

# FEMA'S FLOOD MITIGATION ASSISTANCE

Opportunities to achieve coastal resilience with FMA



## Why use FMA?

[FEMA's Flood Mitigation Assistance \(FMA\)](#) grant program is designed to help protect communities and individual properties from floods and reduce damages associated with flooding through mitigation programs. FMA provides an opportunity for states, territories, tribes, and communities to provide funds to mitigate flood risk on repetitive flood risk structures insured under the [National Flood Insurance Program \(NFIP\)](#). It also provides an opportunity for community flood mitigation projects and flood mitigation planning for both states, tribes, and local communities.

## What does FMA do?

FMA provides resources to assist states, tribal governments, territories, and local communities to reduce or eliminate the risk of repetitive flood damage to buildings and structures on public or private property which are insurable under the National Flood Insurance Program (NFIP) through a pre-disaster competitive grant process.

In FY20, FMA prioritized proposals that address community flood risk by allocating up to *\$74 million* for this purpose with two types of community flood mitigation projects:

**Project Scoping** (previously "Advance Assistance") *\$4 million* - to help communities develop community level flood mitigation projects or individual flood mitigation projects. Funding for project scoping can be used to obtain data, prioritize, select, and develop flood mitigation projects.

**Community Flood Mitigation Projects** *\$70 million* - The remaining funding will fund community projects that will benefit NFIP insured properties by reducing flood risk. Project examples include: floodwater storage and diversion, floodplain and stream restoration, stormwater management, wetland restoration or creation, and localized flood control projects.

Additionally *at least \$86 million* in funds will be used to maintain FMA programs over time through **Technical Assistance**, for mitigation planning for the flood hazard component, and for individual flood mitigation projects to address individual NFIP insured severe repetitive loss (SRL) and repetitive loss (RL) properties. More specifics on FY20 funding can be found [here](#) and a fact sheet on this guidance can be found [here](#).

## OPPORTUNITIES FOR FMA?

- 01.** Similarly to BRIC, FMA grants provide a reliable source of funding for flood mitigation project scoping, flood mitigation planning, individual flood mitigation projects, technical assistance for past projects, and community wide flood mitigation projects.
- 02.** FMA is not dependent on disaster impact and is available through a national competition usually held concurrently with the BRIC program.
- 03.** FMA provides a designated source of funding to address flood specific issues for NFIP insurable properties and communities.
- 04.** Special considerations for lower cost share percentages are given to projects that mitigate or eliminate risk for repetitive loss or severe repetitive loss properties.
- 05.** FMA provides financial support for a wide variety of mitigation projects and associated activities that work to reduce flood risk. To discuss ideas for funding under the FMA grant program, reach out to your State Emergency Management Agency or Floodplain Management Agency to find out more.

SINCE 2015,  
**\$46.2<sub>B</sub>**  
IN DAMAGES CAUSED BY  
FLOODING IN THE US<sup>1</sup>

## BEST PRACTICES FOR MAXIMIZING FMA FUNDS TO REDUCE FLOOD RISK

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**01.** It is important to know that the deadline for applications set by FEMA within the Notice of Funding Opportunity (NOFO) does not always reflect those that are required by sub-applicants like local communities or Coastal Management Programs and other state agencies. The Emergency Management Agency in your state typically acts as the applicant to FEMA and can impose shorter deadlines to get all sub-applicant submissions compiled by FEMA's deadline. Forming a relationship with your [SHMO](#) can ensure you receive notification of internal state deadlines for FMA applications.

**02.** While the same flooding hazards can be mitigated through the BRIC program, FMA provides additional options for flooding projects.

**03.** The same flood mitigation project can be submitted to FMA and BRIC as long as it meets the eligibility requirements for both programs.

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### **Who can apply for FMA funding?**

The FEMA applicant is typically the State Emergency Management Agency (EMA) or flood management agency, coordinated by the State Hazard Mitigation Officer (SHMO). Other state agencies may act as sub-applicants.

Sub-applicants also include local governments and non-federally recognized tribes. Sub-applicants may apply to state or territory Emergency Management Office/SHMO for funding under FMA.

Property and business owners and individuals may not apply directly to the state, but local governments can apply on these entities behalf as a sub-applicant and are encouraged to contact their local community planning, emergency management or hazard mitigation office for more information.

### **Where can FMA fund projects?**

Any community participating in the NFIP or individual buildings or structures which are insurable under the NFIP.

### **When are FMA funds available?**

The Notice of Funding Opportunity is available annually, typically in July or August, with a four month application period typically starting in September. State Emergency Management Agencies usually act as the applicant for the state and often impose shorter timelines on sub-applicants (communities or other state agencies). Letters of intent, pre-proposals and proposals are often requested by State Hazard Mitigation Officers before applications are formally submitted. [Contact your SHMO](#) for more details.

### **How do I access FMA funds?**

Applicants must submit applications via the [FEMA Grant Outcomes \(GO\)](#) system. Federal funding is available for 75% of costs, however federal money can cover up to 100% of cost in SRL properties and 90% in RL properties. Qualifications for SRL and RL properties are found [here](#).

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### **Funding Caps**

\$600,000 per applicant for all Project Scoping sub-applications.

\$30 million cap per community for flood mitigation projects (changed from FY19).

\$50,000 for Technical Assistance per sub-application (Recipients must have had a FY19 FMA award of at least \$1 million federal share).

\$100,000 per applicant for flood hazard mitigation planning, with \$50,000 for state flood hazard mitigation planning and \$25,000 for local flood hazard mitigation planning.

## **Resources**

[Flood Mitigation Assistance](#)

[National Flood Insurance Program](#)

[Hazard Mitigation Assistance Guidance](#)

[FEMA FMA Support Materials](#)