

Session 20

Course Title: Floodplain Management

Module 4: Risk

Session 20: Mitigation Programs

Authors: Larry A. Larson PE, CFM
Rod E. Emmer, Ph.D., CFM

Time: 75 minutes

Objectives: (PP20.1)

By the end of Session 20 the students should be able to identify a range of federal (in particular FEMA), state, and local programs and activities that in some manner contribute to mitigating flood damages. Students will know the basic scope of each program and its fundamental application within the context of floodplain management. Students will learn how to access information on the internet that describes these programs, such as the Catalog of Federal Domestic Assistance (cfda in a search engine and once you enter the cfda site by using the keyword "disaster").

- 20.1 Identify and discuss FEMA programs, in particular the NFIP and its nuances.
 - 20.2 Identify and discuss other federal and state programs and local actions that have mitigation potential.
 - 20.3 Describe the application of these mitigation programs to flooding problems in a watershed.
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Scope

Session 20 builds on Sessions 15 - 19. The overall objective of Session 20 is introduce the range of federal, state, and local programs and activities that have been used throughout the nation to mitigate flood damages. Many federal programs offering technical assistance such as those by FEMA, the Corps, and NRCS, rely on bottom up efforts and provide technical or financial assistance to implement appropriate mitigation approaches. On the other hand, structural approaches by the Corps and NRCS are top down programs. Assistance may address many aspects of flood losses, including small

business loans, rehabilitation, and planning. Student exercises suggest opportunities for engaging the class and are implemented at the instructor's discretion.

Readings

Required Student Readings

Emmer, R.E. 2001. "Chapter 7. Protecting Environmental Quality During Disaster Recovery." IN: Eadie, C., R.E. Emmer, A.M. Esnard, S. Michaels, J. Monday, C. Philipsborn, B. Phillips, d. Salvesen 2001 *Holistic Disaster Recovery. Ideas for Building Local Sustainability after a Natural Disaster*. Natural Hazards Research and Applications Information Center, University of Colorado, Boulder, CO. pp. 7-1 - 7-33. www.colorado.edu/hazards/

Federal Emergency Management Agency. 2000. "Section 5.0 Eighteen Tools and Programs for Sustainability." IN: *Rebuilding for a More Sustainable Future: An Operational Framework*. FEMA 365. November 1. pp. 5-1-5-28.

Federal Emergency Management Agency. 2000a. "Appendix E. Federal Technical Assistance and Funding." IN: *Rebuilding for a More Sustainable Future: An Operational Framework*. FEMA 365. November 1. pp.E-1 - E-7.

Federal Emergency Management Agency. 2000b. *Disaster Assistance: A Guide to Recovery Programs*. FEMA 229(4), December.

Instructor Readings

Federal Emergency Management Agency. 2001. *Mitigation Resources for Success*. FEMA 372/October 2001.

U.S. Government Printing Office. Annual. *Catalog of Federal Domestic Assistance*. Washington, D.C.

Background References

Gustanski, J.A. and R.H. Squires. 2000. *Protecting the Land. Conservation Easements Past, Present, and Future*. Washington, D.C.: Island Press. 566 p.

Hazard Mitigation Section. 2000. *Getting to Open Space. Alternatives to Demolition and Options for Land Use. A guide for hazard Mitigation Grant Program acquisition projects*. North Carolina Department of Crime Control & Public Safety, Division of Emergency Management. April.

Natural Resources Conservation Service. 2004. *Conservation on Louisiana's Private Lands*. U.S. Department of Agriculture. in cooperation with local Soil and Water Conservation Districts and Resource Conservation and Development Councils. Alexandria, LA. January. 28 p.

The Task Force On The Natural And Beneficial Function Of The Floodplain. 2002. *The Natural And Beneficial Functions Of Floodplains Reducing Flood Losses By Protecting And Restoring The Floodplain Environment*. A Report For Congress. FEMA 409, June.

General Requirements

Students should know how to research and assemble data and information on federal, state, and local programs by using the internet, libraries, and direct contact with agency staffs. Once collected, students should be able to organize materials for application to mitigating flood damages.

Instructor should place selected publications in the Reserve Book Section (Room) of the university library. When available, instructor should obtain copies of publications, such as, Federal Emergency Management Agency. 2000b. *Disaster Assistance: A Guide to Recovery Programs*. FEMA 229(4), December. for each student.

