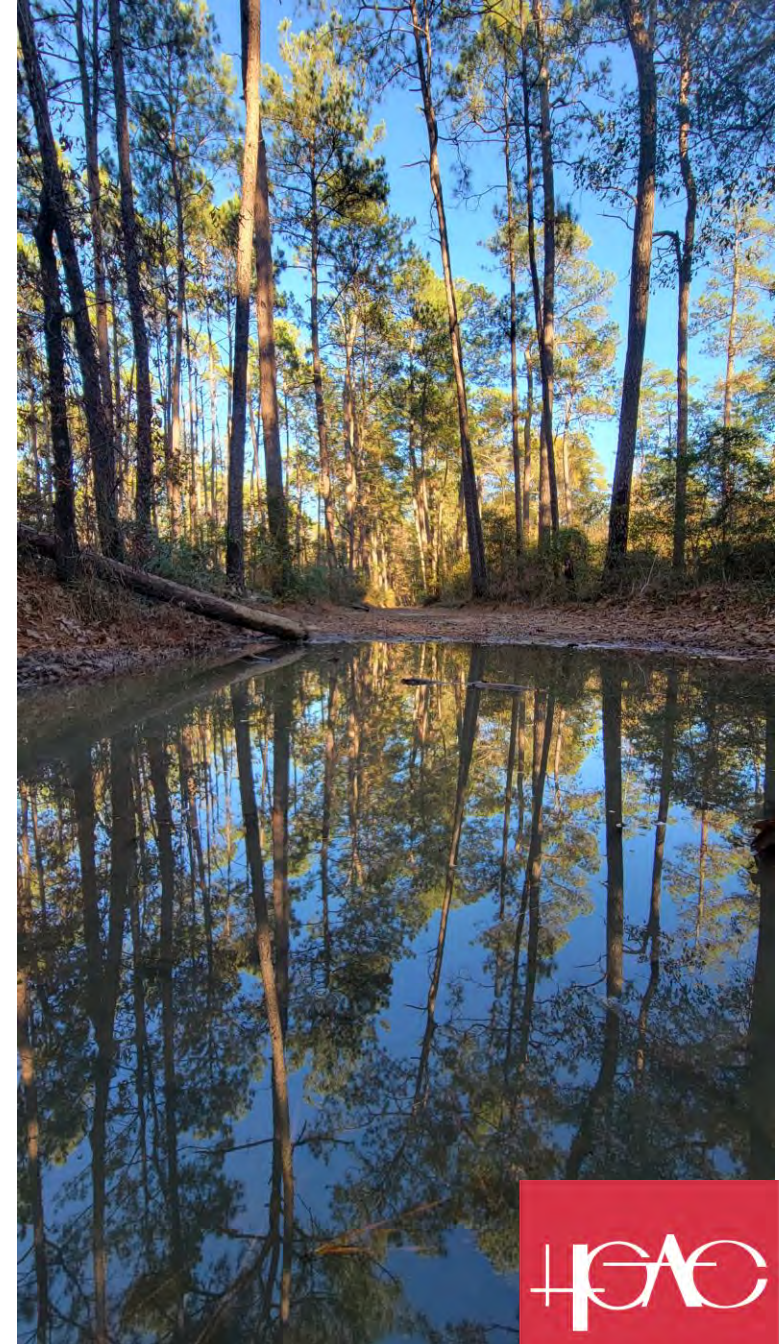


# Regional Flood Management Committee

Quarterly Meeting, 10/23/24  
Online, Via Zoom



Houston-Galveston  
Area Council



Houston-Galveston  
Area Council

# REGIONAL FLOOD MANAGEMENT COMMITTEE

## QUARTERLY MEETING

October 23, 2024

1:30 pm to 3:30 pm

Virtual, via Zoom

### AGENDA

1:30 PM

Welcome

Roll Call

Public Comment (3 minutes per speaker)

**New Staff Introduction**

1:40 PM

*Bryant Clark, Senior Planner, Community and Environmental Planning  
Houston-Galveston Area Council (H-GAC)*

**Speaker Presentation: Group Flood Insurance Policies and Recent Events**

1:45 PM

*Aurora Stegall, Training and Outreach Specialist  
Federal Emergency Management Agency (FEMA), Region 6*

**Speaker Presentation: SBP, Disaster Resilience Fellows**

2:15 PM

*Will McCrory, Texas Resilience Fellow  
SBP*

**Update: Texas Regional Flood Planning Process**

3:05 PM

*TBA  
San Jacinto Regional Flood Planning Group*

**Other Announcements or Business**

3:20 PM

*Member Roundtable  
Next Meeting Reminder  
Announcements*

3:30 PM

Adjourn



# Roll Call

## *Primary and Alternate Board Members*

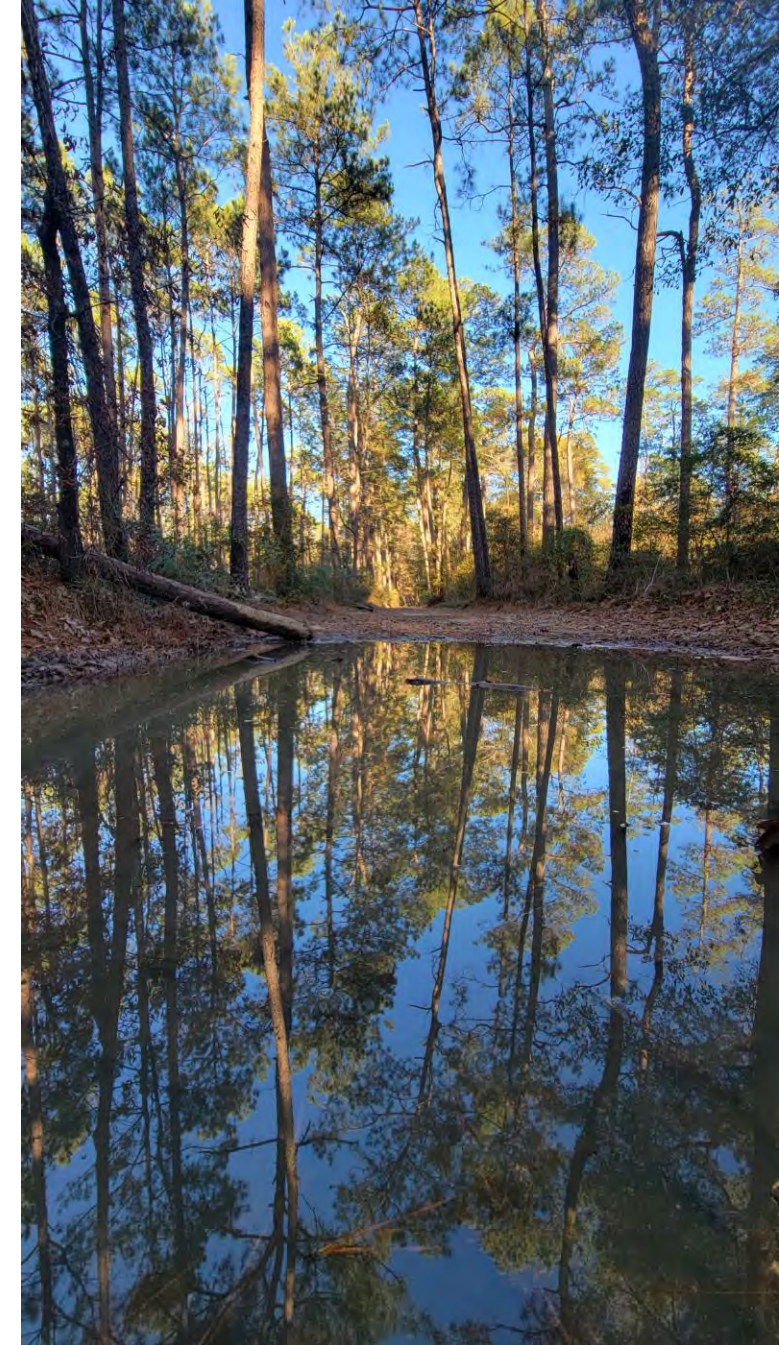
Please unmute your microphone and voice that you are present at the meeting when you hear your name called



