FEMA's Flood Mitigation Assistance (FMA) grant program funds states, local communities, tribes, and territories to reduce or eliminate the risk of repetitive flood damage to buildings and structures insured under the National Flood Insurance Program (NFIP). This grant program strengthens national preparedness and resilience and supports the mitigation mission area through FEMA's 2018-2022 strategic goal of building a culture of preparedness.

Each year, FEMA publishes a Notice of Funding Opportunity (NOFO) for the Flood Mitigation grant program. The Fiscal Year 2021 (FY21) funding opportunity can be accessed at [Grants.gov](https://www.grants.gov). Before applying for a Flood Mitigation Assistance grant, FEMA encourages a prospective applicant to review the detailed program information which includes grant application and administration requirements.

### Changes for the Fiscal Year 2021 Grant Cycle

Changes included in this grant cycle include:

- **Partial Implementation of the Federal Flood Risk Management Standards as referenced in Executive Order 14030 – Climate-Related Financial Risk**
- **Project Scoping available funding and caps**
  - Total funding available for Project Scoping increased to $10 million
  - Increase in cap for community flood mitigation Project Scoping subapplications: For FY21, $900,000 per subapplication
  - Separate cap for individual flood mitigation Project Scoping subapplications:
- **Introduction of the Centers for Disease Control and Prevention (CDC) Social Vulnerability Index (SVI) scores into priority scoring criteria for Project Scoping**
- **Community Flood Mitigation Project priority scoring criteria**
  - Introduction of CDC SVI scores into priority scoring criteria for Community Flood
Mitigation Projects
- Introduction of the consideration of climate change and other future conditions OR incorporation of nature-based solutions within the priority scoring criteria for community flood mitigation project
- **Individual Flood Mitigation Project priority scoring criteria**
  - Introduction of priority scoring criteria for individual flood mitigation projects for use if available funding needs further prioritization within the prioritized order

**Available Funding**

For Fiscal Year 2021, FEMA will distribute up to $160 million through the Flood Mitigation Assistance grant program in the following manner:

1. **$160 MILLION**
   - **TOTAL AVAILABLE FMA FUNDING**

2. **Allocated up to $10 MILLION**
   - **Project Scoping** (previously Advance Assistance) to develop community flood mitigation projects and/or individual flood mitigation projects that will subsequently reduce flood claims against the NFIP.

3. **Allocated up to $70 MILLION**
   - **Community Flood Mitigation Projects** to address community flood risk for the purpose of reducing NFIP flood claim payments.

4. **At least $80 MILLION**
   - **Technical Assistance** to maintain a viable FMA program over time. To be eligible to apply, the applicant must have received an Fiscal Year 2020 Flood Mitigation Assistance award of at least a $1 million federal share.
   - **Flood hazard mitigation planning** subapplications for the flood hazard component of states, local communities, tribes and territories hazard mitigation plans and updates to plans.

1. Up to $10 million for **Project Scoping** (previously Advance Assistance) to develop community flood mitigation projects and/or individual flood mitigation projects that will subsequently reduce flood claims against the NFIP.
2. Up to $70 million for **Community Flood Mitigation Projects** to address community flood risk for the purpose of reducing NFIP flood claim payments.

Remaining funding will be used for the following:

3. **Technical Assistance** to maintain a viable FMA program over time. To be eligible to apply, the applicant must have received an Fiscal Year 2020 Flood Mitigation Assistance award of at least a $1 million federal share.
4. **Flood hazard mitigation planning** subapplications for the flood hazard component of states, local communities, tribes and territories hazard mitigation plans and updates to plans.
5. **Individual flood mitigation projects** that mitigate the risk of flooding to individual NFIP-insured structures. FEMA will select eligible individual flood mitigation project subapplications on a competitive basis in the following prioritized order:

- **Severe Repetitive Loss (SRL) (B)(ii):** Projects that will mitigate flood damage to at least 50% of structures included in the subapplication that meet the definition of an SRL property: At least two separate NFIP claim payments have been made with the cumulative amount of such claims exceeding the market value of the insured structure.

- **Repetitive Loss (RL):** Projects that will mitigate flood damage to at least 50% of structures included in the subapplication that meet the definition of an RL property: Property has incurred flood-related damage on two occasions in which the cost of the repair, on the average, equaled or exceeded 25% of the market value of the structure at the time of each such flood event.

- **Sever Repetitive Loss (B)(i):** Projects that will mitigate flood damage to at least 50% of structures included in the subapplication that meet the statutory definition of an SRL property: Four or more separate NFIP claims payments have been made with the amount of each claim exceeding $5,000, and with the cumulative amount of claims payments exceeding $20,000.

FEMA may rank subapplications lower where the average elevation federal cost share is greater than $250,000 for any single-family dwelling and the average acquisition federal cost share is greater than $750,000 for any single-family dwellings.