Instructor should make copies of: Federal Emergency Management Agency. 2000a. "Appendix E. Federal Technical Assistance and Funding." IN: *Rebuilding for a More Sustainable Future: An Operational Framework*. FEMA 365. November 1. pp.E-1 - E-7. for students.

Remarks

20.1 Identify and discuss FEMA programs, in particular the NFIP and its nuances.

We continue our discussion of terms so you can more effectively communicate with other professionals, local decision-makers, and the general public. By avoiding misunderstandings, you better service your community by saving them time and money. You should develop a personal Glossary that you periodically update both in class and when you move into a professional career. Remember. You are the interpreter (translator) of technical concepts for local officials and decision-makers with little if any training, experience, or background in floodplain management.

The instructor may add terms applicable to this session.

The instructor may elect to review selected terms discussed from previous Sessions. By refreshing the students' memory at the beginning of Session 20 the instructor draws their attention to again thinking about floods and floodplain management.

FEMA Mitigation Programs (PP20.2)

As a consequence of a Presidential disaster declaration after a flood, additional options are provided to National Flood Insurance policyholders to mitigate or prevent future damages. In a post flood situation communities and individuals commonly consider relocation, acquisition or elevation of flood-damaged structures. If the property has sustained extensive damages, the owner is often interested in avoiding the inconvenience or danger resulting from a recurrence. The primary hazard mitigation program that comes from a Presidential disaster declaration is the Hazard Mitigation Grant Program (Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act). Other FEMA programs are also available.

This section provides general information on selected programs. More detailed information about these and other programs may be obtained from the Catalog of Federal Domestic Assistance or by directly contacting the agency.

National Flood Insurance Program (NFIP)

Catalog of Federal Domestic Assistance No. 97.022

The National Flood Insurance Program was enacted in 1968 and has been amended several times. Congress established the NFIP to enable people to purchase insurance against physical damage to or loss of buildings and/or contents caused by flood, mudslides, and flood-related erosion. As such, the NFIP contributes to a reduction in Federal disaster assistant payments and promotes wise floodplain management practices in the Nation's flood-prone and mudflow-prone areas. The premiums are generally lower than normal actuarial rates. The details of the NFIP were discussed in Session 17 and need not be repeated here. We will move to considering additional federal programs that complement or supplement the NFIP.

Hazard Mitigation Grant Program (HMGP), Section 404, The Robert T. Stafford Disaster Assistance and Emergency Relief Act, as amended

Catalog of Federal Domestic Assistance No. 97.039

These FEMA project grants can be used for implementing long-term hazard mitigation measures that permanently reduce or eliminate future damages and losses from natural hazards through safer building practices and improving existing structures and supporting infrastructure. These funds are based the Federal funds spent on the Public and Individual Assistance programs in response to the disaster, minus administrative

expenses, can be used for projects that protect both public and private property. Funding under Section 404 increases from 15% to 20% depending on an acceptable mitigation plan by the state which demonstrates their interest and intent to track the effectiveness of this program. Types of eligible projects include, but are not limited to, elevation, acquisition or relocation of structures, dry floodproofing of non-residential structures, and retrofitting of facilities. The cost-sharing requirement is up to 75% federal and 25% local (nonfederal). Up to 7% of the Section 404 funds are available to states to be used in developing mitigation plans. HMGP funds are administered through a state agency. The applicant should review the information in the Catalog of Federal Domestic Assistance for post assistance requirements, such as report, audits, and records.

Flood Mitigation Assistance (FMA) (PP20.3)

Catalog of Federal Domestic Assistance No. 97.029

The FEMA will help states and communities carry out cost-effective measures designed to reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures covered under contracts for flood insurance and reduce the number of repetitive-loss structures. Eligible projects include mitigation activities that are in conformance with the state's Flood Mitigation Plan, technically feasible, cost-effective, cost-beneficial to the National Flood Mitigation Fund, comply with minimum NFIP standards, and in a community that participates in the NFIP (not on probation). Examples of acceptable projects are acquisition, elevation, relocation, or demolition of NFIP-insured structures; dry floodproofing of NFIP-insured nonresidential structures; minor, localized structural projects; and beach nourishment activities. All funding is on a cost-share of up to 75% federal and 25% nonfederal. Up to one-half of the nonfederal share can be in-kind work (12.5% of the total) from third parties. The remaining half of the nonfederal share must be met by State and local government expenditures and cash funds identified at the time of the application. Funds are available before a flood disaster.

