

City of Houston 2017 FMA

Home Elevation Grant Program



Agenda



FEMA Mitigation Programs

- Jeff Ward, JSW Associates

City of Houston Program

- Jamila Johnson, COH Floodplain Management Office

The State's Role

- Kathy Hopkins, Texas Water Development Board

FEMA Mitigation Programs



JEFF WARD
JSW ASSOCIATES

FEMA Mitigation Programs



- Hazard Mitigation Grant Program
 - Post Disaster
- Flood Mitigation Assistance (FMA)
 - Annual program, flood mitigation of NFIP insured properties, Nationally competitive, \$120M 2014, \$150M 2015, \$200M 2016, \$160M this year

FMA Program



- ✦ **Project Grants** to implement measures to reduce flood losses, such as acquisition & demolition, relocation, elevation, mitigation/reconstruction, minor flood reduction projects, and dry flood proofing (non residential).

FMA Program



Mitigating Severe Repetitive Loss (SRL) and FMA Repetitive Loss (FMA RL) properties are a focus of FEMA and the State

A severe repetitive loss property is a structure that:

- **Is covered by an NFIP flood insurance policy**
- Has incurred flood related damage –
 - For which 4 or more separate claims payments (building and contents) have been made with the amount of each such claim exceeding \$5,000, or
 - For which at least 2 separate claims payments (building only) have been made, with the cumulative amount of such claims exceeding the market value of the insured structure (High Priority)

FMA Program



Mitigating Severe Repetitive Loss (SRL) and FMA Repetitive Loss (FMA RL) properties are a focus of FEMA and the State

An FMA repetitive loss property is a structure that:

- **Is covered by an NFIP flood insurance policy**
- Has incurred flood related damage –
 - Has incurred flood-related damage on 2 occasions, in which the cost of the repair, on the average, equaled or exceeded 25 percent of the market value of the structure at the time of each such flood event; and
 - At the time of the second incidence of flood-related damage, the contract for flood insurance contains increased cost of compliance coverage.

Federal Funding



- Percent of Federal funding provided based on categorization of home
 - SRL – 100% Federal funding
 - ✦ No homeowner required match for grant eligible costs
 - FMA RL – 90% Federal funding
 - ✦ 10% homeowner required match for grant eligible costs
 - Insured Non-SRL, Non-FMA RL – 75% Federal funding
 - ✦ 25% homeowner required match for grant eligible costs
 - If substantially damaged, ICC may be able to be used to cover homeowner local match

Elevation



- One of the most common retrofitting methods is elevating
- When a house is properly elevated, the living area will be above all but the most severe floods (such as the 500 year flood).
- Almost any home can be elevated
- Most elevations in TX are slab on grade

Elevation



- Raise existing structure at or above base flood elevation (BFE) or alternate elevation
- 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 determine benefit
- Method of elevation drives cost



Benefit Cost Analysis (BCA)



- **BCA:** A quantitative procedure that assesses the cost effectiveness of a hazard mitigation measure by taking a long-term view of avoided future damages as compared to the cost of a project.
- **Benefit-Cost Ratio (BCR):** A numerical expression of the cost effectiveness of a project calculated as the net present value of total project benefits divided by the net present value of total project costs.

Advantages of Home Elevation



- In addition to a greater peace of mind, advantages to elevating include the following:
 - Elevation to or above the Base Flood Elevation (BFE) allows a substantially damaged or substantially improved house to be brought into compliance with your community's floodplain management ordinance or law. (The Base Flood is a flood having a 1% chance of being equaled or exceeded in any given year)
 - Elevation reduces the flood risk to the house and its contents.
 - Except where a lower floor is used for storage, elevation eliminates the need to move vulnerable contents to areas above the water level during flooding.

