

The Local Infrastructure Hub is an initiative to help ensure that all cities and towns can access federal Infrastructure Act funding to drive local recovery, improve communities, and deliver results for residents. The following is summary information about one of the many grants for communities.


### Type

[Flood Mitigation Assistance Grants \(FMA\)](#)

### Agency

Federal Emergency Management Agency (FEMA)

### Category

 Resilience

### Total IJA Funding

\$3.5 billion over 5 years; \$800 million FY22:

- \$60M for [Capability & Capacity Building](#)
- \$400M for Individual Flood Mitigation
- \$340M for Localized Flood Risk Reduction

In FY22 FEMA released separate [Flood Mitigation funding](#) with \$60M for Hurricane Ida disaster declaration areas in LA, NJ, MS, and PA.

### Grant Funding

Communities must apply for FMA funding through their Tribal, Territorial, or [State Hazard Mitigation Offices](#) as a "subapplicant"

FY22 [funding caps](#) for Capacity Building (C&CB):

- \$100,000 for [Multi-Hazard Mitigation Planning](#) per state applicant (\$50K for state planning and \$25K for local)
- \$900,000 for Project Scoping per subapplicant
- \$300,000 for Additional C&CB Activities per subapplicant

Localized Flood Risk Reduction up to \$50,000,000 per subapplicant

Individual Property Mitigation Project applications do not have a funding cap

### Match Requirements

Generally, FMA funding has a 25% local match requirement, with a lower match for addressing repetitive loss properties, and the additional Infrastructure Act funding provides a lower match for vulnerable areas.

C&B and Localized Flood Risk Reduction Projects:

## FEMA Flood Mitigation Assistance Grants Overview

FEMA's [Flood Mitigation Assistance](#) (FMA) program provides competitive federal grant funding to reduce claims under the National Flood Insurance Program (NFIP).

Local governments that participate in the NFIP program can apply for FMA grants as "subapplicants" through their [State Hazard Mitigation Offices](#) which serve as the lead applicant to FEMA. Local governments should contact their state office for the application deadlines.

[Capability and Capacity Building \(C&CB\)](#) funding is geared to help communities participate in flood mitigation and enhance resilience. Funds are available to develop plans, partnerships, and strategies to mitigate risk to individual NFIP insured properties. *The project scoping funds can be used to develop Individual and Localized Mitigation funding applications.*

[Localized Flood Risk Reduction](#) funding supports floodplain enhancements and flood mitigation activities that benefit NFIP properties and offer co-benefits. *This funding may also serve to support NFIP Community Rating System scoring and help to reduce local flood insurance rates!*

[Individual Property Mitigation](#) funding assistance for elevation, retrofitting, flood proofing, and property acquisition and demolition or relocation of the structure, and eligible reconstruction costs. Any property acquisition must be conducted on a [voluntary basis](#), and the acquired property must then be deed restricted and used to restore the floodplain and provide open space. *Competitive applications in this category will address [multiple NFIP properties that have experienced repetitive loss](#).*

### Key Funding Criteria

All proposals must be from a participating [NFIP participating community](#), mitigate risk to NFIP insured properties, be cost effective, align with [Local and State Hazard Mitigation Plans](#), and meet all FMA, [technical](#), environmental and historic preservation (EHP) requirements. The evaluation and ranking system gives priority to funding projects addressing multiple repetitive loss properties (more properties, higher score), and areas with high CDC [Social Vulnerability Index](#) (SVI) scores. [Capability and Capacity Building \(C&CB\)](#) funding will be allocated first for Multi-Hazard Mitigation Planning, then Project Scoping, then Additional C&CB activities. Evaluation includes graded scoring for:

- Benefiting area(s) with an average CDC SVI score greater than 0.6
- NFIP standing related to floodplain management property violations
- Community Rating System (CRS) participation
- Private-Partnership Cost Share - leveraging equal to or greater than 25%
- Cooperating Technical Assistance Partners Program (CTP) participation (collaboration maintaining current flood hazard maps and flood hazard info)

Funding for Individual Mitigation Projects gives priority to:

- Severe Repetitive Loss (SRL) (b)(i): 4 or more NFIP claim payments each exceeding \$5,000
- Severe Repetitive Loss (SRL) (b)(ii): At least 2 NFIP payments total exceeding market value
- Repetitive Loss (RL): 2 events where repair cost, on average, equaled or exceeded 25% of the market value at the time of each event

- 25% local match, reduced to 10% where average [CDC SVI](#) score is not less than 0.5
- Individual Property Flood Mitigation Projects:
- 25% local match requirement, 10% for NFIP properties in eligible CDC SVI areas
  - 10% local match for Repetitive Loss properties
  - Up to 100% funding for Severe Repetitive Loss properties

### Key Dates

States must compile and submit all community subapplications by 1/27/23. State application deadlines will be earlier, contact your [State Mitigation Office](#)

### Technical Assistance

Contact your State Hazard Mitigation Officer or [FEMA Regional Office](#)

FEMA has a [FY22 webinar series about FMA and BRIC funding](#), and office hours in Oct.