The instructor may ask the state agency that administers the FMA program to send a representative to discuss the most recent information and requirements for this and other programs to the class.

Public/Infrastructure Assistance

Catalog of Federal Domestic Assistance No. 97.036

The FEMA makes project grants available (not less than 75% of the cost) to state and local governments for the repair, restoration, reconstruction, or replacement of a public facility or to a person who owns or operates a private nonprofit facility that is damaged or destroyed by a major disaster. Funds are available after a Presidential declaration. Private nonprofits that do not provide critical services need to apply for a Small Business Administration loan before they can receive disaster grant assistance from FEMA. This new section reduces the federal share of assistance to an eligible public facility or private

non-profit facility that has been damaged on more than one occasion in ten years and has failed to implement appropriate mitigation measures to address the hazard. Types of projects that are eligible include protection and relocation of damaged water and sewer lines, floodproofing pumping stations, replacement of bridges with clear spans, and removal of wreckage and debris from private and public lands.

Increased Cost of Compliance

Each flood insurance policy includes a \$75 premium to fund the Increased Cost of Compliance program. When a NFIP insured structure (home or business) within the special flood hazard area is declared substantially damaged (including cumulative substantial damage in applicable communities), the property owner may receive up to \$30,000 for the cost of mitigation measures. Mitigation measures include elevation, floodproofing, demolition, and relocation. ICC coverage provides for the payment of a claim to help pay for the cost to comply with state or community floodplain management laws or ordinances after a flood event. This \$30,000 can be used as part of the 25% nonfederal match required under the HMGP.

Federal Assistance to Individuals and Households - Human Services Programs (PP20.4)

Catalog of Federal Domestic Assistance No. 97.048

This new section of the "Disaster Mitigation Act of 2000" combines the Housing and Individual Family Grant Programs of the original Stafford Act. The federal cost will remain at 200% for housing and 75% for other financial assistance (grants). This program helps individuals and business owners with temporary housing, repair aid, food stamps, and grants and loans. Grants may be up to \$25,000 per household. Housing assistance can be used for temporary lodging expenses, rent, home repair and replacement, permanent housing construction, and other approved disaster related needs. These moneys support small mitigation activities especially in areas subject to shallow flooding. For example, these funds can be used for small projects such as elevating furnaces, water heaters, washers, dryers, or electrical service boxes above flood levels.

Unmet Needs Program

The Unmet Needs Program provides grants designed to help applicants fund projects not covered under other programs (FEMA, Small Business Administration, or U.S. Army Corps of Engineers) when a Presidential Disaster Declaration is authorized. Funding must be used for disaster related unmet needs for the purposes of disaster relief, buyout assistance, long-term recovery, or mitigation. Programs must be implemented in a manner consistent with the Hazard Mitigation Grant Program. Contact the state agency for additional information and guidance.

These programs offer potential sources of funding for carrying out mitigation projects identified in your state. **CAUTION!** You should always visit the internet to update this list annually, review the requirements, determine what changes apply, and assemble the more recent information and forms.

Related FEMA programs

Related FEMA programs demonstrate that mitigation includes more than buildings and damages. I will refer to the Catalog of Federal Domestic Assistance for additional information on the following programs.

Individual and Family Grants. CFDA 97-035 (PP20.5)

Section 411 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act provides grants for necessary expenses and serious needs of disaster victims that cannot be met elsewhere (other disaster assistance programs or insurance). Households may receive up to \$14,800 for each major disaster for real property, personal property, medical, dental, funeral, and transportation. Costs which are ineligible include: improvements or additions to real or personal property, recreational property, cosmetic repair, business expenses, and debts incurred before the disaster.

Disaster Housing Program. CFDA 97.037

Section 408 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act provides assistance to households affected by a disaster for their disaster-related housing needs. Direct payments are provided for transient accommodations reimbursement, home repair assistance, rental assistance, or mortgage and rental assistance.

STUDENT EXERCISE

Students should add new terms to the Glossary they developed through Session 18. They should update their Glossary throughout class and as they progress through their professional career.

20.2 Identify and discuss other federal and state programs and local actions that have mitigation potential.

Many other federal agencies as well as state and local governments offer some forms of mitigation assistance. You as the floodplain manager must identify the range of options

open to you and select those that have application to your community. The following present selected programs you should consider.

