

Flood Mitigation Assistance Individual Flood Mitigation

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 insured under the National Flood Insurance Program (NFIP). This fact sheet provides detailed information on individual flood mitigation projects eligible for funding.

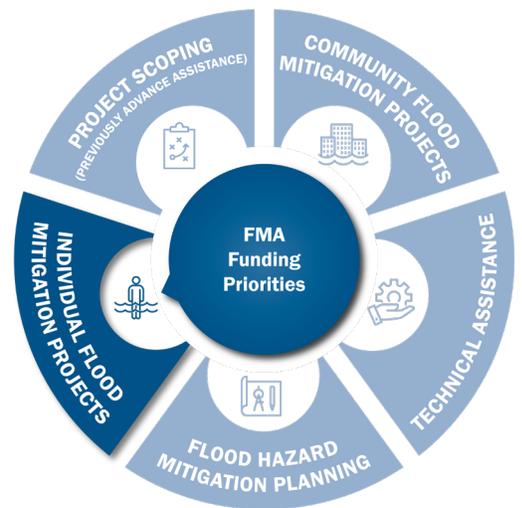
Overview

Individual flood mitigation projects are one of five program priorities for the fiscal year (FY) 2021 grant application cycle. These projects mitigate the risk of flooding to individual NFIP-insured buildings. As the fifth funding priority, all individual flood mitigation projects are selected after higher priorities.

Eligibility Requirements

Eligible individual flood mitigation projects include a variety of project types such as property acquisition and structure elevations. Key eligibility requirements are listed below. For more information on all eligibility requirements, refer to the [FY 2021 Flood Mitigation Assistance Notice of Funding Opportunity](#) (NOFO).

- All subapplicants must be participating in the NFIP, and not be withdrawn, on probation, or suspended. Buildings identified in the subapplication must have an NFIP policy in effect at the application start date and must maintain it through completion of the mitigation activity and for the life of the building, regardless of flood zone. NFIP community status can be verified at <https://www.fema.gov/national-flood-insurance-program-community-status-book>.
- Subapplicants must have a FEMA-approved Local or Tribal Hazard Mitigation Plan in accordance with Title 44 of the Code of Federal Regulations Part 201 by the application deadline and at the time of obligation of grant funds.
- Projects should be cost-effective as demonstrated by a benefit-cost ratio (BCR) of 1.0 or higher using a FEMA-approved BCA methodology available at <https://www.fema.gov/grants/guidance-tools/benefit-cost-analysis>.



FY21 FMA Funding Priorities



FEMA

- Subapplicants may use pre-calculated benefits for elevations and acquisitions for projects located within the Special Flood Hazard Area (SFHA). Information on pre-calculated benefits is available at https://www.fema.gov/sites/default/files/2020-04/fema_bca_pre-calculated_special-flood-hazard-area.pdf.

Eligible Individual Flood Mitigation Projects

Buildings identified in the subapplication must have a NFIP policy in effect at the application start date and must maintain it through completion of the mitigation activity and for the life of the building, regardless of the flood zone.

Example projects include, but are not limited to:

- Property Acquisition and Structure Demolition/Relocation
- Structure Elevation
- Dry Floodproofing of Historic Residential Structures or Non-residential Structures
- Non-structural Retrofitting of Existing Buildings and Facilities
- Mitigation Reconstruction¹
- Structural Retrofitting of Existing Buildings

Severe Repetitive Loss/Repetitive Loss Definitions and Cost Share

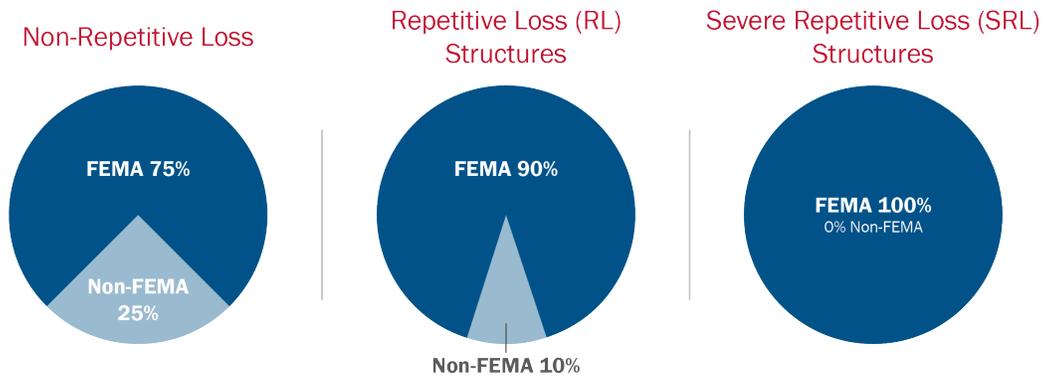
To reduce or eliminate risk to the NFIP, individual flood mitigation projects prioritize the mitigation of Severe Repetitive Loss (SRL) structures² and Repetitive Loss (RL) structures³. SRL and RL are defined as follows:

- **SRL(b)(ii):** At least two separate NFIP claim payments have been made with the cumulative amount of such claims exceeding the market value of the insured building.
- **RL:** 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.
- **SRL(b)(i):** 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.

Federal funding is available for up to 75% of the eligible activity costs. However, FEMA may contribute the following federal cost share for properties that are insured under the NFIP at the time of application and meet the definitions of SRL or RL (b)(i) or (b)(ii), as illustrated in the graphic below.