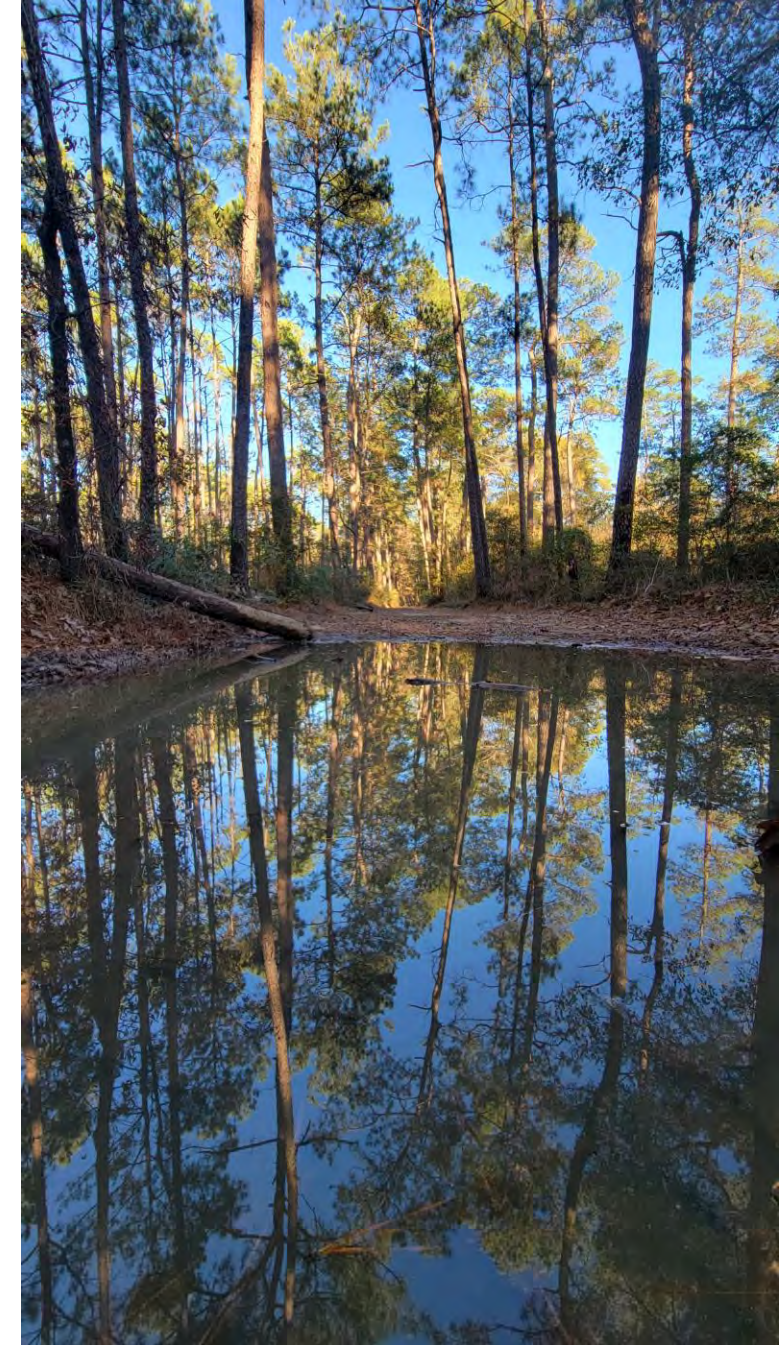
# Public Comment

## *3 Minutes Per Speaker*

We will inform you when your 3 minutes are over

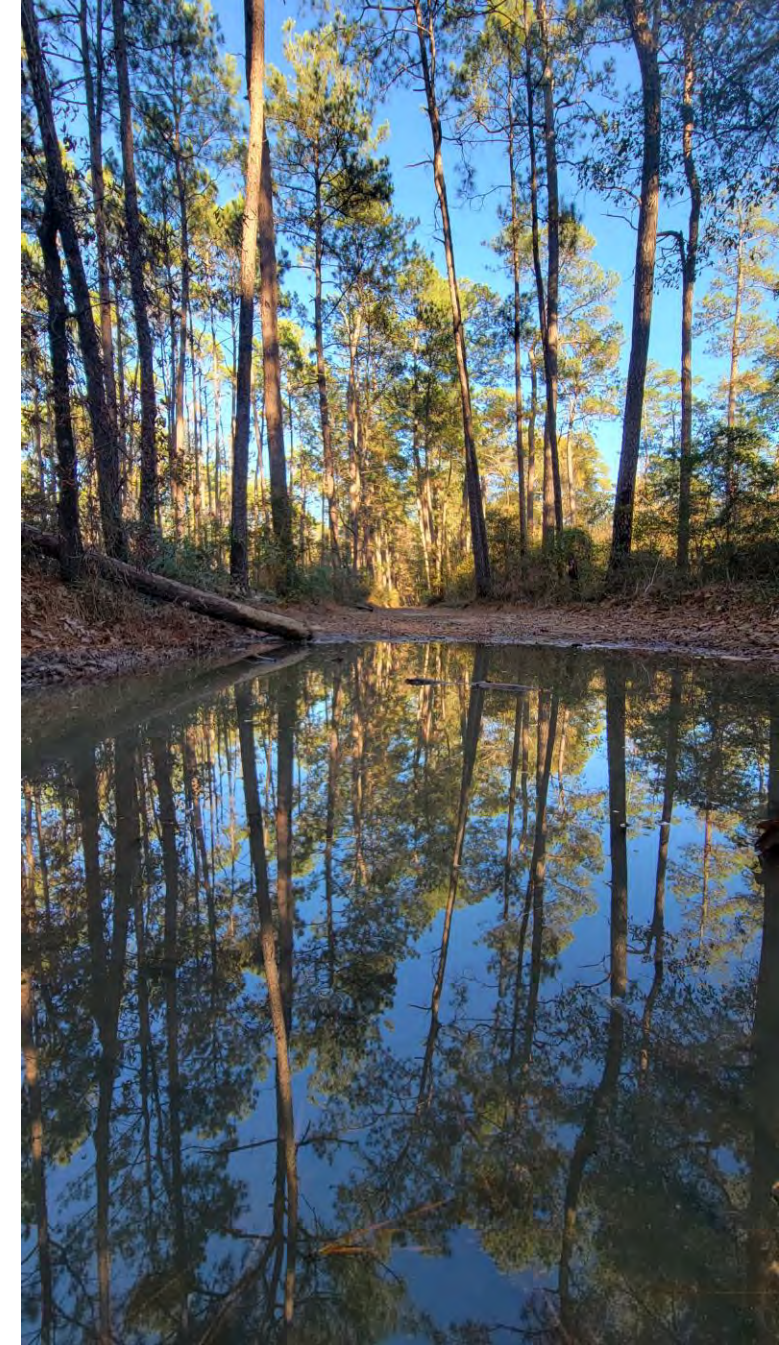


New Staff Introduction:  
Bryant Clark, Senior Planner  
Houston-Galveston Area Council (H-GAC)



# Speaker Presentation: Group Flood Insurance Policies and Recent Events

Aurora Stegall, Training and Outreach Specialist  
Federal Emergency Management Agency (FEMA), Region 6



# **Group Flood Insurance Policies - Texas Spring Flooding & Hurricane Beryl**

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H-GAC's Regional Flood Management Committee



**FEMA**

# Federal Flood Insurance Requirement

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# Federal flood insurance requirements

Different federal agencies have differing flood insurance requirements for the programs they run, for example:

- Small Business Administration (SBA) loans
- HUD mitigation grants through Texas General Land Office (GLO)
- USDA Rural Development loans and grants
- FEMA:
  - Hazard Mitigation Assistance (HMA)
  - FEMA Public Assistance (PA)
  - FEMA Individual Assistance (IA)

42 USC 5154a.

## SEC. 582. PROHIBITED FLOOD DISASTER ASSISTANCE.

(a) GENERAL PROHIBITION.-- Notwithstanding any other provision of law, no Federal disaster relief assistance made available in a flood disaster area may be used to make a payment (including any loan assistance payment) to a person for repair, replacement, or restoration for damage to any personal, residential, or commercial property if that person at any time has received flood disaster assistance that was conditional on the person first having obtained flood insurance under applicable Federal law and subsequently **having failed to obtain and maintain flood insurance as required under applicable Federal law on such property.**

(b) TRANSFER OF PROPERTY.--

(1) DUTY TO NOTIFY.-- In the event of the transfer of any property described in paragraph (3), the transferor shall, not later than the date on which such transfer occurs, notify the transferee in writing of the requirements to--

(A) obtain flood insurance in accordance with applicable Federal law with respect to such property, if the property is not so insured as of the date on which the property is transferred; and

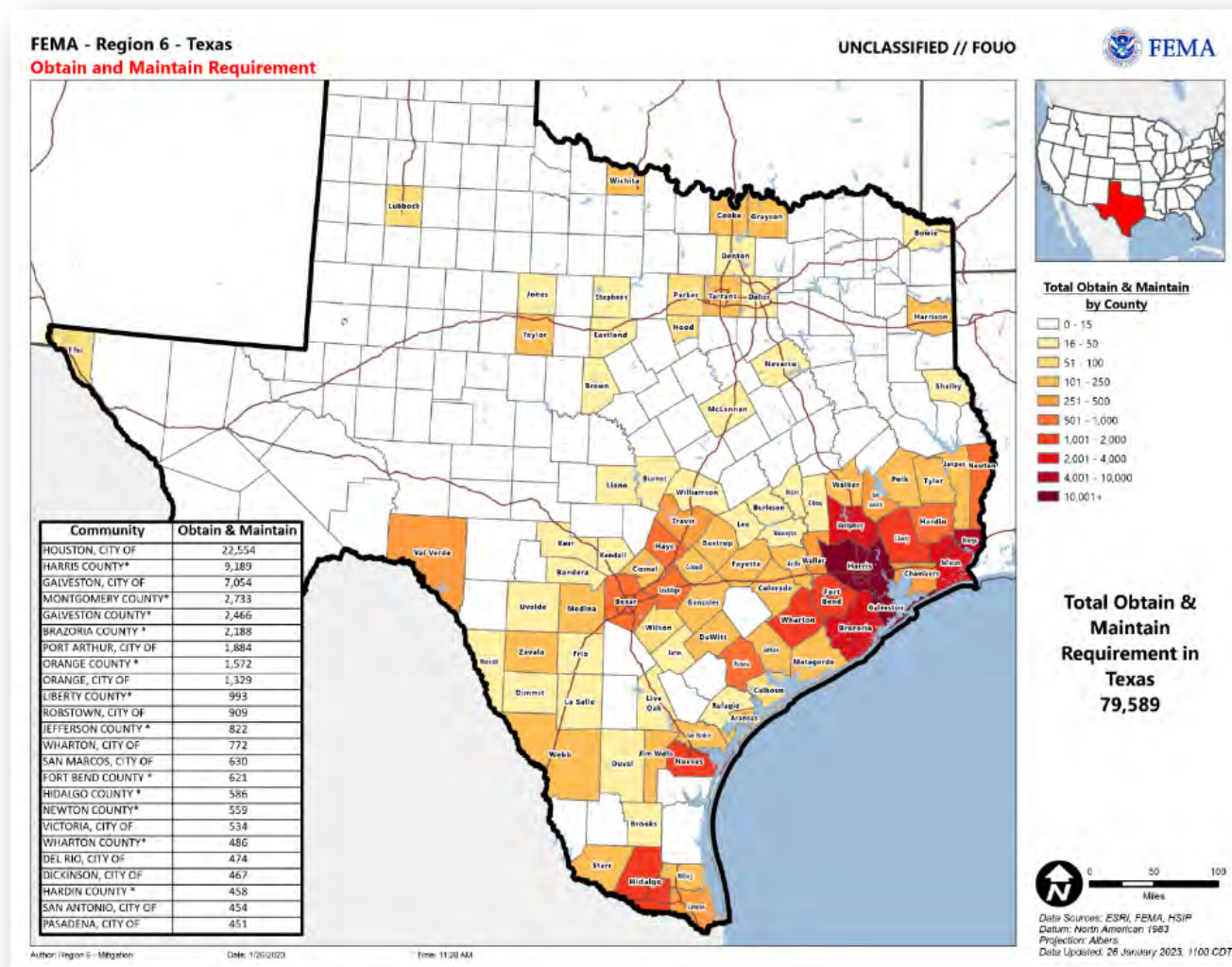
(B) maintain flood insurance in accordance with applicable Federal law with respect to such property.

Such written notification shall be contained in documents evidencing the transfer of ownership of the property.

[National Flood Insurance Reform Act of 1994](#)

# FEMA Disaster Assistance Obtain & Maintain (O&M)

- Applies to households in the Special Flood Hazard Area (SFHA) that receive federal disaster assistance for flood-damage repair or replacement of home or personal property.
  - **Homeowners** must purchase and maintain coverage on the property for as long as it exists. Requirement stays with the property. Must disclose to next buyer/owner.
  - **Renters** must maintain coverage for as long as they live at the rental property. Requirement ends if they move from that property. 40%-60% of FEMA applicants are renters.
- Not complying can make you ineligible for certain types of future disaster assistance in a flood event. Noncompliant survivors may still be eligible for things like medical, dental and temporary housing assistance.



# FEMA award letter outlines the flood insurance requirement

## ASSISTANCE APPROVED

Your application is approved for a total of {TOTAL\_AMT}:

*Top right: FEMA approval letter for home repair assistance*

*Bottom right: FEMA approval letter for personal property assistance*

### Requirement to Maintain Flood Insurance

Your home is located in a Special Flood Hazard Area and was damaged by flooding. If you keep the money FEMA gives you, you will be required to buy and keep flood insurance with building coverage. You will need to keep it as long as you live in your home or a future flood risk map shows your home is no longer in a Special Flood Hazard Area. If you sell your home, the new owner will be required to buy and keep flood insurance.

FEMA may be able to purchase flood insurance coverage for you if you meet the required criteria. If you qualify, you will get an additional letter.

**If you do not buy flood insurance or if you let it lapse, you may not be approved for some forms of FEMA assistance in future disasters. If you do not agree to buy and keep flood insurance, you have 30 days from the date of this letter to return all FEMA Home Repair Assistance that flood insurance would have covered.**

### How to Return This Assistance to Avoid a Flood Insurance Requirement

You may contact FEMA's Helpline for more information on the exact amount. If you decide to return the assistance, please send a personal check or money order to: FEMA, P.O. Box 6200-16, Portland, OR 97228-6200, or contact FEMA's Helpline. Make sure you write your name, disaster number, and FEMA application number on the check. These numbers are printed above your name and address at the beginning of this letter. For more information about this requirement or to learn where to obtain flood insurance, visit [www.FloodSmart.gov](http://www.FloodSmart.gov) or call 1-877-336-2627.