Advantages of Home Elevation



- Elevation techniques are well known, and qualified contractors are often readily available.
- Elevation reduces the physical, financial, and emotional strain that accompanies floods.
- Elevation may provide homeowners with additional parking and storage space within their home.
- Elevation often reduces flood insurance premiums and avoids increases coming to SRL properties (Biggers Waters Act)

Eligible Costs



- ▶ Architectural and engineering fees
- ▶ Permitting
- ▶ Clearing necessary vegetation
- ▶ Excavation around the dwelling
- ▶ Lifting or jacking building
- ▶ Temporary support cribbing
- ▶ Disconnecting , extending, and reconnecting utilities
- ▶ Constructing a compliant foundation
- ▶ Cost associated with elevating the building to the required height
- ▶ Restoring the lawn, walks, driveways, and other surfaces outside the perimeter exterior walls, if damaged by the elevation process

Ineligible Costs



- Elevating structures that were not in compliance with current NFIP standards at the time of construction
- 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 service components that are undersized, inadequately designed, or unsafe, unless required by code
- Exterior finish on the exposed foundation of the elevated building, unless required by EHP compliance
- Additional landscaping for ornamentation beyond what existed on the site prior to construction of the project (e.g., trees, shrubs)

Reference Documents



- FEMA 347 - *Above the Flood: Elevating your Flood Prone House*
(<http://www.fema.gov/library/viewRecord.do?id=1424>)
- FEMA P-312 - *Homeowner's Guide to Retrofitting Second Edition*
(<http://www.fema.gov/library/viewRecord.do?id=1420>)