RURAL HOUSING AND COMMUNITY DEVELOPMENT SERVICES, USDA (PP20.6)

Section 502 Rural Housing Loans

Catalog of Federal Domestic Assistance No. 10.410

The Rural Housing Service, Department of Agriculture administers this program. These direct loans are available to very low, low-income and moderate-income households for the construction, repair, or purchase of modest, decent, safe, and sanitary permanent housing in a rural area. Any actions must comply with NFIP elevation requirements.

Section 504 Rural Housing Loans and Grants

Catalog of Federal Domestic Assistance No. 10.417

The Rural Housing Service (USDA) provides direct loans and project grants to very low-income rural homeowners, giving them an opportunity to make essential repairs to their homes, to make them safe, and to remove health hazards to the family or the community. These funds can be used to elevate homes and farm structures.

Emergency Loans

Catalog of Federal Domestic Assistance No. 10.404

The Farm Service Agency (USDA) provides direct loans to assist established family farmers, ranchers, and aquaculture operators with loans to cover losses from major and/or natural disasters. Loans may be used to repair, restore, or replace damaged or destroyed farm property. These funds can be used to elevate homes and meet NFIP requirements.

US ARMY CORPS OF ENGINEERS

Small Flood Control Projects, Section 205 of the Flood Control Act

Catalog of Federal Domestic Assistance No. 12.106

The objective of the Section 205 projects is to reduce flood damages through projects not specifically authorized by Congress. The Corps of Engineers can develop and construct small control projects that are clearly shown to be engineeringly feasible and economically justified. Each project is limited to a federal cost share of not more than \$7 million. The total local contribution is 50% of the project cost and may be in the form of

cash, provision of lands, easements, right-of-way, and relocation necessary for the project, and other requirements. Nonstructural alternatives are viable options for funding and include such measures as flood warning systems, raising and/or flood proofing of structures, and relocation of flood prone facilities.

ENVIRONMENTAL PROTECTION AGENCY (EPA) (PP 20.8)

Clean Water State Revolving Funds

Catalog of Federal Domestic Assistance No. 66.458

The EPA provides loans at below market interest rates for up to 20 years. These loans can be used to relocate, repair or replace wastewater treatment plants damaged by flooding. Contact should be made with the Louisiana State Revolving Fund Agency within the Louisiana Department of Environmental Quality.

Drinking Water State Revolving Funds

Catalog of Federal Domestic Assistance No. 66.468

The EPA loans can be used to repair, replace, or relocate community water systems (public and private) damaged by flooding. Loans are below-market interest rates for up to 20 years, although disadvantaged communities may qualify for 30-year loans. Additional information may be obtained from the State Revolving Fund Agency. Instructor should identify the agency for her/his state.

SMALL BUSINESS ADMINISTRATION

Physical Disaster Loans and Economic Injury Disaster Loans

Catalog of Federal Domestic Assistance No. 59.008

These disaster loans are available after a declared disaster to non-farm, private sector owners of disaster damaged property for uninsured losses. All loans must be repaid although at a low interest rate of 4% and a 30 year term. Loans may be used for relocation of non-farm and nongovernmental structures. Additional information is available from the Disaster Area 3 Office, Fort Worth, TX.

NATIONAL OCEAN SERVICES

Coastal Zone Management Program

Catalog of Federal Domestic Assistance No. 11.419

One must remember that the lower reaches of a watercourse and watersheds discharging into the Great Lakes may be within a state's designated coastal zone. If portions of these watersheds are eligible, the Office of Ocean and Coastal Resources provides Section 309 Grants that may be used for implementing non-structural coastal flood and hurricane hazard mitigation projects identified in the state's Coastal Hazard Mitigation Plan. The state must cost-share a percentage of the project, a rate that varies by fiscal year. Applications must be made through the state's coastal management program office.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (PP 20.11)

Community Development Block Grant (CDBG) - Entitlement Communities Program Catalog of Federal Domestic Assistance No. 14.218

Department of Housing and Urban Development CDBG formula grants can be used for acquisition of real property, clearance, relocation, housing rehabilitation, public services, public facilities and improvements (such as water and sewer facilities, streets, and neighborhood centers), or mitigation activities directly related to an event. The program targets low and moderate income people in metropolitan cities and urban parishes. The nonfederal matches are derived from formulas based on the characteristics of each metropolitan city and urban county. Additional information is available from HUD.