- **If you are a renter:**

You will be required to keep flood insurance with contents coverage as long as you live in your home, or a future flood risk map shows your home is no longer in a Special Flood Hazard Area. If you move, you won't be required to buy flood insurance at your new address, but FEMA recommends buying flood insurance to protect yourself from future losses.

# Examples of requirement

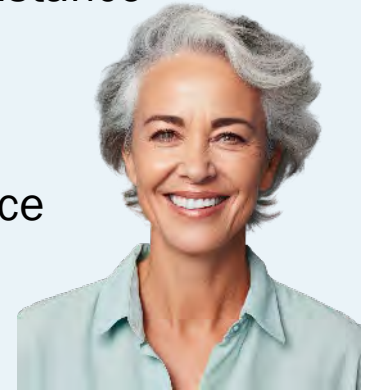
## Cecil, homeowner

- Home is in flood zone AE.
- Home damaged in what is federally declared as the 2024 Fall Flooding federal disaster.
- Receives FEMA Housing Assistance (HA) for flood damage to his home.
- Must get and keep flood insurance.
- Requirement stays with the address.



## Angela, renter

- Home is in flood zone V.
- Home damaged in what is federally declared as the 2024 Fall Flooding federal disaster.
- Receives FEMA Other Needs Assistance (ONA) for flood-damage personal property.
- Must get and keep flood insurance as long as remains at the rental address.



# FEMA denial letter explains non-compliance

Noncompliant survivors may still be eligible for things like medical, dental and temporary housing assistance.

*Top right: FEMA approval letter for home repair assistance*  
*Bottom right: FEMA approval letter for personal property assistance*

## **You Did Not Maintain Required Flood Insurance**

Your application cannot be approved for Home Repair or Replacement Assistance because you didn't maintain a flood insurance policy.

In a previous disaster, you or the previous homeowner got FEMA Assistance. As a part of that assistance, you were required to buy flood insurance and keep it in place. Because you didn't have flood insurance, FEMA can't give you money for home repairs for this disaster that flood insurance would have paid for.

You can appeal this decision. Please send a copy of your flood insurance policy showing it was in effect when the disaster happened.

Please remember to include the insurance company's name and contact information so FEMA can confirm the information.

## **You Did Not Maintain Required Flood Insurance**

Your application cannot be approved for Personal Property Assistance because you didn't maintain a flood insurance policy.

In a previous disaster, you got FEMA Assistance. As a part of that assistance, you were required to buy flood insurance and keep it in place. Because you didn't have flood insurance, FEMA can't give you money for personal property for this disaster that flood insurance would have covered.

You can appeal this decision. Please send a copy of your flood insurance policy showing it was in effect when the disaster happened.

Please remember to include the insurance company's name and contact information so FEMA can confirm the information.

# Examples of non-compliance with requirement

## Alma, homeowner

- Alma took ownership of the home from Cecil, in flood zone AE.
- Home damaged again in what is federally declared as the 2026 Hurricane Stephen federal disaster.
- Applies and is denied for FEMA flood damage to the home due to not having flood insurance.



## Angela, renter

- Angela is at the same rental address, in flood zone V.
- Home damaged again in what is federally declared as the 2026 Hurricane Stephen federal disaster.
- Applies to FEMA for flood damage to personal property. Is denied personal property assistance due to not having flood insurance for her contents.

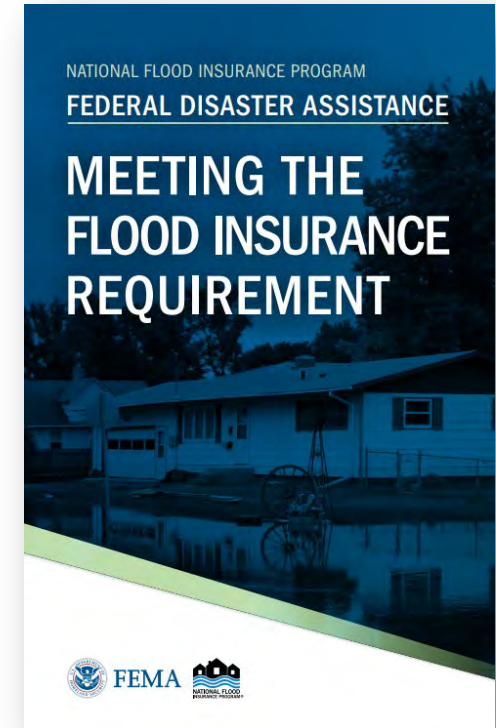


# How can the requirement be satisfied?

- Private insurance
- Policy through the NFIP

Amount of insurance must be at least equal to the amount of the FEMA Individual Assistance award (this applies only to real and personal property that can be insured under the National Flood Insurance Program)

Call the FEMA Disaster Assistance line at 800-621-FEMA (3362) to verify how much assistance you previously received.



[Meeting the Flood Insurance Requirement | Floodsmart.gov](#)

# Group Flood Insurance Policies (GFIPs)

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# Three-year, post-disaster NFIP policies: Group Flood Insurance Policies

FEMA Fact Sheet

## Group Flood Insurance Policy (GFIP) Fact Sheet

FEMA offers Group Flood Insurance Policies to individuals who do not have flood insurance and have received assistance from FEMA after a presidentially declared disaster.

### Group Flood Insurance Eligibility

If flooding damaged your property, including your home or your personal possessions, you may be eligible to receive flood insurance through a Group Flood Insurance Policy (GFIP). In addition to meeting general conditions of eligibility to receive assistance under FEMA's Individuals and Households Program (IHP), you must meet the following conditions to be considered for a GFIP certificate:

- Flooding damaged your property located in a special flood hazard area (SFHA), otherwise known as a high-risk flood area.
- FEMA provided you assistance for the repair or replacement of the property damaged by flooding through the Individuals and Households Program (IHP), triggering a requirement for you to obtain and maintain flood insurance on the property.
- The damaged property is in a National Flood Insurance Program (NFIP) participating community and is eligible for NFIP coverage.
- You did not have a previous requirement to maintain flood insurance on their damaged property.

[Group Flood Insurance Policy \(GFIP\) Fact Sheet \(floodsmart.gov\)](https://www.floodsmart.gov)

- **If you are a renter:**

If you are going to continue living in the home you applied from, please call FEMA's Help Line at 1-800-621-3362 within **6 months** of the date on this letter to ask about Group Flood Insurance for renters. You may qualify for a three-year flood insurance policy paid for by FEMA.



## Expanded Eligibility

### ■ Simplified Other Needs Assistance

FEMA **no longer requires** survivors to apply for a U.S. Small Business Administration (SBA) loan before being considered for certain types of assistance. Survivors now have the option to apply for a low-interest SBA loan at the same time they apply for FEMA assistance.

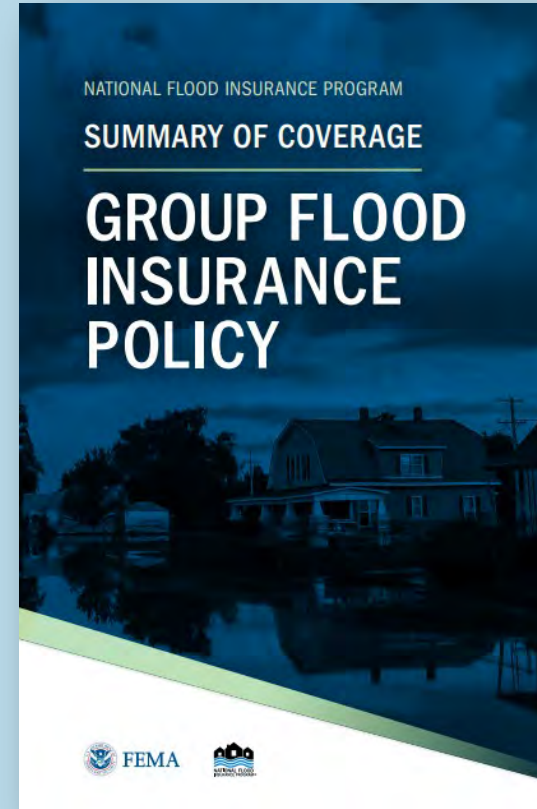
In addition to other [changes to FEMA disaster assistance](#), more survivors may be eligible for Group Flood Insurance Policy (GFIP) to help fulfill the obtain and maintain requirement for 3 years/36 months, because the SBA loan dependence is now lifted.

# Group Flood Insurance Policies (GFIPs) - Subset of O&M

| State | Declaration Number      | Date of Declaration | Date of Expiration | Number of Certificate Holders |
|-------|-------------------------|---------------------|--------------------|-------------------------------|
| TEXAS | <a href="#">DR-4781</a> | 05/17/2024          | 07/16/2027         | 336                           |
| TEXAS | <a href="#">DR-4798</a> | 07/09/2024          | 09/07/2027         | 137                           |
| TOTAL |                         |                     |                    | 473                           |

*At expiration: Homeowners need to purchase a policy, and renters need to purchase contents coverage if remaining at the same address.*

*If survivors do not maintain flood insurance at least equal to the amount of their IA award, after their GFIP expires, they may not be eligible for repair and replacement dollars for a future flood event. Less than 20% of certificate holders go on to purchase a policy.*



Terms start 60 days after dec. date. Policies become effective 30 days after the NFIP receives notice and premium. Owners can transfer GFIPs.

\$2,400 premium paid from IHP award. \$200 deductible for building and \$200 deductible for contents. FY 2025 coverage: \$87,222.

[Summary of Coverage Group Flood Insurance Policy \(floodsmart.gov\)](https://www.floodsmart.gov)

# DR-4781-TX GFIPs by County and Community – 7/16/2027

| NFIP Community - City | GFIP Policies |                |           |
|-----------------------|---------------|----------------|-----------|
|                       |               | Hardin         | 1         |
| Dayton Lakes          | 8             | Humble         | 1         |
| Kirbyville            | 7             | Huntsville     | 1         |
| Houston               | 6             | Killeen        | 1         |
| Plum Grove            | 6             | New Waverly    | 1         |
| Gatesville            | 4             | Patton Village | 1         |
| Liberty               | 4             | Shepherd       | 1         |
| Jasper                | 2             | Tyler          | 1         |
| Livingston            | 2             | Irving         | 1         |
| Riverside             | 2             | Marlin         | 1         |
| Temple                | 2             | Levelland      | 1         |
| Woodloch              | 2             | Canton         | 1         |
| Farmersville          | 1             | Winona         | 1         |
| Gun Barrel City       | 1             | <b>Total</b>   | <b>60</b> |

| NFIP Community - County                           | GFIP Policies |
|---|---------------|
| Liberty County<br><i>Unincorporated Areas</i>     | 98            |
| Walker County<br><i>Unincorporated Areas</i>      | 31            |
| San Jacinto County<br><i>Unincorporated Areas</i> | 29            |
| Montgomery County                                 | 28            |
| Polk County<br><i>Unincorporated Areas</i>        | 17            |
| Newton County                                     | 15            |
| Harris County                                     | 11            |
| Jasper County                                     | 10            |
| San Jacinto County                                | 6             |
| Tyler County                                      | 6             |
| Kaufman County                                    | 5             |
| Henderson County                                  | 4             |
| Coryell County                                    | 3             |
| Smith County<br><i>Unincorporated Areas</i>       | 3             |
| Van Zandt County                                  | 3             |
| Dallas County                                     | 2             |
| Hardin County                                     | 2             |
| Bell County                                       | 1             |
| Ellis County                                      | 1             |
| Leon County<br><i>Unincorporated Areas</i>        | 1             |
| <b>Total</b>                                      | <b>276</b>    |

