



# Flood Mitigation Assistance Swift Current Program

The Flood Mitigation Assistance Swift Current (FMASC) program, under the Federal Emergency Management Agency's (FEMA's) Hazard Mitigation Assistance program, assists states and communities by providing federal funds to mitigate repetitively and substantially flood-damaged structures insured through the National Flood Insurance Program. After a presidentially declared flood-related disaster, affected states and communities are eligible to apply for FMASC federal funding to assist with cost-effective measures to reduce or eliminate long-term risk against future flood losses. The Texas Water Development Board (TWDB) administers the FMASC program for the State of Texas on behalf of FEMA.

## Applicant Eligibility

The TWDB serves as the applicant to FEMA, and eligible sub applicants are political subdivisions (cities, counties, and special districts, including federally recognized tribes) that participate in the National Flood Insurance Program and have a FEMA approved and adopted Hazard Mitigation Plan. On behalf of their citizens, eligible political subdivisions develop and submit an application to the TWDB through FEMA's electronic grant application system, FEMA GO. Individuals cannot apply directly to the TWDB or FEMA.

## Timeframes and Funding Allocation

FMASC funding becomes available to the state after a presidentially declared disaster. FEMA will activate availability of FMASC funding within 30 days of the declared disaster under the current Notice of Funding Opportunity, which establishes the allocations of federal funding, eligibility criteria, and timeframes. The application submission window is generally open for 120 days and sometimes 150 days. The total funding allocation typically ranges between \$5 million and \$40 million. The specific funding amount is determined by a formula based on the number of National Flood Insurance Program claims the state has received during the past year and the number of open National Flood Insurance Program claims associated with the declared flood disaster.

## Eligible Projects

Funding can only be used for individual flood mitigation projects that mitigate repetitive loss, severe repetitive, and substantially damaged properties with an active National Flood Insurance Program policy. Projects must perform the following activities:

- Acquisition and demolition or relocation of structures
- Structure elevation
- Mitigation reconstruction
- Dry floodproofing of non-residential properties and historic residential properties

A project must, at a minimum, be

- feasible and effective at mitigating flood hazards within a participating National Flood Insurance Program community;
- cost beneficial to the National Flood Insurance Fund, yielding a benefit-cost ratio of 1.0 or greater;
- in compliance with the Environmental Planning and Historical Preservation requirements included in FEMA's Hazard Mitigation Assistance Unified Guidance; and
- able to reduce or eliminate flood risk to insured structures under the National Flood Insurance Program.

A project must also conform with

- the minimum standards of the National Flood Insurance Program floodplain;
- local regulations;
- the applicant's Hazard Mitigation Plan; and
- all applicable laws and regulations, such as federal and state environmental standards and local building codes.

## Cost-Share Requirements

The FMASC program may contribute up to 90 percent federal cost share with a non-federal cost match of 10 percent when the individual property being mitigated meets the definition of Repetitive Loss Structure; is declared substantially damaged; or the individual property or the average project benefit area has a Centers for Disease Control and Prevention Social Vulnerability Index of 0.5001 or higher. If the structure meets the definition of Severe Repetitive Loss property, FEMA may contribute up to 100 percent of the eligible activity cost. An FMASC grant application with varying cost-share requirements, by structure type, can be submitted in one application. Applicants must provide documentation in the application showing how the final cost share is derived.

## Management Cost

Communities may apply for up to 5 percent of the total grant application funding request for grant management activities,

such as indirect costs, administrative costs, and any other expenses that are reasonable in administering and managing the grant.

### Benefit-Cost Analysis

A benefit-cost analysis is a method for quantitatively comparing the benefits and costs of a proposed mitigation project. The result is a benefit-cost ratio, which is derived from a project's total net present value of benefits divided by the total project cost. Only projects with a ratio of 1.0 or greater will be considered for funding. Applicants must use FEMA's approved benefit-cost analysis software to conduct their analyses and should check the Notice of Funding Opportunity for possible exemptions or automatically eligible criteria before completing a full benefit-cost analysis.

### More Information

Please visit [www.twdb.texas.gov/financial/programs/FMA/index.asp](http://www.twdb.texas.gov/financial/programs/FMA/index.asp) for further information about the program, including important deadlines and how to access FEMA's electronic grant application system.

Or contact:

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