**Funding Caps**

The $160 million available may be used to fund the traditional Flood Mitigation Assistance grant program priorities as well as the community flood mitigation priorities.

The funding caps (federal share) for the Flood Mitigation Assistance program are as follows:

- $300,000 per Project Scoping subapplication for individual flood mitigation projects
- $900,000 per Project Scoping subapplication for community flood mitigation projects
- $30,000,000 cap per community flood mitigation project subapplication
- $50,000 per applicant for all Technical Assistance subapplications for recipients to which FEMA obligated an FY20 FMA award of at least $1 million federal share
- $100,000 per applicant for flood hazard mitigation planning with maximums of $50,000 for state flood hazard mitigation planning and $25,000 for local flood hazard mitigation planning

A maximum of 10% of the total application budget can be submitted for applicant
management costs, and a maximum of 5% of the total subapplication budget can be submitted for subapplicant management costs, per Hazard Mitigation Assistance Guidance.

Cost Share

Federal funding is available for up to 75% of the eligible activity costs. However, FEMA may contribute the following federal cost share for properties that are insured under the National Flood Insurance Program at the time of application and meet the following definitions:

- Severe Repetitive Loss (B)(i) or (B)(ii) (up to 100%)
- Repetitive Loss (up to 90%)

Application and Funding Deadlines

To apply for funding made available, applicants must adhere to the following application and funding deadlines:

Application Opening: Sept. 30, 2021

- Eligible applicants must apply for funding using the new FEMA Grants Outcomes (FEMA GO) platform. To apply, please visit https://go.fema.gov/.

Application Deadline: Jan. 28, 2022 (3:00 p.m. Eastern Standard Time)

New system-related issues addressed until Jan. 26, 2022 (3:00 p.m. Eastern Standard Time). Applicants experiencing technical problems outside of their control must notify FEMA by this deadline.

Please note that FEMA deadlines listed refer to application deadlines for the applicants. Subapplicants should consult with their applicant agency to confirm subapplication deadlines to the applicant.

Pre-Award Selection Notice: June 2022

Period of Performance

- **Start Date**: Date of the recipient's federal award
- **End Date**:
  - 48 months from start date for Community Flood Mitigation Projects
Eligibility Information

When applying for Fiscal Year 2021 funding, the applicants and subapplicants must meet these criteria:

Applicants

- States, the District of Columbia, U.S. territories, and federally recognized tribal governments
- Each state, territory, the District of Columbia, and federally recognized tribal government shall designate one agency to serve as the applicant for Flood Mitigation Assistance funding. Each applicant's designated agency may submit only one Flood Mitigation Assistance grant application to FEMA.
- Applicants must have a FEMA-approved State or Tribal Hazard Mitigation Plan by the application deadline and at the time of obligation of grant funds for project, Project Scoping, and Technical Assistance subapplications.

Subapplicants

Local governments, including cities, townships, counties, special district governments, and tribal governments (including federally recognized tribes who choose to apply as subapplicants), are considered subapplicants and must submit subapplications to their state/territory/tribal applicant agency.

- Subapplicants must have a FEMA-approved Local or Tribal Hazard Mitigation Plan by the application deadline and at the time of obligation of grant funds for project, Project Scoping, and Technical Assistance subapplications.

Subapplicants must be participating in the National Flood Insurance Program, and not be withdrawn, on probation, or suspended.

- Structures identified in the subapplication must have an NFIP policy in effect at the FMA application start date and must maintain it through completion of the mitigation activity and for the life of the structure.

Other Eligibility Criteria

FEMA is partially implementing the Federal Flood Risk Management Standards (Executive Order 14030 – Climate-Related Financial Risk)

- For certain non-critical actions involving structure elevation, dry floodproofing, and mitigation reconstruction in the Special Flood Hazard Area a minimum of the base flood elevation plus 2 feet of freeboard will be required (unless doing so would cause the project to be unable to meet applicable program cost-effectiveness requirements).
- If a state, local, tribal, territorial government, or federal agency has adopted a higher standard applicable to the specific project, FEMA will require the higher standard as the design flood elevation under the American Society of Civil Engineers 24-14 (ASCE 24-14).

For additional information on eligibility, view the full Notice of Funding Opportunity for Flood Mitigation Assistance on accessible at Grants.gov.

Additional Resources

The resources below provide additional information about the FMA program:

- FMA Community Flood Mitigation Project Fact Sheet
- FMA Community Flood Mitigation Benefitting Area Map Development
- FMA Project Scoping Fact Sheet
- FMA Individual Flood Mitigation Fact Sheet – New for FY21
- FY21 FMA Notice of Funding Opportunity
- Unified Hazard Mitigation Assistance Guidance & Addendum
- Property Elevation and Acquisition Job Aids

General questions about the FMA program can be directed to the appropriate State Hazard Mitigation Officer (SHMO) or FEMA Regional Office on FEMA.gov. The HMA Helpline is available by telephone at (866) 222-3580.