill.

- Prior flood loss or depth in the flood plain (below BFE) determine the cost-to-benefit ratio.
- Method of elevation drives the cost -may be between approx. \$90 to \$125 per ft²



Below living area of an elevated home can be used only for:

- parking,
- building access, or
- storage



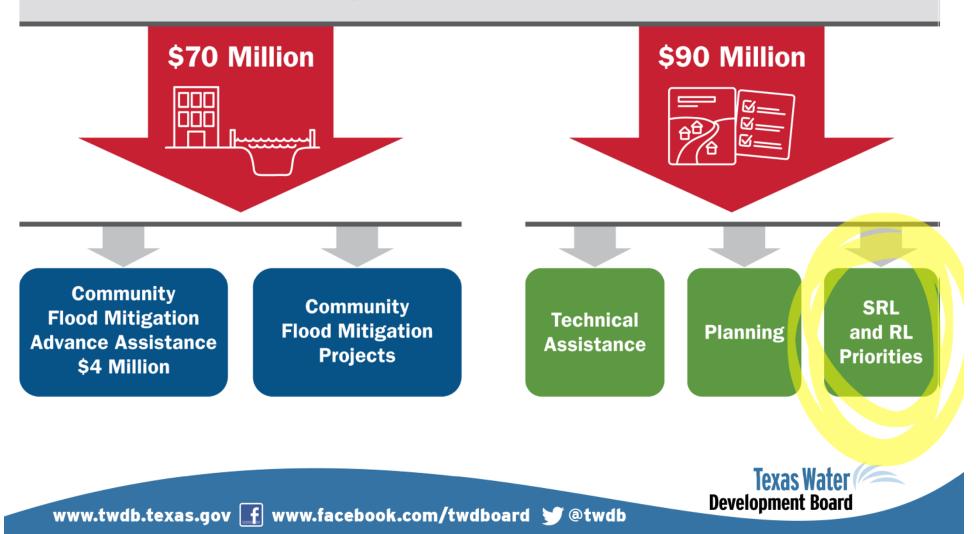
Underside of elevated slab is stabilized.

Aesthetic changes to elevated homes are not eligible activities.

Home Elevation Process



FY19 Flood Mitigation Assistance \$160 Million



FMA Grants: A Slow Process!

FY19 FMA Anticipated Timeline

Sept. 30 th 2019	Subpplication period opens –communities may submit supapplications to TWDB
Nov. 22 nd 2019	Community subapplications deadline to TWDB
Jan. 14 th 2020	Last of RFIs to communities
Jan. 27 th 2020	TWDB submits application to FEMA
June 1 st 2020	Anticipated FEMA review period/funding selection date
Dec. 30 th 2020	Anticipated FEMA award date to TWDB
Spring-Summer 2021	Anticipated contract executions with communities

Eligibility Requirements

- ✓ Community must have an adopted, FEMA-approved Hazard Mitigation Plan
- ✓ A Benefit Cost Analysis of the project with a ratio of 1.0 or higher
- ✓ Each structure **must** be covered under an NFIP policy

Eligible Costs

- Architectural and engineering fees associated with a design.
- Permitting fees.
- Clearing necessary vegetation and preparing path for installation of lifting supports.
- Excavation around the dwelling.
- Lifting or jacking the building.
- Additional costs of elevating the structure above the minimum required height.
- Temporary support cribbing.

Eligible Costs, cont.

- Disconnecting utility connections.
- Extending or modifying utility connections.
- Reconnecting utility connections.
- Constructing a compliant foundation.
- Code upgrade requirements not related to state or local floodplain ordinances.
- Cost associated with elevating the insured building out of a special flood hazard area.
- Restoring the lawn.
- Restoring walkways and driveways.

Ineligible Costs

- Elevating structures that were not in compliance with current NFIP standards at time of construction.
- Work started/completed before project was awarded.
- Costs related to building additions or auxiliary structures.
- Construction of new decks or porches.
- Any improvements for purely aesthetic reasons, unless required by the EHP compliance review.
- Costs to replace or repair utility components that are undersized, inadequately designed, or unsafe, unless required by code (except utility rooms noted as eligible costs).
- Exterior finish on the exposed foundation of the elevated building, unless required by EHP compliance review and or local code.
- Additional landscaping for ornamentation.

Deed Restriction Requirement

- NFIP flood insurance must be maintained for the life of the property regardless of ownership.
- Failure to maintain flood insurance on the property may prohibit the owner from receiving Federal disaster assistance for the property in the event of a flood disaster.

Over the last 20 years, the

Flood Mitigation Assistance Grant Program has provided

MORE \$600 MILLION

FOR 2,031 GRANTS SUPPORTING 1,516 PROJECTS.

FMA funding is available to

States, Tribes, Territories, AND Local Communities

with structures insured under the National Flood Insurance Program.



Source: Mitigation Minute, FEMA



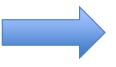


Status	FMA Cost Shares
Severe Repetitive Loss (SRL)	Federal 100% : Local 0%
Repetitive Loss (RL)	Federal 90% : Local 10%
NFIP insured	Federal 75% : Local 25%



Elevation: Before and After













Photographs courtesy of TWDB



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