# DR-4798-TX GFIPs by County and Community – 9/7/2027

| NFIP Community ,City | GFIP Policies |
|----------------------|---------------|
| Houston              | 20            |
| Bayou Vista          | 19            |
| Galveston            | 6             |
| Surfside Beach       | 3             |
| Tiki Island          | 3             |
| Dickinson            | 2             |
| Bailey’s Prairie     | 2             |
| Brazoria             | 1             |
| Jamaica Beach        | 1             |
| Manvel               | 1             |
| Pasadena             | 1             |
| Pearland             | 1             |
| Seabrook             | 1             |
| Wharton              | 1             |
| Houston              | 20            |
| <b>Total</b>         | <b>62</b>     |

| NFIP Community, County | GFIP Policies |
|------------------------|---------------|
| Harris County          | 25            |
| Matagorda County       | 17            |
| Galveston County       | 16            |
| Brazoria County        | 9             |
| Montgomery County      | 3             |
| San Jacinto County     | 2             |
| Fort Bend County       | 1             |
| Jasper County          | 1             |
| Wharton County         | 1             |
| <b>Total</b>           | <b>75</b>     |

# Communities can get NFIP/GFIP data

- Email requests to FEMA floodplain management & insurance's [johne.bowman@fema.dhs.gov](mailto:johne.bowman@fema.dhs.gov)
- An Information Sharing Access Agreement (ISAA) must be signed by the requesting agency and FEMA
- Data may include:
  - NFIP policies, claims, and averages
  - NFIP repetitive loss and severe repetitive loss
  - Obtain & Maintain flood insurance requirement properties
  - Group Flood Insurance Policies (GFIPs)
  - High Flood Risk Properties (repeatedly flooded)



Third party ISAA's may or may not be approved. Aggregate data may be able to be shared if address-level data cannot.

[FEMA Fact Sheet: Repeat Flood Data Available to Communities](#)



The graphic features a yellow background with three circular icons at the top: a checklist, a calendar with '45 DAYS' written on it, and a house. Below the icons, the text reads 'ACT NOW! Your flood insurance policy expires in 45 days.' It explains that coverage from FEMA's Group Flood Insurance Policy (GFIP) will expire and advises contacting an insurance agent to purchase a new policy before the current coverage lapses. It also notes that a 30-day waiting period will apply if coverage lapses, leaving the policyholder unprotected. At the bottom, it provides contact information for finding an agent at [FloodSmart.gov/flood-insurance-provider](https://www.floodsmart.gov/flood-insurance-provider) or calling NFIP Direct at 800-638-6620. Logos for FEMA and the National Flood Insurance Program are at the bottom.

**ACT NOW!**  
**Your flood insurance policy expires in 45 days.**

You received assistance as a result of a Presidential Disaster Declaration, including flood insurance under FEMA's Group Flood Insurance Policy (GFIP). That coverage will soon expire.

**Contact an insurance agent and purchase a new policy before your current coverage lapses.**

Once your policy expires, you will have 30 days to purchase a new flood insurance policy or you will face a lapse in coverage. If your coverage lapses, a 30 day waiting period will apply, which may leave you unprotected from future flooding. Contact an insurance agent as soon as possible to discuss your options.

Find an agent at [FloodSmart.gov/flood-insurance-provider](https://www.floodsmart.gov/flood-insurance-provider)  
or call NFIP Direct at **800-638-6620.**

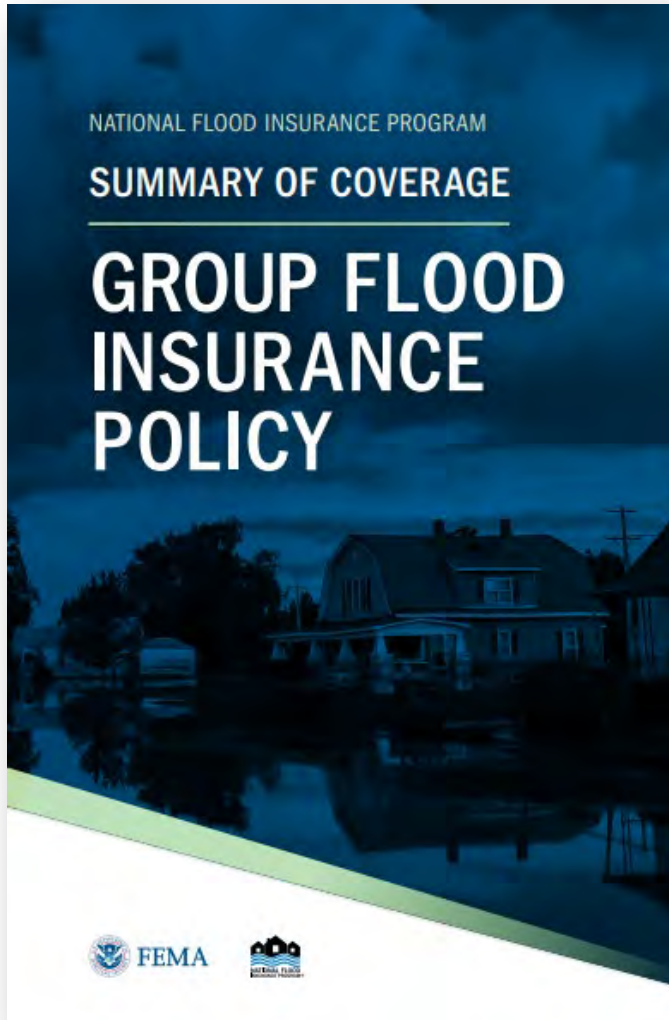
 

## NFIP Direct Notifications to GFIP Holders

Several notices are sent to GFIP certificate holders over the course of the three years.

- Welcome packet
- Anniversary notices
- 45-day notice before expiration
- Non-renewal – expiration notice

Each also come with a colorful buck slip notice advising of requirements



[Summary of Coverage Group  
Flood Insurance Policy](#)

Helping people before, during and after disasters

## How to Make a Claim on Your GFIP

Report your loss immediately to NFIP Direct at (800) 638-6620 and ask them about an advance payment. Then prepare for your flood adjuster's visit:

1. Provide receipts to verify that repairs were made following the prior flood loss
2. Separate damaged and undamaged property
3. Take pictures of damaged property before disposing

\$200 deductible (per building claim and contents claim)

# Resources

FEMA Mapping and Insurance eXchange (FMIX) | [View](#)  
877-FEMA MAP (877-336-2627)

FloodSmart website for Consumers [English](#) | [Spanish](#)  
Provider lookup and online NFIP quotes coming soon

Order and Share Free Publications | [View](#)

Group Flood Insurance Toolkit

[English](#)

Federal Disaster Assistance: Meeting the Flood Insurance Requirement

[English](#) | [Spanish](#)

NFIP Flood Insurance for Renters

[English](#) | [Spanish](#) | [Vietnamese](#) | [Chinese](#)

GFIP Fact Sheet

[English](#) | [Spanish](#) | [Vietnamese](#) | [Korean](#) | [Chinese](#)

Expiring GFIPs and Key Update for Floodplain Administrators | [Register](#)  
October 24, 11 a.m. – 12 p.m. CT





Get In  
**TOUCH WITH US**

---

Rebecca Dake  
Training and Outreach Specialist  
[Rebecca.Dake@fema.dhs.gov](mailto:Rebecca.Dake@fema.dhs.gov)

Aurora Stegall  
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**FEMA**

# Speaker Presentation: SBP, Disaster Resilience Fellows

Sherry Risk, Disaster Advisor

Michelle Bohrson, Fellows Group Manager

Will McCrory, Texas Resilience Fellow  
SBP



# SBP Support & Programs

Houston-Galveston Area Council  
Regional Flood Management Committee  
October 23, 2024





# Welcome and Introductions

# Who is SBP?



A disaster recovery and resilience  
non-profit organization  
working to shrink the time  
between disaster and recovery

# SBP Interventions



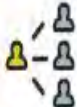



- ❑ **Build** homes quickly after disasters by mobilizing private sector innovations and assigning a single point of contact to make the home rebuilding process faster and more predictable
- ❑ **Share** rebuilding innovations with other rebuilding organizations to allow for efficient, predictable recovery on a national scale
- ❑ **Prepare** home and business owners prior to and following disaster with specific steps to mitigate risk and improve resilience
- ❑ **Advise** policy makers immediately after a disaster so they can deploy federal dollars sooner, and in a way that empowers an efficient recovery
- ❑ **Advocate** for the reform of disaster recovery strategies in the U.S. to improve the predictability and speed of recovery

# SBP Values



|  |  |
|--|--|
|  <p><b>STEER THROUGH TURBULENCE</b></p>     | <p>We understand that discomfort, challenges, and struggle are often the admission tickets to greater impact. We embrace the bumps and hold one another accountable.</p>   |
|  <p><b>TIME MATTERS, OWN YOUR ROUTE</b></p> | <p>Know the goal and be relentless in the pursuit of it. Staff and AmeriCorps members should press forward toward the goal and feel empowered to get there using their best judgment and our mission as guiding forces. WE. ARE. NOT. PASSIVE.</p>                         |
|  <p><b>UNLEASH IT!</b></p>                  | <p>It is our belief that people are hard-wired to fix and solve and help. Our job is to tap into that innate ability and empower action.</p>   |
|  <p><b>THE MOM RULE</b></p>                 | <p>We go about our work as if it were our own loved ones impacted by disaster. It is imperative that we shrink time between disaster and recovery AND keep our clients from reaching their breaking point. Consider both efficiency and empathy as you make decisions.</p> |

|   |   |
|---|---|
|  <p><b>WEAR YOUR HARD HAT</b></p>      | <p>Protect yourself. Take an active role in creating a safe work environment and remember to invest in yourself - you'll be better prepared to invest in others.</p>  |
|  <p><b>CONSTRUCTIVE DISCONTENT</b></p> | <p>Frederick Douglass said, "If there is no struggle, there is no progress." Disaster recovery in the United States needs progress. To meet our mission, we must be hearable (the way you say something, not what you say) while pushing for continued improvement.</p> |
|  <p><b>YOKOTEN</b></p>                 | <p>Yokoten is a Japanese word that is loosely translated as meaning "if you do it well, share it." We have a moral imperative to share what we have learned. The result - we shrink time between disaster and recovery for many more people.</p>                        |
|  <p><b>CURIOS CONNECTOR</b></p>        | <p>SBPeople are question askers, answer seekers, dot connectors, and value creators.</p>  |

# How Can SBP Support You?



**Disaster Recovery  
Training**



**Advising &  
Consulting**



**Disaster Assistance  
Program**



**Resilience and  
Recovery Fellows**





# Topics in Building Resilience

# Stafford Act, 44 CFR, and FEMA Policy

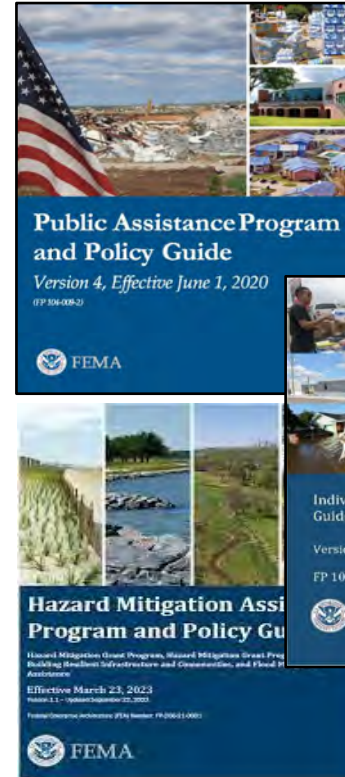


## Possible assistance:

- ▶ Individual Assistance (IA)
- ▶ Public Assistance (PA) Grant

## Competitive Grants:

- ▶ Hazard Mitigation Grant Program (HMGP)
- ▶ HMGP-Post Fire Grant
- ▶ Building Resilient Infrastructure Communities (BRIC) Grant
- ▶ Flood Mitigation Assistance (FMA)
- ▶ FMA-SWIFT





## Individual Assistance

**Who:** Individuals and households, SLTT governments to support individuals

**What:** Authorized programs that provide direct assistance through grants to supplement disaster damages not covered by insurance

**Why:** Provides financial assistance and direct services for survivors who are uninsured and underinsured

Reference: [44 CFR 206, Subparts D - F](#)





## Public Assistance

**Who:** State, locals, tribes, territories, certain private nonprofits

**What:** Supplemental grant assistance for emergency and permanent work

**Why:** Allows communities to quickly respond to and recover from major disasters or emergencies declared by the President

Reference: [44 CFR 206, Subparts G - I](#)


# Bridging the Resilience Gap



Stafford Act Section  
**406**

**PA Program**

*Disaster-related program*



**PA:** Mitigation of incident caused damage

Funding: Available for disaster-damaged facilities only\*

## Public Assistance Mitigation

Additional funding to protect an applicant's facilities may be eligible as PA hazard mitigation.

