



Financial Assistance for Property Protection Measures

The following financial assistance opportunities are available to communities/citizens before a major flood occurs:

- FEMA mitigation grants such as Flood Mitigation Assistance (FMA) and Severe Repetitive Loss (SRL)
- State or local programs such as grants, loans, and rebates (e.g., General Land Office, Texas Water Development Board)
- Housing improvement assistance programs such as the Community Development Block Grant (CDBG)
- The potential to reduce flood insurance premiums for certain mitigation projects (e.g., elevating the building above the base flood elevation)

The following financial assistance opportunities are available to communities/citizens after a major flood occurs:

- Flood insurance
- Increased Cost of Compliance for substantially damaged homes (available through flood insurance)
- FEMA's Hazard Mitigation Grant Program (HMGP)
- The U.S. Small Business Administration's post-flood mitigation loans