



FEMA

# Fact Sheet

## Federal Insurance and Mitigation Administration

### FY 2019 Flood Mitigation Assistance (FMA) Grant Program

As appropriated by the Consolidated Appropriations Act, 2019 (Proper Public Law 116-6); the Fiscal Year (FY) 2019 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 2019, \$210 million in Flood Mitigation Assistance (FMA), 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.

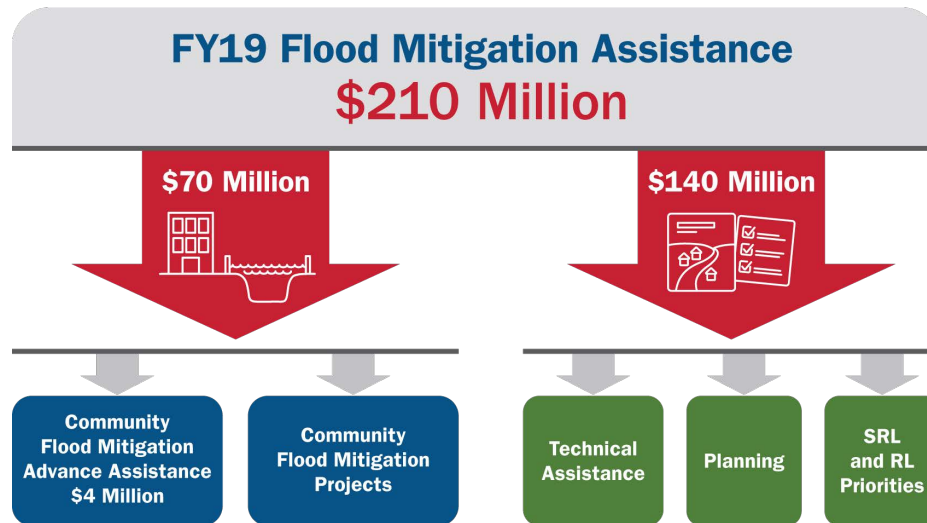
The FY 2019 FMA application cycle will be implemented as it has been in recent application cycles and will prioritize \$70 million of the \$210 million available under FMA for community flood mitigation projects and FMA advance assistance. FEMA's grant recipients and subrecipients have continued to ask for community level flood mitigation funding, so this will again be a primary focus for the FY 2019 FMA application cycle.

- Advance Assistance - Funding will be provided to develop mitigation strategies and obtain data to prioritize, select, and develop viable community flood mitigation projects. This design work will facilitate viable projects for future grant applications.
- Community Flood Mitigation Projects - The remaining set aside will fund projects for proven techniques that integrate cost effective natural floodplain restoration solutions and improvements to NFIP-insured properties that benefit communities with high participation and favorable standing in the NFIP.

The Hazard Mitigation Assistance (HMA) Guidance (2015) applies to the FY 2019 FMA application cycle and 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

Since of the \$210 million available under the FY 2019 FMA grant program, \$70 million has been prioritized for community flood mitigation proposals, the remaining \$140 million is available for other FMA priorities. FEMA will select remaining eligible applications once all priorities are met based on benefits to the NFIP.



## Funding Guidelines

The \$210 million available under the FY 2019 FMA grant program may be used to fund the traditional FMA priorities as well as the community flood mitigation priorities (both projects and FMA advance assistance).

The maximum federal share for FMA planning subapplications is as follows:

- \$200,000 for community flood mitigation advance assistance, such as project scoping,
- \$10 million for community flood mitigation projects
- \$50,000 for Technical Assistance for states/territories who were awarded FMA grant program funds totaling at least \$1 million in FY 2018.
- \$100,000 per applicant for mitigation planning with a maximum of \$50,000 for state plans and \$25,000 for local plans.

A maximum of 10 percent of grant funds awarded can be used by the recipient for management costs, and a maximum of 5 percent of grant funds awarded can be used by the subrecipient 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 severe repetitive loss (SRL) properties defined below as:

- 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 repetitive loss (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
- a) 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 (POP) for the FMA Grant Program starts with the acceptance of the award and ends no later than 36 months from the funding Selections Date. Given the complexity of the Community Flood Mitigation projects, the POP starts with the acceptance of the award and ends no later than 48 months from the funding Selection Date.

