



# ENVIRONMENTAL HEALTH

GUADALUPE COUNTY

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## Repetitive Loss Mitigation Activities

Each year, thousands of properties flood repeatedly nationwide. Often built before floodplain management regulations took effect, these properties continue to place a severe strain on the National Flood Insurance fund. Guadalupe County and the municipalities within the county have several hundred such properties. Therefore, FEMA has several financial assistance programs available to communities and interested property owners to acquire, retrofit, or fund other flood mitigation projects.

- **The Flood Mitigation Assistance Program** funds are specifically designed to help reduce losses to National Flood Insurance Program insured buildings. Each year a certain amount is set aside for planning grants, project grants for acquisition or retrofitting), and technical assistance grants. These funds are allocated to States like Texas each year.
- **The Repetitive Flood Claims Program** provides pre-disaster funding for mitigation projects at 100% Federal Funding.
- **The Severe Repetitive Loss Program** funds residential buildings that have at least: (a) Two separate claims payments with the cumulative amount of the claims exceeding the market value of the building; or (b) Four claims payments over \$5,000 each and the cumulative amount of such claims payments exceeds \$20,000. The SRL Program is different from the other mitigation grant programs because property owners who decline offers of mitigation assistance may experience an increase in their flood insurance premium to more closely reflect the flood risk to the structure.
- **The Hazard Mitigation Grant Program** funds become available after a Presidential Disaster declaration and can be used to fund projects to protect either public or private property such as flood proofing or installation of hurricane shutters or property acquisition, relocation, or elevation to protect structures from future disasters.
- **The Pre Disaster Mitigation Program** provides funds through a competitive grant program developed to assist communities implement hazard mitigation related activities to avert future disasters.

**All these programs are managed through Guadalupe County Emergency Management Department. For further information on grant cycles and application procedures, call (830) 303-8856**