



FEMA

MITIGATION DIRECTORATE

Repetitive Flood Claims Grant Program

BUILDING STRONGER AND SAFER

The Repetitive Flood Claims (RFC) Grant Program provides mitigation funding for structures insured under the National Flood Insurance Program (NFIP) located in a State or community that cannot meet the requirements of the Flood Mitigation Assistance (FMA) Program. The long-term goal of the RFC Grant Program is to reduce or eliminate claims under the NFIP through mitigation activities that are in the best interest of the National Flood Insurance Fund (NFIF).

PROVIDING MUCH-NEEDED MITIGATION RESOURCES TO COMMUNITIES

The RFC Grant Program provides funding to reduce or eliminate the long-term risk of flood damage to structures insured under the NFIP that have had one or more claim payment(s) for flood damages. It was authorized in Section 1323 of the National Flood Insurance Act of 1968, as amended by the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 (FIRA 2004).

RFC funds may only be used to mitigate structures that are located within a State or community that participates in the NFIP and cannot meet the requirements of the FMA Program due to lack of cost share funds or capacity to manage the activities.

The long-term goal of the RFC Grant Program is to reduce or eliminate the number of reoccurring flood insurance claims through mitigation activities that are in the best interest of the NFIF.

The RFC Grant Program provides property owners who are not eligible for FMA funds with an opportunity to mitigate future losses to their property. All RFC grants are eligible for up to 100 percent Federal cost assistance. The RFC grants are awarded to applicants on a nationwide basis without reference to State allocations, quotas, or other formula-based allocations.

A FEMA-approved State/Tribal standard or enhanced hazard mitigation plan is required for eligibility; however, a local plan is not required.

FOR MORE INFORMATION

For additional RFC Grant Program information, visit:

<http://www.fema.gov/government/grant/rfc/index>.



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