

Flood Mitigation Assistance (FMA)

Agency

Federal Emergency Management Agency (FEMA)

Category

Resilience

Eligible 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.

Total IJA Funding

\$3.5 billion over 5 years

Grant Funding

- Communities must apply for FMA funding through their Tribal, Territorial, or State Hazard Mitigation Offices as a “subapplicant”
- Localized Flood Risk Reduction up to \$50,000,000 per subapplicant
- Individual Property Mitigation Project applications do not have a funding cap

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

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.

Overview

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

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.

Opportunities for Climate and Racial Wealth Equity

Low income and communities of color are disproportionately impacted and vulnerable to the effects of climate change, and this is predicted to increase. 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.

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.