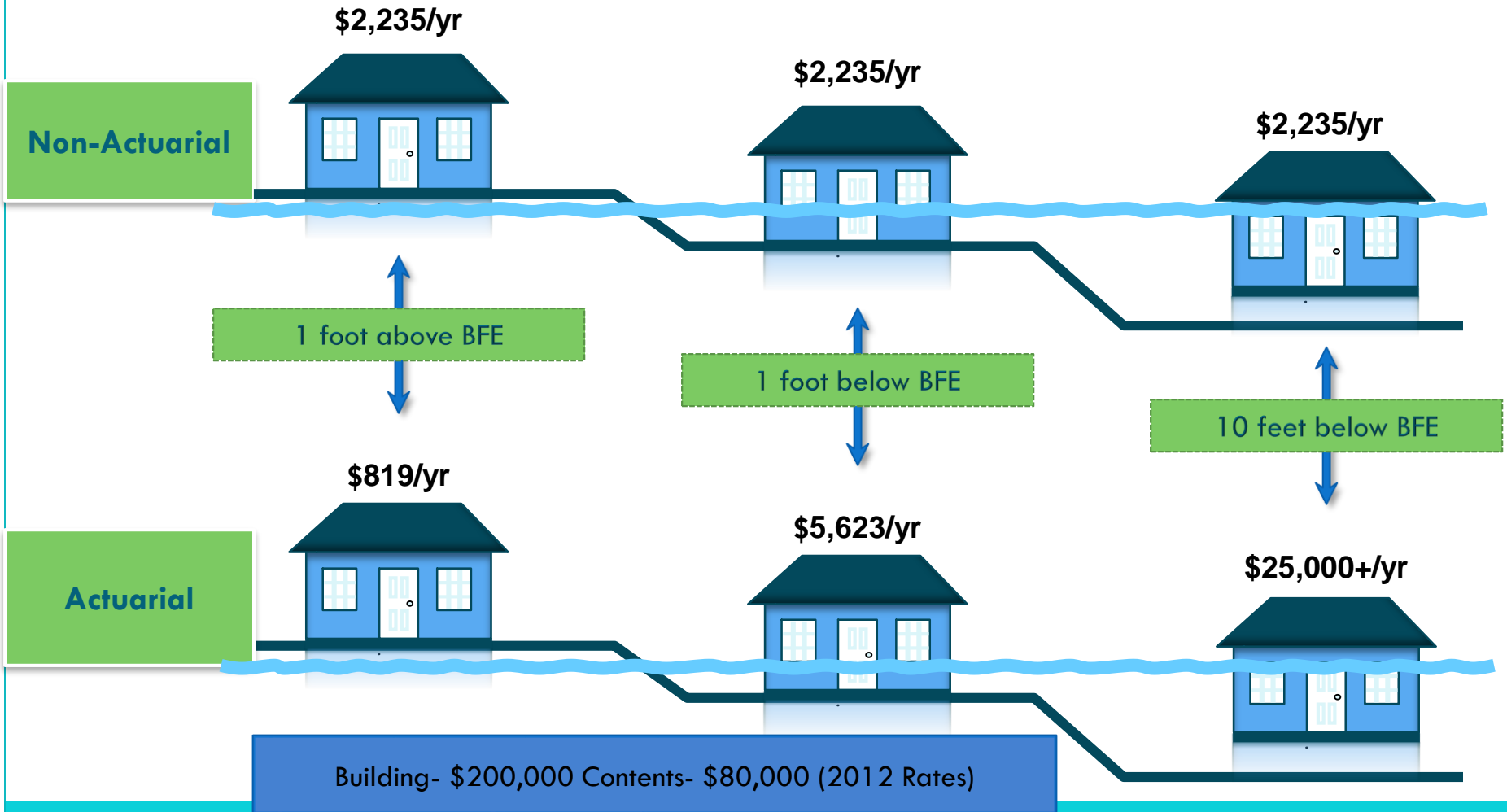
What's Changing



- **Subsidies to be phased out**
 - Non-primary residences
 - Business properties
 - Severe repetitive loss properties
 - Properties affected by map changes
- **New policies to be issued at full-risk rates**
 - After a lapse in insurance coverage
 - For properties uninsured as of the law's enactment

Flood Insurance Savings for Compliant Structures in the Floodplain

Rate comparisons



City of Houston 2017 FMA Program



JAMILA JOHNSON, PE, CFM
COH FLOODPLAIN MANAGEMENT OFFICE

How can this grant help me to avoid flood damage in the future?



If awarded, this grant will pay 75% to 100% of the eligible costs

Existing house will be lifted so that the lowest floor is at least one foot (1') above the expected flood elevation

A new foundation will be built to support your home

What are my chances of receiving a grant award?



FMA is a nationally competitive grant program.

Homeowners who have the strongest chance of award are those who own a property with a history of receiving large FEMA NFIP flood insurance claim payments over time.

The City's application will focus on High Priority Severe Repetitive Loss properties.

What are my chances of receiving a grant award?



High priority Severe Repetitive Loss properties = the total of two or more flood insurance claim payments for building damage exceeds the FEMA calculated value of the home

To have a chance of award, FEMA must save more by avoiding future flood claim payments, than it costs FEMA to elevate your home.

THERE IS NO GUARANTEE OF AWARD.

Who is eligible to participate?



Must have
current
effective
NFIP Flood
Insurance

Home must
not be
located in
the
Floodway

Home must
be in the
City of
Houston
City Limits

Must not be
a candidate
in 2015
FMA, 2016
FMA or
2015
HMGP

How do I learn more?



Review the *2017 Flood Mitigation Assistance Grant FAQs* on www.houstonrecovers.org

Monitor houstonrecovers.org. All 2017 FMA grant announcements will be posted there.

Contact the City's Floodplain Management Office with your questions at 832.394.8854 or fmo@houstontx.gov.



**WHAT DO HOMEOWNERS
NEED TO SUBMIT TO
PARTICIPATE?**

2017 FMA Grant Checklist & Voluntary Interest Form



CITY OF HOUSTON
Floodplain Management Office
Department of Public Works and Engineering
1002 Washington Avenue, 3rd floor, Houston, Texas 77002
(832) 394.8854

2017 FMA Grant Checklist & Voluntary Interest Form

The City of Houston, in partnership with the Texas Water Development Board, is applying for the FEMA Flood Mitigation Assistance (FMA) Grant Program. Through this grant program, FEMA can provide funding to assist with the cost of elevation of flood prone homes, with highest priority to Severe Repetitive Loss properties. To be eligible for inclusion in this upcoming application you must have a current National Flood Insurance Program Policy. You must maintain this policy to have a chance of award. The grant program is voluntary and not guaranteed for funding. A participating property owner may withdraw at any stage prior to the initiation of the elevation project. Homeowner packages must be submitted in person or at www.houstonrecovers.org.

