FLOOD MITIGATION ASSISTANCE

FEMA's Flood Mitigation Assistance (FMA) is a pre-disaster grant program that provides funding to States and communities to assist in their efforts to reduce or eliminate the risk of repetitive flood damage to buildings and structures insurable under the National Flood Insurance Program (NFIP). Planning, technical assistance and project grants are offered under this program.

FMA was created as part of the National Flood Insurance Reform Act of 1994 (42 U.S.C. 4101) with the goal of reducing or eliminating claims under the NFIP.

For information on how to apply for an FMA grant, contact your State FMA Point of Contact (POC):

Or call the nearest FEMA Regional Office to for the name of your State's POC:

FEMA Region I
(CT, ME, MA, NH, RI, VT)
Boston, MA
Phone: (617) 832-4761

FEMA Region II
(NJ, NY)
New York, NY
Phone: (212) 680-3630

Caribbean Division
(PR, VI)
San Juan, PR
Phone: (787) 296-3500

FEMA Region III
(DC, DE, MD, PA, VA, WV)
Philadelphia, PA
Phone: (215) 931-5512

FEMA Region IV
(AL, FL, GA, KY, MS, NC, TN, SC)
Atlanta, GA
Phone: (770) 220-5400

FEMA Region V
(IL, IN, MI, MN, OH, WI)
Chicago, IL
Phone: (312) 408-5500

FEMA Region VI
(AR, LA, NM, OK, TX)
Denton, TX
Phone: (940) 898-5363

FEMA Region VII
(IA, KS, MO, NE)
Kansas City, MO
Phone: (816) 283-7002

FEMA Region VIII
(CO, MT, ND, SD, UT, WY)
Denver, CO
Phone: (303) 235-4830

FEMA Region IX
(AZ, CA, HI, NV, AS, CNMI)
Oakland, CA
Phone: (510) 627-7235

FEMA Region X
(AK, ID, OR, WA)
Bothell, WA
Phone: (425) 487-4600

L-221/March, 2005

Planning · Project · Technical Assistance

FLOOD MITIGATION

ASSISTANCE

FEMA

Getting Started

Planning is the foundation of FMA. FEMA encourages communities to identify ways to reduce their risk of flood damage by preparing Flood Mitigation Plans.

Communities that have Flood Mitigation Plans can request approval of their plans from their FMA State Point of Contact (POC) and FEMA. Approved plans make a community eligible to apply for FMA project grants. Plans must assess flood risk and identify actions to reduce that risk.

Two Types of Grants to Communities

· **Planning Grants**
Grants to States and communities to develop or update Flood Mitigation Plans.

· **Project Grants**
Grants to States and communities to implement measures to reduce flood losses.

Examples of Eligible Projects

Projects that reduce the risk of flood damage to structures insurable under the NFIP are eligible. Priority is given to projects that mitigate NFIP-insured structures with multiple flood losses. Such activities include:

· Elevation of insured structures.

· Acquisition of insured structures and real property.

· Relocation or demolition of insured structures.

Applicant Eligibility

Any State agency, participating NFIP community, or local organization is eligible to participate in FMA. Communities that are suspended or on probation from the NFIP are not eligible.

Individuals wishing to participate in FMA should contact their community officials.

Project Grant Eligibility Criteria

A project must, at a minimum, be:

· Cost effective.

· Cost beneficial to the National Flood Insurance Fund.

· Technically feasible.

· Physically located in a participating NFIP community or must reduce future flood damages in an NFIP community.

A project must also conform with:

· The minimum standards of the NFIP Floodplain Management Regulations.

· The applicant's Flood Mitigation Plan.

· All applicable laws and regulations, such as Federal and State environmental standards or local building codes.

How FMA Works

FEMA distributes FMA funds to States, which in turn provide funds to communities. The State serves as the grantee and program administrator for the FMA. The State:

· Sets mitigation priorities.

· Provides technical assistance to communities applying for FMA funds.

· Evaluates grant applications based on minimum eligibility criteria and State priorities.

· Awards planning grants.

· Works with FEMA to approve projects and awards funds to communities.

· Ensures that all community applicants are aware of their grant management responsibilities.

Cost Share and Funding Limits

FEMA may contribute up to 75 percent of the total eligible costs. At least 25 percent of the total eligible costs must be provided by a non-Federal source. Of this 25 percent, no more than half can be provided as in-kind contributions from third parties. There are limits on the frequency of grants and the amount of funding that can be allocated to a State or community in any 5-year period.