Hazard mitigation measures are those taken to help avoid repetitive damage from multiple disasters, reduce the potential for future damage to an eligible facility, and provide long-term solutions to the increasing frequency and severity of natural hazards.





PA hazard mitigation allows work beyond code and standard requirements.

# Bridging the Resilience Gap

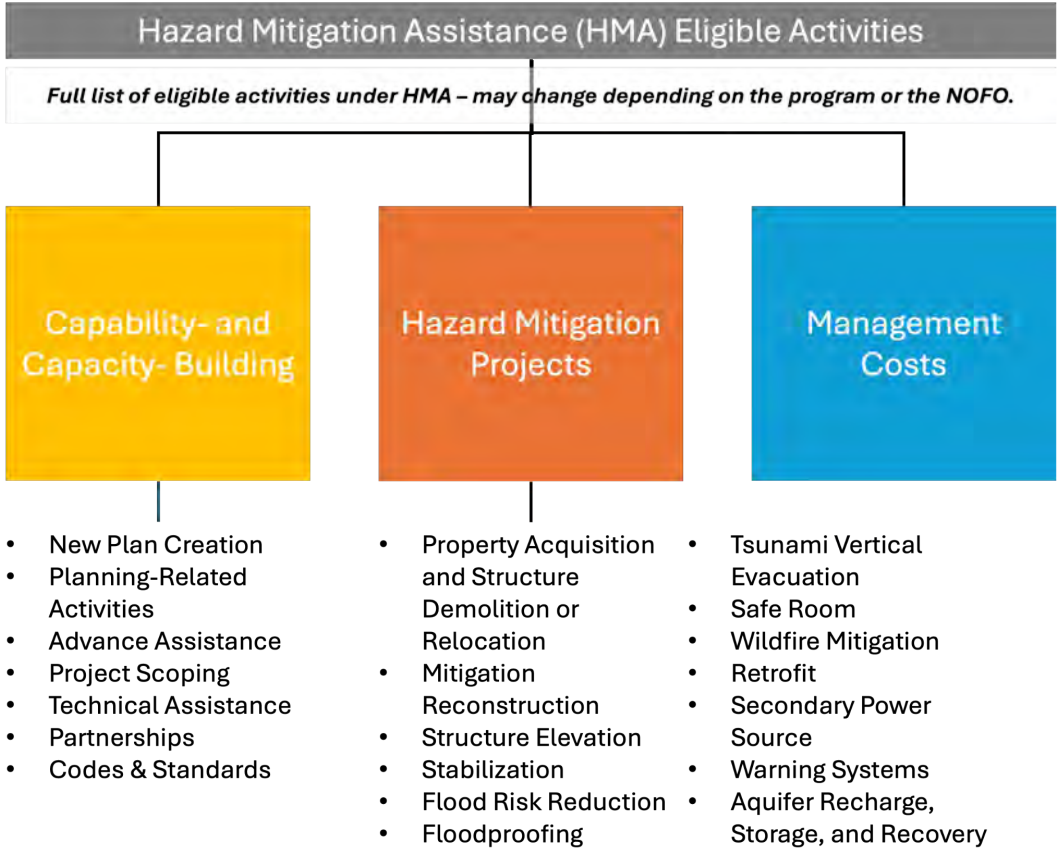


Aims to reduce the risk of future damage, hardship, loss, or suffering in any area affected by a major disaster.

Aims to promote proactive mitigation efforts before disasters occur.

| HMA Program Comparison             |  HMGP |  HMGP Post Fire |  BRIC |  FMA |
|------------------------------------|---|--|--|---|
| Program Type                       | Post-disaster   | Post-disaster  | Pre-disaster   | Pre-disaster  |
| Funding Availability               | Presidentially declared disaster  | FMAG-declared disaster   | 6% set aside from federal post-disaster grant funding                                    | Annual appropriations   |
| Competitive?                       | No  | No   | Yes  | Yes   |
| Eligible Applicants                | States, federally recognized tribes, territories and the District of Columbia (DC)      | States, federally recognized tribes, territories and DC  | States, federally recognized tribes, territories and DC                                  | States, federally recognized tribes, territories and DC                                 |
| Eligible Subapplicants             | State agencies, local governments, tribes and private nonprofit organizations           | State agencies, local governments, tribes and private nonprofit organizations                      | State agencies, local governments and tribes   | State agencies, local governments and tribes  |
| Hazard Mitigation Plan Requirement | Yes   | Yes  | Yes  | Yes   |
| NFIP Participation                 | Communities with projects in Special Flood Hazard Areas (SFHAs)                         | Communities with projects in SFHAs   | Communities with projects in SFHAs   | Subapplicants and properties  |

# Bridging the Resilience Gap



# Bridging the Resilience Gap



## How Assistance is Prioritized

FEMA is focused on removing barriers to funding access, especially for disadvantaged communities prioritize assistance for:

- ▶ Mitigation activities within, or that primarily benefit, a Justice40 Initiative community,
- ▶ A federally recognized tribe or tribal entity,
- ▶ A disadvantaged community or communities as identified by the Climate and Economic Justice Screening Tool (CEJST),
- ▶ An Economically Disadvantaged Rural Community, (as defined in 42 U.S.C. § 5133(a) as a small impoverished community), and
- ▶ A Community Disaster Resilience Zone (CDRZ)



# Community Development Block Grant-Disaster Recovery (CDBG-DR)

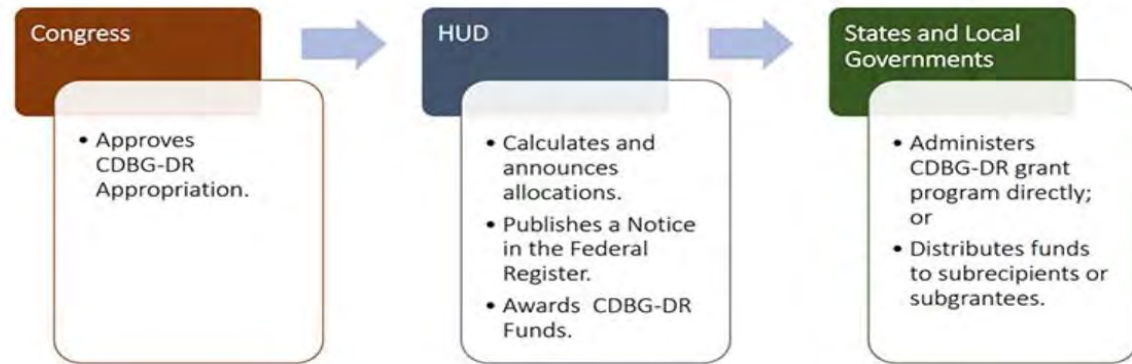


- ❑ Tie Back to disaster
- ❑ Benefit low to moderate income persons
- ❑ Percentage to Most Impacted Disaster (MID) areas

## CDBG-DR Overview

### CDBG-DR Funds

In response to extraordinary impacts from disasters, Congress sometimes appropriates additional funding to the Community Development Block Grant Disaster Recovery (CDBG-DR) funding. Unlike other recovery assistance programs administered by the U.S. Federal Emergency Management Agency (FEMA) and the U.S. Small Business Administration (SBA), CDBG-DR assistance is not permanently authorized. After Congress appropriates funding to the CDBG-DR program, HUD formally announces the CDBG-DR awards and publishes rules for the awards in a Federal Register notice.



# Bridging the Resilience Gap



## CDBG-Mitigation Goals



Support data-informed investments, focusing on repetitive loss of property and critical infrastructure



Build capacity to comprehensively analyze disaster risks and update hazard mitigation plans;



Support the adoption of policies that reflect local and regional priorities that will have long-lasting effects on community risk reduction, including risk reduction to community lifelines and decreasing future disaster costs; and



Maximize the impact of funds by encouraging leverage, private/public partnerships, and coordination with other Federal dollars.

**MUST** meet HUD's definition of mitigation. Those activities that increase resilience to disasters, lessen the impact of future disasters, and reduce or eliminate long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship



## Inflation Reduction Act

Provides significant opportunities for enhancing resilience across various sectors, particularly in relation to climate change and ecosystem management. Examples include:

- ▶ Ecosystem Resilience
- ▶ Energy Resilience
- ▶ Household and Small Business Energy Resilience
- ▶ Long-Term Monitoring for Resilience Planning

# Bridging the Resilience Gap



## Bipartisan Infrastructure Law

Includes several provisions aimed at enhancing resilience and mitigation, particularly in the context of climate change and infrastructure. Examples include:

- ▶ Grid Resilience
- ▶ Increases to FEMA's BRIC Program
- ▶ Climate and Energy Resilience
- ▶ Broadband and Water Infrastructure Resilience
- ▶ Transportation Resilience





# Resilience and Recovery Fellowship Program

# Resilience Fellowship



The SBP Resilience and Recovery Fellowship Program exists to serve the needs of small- to medium-sized communities both pre and post disaster.