¹ Eligible mitigation reconstruction costs are limited to a \$150,000 federal share per property. Some eligible activities, such as administrative allowances and permitting fees, need not be included in the \$150,000 maximum federal share.

² SRL structures referenced here are designated as SRL (b)(ii) and SRL (b)(i) as defined by 42 U.S.C. § 4104c(h)(3)(b).



Applicants and subapplicants that are requesting an increased federal cost share must submit documentation with their application or subapplication demonstrating that the properties meet these definitions.

For more information about SRL and RL properties, subapplicants can contact their State Floodplain Manager or State Hazard Mitigation Officers (SHMOs) using the Additional Resources section.

Individual Flood Mitigation Project Selection Order

FEMA will select eligible individual flood mitigation project subapplications on a competitive basis in the priority order listed below, which considers the SRL and RL status of buildings in the subapplication and past claims history. More information on eligibility and scoring criteria can be found within the [funding opportunity notice](#).

- a. Projects that will mitigate flood damage to at least 50% of structures included in the subapplication that meet the definition in 42 U.S.C. § 4104c(h)(3)(b)(ii) of an SRL property
- b. Projects that will mitigate flood damage to at least 50% of structures included in the subapplication that meet the definition of an RL property in 42 U.S.C. § 4121 (a)(7)
- c. Projects that will mitigate flood damage to at least 50% of structures included in the subapplication that meet the definition in 42 U.S.C. § 4104c(h)(3)(b)(i) of an SRL property

If available funding requires prioritization within one of the above priorities, FEMA will apply the “Final Prioritization Criteria for Individual Flood Mitigation Projects” listed in Table 1- Final Priority Scoring Criteria.

Table 1: Final Priority Scoring Criteria for Individual Flood Mitigation Projects

Priority	Description	Total Points
SRL/RL property	If greater than 35% of properties in the subapplication are SRL or RL, then 40 points will be assigned.	40
	OR	OR
	If 25% to 35% of properties in the subapplication are SRL or RL, then 10 points will be assigned.	10
Substantial Damage	The subapplication includes structures that were determined Substantially Damaged (SD) by the community within 2 years of the Application Submission Deadline and a verification letter is included in the subapplication.	10 x each SD structure
Not Secondary Dwelling Units	Less than 25% of structures included in the subapplication are Secondary Dwelling Units pursuant to the active NFIP Policy.	10
CDC Social Vulnerability Index	Each subapplication will be assigned a weighted score relative to its social vulnerability score per the Centers for Disease Control and Prevention's (CDC's) Social Vulnerability Index (SVI). The average SVI score per subapplication will be calculated by averaging the overall SVI scores of the census tract in which each property is located, based on validated address(es) provided in the subapplication. A subapplication average SVI score of 0 would receive 0 points and a subapplication average SVI score of 1 would receive the full 40 points.	0-40

Period of Performance

For the Flood Mitigation Assistance program, individual flood mitigation subawards have a period of performance to achieve project completion of 36 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 [funding opportunity](#) announcement or at the FMA website at <https://www.fema.gov/flood-mitigation-assistance-grant-program>.

Federal Flood Risk Management Standard's Freeboard Value Approach

In Fiscal Year 2021, FEMA will partially implement the Federal Flood Risk Management Standard (FFRMS), in accordance with Executive Order 14030, Climate-related Financial Risk.

For certain non-critical actions involving structure elevation, dry floodproofing, and mitigation reconstruction in the Special Flood Hazard Area (SFHA), at a minimum, the FFRMS Freeboard Value Approach which is the base flood elevation plus 2 feet (unless doing so would cause the project to be unable to meet applicable program cost-effectiveness requirements).

If a state, local, tribal, territorial government, or federal agency has adopted a higher standard applicable to the specific project, FEMA will require the higher standard as the design flood elevation under the American Society of Civil Engineers 24-14 (ASCE 24-14). For critical actions in the SFHA, the elevation requirements from 44 CFR § 9.11 continue to apply.

For all other non-critical actions involving project types other than structure elevation, dry floodproofing, and mitigation reconstruction, applicants may choose to apply the FFRMS FVA or any other higher elevation as long as the project remains technically feasible and cost effective.

Individual Flood Mitigation Projects within FEMA GO

The FEMA Grants Outcomes (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 individual 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>.

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.

- Acquisition and Demolition Job Aid: https://www.fema.gov/sites/default/files/2020-09/fema_acquisition_demolition_job_aid_08-21-17.pdf
- Acquisition Technical Review Job Aid: https://www.fema.gov/sites/default/files/2020-09/fema_acquisition_technical_supplement_NoT1-1_082-1-17.pdf
- Elevation Technical Review Job Aid: https://www.fema.gov/sites/default/files/2020-09/fema_elevation_technical_supplement_noT1-3_08-21-17.pdf
- Flood Mitigation Assistance program website: <https://www.fema.gov/grants/mitigation/floods>
- Highlights of ASCE 24-14 *Flood Resistant Design and Construction*: https://www.fema.gov/sites/default/files/2020-07/asce24-14_highlights_jan2015.pdf
- Hazard Mitigation Assistance Guidance: <https://www.fema.gov/grants/mitigation/hazard-mitigation-assistance-guidance>
- PIVOT website: <https://pivot.fema.gov/pivot/web-portal/#/login?returnUrl=%2Fdashboard>
- State Floodplain Managers List: <https://www.floods.org/membership-communities/connect/state-floodplain-managers-scs/>
- State Hazard Mitigation Officers List: <https://www.fema.gov/grants/mitigation/state-contacts>