### Eligibility

All 50 states, the District of Columbia, federally-recognized tribal governments, American Samoa, Guam, Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands are eligible to apply for the FY 2019 FMA grant program. Local governments, including non-federally-recognized tribes, or federally-recognized tribes who choose to apply as subapplicants, are considered subapplicants and must apply to their applicant state/territory.

Either the state Emergency Management Agency 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.

Applicants and subapplicants must have a FEMA approved mitigation plan as of the application deadline and at time of obligation in order to apply for mitigation projects in accordance with Title 44 CFR Part 201.

### Changes for FY19

For FY19, all of the priorities are identical as they were for FY18 with a few small changes as provided below to Community Flood Mitigation Activities and submission requirements:

1. Community Flood Mitigation Activities
  - a) Advance Assistance:
    - i. The maximum funding available under FMA Advance Assistance increased from \$2 million to \$4 million.
    - ii. The maximum eligible federal cost for Advance Assistance subapplications increased to \$200,000, up from \$100,000.
    - iii. All Advance Assistance applications must include:
      - “Advance Assistance” in the subapplication title,
      - Use the Planning application type and Advance Assistance code/activity type in FEMA’s grant application system to be considered, and
      - Submit map(s) and associated geospatial file(s) (e.g., Shapefile, KML/KMZ, Geodatabase, or other GIS enabled document) delineating:
        - a. Estimated area benefitting from project.
  - b) Community Flood Mitigation Projects:
    - i. All community flood mitigation subapplications must include:
      - “Community Flood Mitigation” in the subapplication title,

- Use the Community Flood Control code/activity type within FEMA’s grant application system to be considered, and
  - Submit a map(s) and associated geospatial file(s) (e.g., Shapefile, KML/KMZ, Geodatabase, or other GIS enabled document) delineating:
    - a. The proposed project footprint boundary, and
    - b. Area benefitting from project.
    - c. Active NFIP policies (if data available)
- c) Evaluation Criteria has been amended to include additional points based on their presence in the benefiting area of the project:
- i. 5 points for every NFIP Policy,
  - ii. 10 points for every repetitive loss (RL) structure, and
  - iii. 15 points for every severe repetitive loss (SRL) property within the benefiting area of the project.
2. To be considered for funding, applicants and subapplicants must submit their FY19 grant applications/subapplications to FEMA via FEMA’s grant application system. Information, training, and resources on FEMA’s grant application system are available on the FEMA website at <https://www.fema.gov/application-submittal>.
3. Timely Receipt of Applications
- a) **Submission deadline for applications is 3:00 p.m. EST on January 31, 2020. Applicants and subapplicants who experience system-related issues will be addressed up to 3:00 p.m. EST on January 29, 2020. No new system-related issues will be addressed after this time.**

## Evaluation Criteria

FEMA will select eligible project subapplications on a competitive basis in order of the agency’s priorities for FY 2019 FMA grant program.

1. Community Flood Mitigation Activities – up to \$70 million available
  - a. Advance Assistance – Applicants are eligible to receive up to \$200,000 federal share to develop mitigation strategies and obtain data to prioritize, select, and develop viable community flood mitigation projects for which a total of \$4 million is available.
  - b. Community Flood Mitigation Projects – FEMA will select the highest ranked eligible community flood mitigation subapplication from each applicant up to \$10 million federal share based on final priority scoring criteria (see table below) and that benefit communities with high participation and favorable standing in the NFIP.

Eligible project activities include:

- |                                      |  |
|--------------------------------------|--|
| ○ Infrastructure protective measures | ○ Localized flood control to protect critical facility |
| ○ Floodwater storage and diversion   | ○ Floodplain and stream restoration                    |
| ○ Utility protective measures        | ○ Water and sanitary sewer system protective measures  |
| ○ Stormwater management              |  |
| ○ Wetland restoration/creation       |  |
| ○ Aquifer storage and recovery       |  |

# Federal Emergency Management Agency

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FEMA will select proposal types based on the below weighted priorities.