This program aims to:

- Bolster resilience and streamline recovery process
- Identify, access and mobilize
- Mitigate suffering and loss
- Increase local capacity for small and medium size communities

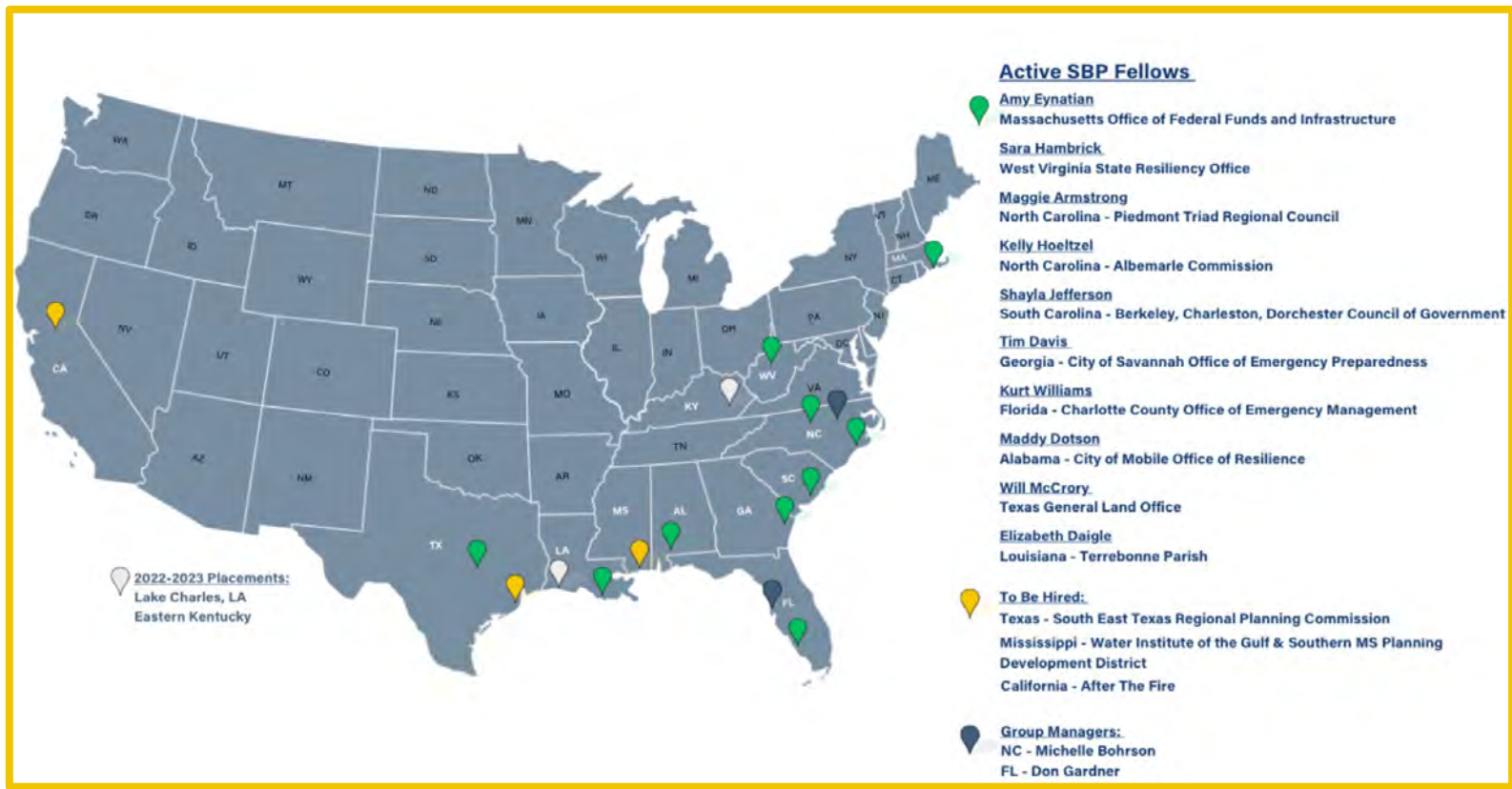
Selected based on the FEMA Community Disaster Recovery Zones (CDRZ).

# Resilience Fellowship



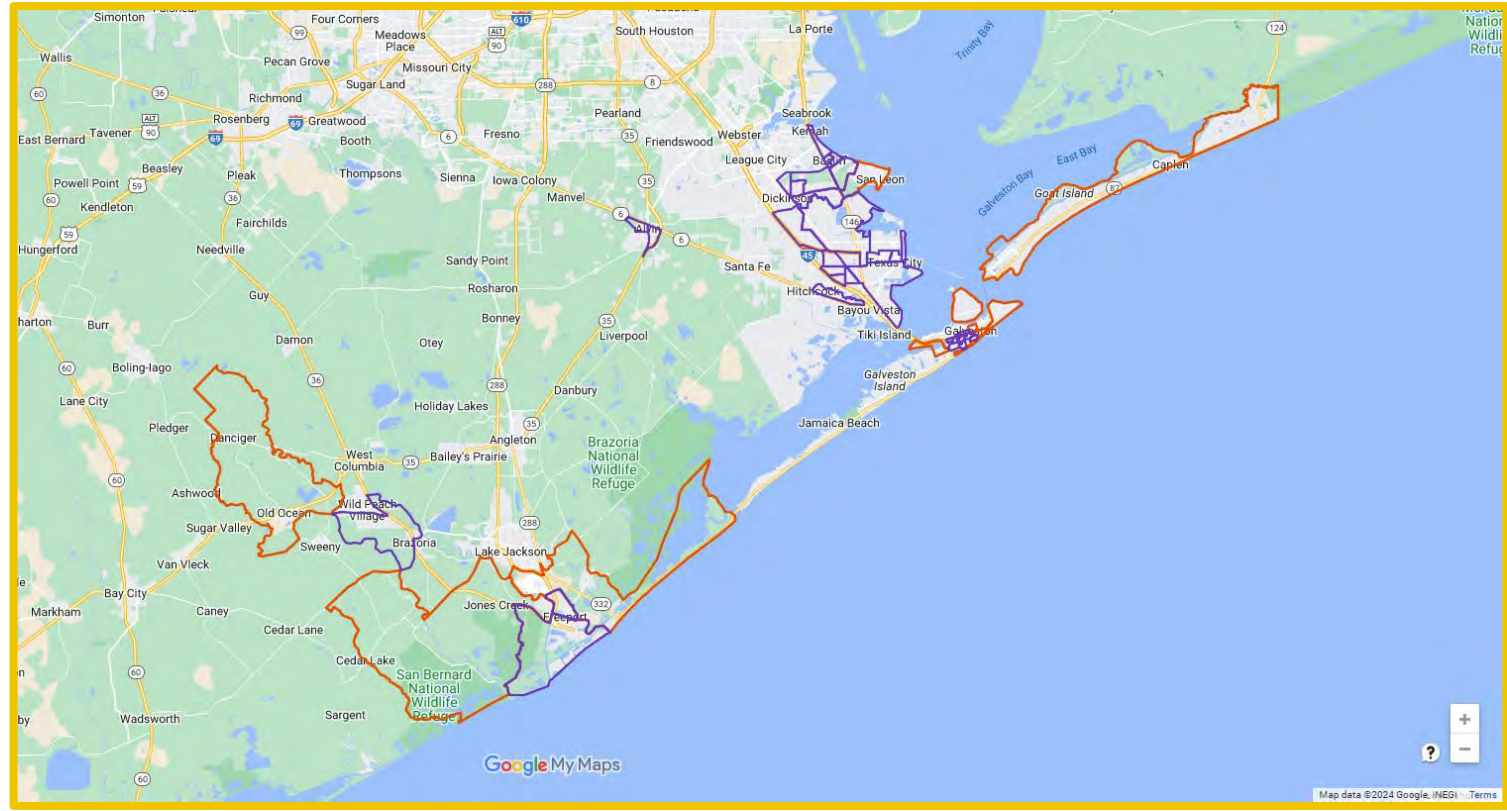
- Fellows placed around FEMA-designated **Community Disaster Resilience Zones (CDRZ)** which were identified the most at-risk and in-need communities across the US.
- 
- This program started with three Fellows which **influenced over \$55m** in resilience funding during their Fellowship.
  - Lake Charles, LA awarded \$40m in HUD grant to develop 562 resilient mixed-income rental units
- SBP is currently in the second round of fellows, located primarily across the Southeast US.

# Resilience Fellowship

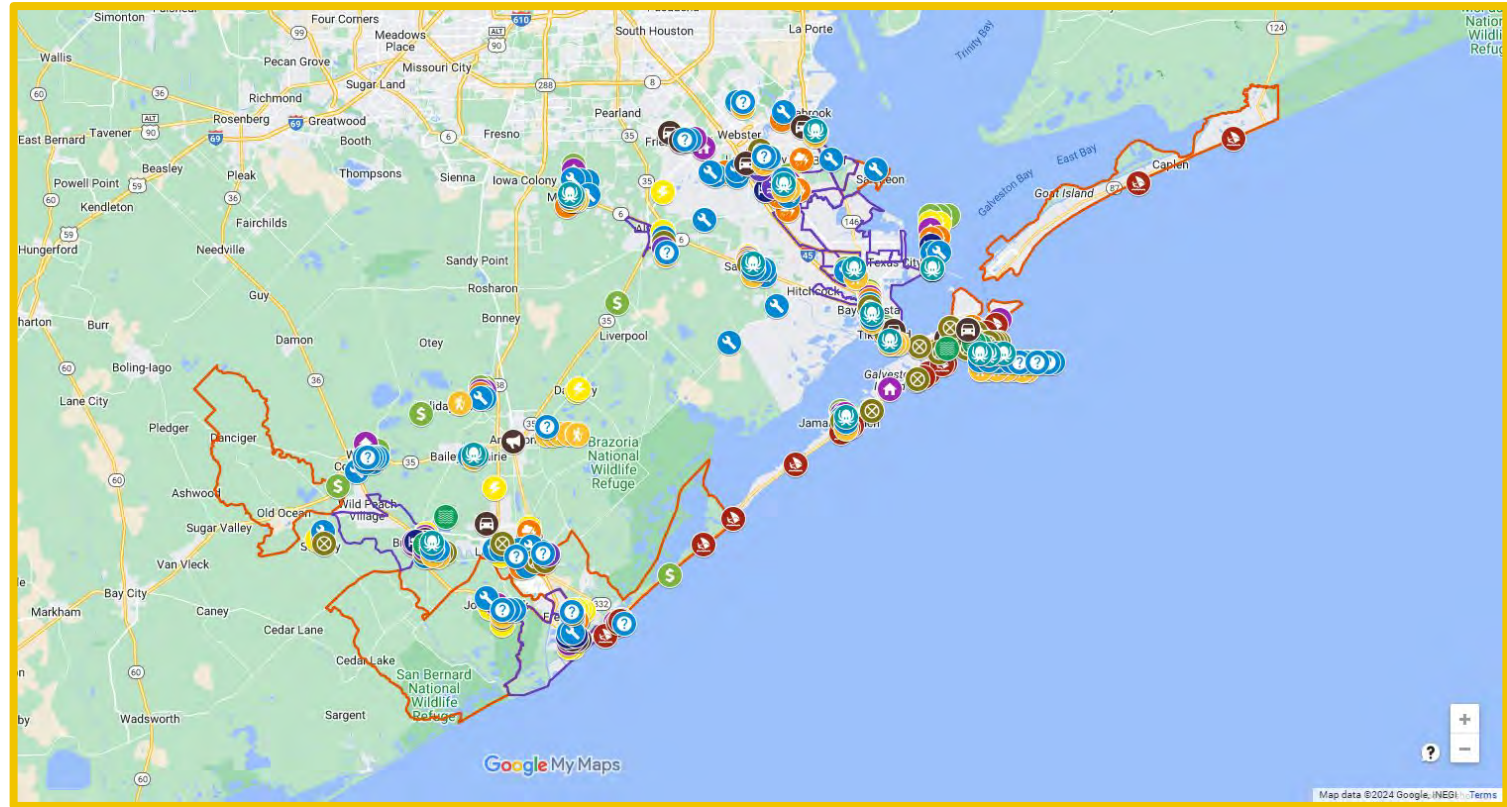




# Texas Fellowship



# Texas Fellowship



# Texas Fellowship



| Project Type | GAP                 | Estimated Cost   | HM                     |    |
|--------------|---------------------|--|------------------------|----|
| 74           | Structural Retrofit | Upgrading campus exterior windows to windstorm rated glass. Due to our coastal location, amount of exterior window walls, and large amounts of trees, we need the added building and student/staff protection from severe storms and hurricanes.   | \$ 2,500,000           | 5  |
| 75           | Structural Retrofit | Window shutters or hardened glass to be installed on City facilities, including the newly purchased Blackhawk Building   | \$ 200,000             | Me |
| 76           | Structural Retrofit | Install hurricane shutters on City Hall, fire station and police department  | \$ 40,000              | 6  |
| 77           | Structural Retrofit | Install hurricane shutters on city hall/court/police station.  | \$ 35,000              | 3  |
| 78           | Structural Retrofit | Install storm protection to glass doors and windows, hurricane shutters at EOC, Police Station, Fire Station and auxiliary building at FS #2   | \$ 125,000             | 35 |
| 79           | Structural Retrofit | Install storm shutters on all exterior Port facility windows and glass doors   | \$ 325,000             | 5  |
| 80           | Structural Retrofit | Harden and reinforce critical facilities throughout the city. Purchase and install generators for all critical facilities, harden windows to withstand hurricane, tornado, and hail, and install irrigation system around foundations to prevent foundation cracking and breaking pipes. | \$ 2,500,000           | 1  |
| 81           | Structural Retrofit | Develop and implement improvements for City Hall (historic building) including, but not limited to, window lintel and terracotta stone work throughout building.   | \$ 2,500,000           | Mo |
| 82           | Structural Retrofit | Mitigation/hardening of substantially damaged structures (historic/non-historic).  | \$50,000 per structure | Mo |
| 83           | Structural Retrofit | Reinforcing RTU's and piping on all building roofs. This will prevent system damages and flying debris caused by strong  | \$ 850,000             | 2  |

