

# COASTAL STATES ORGANIZATION FEMA'S FLOOD MITIGATION ASSISTANCE

Opportunities to achieve coastal resilience with FMA



## Why use FMA?

[FEMA's Flood Mitigation Assistance \(FMA\)](#) 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 and local communities. The Flood Mitigation Assistance Grant Program is designed to help protect communities and individual properties from floods and reduce damages associated with flooding through mitigation programs.

## 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 FY23, FEMA will distribute up to \$800 million in FMA grant funding to help reduce or eliminate the risk of repetitive flood damage to buildings and structures insured under the NFIP, and within NFIP-participating communities. The funding priorities for this application cycle are:

**Capability and Capacity-Building Activities (C&CB) \$60 million** - to enhance the knowledge, skills, expertise, etc., of the current workforce to expand or improve the administration of the program. These activities may be used to develop future Localized Flood Risk Reduction Projects and/or Individual Flood Mitigation Projects that will subsequently reduce flood insurance claims submitted to the NFIP.

**Localized Flood Risk Reduction Projects \$520 million** - to address community flood risk for the purpose of reducing NFIP flood claim payments.

**Individual Flood Mitigation Projects \$220 million** - to mitigate the risk of flooding to individual NFIP-insured structures.

More specifics on FY23 funding can be found [here](#) and a fact sheet on the 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, and more.
- 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 **benefit socially vulnerable communities**, or that mitigate or eliminate risk for repetitive loss or severe repetitive loss properties.
- 05.** FMA prioritizes funding to support disadvantaged communities, and provides Benefit-Cost Analysis Assistance for projects benefiting a [Community Disaster Resilience Zone](#).

*To discuss ideas for funding under FMA, reach out to your State Emergency Management Agency or Floodplain Management Agency.*

SINCE 2018,

**\$196.6<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 provide you the opportunity to 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.

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

The State Emergency Management Agency or the office that has primary floodplain management responsibility can apply directly to FEMA, but only one application will be accepted from each state or territory. Sub-applicants must coordinate with their SHMO and their state EMA for internal state deadlines which are often much earlier than the deadlines set by FEMA.

### *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 annual NOFO is typically released in August, with applications opening in late September and closing in late January. 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 **or for project benefiting areas in which the average CDC SVI score is not less than 0.5001**. More information about qualifications can be found [here](#).

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### *Funding Caps (FY23)*

**C&CB:** Mitigation Plans (up to \$100,000), Technical Assistance by States to Communities (\$50,000), Project Scoping (\$900,000), and up to \$300,000 for additional C&CB Activities.

**Localized Flood Risk Reduction Projects:** \$50 million activity cap per project subapplication

**Individual Flood Mitigation Projects:** No federal cap