Flood Prone Property Address: _____

Owner(s) Name(s): _____

Mailing Address: _____

Email Address: _____ Phone Number: () _____

Type of Structure: Single Family Residence Condo/Duplex

Number of individuals residing in the home who are disabled: _____

Was this home damaged by floods in 2015 and/or 2016? Yes No

If yes, has the flood damage been repaired or are flood damage repairs in progress? Yes No

Checklist of Required Documents:

- Proof of Current NFIP Flood Insurance Coverage (Flood Policy Declarations page from NFIP Policy)
- Color photos of each of the sides of the house
- Sketch of property with footprint of house, with dimensions
- Elevation Certificate (if unavailable, the City will gather the needed information)
- FEMA Flood Loss History and/or Proof of Loss or Final Report from previous claims
(Optional—however, flood loss history from FEMA documents provides best chance of funding)

Please sign below to indicate your interest in participating in this voluntary program. Your signature does not obligate you to participate.

Owner Signature _____ Date _____

Owner Signature _____ Date _____

Please note that all required documents must be submitted before 5pm on Friday, August 25, 2017 to be considered for inclusion in the grant application. Ensure that all required documents are attached before you submit. Incomplete submittals may not be included in the grant application. Homeowner packages must be submitted in person at the Floodplain Management Office or at www.houstonrecovers.org

For Office Use

Date Received: _____ Received By: _____

Date Reviewed: _____ Reviewed By: _____

Date Entered: _____ Entered By: _____

Proof of Current NFIP Flood Insurance Policy



Amica		Amica General Agency P.O. Box 1395 St. Petersburg, FL 33731-8903 1-888-326-3342	FFL 99-065 8314 0089781 10/04/14
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FLOOD DECLARATIONS PAGE 0000 11523 FLD BRK

Policy Number	NFIP Policy Number	Product Type	Standard Policy
99 1000719310	991002927446	HomeLine_Flood	

Policy Period	Date of Issue	Agent Code	Print Policy Number
From: 2/04/14 To: 2/04/15 12:01 on Standard Time	10/04/2014 0003103		99 1002927446

CAROLINE 2026 BOSS LISA MERCE 5111 MAYBACH DR WASHINGTON TX 75784-1307	AMICA GENERAL AGENCY 150 HOUSTON REGIONAL OFFICE 2377 PLAZA DR STE 800 SPRING LAND TX 77479-8701
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Property Location (Other than above): 3101 WATSONE DR, HOUSTON TX 77056 Address may have been changed in accordance with NFIP standards.

Building Information:			
Building Occupancy: Single Family	Community Name: HOUSTON, CITY OF	Map Panel/Buffer: 0865 L	
Primary Residence: Y	Community #: 400204	Community Rating: 05 / 215	
Number of Stories: Two Floors	Program Status: Regular	Grandfathered: No	
Building Indicator: Non-Elevated	Flood Risk/Rated Zone: AE		
Basement/Enclosure/Coverage: No Basement			
Grade Type: N/A			

Coverage	Deductible	Premium
BUILDING \$250,000	\$2,000	\$1,992.00
CONTENTS \$50,000	\$2,000	\$768.00
	ANNUAL SUBTOTAL:	\$2,760.00
	DEDUCTIBLE DISCOUNT/REBATE(S):	\$-0.00
	TAX CREDIT:	\$25.00
	COMMUNITY RATING DISCOUNT:	\$703.00
	RESERVE FUND ADJUSTMENT:	\$106.00
	FEDERATION DISCOUNT:	\$-0.00
	FEDERAL POLICY SERVICE FEE:	\$44.00
	PRIDE PREMIUM ADJ. FEE:	\$2,284.00
	PREMIUM AND FUND ADJUSTMENT:	\$23.00-
	TOTAL OF PREMIUMS AND FEES:	\$2,367.00

THIS IS NOT A BILL.

DEAR MORTGAGEE:
The Below Act of 1961 requires you to notify the NFIP company for this policy within 45 days of any change in the service of this line.
The above message applies only when there is a mortgage on the insured location.

