

# Flood Mitigation Assistance: Localized Flood Risk Reduction Projects

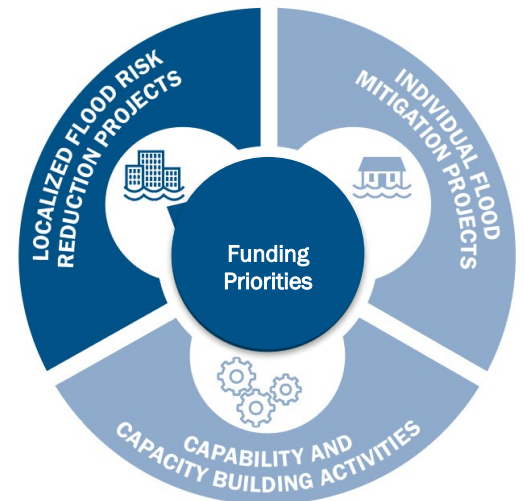
FEMA’s Flood Mitigation Assistance program provides funding to reduce or eliminate the risk of repetitive flood damage to buildings insured under the National Flood Insurance Program (NFIP). A key funding priority for the program are Localized Flood Risk Reduction projects, which reduce community flood risks and lower NFIP flood claim payments.

In fiscal year (FY) 2024, FEMA will select up to \$420 million for Localized Flood Risk Reduction projects out of the \$600 million available through the Flood Mitigation Assistance annual funding opportunity.

## Localized Flood Risk Reduction Projects in Fiscal Year 2024

Localized Flood Risk Reduction projects reduce the frequency or severity of flood damage in areas that are not connected to larger water systems. These projects use solutions that improve drainage and storage capabilities that protect homes, infrastructure, and communities from flood risks. Examples include, but are not limited to:

- Installing or improving drainage systems.
- Creating ways to store or redirect flood water.
- Stabilizing slopes or reshaping land to prevent erosion.
- Protecting sewer systems and utilities from flooding.
- Using nature-based solutions to strengthen shorelines.
- Strengthening roads and bridges to withstand major flood events.



**Figure 1. FY 2024 Flood Mitigation Assistance Funding Priorities**

For more information on how Localized Flood Risk Reduction projects are eligible under other Hazard Mitigation grant programs, refer to [FEMA's 2024 Hazard Mitigation Assistance Program and Policy Guide](#).



# FEMA

## Eligibility Requirements for Flood Mitigation Assistance

To qualify for Flood Mitigation Assistance funding, applicants and subapplicants must meet key requirements. This includes participating in the NFIP, having flood insurance for project structures, having an approved hazard mitigation plan, and submitting applications through FEMA GO.

- **National Flood Insurance Program (NFIP) Participation:** Applicants and subapplicants must participate in the NFIP and be in good standing (not withdrawn, on probation, or suspended). Check your community's NFIP status through [FEMA's Community Status Book](#).
- **Flood Insurance:** Structures included in a project must be covered under an active NFIP policy before the application period opens, and the policy must be maintained for the structure's lifetime even if ownership changes. For more information on NFIP requirements to be eligible for Flood Mitigation Assistance, see [Title 44 Code of Federal Regulations 77.6](#).
- **Hazard Mitigation Plan:** Applicants and subapplicants must have a FEMA-approved State or Tribal Hazard Mitigation Plan by the application deadline and at the time of funding approval. All plans must be in accordance with [Title 44 Code of Federal Regulation Part 201](#).
- **Application Submission:** All subapplications for FY 2024 Flood Mitigation Assistance grants must be submitted through the FEMA GO system.

On July 11, 2024, FEMA published a Final Rule in the Federal Register and an updated policy that revises regulations to fully implement the [Federal Flood Risk Management Standard \(FFRMS\)](#). This includes all structure elevation, mitigation reconstruction, and dry floodproofing projects. It also includes all projects where hazard mitigation funds are used for new construction, substantial improvement, or to address substantial damage to structures.

For additional information on eligibility requirements for Flood Mitigation Assistance funding, see [Title 44, Part 77 – Flood Mitigation Grants](#).

## Eligibility for Localized Flood Risk Reduction Projects

### Eligible Subapplications

All Localized Flood Risk Reduction Project subapplications must show how a project benefits NFIP-insured properties and include a map and geospatial files showing:

- Project location or footprint boundary
- Area with reduced risk or benefiting area
- Active NFIP policies (if available)

For more information on creating a benefiting area map, consult [the Geospatial File Eligibility Criteria Job Aid](#).

