

FEMA Flood Mitigation Assistance Grant Program

The Flood Mitigation Assistance (FMA) grant program under the [Federal Emergency Management Agency \(FEMA\)](#), provides federal funding to assist states and communities to fund cost effective measures to reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insurable under the [National Flood Insurance Program \(NFIP\)](#).



FMA was created as part of the National Flood Insurance Reform Act of 1994 (42 U.S.C.4101) with the goal of reducing or eliminating claims under the NFIP. The Texas Water Development Board administers the [FMA grant program](#) for the State of Texas on behalf of FEMA.

If you have questions about the FMA grant program, please contact [Ivan Ortiz](#), at (512) 463-8184

Eligible Activities

There are two types of work that can be funded:

- **FMA Planning Grants:** To develop or update the Flood Hazard component of the Multi-Hazard Mitigation Plan.
- **FMA Project Grants:** To implement measures to reduce flood losses. Projects that reduce the risk of flood damage to structures insurable under the NFIP are eligible. Such activities include:
 - Acquisition of insured structures and real property;
 - Relocation or demolition of insured structures;
 - Dry flood proofing of insured structures;
 - Elevation of insured structures; and
 - Minor localized flood reduction projects.

Applicant Eligibility

Any political subdivision (including any Indian or authorized tribal or native organization) that has zoning and building code jurisdiction over a particular area having special flood hazards and is

participating in the NFIP, is eligible to apply for an FMA grant. Communities that are suspended or on probation from the NFIP are not eligible to apply for an FMA grant. A community applying for an FMA Project Grant must have an approved Multi-Hazard Mitigation plan in accordance with 44 CFR Part 201.

Eligibility Criteria

A project must, at a minimum, be:

- Cost effective and beneficial to the National Flood Insurance Fund. The Benefit Cost Ratio must yield 1.0 or greater;
- Technically feasible; and
- Physically located in a participating NFIP community or it must reduce future flood damages in an NFIP community.

A project must also conform with:

- The minimum standards of the NFIP Floodplain Management Regulations;
- The applicant's Multi-Hazard Mitigation Plan; and
- All applicable laws and regulations, such as Federal and State environmental standards or local building codes.

Cost Sharing and Funding Limitations

FEMA may contribute up to 75 percent of the total eligible costs. At least 25 percent of the total eligible costs must be provided by a nonfederal source; of this 25 percent, no more than half (12.5 percent) can be provided as in-kind contributions from third parties.

- Funding limits for **planning grants** are: no more than \$300,000 per year to any State and the total to all communities within the State; no more than \$50,000 per grant to any one community; and no more than one grant to any one community per five-year period.
- Funding limits for **project grants** are: no more than \$20,000,000 State-wide during any five-year period; and no more than \$3,300,000 to any one community during any five-year period.

Multi-Hazard Mitigation Plan

An approved [Multi-Hazard Mitigation Plan \(Mitigation Plan\)](#), whether single or multi-jurisdictional, is an eligibility requirement of a community in order to apply for an FMA project grant.

The Mitigation Plan is submitted to FEMA for approval through the Texas Division of Emergency Management (TDEM). The Mitigation Plan must assess flood risk and identify technically feasible and

cost-effective options to reduce that risk. The Mitigation Plan must describe the planning process and public involvement during the planning process in developing the Mitigation Plan, and must provide proper documentation of its formal adoption by the jurisdiction.

Application Period

The Texas Water Development Board will accept applications during the "Request for Application" time frame. It is required that applications be submitted electronically through FEMA's web-based Electronic Grants Management System (e-Grants) and a completed Texas Water Development Board Application form for either the [FMA Planning Grant](#) or [FMA Project Grant](#) must also be provided.

Applicants must request access into the e-Grants system. Access requests and questions regarding the application process should be directed to:

Mr. Ivan Ortiz

Texas Water Development Board

Flood Mitigation Planning

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