Premium Paid by: **INSURED**

Special Provisions:		
Pre-FIRM (Substandard)		
This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See 18.		
Property Covered while your Flood policy for the NFIP definition of "building" or content your agent, broker, or insurance company. Coverage limitations may apply. Please refer to your Flood Insurance Policy Form for details.		

Form and Endorsements:		
WFL 99-014 0414 8614	FFL 99-210 1012 2818	WFL 99-115 8614 0414

This policy is issued by
 Wright National Flood Insurance Company a stock company
 Copy here to be indorsed on back or additional pages, if any.

00897814215075567615197 00006 Endorse

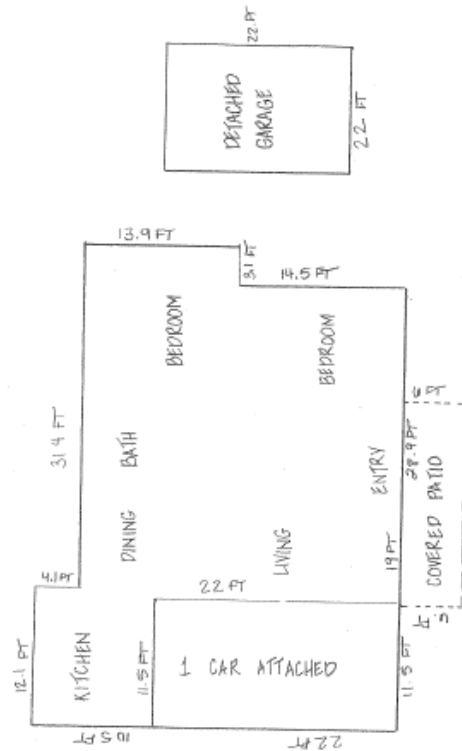
Color Photos of Four Sides of House



Property Sketch



Example Sketch



Elevation Certificate



U.S. DEPARTMENT OF HOMELAND SECURITY
 Federal Emergency Management Agency
 National Flood Insurance Program

OMB No. 1660-0008
 Expiration Date: November 30, 2018

ELEVATION CERTIFICATE

Important: Follow the instructions on pages 1-6.

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

SECTION A – PROPERTY INFORMATION				FOR INSURANCE COMPANY USE	
A1. Building Owner's Name			Policy Number:		
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.			Company NAIC Number:		
City		State	ZIP Code		
A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)					
A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.)					
A5. Latitude/Longitude: Lat. _____ Long. _____ Horizontal Datum: <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983					
A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.					
A7. Building Diagram Number _____					
A8. For a building with a crawlspace or enclosure(s):					
a) Square footage of crawlspace or enclosure(s) _____ sq ft					
b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____					
c) Total net area of flood openings in A8.b _____ sq in					
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No					
A9. For a building with an attached garage:					
a) Square footage of attached garage _____ sq ft					
b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____					
c) Total net area of flood openings in A9.b _____ sq in					
d) Engineered flood openings? <input type="checkbox"/> Yes <input type="checkbox"/> No					
SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION					
B1. NFIP Community Name & Community Number		B2. County Name		B3. State	
B4. Map/Panel Number	B5. Suffix	B6. FIRM Index Date	B7. FIRM Panel Effective/Revised Date	B8. Flood Zone(s)	B9. Base Flood Elevation(s) (Zone A0, use Base Flood Depth)
B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in item B9: <input type="checkbox"/> FIS Profile <input type="checkbox"/> FIRM <input type="checkbox"/> Community Determined <input type="checkbox"/> Other/Source: _____					
B11. Indicate elevation datum used for BFE in item B9: <input type="checkbox"/> NGVD 1929 <input type="checkbox"/> NAVD 1988 <input type="checkbox"/> Other/Source: _____					
B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Designation Date: _____ <input type="checkbox"/> CBRS <input type="checkbox"/> OPA					

FEMA Flood Loss History



EXAMPLE OF LOSS HISTORY

NATIONAL FLOOD INSURANCE PROGRAM PROPERTY LOSS HISTORY

11-957066

CURRENT COMPANY/POLICY NUMBER: AMERICAN STRATEGIC INS. CORP./OFL0273609

CURRENT PROPERTY ADDRESS:

XXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXX

THE INFORMATION PROVIDED BELOW IS THE FLOOD INSURANCE LOSS PAYMENT HISTORY FOR CLAIMS PAID BY THE NATIONAL FLOOD INSURANCE PROGRAM SINCE 1976 FOR THE ABOVE PROPERTY ADDRESS. LOSSES OCCURRED BETWEEN 1976 AND PRIOR TO THIS LOSS HISTORY MAY NOT BE INCLUDED IN THIS REPORT. IF YOU HAVE ANY QUESTIONS ABOUT THIS INFORMATION, PLEASE CONTACT THE FEMA FLOOD MITIGATION ASSISTANCE MESSAGE AT www.fema.gov/foia/foiaaction.asp.

DATE OF LOSS	RELIABLE PAYMENTS	CONTINGENT PAYMENTS	TOTAL PAYMENTS
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NO LOSSES ON FILE

THE FLOOD MITIGATION ASSISTANCE (FMA) PROGRAM WAS AUTHORIZED BY THE NATIONAL FLOOD INSURANCE REFORM ACT OF 1994 AND AMENDED BY THE BIGDIKE, BECKETT FLOOD INSURANCE REFORM ACT OF 2012. ONE YEAR BEFORE THE END OF AN APPLICABLE FLOOD DAMAGE TO STATE AND LOCAL GOVERNMENTS FOR PROJECTS THAT MITIGATE RISK OR ALTERNATE THE LEAD-OR-LEASER TYPE OF FLOOD DAMAGE TO BUILDINGS, FEMA WILL BE COVERING PROJECTS THAT ARE LOCATED UNDER THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP). THE FMA PROGRAM PROVIDES FEDERAL GRANT FUNDS FOR ELIGIBLE MITIGATION ACTIVITIES, SUCH AS ELEVATING AN UNDESIGNED STRUCTURE, MITIGATED SUSCEPTIBLE AND ALSO QUALIFY FOR FEDERAL FLOOD INSURANCE RATES. AS AN INDIVIDUAL, YOU MAY NOT APPLY FOR AN FMA GRANT ON YOUR OWN, BUT YOUR LOCAL GOVERNMENT TO CREATE AND APPLY FOR A GRANT ON YOUR BEHALF. TO OBTAIN ADDITIONAL INFORMATION ON THE FMA PROGRAM AND OTHER MITIGATION GRANT PROGRAMS, PLEASE CONTACT YOUR LOCAL FLOODPLAIN MANAGER OR STATE LEGISLATION OFFICER, OR GO TO THE FEMA FLOOD MITIGATION ASSISTANCE MESSAGE AT www.fema.gov/foia/foiaaction.asp.

How do I submit my application?

In Person

- Informational Meeting

In Person

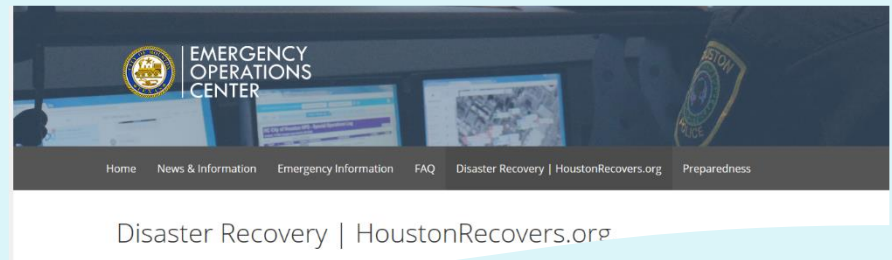
- Floodplain Management Office
- Houston Permitting Center
- 1002 Washington Avenue
- 3rd Floor

