FEMA makes federal funds available through the Flood Mitigation Assistance (FMA) program to state, local, tribal and territorial governments to reduce or eliminate the risk of repetitive flood damage to buildings and structures insured under the National Flood Insurance Program (NFIP). This fact sheet provides detailed information on Community Flood Mitigation projects eligible under this program.

Overview

Community Flood Mitigation projects are one of five program priorities for the fiscal year (FY) 2021 grant application cycle. These projects address community flood risk for the purpose of reducing NFIP flood claim payments. Out of $160 million in total funding for FY 2021, FEMA has set-aside $70 million for the federal cost share of Community Flood Mitigation projects.

FEMA will select the highest scored eligible subapplication(s) based on the FEMA scoring criteria. Additionally, projects will be evaluated to ensure they will provide benefits to the NFIP in accordance with Title 44 of the Code of Federal Regulations Part 79 and the Hazard Mitigation Assistance Guidance (HMA Guidance).

Community Flood Mitigation Projects – Up to $70 million available nationwide

FEMA will select the highest scoring eligible subapplication(s) based on the Community Flood Mitigation scoring criteria. In the event of a tie between two or more subapplications, FEMA will use the highest benefit-cost ratio (BCR) as a tiebreaker for projects. Each subapplication shall not exceed $30 million in federal cost share.

FEMA will convene an internal review panel to ensure projects provide benefits to the NFIP, in accordance with 44 CFR Part 79 and HMA Guidance. The Community Flood Mitigation projects review panel will include experts from across FEMA to broaden understanding of project benefits. Panelists will consider project subapplications holistically to determine whether the projects will provide benefits to the NFIP, including but not limited to, the context of the project scale, community scale, and transformative mitigation potential.
Subapplication Eligibility Requirements Elements

All Community Flood Mitigation subapplications within the FEMA Grants Outcomes (FEMA GO) application system must meet the following requirements to be considered:

- Use the **Community Flood Control** code/activity type within FEMA GO
- Be designated as a project in the subapplication title “Community Flood Mitigation Project”
- Prove that the proposed project benefits NFIP-insured properties by submitting a map and associated geospatial file(s) (e.g., Shapefile, KML/KMZ, geodatabase, or other geographic information system [GIS]-enabled document) delineating:
  - The proposed project footprint boundary,
  - Area benefitting from project, and
  - Active NFIP policies (if data is available otherwise FEMA will map NFIP policy data for review).


Eligible Community Flood Mitigation Projects

The following list represents examples of eligible Community Flood Mitigation projects. Remember, projects must benefit NFIP insured properties to be deemed eligible under the FMA program. Example projects include, but are not limited to:

- Localized flood control
- Floodwater storage and diversion
- Floodplain and stream restoration
- Stormwater management
- Wetland restoration/creation

Community Flood Mitigation Scoring Criteria

For FY 2021, subapplications submitted to Flood Mitigation Assistance will be scored and selected based on the Final Priority Scoring for Community Flood Mitigation Projects. The following table outlines the specific criteria with brief descriptions. More information on eligibility and scoring criteria can be found within the FY 2021 Flood Mitigation Assistance Notice of Funding Opportunity (NOFO).
<table>
<thead>
<tr>
<th>Priority</th>
<th>Description</th>
<th>Total Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>NFIP Insured Multiple Loss Communities</td>
<td>Communities with 50 or more Repetitive Loss (RL) or Severe Repetitive Loss (SRL) structures and have received NFIP claims in a county that has received an Individual Assistance declaration for flood in the past 10 years.</td>
<td>200</td>
</tr>
<tr>
<td>NFIP Policy Holder</td>
<td>Points will be assessed for every NFIP policy that is active as of the FMA application start date (Section D, Application and Submission Information, Key Dates and Times) and is verified within the benefitting area of the project. (2 per NFIP Policy).</td>
<td>2 x each NFIP Policy</td>
</tr>
<tr>
<td>Severe Repetitive Loss (SRL) and Repetitive Loss (RL) Properties</td>
<td>Points will be assessed for SRL or RL structures verified within the benefitting area of the project (5 per RL and 10 per SRL property).</td>
<td>5 x each RL 10 x each SRL</td>
</tr>
<tr>
<td>Private-Partnership Cost Share</td>
<td>Cost share contributed by private organizations/businesses. Points will be assigned based on percentage of private cost share invested in the non-federal match, up to 150% of the non-federal match. For example, if a private organization provides 50% of the non-federal cost match the subapplicant would receive 50 points. If the organization provides 100% of the non-federal match, then the project would receive 100 points.</td>
<td>Up to 150</td>
</tr>
<tr>
<td>Community Rating System (CRS) Participation</td>
<td>The Community Rating System 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, 6 = 50, 7 = 40, 8 = 30, 9 = 20, 10 = 10)</td>
<td>10-100</td>
</tr>
<tr>
<td>Advance Assistance Generated Project (Projects Only)</td>
<td>Application generated from a previous FEMA HMA Advance Assistance award.</td>
<td>20</td>
</tr>
<tr>
<td>Cooperating Technical Partners Program (CTP) Participation</td>
<td>The Cooperating Technical Partners Program 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.</td>
<td>30</td>
</tr>
<tr>
<td>CDC Social Vulnerability Index</td>
<td>Projects that benefit area(s) with an overall Social Vulnerability Index (SVI) score of 0.7501 or greater per the Centers for Disease Control’s Social Vulnerability Index are eligible for this point priority. The Benefiting Area map will be used to determine which census tracts are considered for assessment of these points. In the event multiple census tracts are included in an area benefiting from the project, FEMA will consider the highest SVI score.</td>
<td>200</td>
</tr>
<tr>
<td>Priority</td>
<td>Description</td>
<td>Total Points</td>
</tr>
<tr>
<td>----------</td>
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</tr>
<tr>
<td>Consideration of climate change and other future conditions</td>
<td>Projects that incorporate enhanced climate adaptation and resilience, detail how the project is being responsive to the effects of climate change (such as sea level rise, increased rainfall, increased likelihood of flash flood due to wildfire, etc.) and/or other future conditions (such as population/demographic/land use, etc.), and cites data sources, assumptions, and models.</td>
<td>200</td>
</tr>
<tr>
<td>OR</td>
<td>Incorporation of nature-based solutions. (For more information on nature-based solutions, please reference Building Community Resilience with Nature-Based Solutions: A guide for local communities.)</td>
<td></td>
</tr>
</tbody>
</table>