## Eligible Project Activities

All Localized Flood Risk Reduction Projects must benefit NFIP-insured properties. Examples include, but are not limited to:

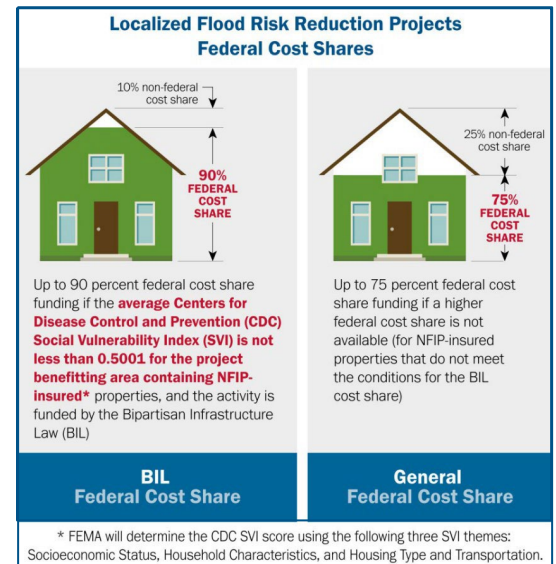
- Floodwater storage and diversion (e.g., bioretention ponds, detention ponds, bioswales).
- Stormwater management improvements (e.g., upsizing storm sewers, enhancing green infrastructure).
- Restoration and protection of floodplains, wetlands, marshes, riverine, and coastal areas.
- Implementation of green (nature-based) and gray (structural) infrastructure solutions.
- Localized flood control projects that offer co-benefits to other hazards and provide social and environmental advantages.

FEMA encourages applicants and subapplicants to explore innovative ways, such as nature-based solutions, to reduce flood risk. Learn more about nature-based solutions at [Building Community Resilience with Nature-Based Solutions: A Guide for Local Officials](#).

## Federal Cost Share Funding

Cost share is required for all subapplications funded under this program. FEMA may contribute the federal cost share funding as shown below.

- **Up to 90% of federal cost share funding** is available if the average [Center for Disease and Prevention \(CDC\) Social Vulnerability Index SVI](#) score is not less than 0.5001 for the project benefiting area containing NFIP-insured properties. The activity must be funded by the BIL. FEMA will determine the CDC SVI score using three SVI themes: Socioeconomic Status, Household Characteristics, and Housing Type and Transportation.
- **Up to 75% federal cost share funding** is available if a higher cost share is not available.



**Figure 2: FY 2024 Annual Program Cost Share for Localized Flood Risk Reduction Projects**

## Localized Flood Risk Reduction Project Scoring Criteria

- FEMA will select the highest ranked eligible Localized Flood Risk Reduction Project subapplication(s). These are based on the FEMA scoring criteria below. FEMA will use [Climate and Economic Justice Screening Tool \(CEJST\)](#), [Community Disaster Resilience Zone](#), or the total dollars in NFIP claims paid in the subapplicant’s jurisdiction in the past five years as a tiebreaker for projects.
- The table below outlines the criteria, including brief descriptions and available points. More information on eligibility and scoring can be found within the FY 2024 Flood Mitigation Assistance funding opportunity.

**Table 1: Final Priority Scoring Criteria for Localized Flood Risk Reduction Projects**

Priority	Description	Available Points
<p><b>Justice40 Community or Community Disaster Resilience Zone</b></p>	<p>A Justice40 community, also referred as a disadvantaged community, is identified using the <a href="#">Climate and Economic Justice Screening Tool (CEJST)</a>.</p> <p>Justice40 communities are considered disadvantaged if they are in census tracts that meet the thresholds for at least one of the tool’s categories of burden, or if they are on lands within the boundaries of federally recognized tribes. In addition, census tracts that are surrounded by disadvantaged communities are also considered disadvantaged if they meet an adjusted low-income threshold (at or above the 50th percentile).</p> <p>Justice40 communities have been marginalized by society, overburdened by pollution, and/or underserved by infrastructure and other basic services. All federally recognized tribes or tribal entities are Justice40 communities (whether or not they have land).</p> <p>A <a href="#">Community Disaster Resilience Zone</a> is defined <a href="#">in Title 42 United States Code Section 5136(a)(1)</a> and all Community Disaster Resilience Zone are located in Justice40 communities.</p> <p>A complete listing of FEMA <a href="#">designated Community Disaster Resilience Zones</a> is available online.</p> <p>Subapplications that primarily benefit a CDRZ will receive 300 points.</p> <p><b>OR</b></p> <p>Subapplications that primarily benefit a Justice40 community will receive 200 points. Full and partial points are assigned to this category.</p>	<p>Up to 300</p>
<p><b>NFIP Policy Holder</b></p>	<p>The NFIP provides insurance to reduce the socio-economic impact of floods. Flood insurance is a separate policy that can cover buildings, the contents in a building, or both. The NFIP provides flood insurance to property owners, renters, and businesses. Having this coverage helps them recover faster when floodwaters recede.</p> <p>Points will be assessed for every NFIP policy that is active as of the Flood Mitigation Assistance application start date. It will be verified within the benefiting area of the project. Full and partial points are assigned to this category.</p>	<p>2 points per NFIP policy, up to 200 points</p>