<b>Final Priority Scoring Criteria for Community Flood Mitigation Projects &amp; Advance Assistance</b>		
<b>Priority</b>	<b>Description</b>	<b>Total Points</b>
NFIP Policy Holder	Points will be assessed for every NFIP policy that is verified within the benefiting area of the project (5 per NFIP Policy)	5 x Each NFIP Policy
Severe Repetitive Loss (SRL) and Repetitive Loss (RL) Properties	Points will be assessed for project that contains SRL or RL properties as defined in priority 4 below (10 per RL and 15 per SRL property)	10 x each RL 15 x each SRL
Private-Partnership Cost Share	Cost share taken on by private organizations/businesses emphasizing community participation, collaboration, and investment. Points will be assigned based on percentage of private cost share invested.	150
Building Code Effectiveness Grading Schedule (BCEGS) rating	BCEGS rating assesses effectiveness of enforcement and adequacy of building codes with emphasis on mitigation. Classes weighted based on national class grouping ratings. Highest weight will be assigned to class 1 and descending through lower classes. (Graded Scale: 1 = 100, 2 = 90, 3 = 80, 4 = 70, 5 = 60, 5 = 50, 6 = 40, 7 = 30, 8 = 20, 9+ = 10)	10-100
Community Rating System (CRS) Participation	The CRS recognizes and encourages community floodplain-management activities that exceed the minimum National Flood Insurance Program standards. Depending on the level of participation, flood insurance premium rates for policyholders can be reduced up to 45%. Highest weight will be assigned to class 1 and descending through lower classes. (Graded Scale: 1 = 100, 2 = 90, 3 = 80, 4 = 70, 5 = 60, 5 = 50, 6 = 40, 7 = 30, 8 = 20, 9 = 10)	10-100
Cooperating Technical Partners Program (CTP) Participation	The CTP is a qualified partnership program in which communities commit to collaborate in maintaining up-to-date flood hazard maps and other flood hazard information. Points will be assigned to CTP participating communities.	100
International Building Codes (IBC) Adopted (2009 or newer)	IBC adoption epitomizes community commitment to responsible building regulations. Points will be assigned to IBC participating communities as follows: 2012 version or lower adopted = 25 and 2015 version or higher adopted = 50.	25-50
	<b>Total Points Available</b>	<b>500+*</b>

\* In the event of a tie between two or more community flood mitigation applications FEMA will use the highest Benefit Cost Ratio (BCR) as a tiebreaker for projects

After meeting the \$70 million available for community flood mitigation or when all eligible community flood mitigation project subapplications have been selected, FEMA will select eligible subapplications for the remaining funds in the following order:

2. Technical Assistance.

FEMA will select eligible technical assistance subapplications up to \$50,000 federal share for applicants who received FMA awards totaling at least \$1 million federal share in FY 2018.

3. Flood Mitigation Planning.

FEMA will select eligible planning subapplications up to \$100,000 federal share per applicant with a maximum of \$50,000 federal share for state mitigation plan updates and \$25,000 federal share for local mitigation plans. FEMA may reduce the federal share of any planning subapplication that exceeds the regulatory maximums.

4. Competitive funding for property flood mitigation projects.

FEMA will select eligible flood mitigation project subapplications on a competitive basis as follows:

- a. Projects that will mitigate flood damage to at least 50 percent of structures included in the subapplication that meet definition 42 U.S.C. 4104c(h)(3)(B)(ii) of a severe repetitive loss (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.
- b. Projects that will mitigate flood damage to at least 50 percent of structures included in the subapplication that meet the definition of a repetitive loss (RL) property: Have 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.
- c. Projects that will mitigate flood damage to at least 50 percent of structures included in the subapplication that meet definition 42 U.S.C. 4104c(h)(3)(B)(i) of a severe repetitive loss (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.

For project subapplications in priority categories 4a through 4c above, FEMA will prioritize projects as follows:

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

5. The balance of the FMA grant program funding will be distributed on a competitive basis to all eligible applicants for flood hazard mitigation projects.

### For Additional Information

Please see the Notice of Funding Opportunity announcement posted on [Grants.gov](https://www.grants.gov) and the HMA Guidance available on FEMA.gov at <https://www.fema.gov/hazard-mitigation-assistance> for more detailed information regarding eligibility.