1 Climate change is defined as “Changes in average weather conditions that persist over multiple decades or longer. Climate change encompasses both increases and decreases in temperature, as well as shifts in precipitation, changing risk of certain types of severe weather events, and changes to other features of the climate system.” (National Climate Assessment)

2 Applicants and subapplicants may use any valid source that is based on recognized sea level rise estimation methods for sea level rise. Several federal government sources are available for relative sea level rise data along coastal areas. Some of these sources include, but are not limited to National Oceanic and Atmospheric Administration Center for Operational Oceanographic Products and Services’ Mean Annual SLR Trend Data (https://tidesandcurrents.noaa.gov/sltrends/sltrends.html) and U.S. Army Corps of Engineers Sea-Level Change Curve Calculator (Version 2021.12) (https://cwbi-app.sec.usace.army.mil/rccslc/sltcc_calc.html).

**Period of Performance**

Flood Mitigation Assistance funded projects typically have a period of performance of 36 months to achieve project completion. However, given their complexity, the Community Flood Mitigation Project period of performance is 48 months, starting on the date of the recipient’s federal award.

More information on the period of performance and other programmatic requirements can be found in the FY 2021 FMA NOFO or the FMA website at https://www.fema.gov/flood-mitigation-assistance-grant-program.

**Community Flood Mitigation Projects within FEMA GO**

The FEMA GO grants management system is used for the Flood Mitigation Assistance program, and is where applicants and subapplicants will submit, track, and manage all applications. This section provides a brief synopsis on how to submit Community Flood Mitigation subapplications in FEMA GO, including information on selecting the correct activity type and an overview of the required narrative questions. For more information on navigating the new FEMA GO system and the full application process, please reference the FEMA GO for Hazard Mitigation Grants webpage at: https://www.fema.gov/grants/guidance-tools/fema-go/hazard-mitigation-assistance-grants.

The following section offers tips on selecting and submitting a subapplication within FEMA GO.

- “Subapplication Title”
Include “Community Flood Mitigation Project” in the Subapplication Title.

- **Choose the “Subapplication Type”**
  - Select the “Project” Subapplication Type within FEMA GO to begin.

- **“Scope of Work” Section**
  - Select the Primary Activity Type “Flood control.”
  - Select the sub-activity type “Community flood control.”
  - Select a Primary Community Lifeline; if applicable, select secondary and tertiary lifelines as well.
  - **Q: Geographic areas description**
    - In this section, describe the project area and the benefitting area to the best of your ability.
    - Note: Ensure you attach your project area and benefitting area maps to your subapplication.

**Additional Resources**

The links below provide additional information related to the FMA Program and resources to assist applicants and subapplicants in their development of FMA projects.

- **Flood Mitigation Assistance program website**: [https://www.fema.gov/grants/mitigation/floods](https://www.fema.gov/grants/mitigation/floods)