Community Development Block Grant (CDBG) - State Administered Program Catalog of Federal Domestic Assistance No. 14.228

Department of Housing and Urban Development CDBG formula grants can be used for acquisition of real property, clearance, relocation, housing rehabilitation, public services, public facilities and improvements (such as water and sewer facilities, streets, and neighborhood centers), or mitigation activities directly related to an event. The program targets low and moderate income people in non-entitlement areas. Non-entitlement areas are cities with populations of less than 50,000, and parishes with populations of less than 200,000. The nonfederal matches are derived from formulas based on the characteristics of each state. Additional information is available from HUD.

Home Investment Partnerships Program Catalog of Federal Domestic Assistance No. 14.239

Department of Housing and Urban Development formula and project grants can be used to provide assistance in floodplain management areas to assist renters, new home buyers, and existing homeowners with acquisition, new construction, rehabilitation, and tenant-

based rental assistance. The target audience is low-income persons. A 25% match is required, but this may be waived due to fiscal distress or in presidential declared disaster areas.

HUD Disaster Recovery Initiative

These HUD grants must be used for buyouts, relocation, long-term recovery, and mitigation to a covered disaster. Activities that can be funded include:

- Acquisition of real property, including the buy out of properties in a floodplain and the acquisition of relocation property;
- Relocation payments and assistance for displaced persons, businesses, organizations, and farm operations;
- Repair, rehabilitation or reconstruction of residential and non-residential structures;
- Acquisition, construction, reconstruction, or installation of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes;
- Acquisition, construction, or reconstruction of buildings for the general conduct of government damaged or destroyed as a direct result of a Presidential declared disaster.

These funds are available to states and local governments experiencing a Presidential declared disaster. Coordination is with HUD.

Public Housing Modernization Reserve for Disaster and Emergencies

HUD grants may be used by public housing agencies for modernization needs, such as elevation and floodproofing, caused by a disaster. Disasters may be either Presidential declared or any event that HUD determines would qualify for a Presidential declaration if it were on a larger scale. Public Housing Agencies should contact HUD for additional application materials.

Section 108 Loan Guarantee Program

Catalog of Federal Domestic Assistance No. None

HUD provides loan guarantees to public entities for community and economic development. Loans may be used for acquisition of real property; relocation of property, homeowners, and businesses; rehabilitation of publicly-owned property such as water and

sewer systems; and housing rehabilitation, including elevation of properties. The target is low and moderate to income persons.

Single Family Home Mortgage Insurance for Disaster Victims - Section 203(h)

Catalog of Federal Domestic Assistance No. 14.119

HUD provides guaranteed/insured loans for individuals on a new principal, single-family residence after displacement by a disaster. This Federal Housing Administration program supports relocation of residences outside of the floodplain. The borrower may finance 100% of the annual cost of the insurance.

ECONOMIC DEVELOPMENT ADMINISTRATION (EDA) (PP 20.12)

Post-Disaster Economic Recovery

Congress may appropriate supplemental funds to the Economic Development Administration after a disaster. Economic Development Administration construction project grants to states, local governments, and certain non-profit organizations may be used for construction of infrastructure. Public works direct grants have a cost share of 80% Federal and 20% local. Contact the EDA for additional information.

STUDENT EXERCISE

Students will be divided into teams and assigned a different watershed near their community. Each team will develop a basic flood risk assessment outline for their watershed. With the class reassembled each team will discuss its approach, how and why they would have collected the range of data needed to depict their watershed, and the results of their effort. The students will work to reach consensus on a generic risk assessment outline that will be used during the next part of the session.

As part of the exercise, the class will review FEMA 372 (2001) for a range of federal programs that have mitigation potential and the basic information about each. To build on the most recent information, the students are advised to use the internet to update program materials. The following are just some of the programs that have mitigation potential.

FEDERAL

CLEAN WATER ACT -- 33USC1251 et seq.SECTION 404 - Deposit dredged and fill material in wetlands

FOCUS ON WETLANDS -- areas in transition between land and water; hydric soils; periodically inundated; and support hydric vegetation;

Work with the Corps of Engineers and encourage them to select projects that not only satisfy the wetlands mitigation requirements but will help reduce flood damages. Possible projects may buffer wave action from storms or protect levees from erosion.