**Install hurricane shutters on city hall/court/police station.**

**Project Type** Structural Retrofit  
**Estimated Cost** \$ 35,000  
**HMP Priority** 3  
**Location** City Hall  
**Authority** Surfside Beach  
**County** Brazoria County



# Conclusion

# Upcoming Training in Savannah, GA



- **Response to Recovery Leader Practitioner Course**
  - November 5-7, 2024

**2.5-day, in-person instruction**

To register, please following this link: [Registration Link](#) or scan the QR code. If you have any questions about this course, please don't hesitate to contact our team at [advise@sbpusa.org](mailto:advise@sbpusa.org).



Your travel expenses, lodging, instruction & course materials paid for thanks to a generous grant from the **Walmart Foundation**



## ADVISE OFFERING

If you have any questions about any of these offerings, please don't hesitate to contact us at [advise@sbpusa.org](mailto:advise@sbpusa.org) or visit our [Resource Hub](#) page

### GRANT FUNDED TRAINING

- CDBG-DR Leader Practitioner Course
- CDBG-MIT Mitigation Practitioner Course
- Response to Recovery Leader Practitioner Course

#### Registration Link



### PER SEAT COURSE TRAINING

- Disaster Housing Course
- DR/MIT Finance Leader Course
- Acquisition and Buyout Course
- Disaster Case Management Training Course
- Long-Term Recovery Group Course
- CDBG-DR/MIT Federal Compliance Course
- Public Administration Leadership

### ADDITIONAL SERVICES

- Organizational Assessments
- Disaster Strategy Consulting
- Disaster Planning Workshops
- Scope Contracting
- Construction Management Analysis
- Sub-Recipient Agreements



**SBP** ✓  
Shrinking time between disaster and recovery.  
Non-profit Organizations · New Orleans, LA · 8K followers · 51-200 employees

Lyanne & 17 other connections work here

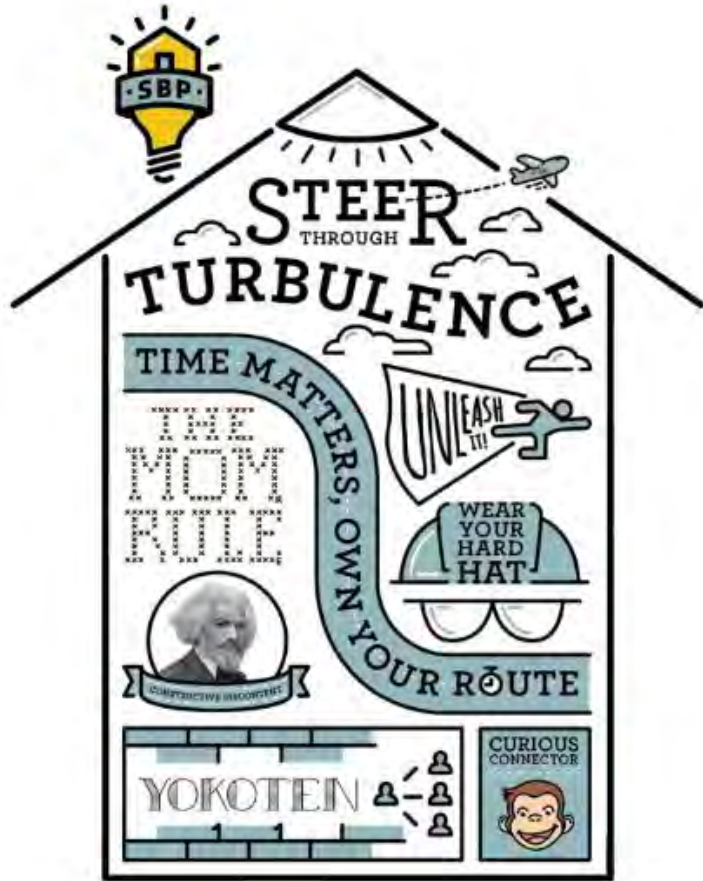
✓ Following   Invite   ⋮



**SBP** ✓  
19K followers · 200 following



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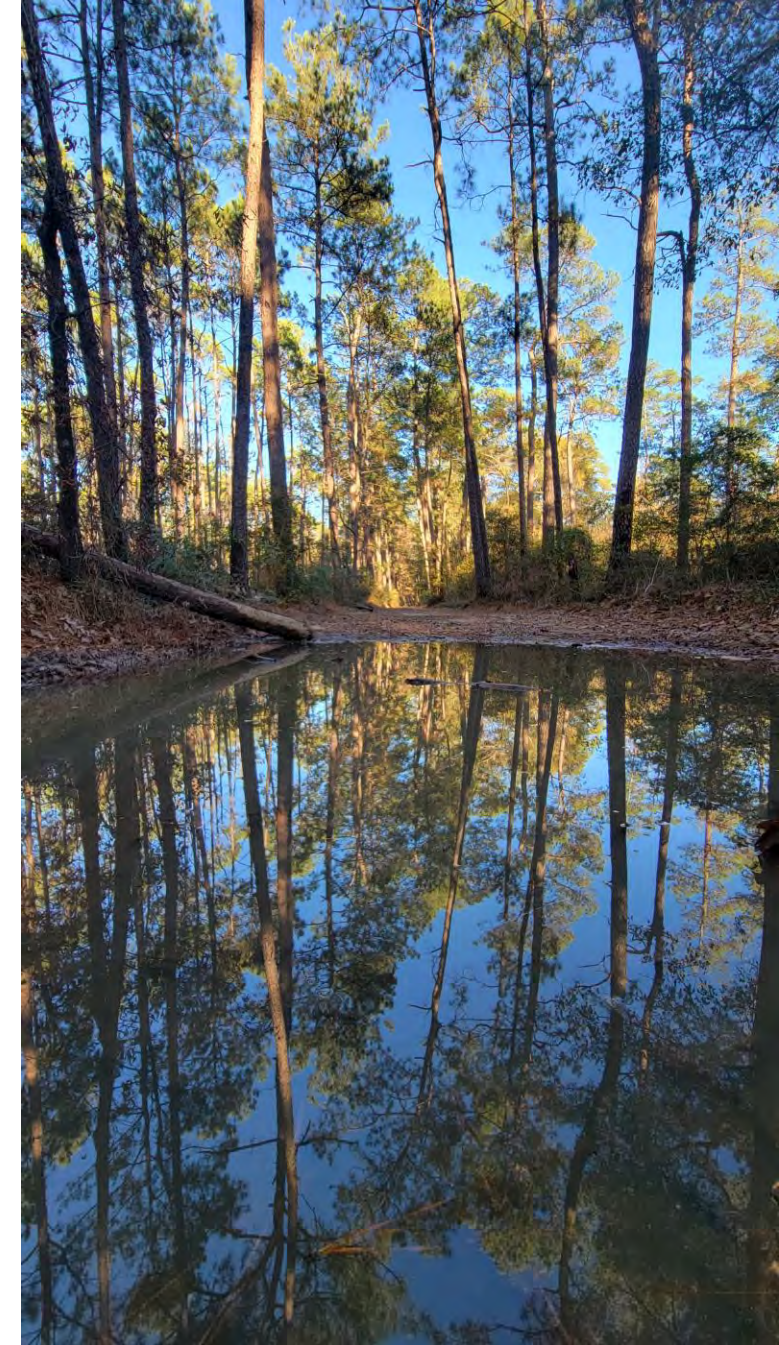


Thank you

**Will McCrory**  
SBP Disaster Resilience Fellow  
[wmccrory@sbpusa.org](mailto:wmccrory@sbpusa.org)



Update:  
Texas Regional Flood Planning Process  
San Jacinto Regional Flood Planning Group



# FLOOD RISK REDUCTION SOLUTIONS

## HOW TO SUBMIT FOR STATE FUNDING ELIGIBILITY

### Introduction to Regional Flood Planning

In 2019, the Texas Legislature tasked the Texas Water Development Board (TWDB) initiating the regional and state flood planning processes. Region 6 is one of 15 Regional Flood Planning Groups (RFPG) across the State tasked with developing a regional flood plan. In 2024, TWDB adopted the inaugural State Flood Plan, which incorporated the findings of the 15 Regional Flood Plans. Regional and state flood planning activities are beginning for the next planning and funding cycle.

### Flood Infrastructure Fund

The TWDB's Flood Infrastructure Fund (FIF) is a funding program that provides financial assistance for drainage and flood risk reduction planning/studies, design, and construction (flood risk reduction solutions). Funding includes grants and low or no interest loans to eligible political subdivisions.

*To be eligible for FIF funding, your flood risk reduction solution(s) must be included in the 2024 State Flood Plan.*

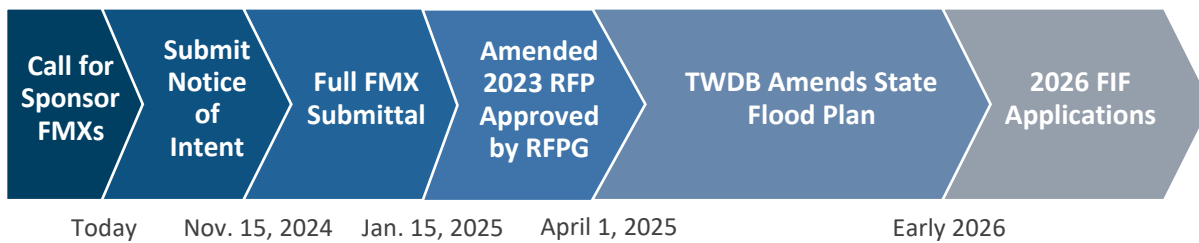
A complete list of currently eligible flood risk reduction solutions is available in the 2024 State Flood Plan Documents at [texasstatefloodplan.org](https://texasstatefloodplan.org).