Review the [Flood Mitigation Resources](#)

[Benefit Cost Analysis \(BCA\)](#) Toolkit

and see the [Streamlined Pre-Calculated BCAs](#) available for several project types, including acquisition and elevation

BCA Helpline: [bchelpine@fema.dhs.gov](mailto:bchelpine@fema.dhs.gov)  
1-855-540-6744

Examples of [mitigation planning](#) and [projects](#)

### Eligible Applicants

**Applicants:** Each territory/tribal/state Hazard Mitigation Office is the lead FMA applicant and is responsible for compiling an unlimited number of subapplications into one FMA submission to FEMA. A current, FEMA approved state [Hazard Mitigation Plan](#) must be in place.

**Subapplicants:** Local governments, and regional agencies with certain authorities, which participate in NFIP are considered eligible subapplicants and must submit applications to their state/territory/tribal Hazard Mitigation Office. Except for applications to prepare or update a local Hazard Mitigation Plan, a current FEMA approved [local Hazard Mitigation Plan](#) must be in place.

### Key Preparatory Activities

- Verify [community participation in the National Flood Insurance Program](#)
- Verify current approved status & alignment with [Local & State Hazard Mitigation Plans](#)
- Prepare the required [Geospatial File](#)
- Obtain list of RL&SRL properties (contact [NFIP Regional Liaison](#), for info sharing agreement)
- Coordinate with your local Flood Plain Manager
- Allow time for completing the required [Benefit Cost Analysis \(BCA\)](#)
- Evaluate whether the project can use FEMA's [Streamlined Pre-Calculated Benefit Cost Analysis](#)

Localized Flood Mitigation Proposals will be reviewed based on the C&CB criteria above, plus:

- Number of NFIP insured properties
- Climate change & future conditions
- Incorporation of nature-based solutions
- Number of SRL & RL properties included
- Whether the project evolved from prior federal funding
- Implementation measures (strategy, costs and schedule management, innovative techniques, and, strong and fair labor practices)

Individual Property Flood Mitigation Proposals that include at least 50% of the properties addressed are SRL (b)(ii) will receive top funding priority; proposals that address at least 50% RL properties will receive 2<sup>nd</sup> priority; and proposals addressing at least 50% SRL (b)(i) will receive 3<sup>rd</sup> priority.

For the remaining, proposals addressing 35% SRL/RL properties will get 1<sup>st</sup> priority; 25% or more 2<sup>nd</sup> priority; less than 25% will be 3<sup>rd</sup>, and these will be ranked for priority based on CDC SVI; substantial damage; and implementation measures.

FEMA will give less priority to residential single-family elevation where the average federal cost share exceeds \$250,000. Acquisition of a single family with replacement costs above \$750,000 will not get funded. Acquisition projects with a cost of \$323,000 are considered cost effective and FEMA offers a streamlined BCA for these.

A [Benefit Cost Analysis \(BCA\)](#) is required for Localized and Individual Property Mitigation applications. Communities with a CDC SVI score greater than .80 that otherwise have technically complete and competitive mitigation project applications can apply without, or with an insufficient BCA, and will be considered for funding and assistance with completing the BCA.

### Eligible Activities

C&CB: Multi-Hazard Mitigation Planning; Project Scoping to develop Localized Flood Risk Reduction Projects and Individual Flood Mitigation Projects; and developing strategies to enhance floodplain management, address SRL and RL properties, and partnerships.

Localized Community Flood Mitigation: including measures such as drainage systems, pump stations, floodwater storage and diversion, grading, seawalls, and [nature-based solutions](#) such as floodplain, stream, and wetland restoration.

Individual Structure/Property-Level Flood Mitigation: acquisition, relocation, elevation, mitigation reconstruction, and dry floodproofing of historic and commercial structures.

Phased Project proposals are encouraged for complex projects (e.g.: Phase 1 for engineering & design completion, and Phase 2 for construction). All activities must relate to risk mitigation for NFIP properties. Please refer to the [NOFO](#), the Resource Materials, and the Hazard Mitigation Guidance for detail about eligible costs and requirements.

### Climate Equity Opportunity

Low income and communities of color are disproportionately impacted and vulnerable to the effects of climate change, and this is predicted to increase. FEMA's FMA program is one of many federal programs covered by a 2021 [Executive Order](#) (EO) to address climate. This EO established [Justice40](#) which directs at least 40% of investments to historically disadvantaged vulnerable areas, and to ensure benefits are realized equitably. In FY22, FMA gives increased priority and additional funding to vulnerable areas, presenting an opportunity to equitably enhance resiliency.

### Racial Wealth Equity Opportunity

The increased severity and frequency of flood events puts communities and households at financial risk and over the coming decades, the financial risk to communities of color is [predicted](#) to increase. Flooding can cost lives and livelihoods and devastate local communities. Recently, the frequency of extreme weather and climate-related disaster events with losses exceeding \$1 billion has skyrocketed. People of color [are more likely](#) to live in areas prone to severe flooding and lack access to key resources, political strength, influence, or insurance to properly prepare and recover. While more tools are needed, the FMA funding strategy incentivizes local governments to participate in flood mitigation, NFIP, and to implement equitable approaches that protect communities and lives. FMA FY22 funding makes it more economical for NFIP insured property owners to engage in making their homes flood resilient or relocating - with up to 100% funding available to protect assets. Also, new in FY22, is an emphasis on strong and inclusionary labor practices.

Web Site: <https://www.fema.gov/grants/mitigation/floods>

Contacts: State Hazard Mitigation Office <https://www.fema.gov/grants/mitigation/state-contacts>

Information current as of August 15, 2022 - please check agency website for current details