SECTION 319 - Nonpoint Source Pollution

Demonstration projects and programs addressing diffuse sources of pollution
May be applied to Agriculture, Silviculture, And Urban issues.

Work with the state agency and EPA and encourage them to select projects that not only reduce pollution from nonpoint sources but also help reduce flood damages. Created wetlands that filter upland runoff can also store storm water.

ENDANGERED SPECIES ACT -- 16USC1531 - 1544

MUST CONSIDER IN PLANNING AND DEVELOPMENT

CANNOT ADVERSELY AFFECT AREAS

Ex. Eagle nest -- stay away 2500 ft
perhaps also avoid during nesting season.

Work with agencies so that buffer zones include wetlands or other areas that can store storm water.

FOOD SECURITY ACT -- 16USC3821 - 3824

CONSOLIDATED FARM SERVICE AGENCY administers CONSERVATION RESERVE PROGRAM (CRP) for conserving and improving natural resources such as wetlands, waterfowl habitat, filter

strips or riparian buffers. Wetlands are excellent storage areas of flood waters.

EXECUTIVE ORDER 11988 (FLOODPLAIN MANAGEMENT)

Federal programs and projects must consider consequences of flooding when undertaking projects.

EXECUTIVE ORDER 11990 (PROTECTION OF WETLANDS)

Federal programs and projects should avoid destruction or adversely affecting wetlands.

NATIONAL HISTORIC PRESERVATION ACT OF 1966 -- 16USC470

Protection of archaeological, historic, national register sites.

INCENTIVE/PLANNING

SMALL WATERSHED PROTECTION -- 16USC1001 - 1009

PL 566 provides technical assistance for planning and implementing plans for the protection, development and utilization of land and water resources in small watersheds (watersheds of less than 250,000 ac). FEMA programs may be used to rehabilitate structures damaged by storms.

WATER BANK -- 16USC1301 - 1311

NATURAL RESOURCES CONSERVATION SERVICE pays landowners to set aside wetlands for a specified period of time.

WETLANDS RESERVE PROGRAM (WRP) -- 16USC3837A - 3837I

NATURAL RESOURCES CONSERVATION SERVICE program to restore and protect farmed wetlands, prior converted wetlands, wetlands farmed under natural condition, riparian areas, and eligible buffer areas through permanent or long-term agreements.

STATE

REGULATORY

CLEAN WATER ACT -- 33USC1341 SECTION 401 - Water Quality Certification

State certifies that project meets water quality criteria.

SCENIC STREAMS --

State regulates uses and activities associated with scenic streams.

STATE SANITARY CODE

State regulates sewage disposal for large facilities and septic systems.

PARKS AND RECREATION

State creates and maintains parks and recreation areas which may also provide open space for storm water detention.

FISH AND WILDLIFE REFUGES AND MANAGEMENT AREAS

State creates and maintains refuges and management areas. Ponds and wetlands provide storage for storm water.

20.3 Describe the application of these mitigation programs to flooding problems in a watershed.

STUDENT EXERCISE:

Students will prepare concise written reports on each of these programs. They will present this information to classmates

REFERENCES

POWERPOINT Elements

- 20.1. FLOODPLAIN MANAGEMENT. Mitigation Programs
- 20.2. FLOODPLAIN MANAGEMENT. FEMA Mitigation Programs
- 20.3. FLOODPLAIN MANAGEMENT. FEMA Mitigation Programs
- 20.4. FLOODPLAIN MANAGEMENT. FEMA Mitigation Programs
- 20.5. FLOODPLAIN MANAGEMENT. FEMA Mitigation Programs
- 20.6. FLOODPLAIN MANAGEMENT. USDA Programs
- 20.7. FLOODPLAIN MANAGEMENT. U.S. ARMY CORPS OF ENGINEERS
- 20.8. FLOODPLAIN MANAGEMENT. ENVIRONMENTAL PROTECTION
AGENCY
- 20.9. FLOODPLAIN MANAGEMENT. SMALL BUSINESS ADMINISTRATION
- 20.10. FLOODPLAIN MANAGEMENT. NATIONAL OCEAN SERVICES
- 20.11. FLOODPLAIN MANAGEMENT. DEPT. OF HOUSING AND URBAN
DEVELOPMENT
- 20.12. FLOODPLAIN MANAGEMENT. ECONOMIC DEVELOPMENT
ADMINISTRATION