On Line

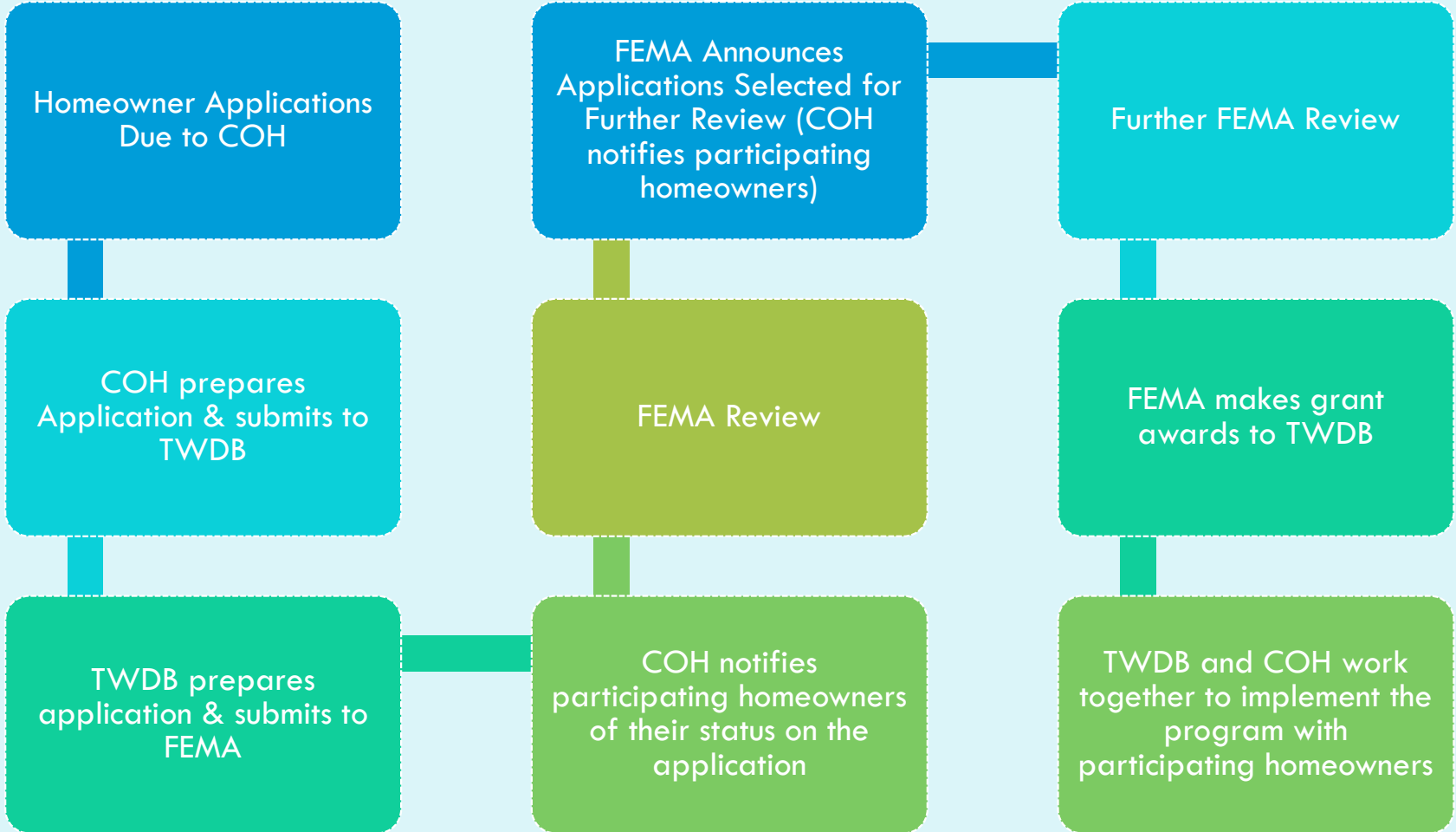
- www.houstonrecovers.org
- 2017 FMA Page



Photo Courtesy of www.houstontx.gov



What's Next?



The State's Role



KATHY HOPKINS
TEXAS WATER DEVELOPMENT BOARD

FMO can help!

- Call or email anytime with questions

Floodplain Management Office
Houston Permitting Center
3rd Floor
1002 Washington Avenue
832.394.8854
fmo@houstontx.gov

