



# Fact Sheet

## Federal Insurance and Mitigation Administration

### FY 2016 Flood Mitigation Assistance (FMA) Grant Program

As appropriated by the Consolidated Appropriations Act, 2016 (Public Law 114-113); the Fiscal Year (FY) 2016 Flood Mitigation Assistance (FMA) Grant Program provides resources to assist states, tribal governments, territories and local communities 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) as authorized by the National Flood Insurance Act of 1968, as amended.

*In Fiscal Year 2016, \$199,000,000 is available to assist States, Tribal, Territorial and local governments in reducing or eliminating claims under the National Flood Insurance Program (NFIP).*

The FMA Grant Program was created as part of the National Flood Insurance Reform Act (NFIRA) of 1994 with the goal of reducing or eliminating claims under the NFIP. Consistent with Biggert-Waters Flood Insurance Reform Act of 2012 (Public Law 112-141), the FMA Grant Program is focused on mitigating repetitive loss (RL) properties and severe repetitive loss (SRL) properties.

The Hazard Mitigation Assistance (HMA) Unified Guidance applies to the FY 2016 FMA Grant Program application cycle. Applicants are encouraged to review the Notice of Funding Opportunity announcement and the HMA Guidance for detailed information regarding eligibility and to contact their FEMA Regional Office for additional information.

### Funding

In FY 2016, the total amount of funds distributed under the FY 2016 FMA Grant Program will be \$199,000,000.

- Applicants are eligible to receive \$100,000 for mitigation planning with a maximum of \$50,000 for state plans and \$25,000 for local plans, per 42 U.S.C. 4104c.
- States/territories who were awarded FMA Grant Program funds totaling at least \$1,000,000 in Fiscal Year 2015 are eligible for Technical Assistance up to a maximum of \$50,000 federal share.
- The balance of FMA Grant Program funding will be distributed on a competitive basis to all eligible applicants for flood hazard mitigation projects.

### Eligibility

All 50 States, the District of Columbia, Federally-recognized Native American Tribal governments, American Samoa, Guam, Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands are eligible to apply for the FY 2016 FMA Grant Program. Local governments are considered sub-applicants and must apply to their applicant state/territory.

Either the state Emergency Management Agency (EMA) or the office that has primary floodplain management responsibility is eligible to apply directly to FEMA for FMA Grant Program funds as an applicant; however, only one application will be accepted from each state, tribe or territory.

### Funding Guidelines

The maximum federal share for FMA planning sub-applications is as follows:

- \$100,000 per Applicant for mitigation planning with a maximum of \$50,000 for state plans and \$25,000 for local plans
- \$50,000 for Technical Assistance for states/territories who were awarded FMA Grant Program funds totaling at least \$1,000,000 in FY 2015

A maximum of 10 percent of grant funds awarded can be used by the state EMA for management costs, and a maximum of 5 percent of grant funds awarded can be used by the local EMA for management costs, per HMA Guidance.

Federal funding is available for up to 75 percent of the eligible activity costs. FEMA may contribute up to 100 percent Federal cost share for SRL properties. An SRL property is a structure that:

- (a) Is covered under a contract for flood insurance made available under the NFIP; and
- (b) Has incurred flood related damage
  - i. For which four or more separate claims payments (includes building and contents) have been made under flood insurance coverage with the amount of each such claim exceeding \$5,000, and with the cumulative amount of such claims payments exceeding \$20,000, or
  - ii. For which at least two separate claims payments (includes only building) have been made under such coverage, with the cumulative amount of such claims exceeding the market value of the insured structure.

FEMA may contribute up to 90 percent Federal cost share for RL properties. An RL property is a structure covered by a contract for flood insurance made available under the NFIP that:

- (a) Has incurred flood-related damage on two occasions, in which the cost of the repair, on the average, equaled or exceeded 25 percent of the market value of the structure at the time of each such flood event; and
- (b) At the time of the second incidence of flood-related damage, the contract for flood insurance contains increased cost of compliance coverage.

The period of performance for the FMA Grant Program begins with the opening of the application period and ends no later than 36 months from the date that FEMA announces selected sub-applications.

### Application Submission and Review Process

Applications and sub-applications for the FMA Grant Program must be submitted via the Mitigation eGrants system on the FEMA Grants Portal: <https://portal.fema.gov>. If a sub-applicant does not use the eGrants system, then the applicant must enter the paper sub-application(s) into the eGrants system on the sub-applicant's behalf.

FMA Grant Program applications will undergo a complete eligibility review within their respective FEMA Region. FEMA will review planning and project sub-applications plus one management cost and one technical assistance sub-application submitted by each applicant through the Mitigation eGrants system to ensure compliance with the HMA Guidance, including eligibility of the applicant and sub-applicant; eligibility of proposed activities and costs; completeness of the sub-application; cost effectiveness and engineering feasibility of projects; and eligibility and availability of non-federal cost share.

### Evaluation Criteria

FEMA will select eligible project sub-applications on a competitive basis in order of the agency's priorities for the FY 2016 FMA Grant Program:

- 1<sup>st</sup> priority: Projects that will mitigate flood damage for at least 50 percent of structures included in the sub-application that meet definition part (b)(ii) 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
- 2<sup>nd</sup> priority: Projects that will mitigate flood damage for at least 50 percent of structures included in the sub-application that meet the definition of an FMA RL property: Have incurred flood-related damage on 2 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
- 3<sup>rd</sup> priority: Projects that will mitigate flood damage for at least 50 percent of structures included in the sub-application that meet definition part (b)(i) 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
- 4<sup>th</sup> priority: Projects that will mitigate flood damage to the largest number of NFIP-insured properties at the neighborhood level

FEMA will further prioritize projects in priority categories 1-3 above as follows:

- The highest percentage of structures included in the sub-application that meet the definition from 100 to 50 percent;
- The largest number of structures included in the sub-application that meet the definition; and
- FEMA-validated Benefit-Cost Ratio (BCR).

For project sub-applications in priority category 4, FEMA will further prioritize as needed by the highest FEMA-validated BCR.

### For Additional Information

Please see the Notice of Funding Opportunity announcement posted on grants.gov and the HMA Guidance available on the FEMA Internet: <http://www.fema.gov/hazard-mitigation-assistance> for more detailed information regarding eligibility.