*The next FIF funding cycle is anticipated to open in 2026. To increase the number of eligible communities, the TWDB and RFPG are providing an opportunity to incorporate additional flood risk reduction solutions or updates to currently recommended solutions into the 2024 State Flood Plan through an amendment process.*

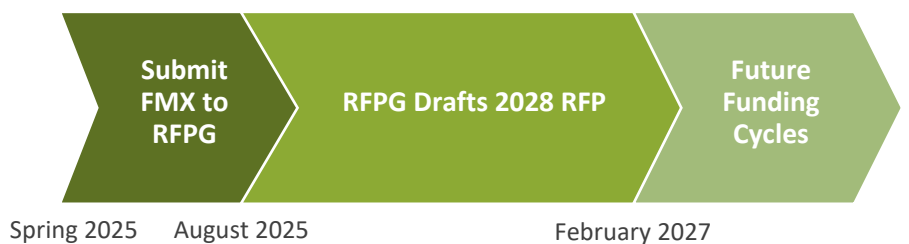
TWDB has established an April 1, 2025 submittal deadline. The RFPG must take action prior to submittal for the amendment; therefore, **the RFPG is requesting a Notice of Intent (NOI) from communities considering joining the amendment process. The NOI should be submitted by November 15, 2024, with a full submittal deadline of January 15, 2025.** Beyond the amendment process, additional flood risk reduction solutions can be incorporated into the 2028 Regional Flood Plan and could become eligible for future funding cycles. Anticipated timelines to qualify for FY 2026-2027 FIF funding and future funding cycles are included below.

## TIMELINE

### Anticipated FY 2026-2027 FIF Funding Cycle





### Future Funding Cycles



## TYPES OF ELIGIBLE SOLUTIONS

Flood risk reduction solutions are classified into 3 categories, Flood Management Evaluation (FME), Flood Management Strategy (FMS), and Flood Mitigation Projects (FMP).

|  |   |   |
|--|---|---|
|   |    |    |
| <h3>FLOOD MANAGEMENT EVALUATION</h3>   | <h3>FLOOD MANAGEMENT STRATEGY</h3>  | <h3>FLOOD MITIGATION PROJECT</h3>   |
| <p>Studies to Assess Flood Risk or Identify Potential Projects</p> <p>Examples:</p> <ul style="list-style-type: none"> <li>• Watershed Planning Study</li> <li>• Project Feasibility Study</li> <li>• Dam Evaluations</li> </ul> | <p>Policy Changes, Education, &amp; Awareness</p> <p>Examples:</p> <ul style="list-style-type: none"> <li>• Outreach &amp; Education Programs</li> <li>• Flood Warning Systems</li> <li>• Drainage Criteria Development</li> <li>• Property Acquisition or Elevation</li> </ul> | <p>Structural Project to Reduce Flood Risk</p> <p>Examples:</p> <ul style="list-style-type: none"> <li>• Open Channel Projects</li> <li>• Road Crossing Improvements</li> <li>• Storm Drain Projects</li> <li>• Detention Projects</li> </ul> |

For inclusion in the 2024 Plan Amendment, all proposed FMEs, FMSs, and FMPs received must be reviewed for completeness, alignment with RFPG-adopted flood mitigation and floodplain management goals, and recommended by the RFPG. The submittal checklist below identifies key requirements of each flood risk solution type.

## SUBMITTAL CHECKLIST

| FME                      | FMS                      | FMP                      | Requirements   |
|--------------------------|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Notice of Intent by November 15, 2024<br>Please specify each FME, FMS, and FMP |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Project/Study Name   |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Scope Description  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Shapefile (Study area or Project Area)*  |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Estimated Study Cost (Non-Construction)  |
|                          |                          | <input type="checkbox"/> | Estimated Construction Cost  |
|                          |                          | <input type="checkbox"/> | Hydrologic & Hydraulic Models  |
|                          |                          | <input type="checkbox"/> | Pre & Post Project 100yr Floodplains   |
|                          |                          | <input type="checkbox"/> | Benefit Cost Analysis  |
|                          |                          | <input type="checkbox"/> | No Negative Impacts Certification  |
|                          |                          | <input type="checkbox"/> | Pre & Post Project Flood Risk Exposure*  |

\*Technical Consultant will provide additional detail following Notice of Intent

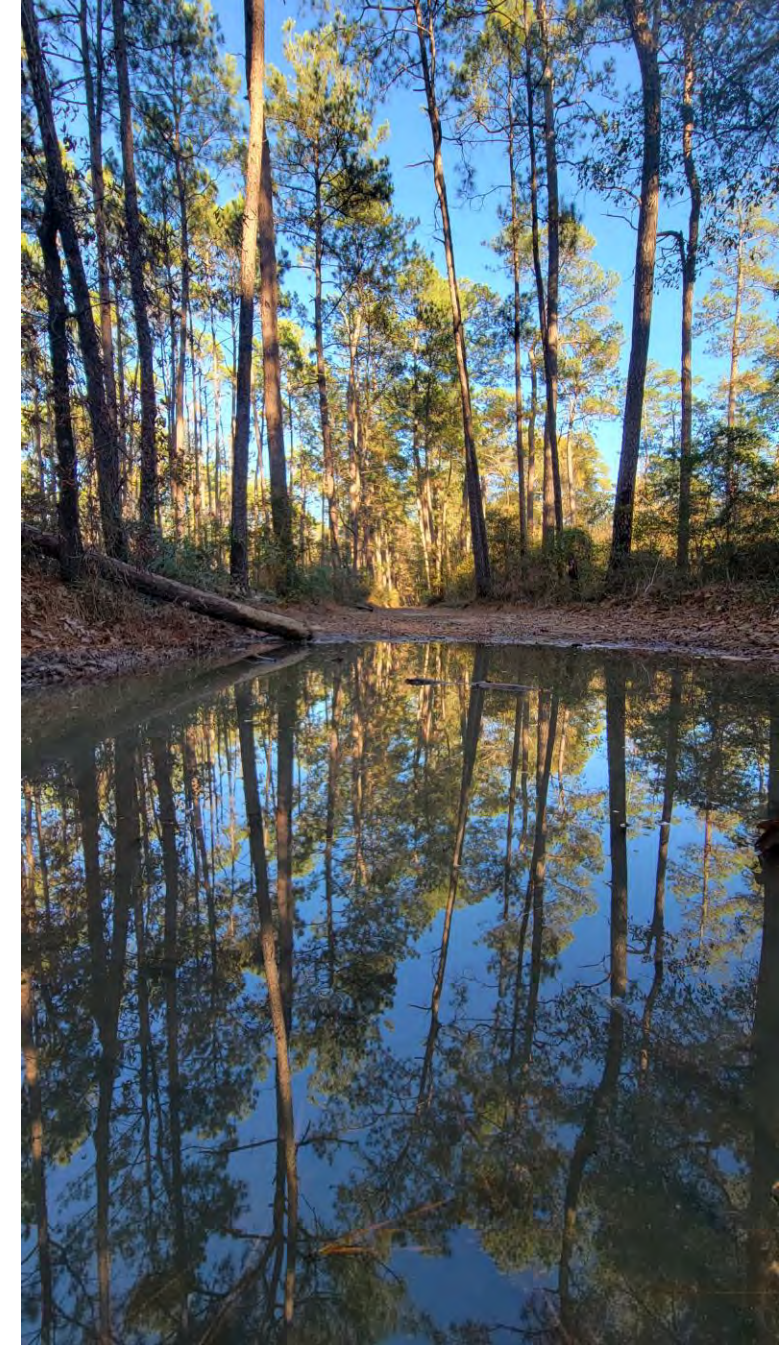
## GET INVOLVED

If interested in submitting a FME, FMS, or FMP in the 2024 Flood Plan Amendment, please reach out to the San Jacinto Technical Consultant at [SJRFPG.TechCon@freese.com](mailto:SJRFPG.TechCon@freese.com).

For information on the RFPG and its meetings, please visit [sanjacintofloodplanning.org](http://sanjacintofloodplanning.org). Meeting attendance is available online or in person.

To learn more about the 2023 Regional Flood Plan visit our storymap located on the home page of our website.

# Member Roundtable



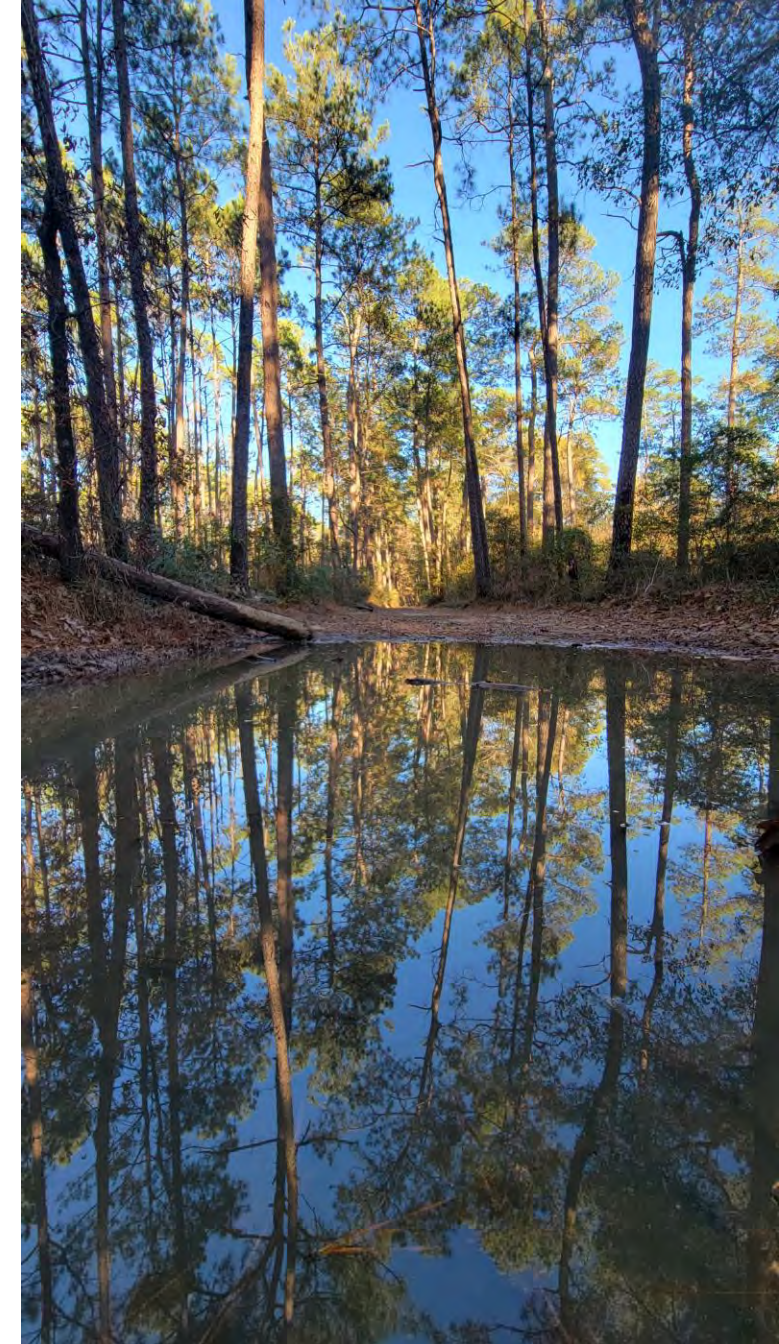
# 2025 Meeting Dates

January 15<sup>th</sup>- Virtual, via Zoom

April 16<sup>th</sup>- In-person, at H-GAC

July 16<sup>th</sup>- Virtual, via Zoom

October 15<sup>th</sup>- In-person, at H-GAC



# Other Announcements



We are adjourned,  
thank you for  
attending!

Contact

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Planner, H-GAC*

*713-993-4545*

*Amanda.Ashcroft@h-  
gac.com*