Priority	Description	Available Points
<p><b>Flood Mitigation Assistance and NFIP-defined Severe Repetitive Loss (SRL) and Repetitive Loss (RL) Properties</b></p>	<p>Flood Mitigation Assistance aims to carry out projects that reduce risks to repetitively flooded properties. These properties must be insured under the NFIP.</p> <p>Points will be assessed for all Severe Repetitive Loss and/or Repetitive Loss structures in the benefiting area of the project. Full and partial points are assigned to this category.</p> <p>For more information about these definitions, refer to <b>Section E. Application Review Information, 2. Review and Selection Process, III. Individual Flood Mitigation Projects</b> of the funding opportunity.</p>	<p>5 points per RL and 10 points per SRL, up to 175 points</p>
<p><b>Consideration for Climate Change and Other Future Conditions</b></p>	<p>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.” (Fourth National Climate Assessment)</p> <p>FEMA works with state, local, tribal, and territorial governments to build and deliver resources and capabilities that ensure the nation can withstand climate hazards of today and those we anticipate for tomorrow.</p> <p>Applicants and subapplicants should use evidence-based, best available climate data sets. They should also use tools to identify climate risks over the project’s expected service life. Climate projections, emission scenarios, or other suitable scenario conditions should be specified based on the project’s service life and applicant’s risk tolerance, as appropriate and available. Applicants should show how their planned project design and operations are resilient to climate risks.</p> <p>Subapplications will receive 100 points if the project describes how it will enhance climate adaptation and resilience using the best available data. It should detail how the project responds to the effects of climate change (This may include sea level rise, increased rainfall, increased likelihood of flash flood due to wildfire, etc.). It may also include other future conditions (population/demographic/land use, etc.). It should cite data sources, assumptions, and models. No partial points are assigned to this category.</p>	<p>100</p>

Priority	Description	Available Points
<p><b>Incorporation of Nature-Based Solutions</b></p>	<p>Nature-based solutions are actions to protect, manage, or restore natural or modified ecosystems. They may address challenges while giving benefits to people and the environment.</p> <p>FEMA recognizes that strategies for nature-based solutions are diverse. One size does not fit all. Examples of nature-based solutions are wetland restoration and protection; greenways; stormwater parks; and floodplain restoration. Others are rain gardens; green roofs; permeable pavement; coastal wetlands; and living shorelines.</p> <p>Subapplications will receive 100 points if the project incorporates nature-based solutions. No partial points are assigned to this category.</p> <p>For additional information, refer to the <a href="#">White House Nature Based Solutions roadmap</a>. Or refer to this FEMA resource: <a href="#">Building Community Resilience with Nature-Based Solutions: A Guide for Local Communities</a> and <a href="#">Nature-Based Solutions</a>.</p>	<p>100</p>
<p><b>FEMA Flood Mitigation Assistance Capability and Capacity Building (C&amp;CB) Activities</b></p>	<p>These activities are used to develop future Localized Flood Risk Reduction Projects and/or Individual Flood Mitigation Projects. These will reduce flood claims submitted to the NFIP. In previous grant cycles, these activities were referred to as hazard mitigation plans, technical assistance, and project scoping.</p> <p>Subapplications will receive 50 points if the project was generated from a previous Flood Mitigation Assistance award. No partial points are assigned to this category.</p>	<p>50</p>
<p><b>Public and Private-Sector Partnerships</b></p>	<p>FEMA encourages innovative use of public and private-sector partnerships. These may include private groups that partner with public ones to meet the non-federal cost share.</p> <p>The subapplication will receive 25 points if it includes partnerships (state, tribal, private, local, etc.). These should ensure the project meets community needs, including those of overburdened and underserved populations. They should show the outcome of those partnerships. They could make use of financial, material, and educational resources. They could coordinate multi-jurisdictional projects. They could heighten focus on equity. No partial points are assigned to this category.</p>	<p>25</p>

Priority	Description	Available Points
<b>Community Rating System (CRS) Participation</b>	The CRS recognizes local floodplain activities that exceed the minimum NFIP standards. Flood insurance premium rates for policyholders can be reduced by up to 45%. Subapplications will receive 25 points if they are a participant in the CRS. No partial points are assigned to this category.	25
<b>Cooperating Technical Assistance Partners Program (CTP) Participation</b>	This is a qualified partnership program in which communities commit to maintaining up- to-date flood hazard maps and other tools. Subapplications will receive 25 points if they are a Cooperating Technical Assistance participating community. No partial points are assigned to this category.	25

## Period of Performance

The Period of Performance (POP) is 36 months, starting on the date of the recipient’s federal award. Given the complexity of the Localized Flood Risk Reduction Projects, the applicant may submit a request for a longer POP in the application for FEMA to review and approve. A longer POP for a Localized Flood Risk Reduction Project must be requested, documented, reasonable, and justified. Any subsequent amendments to the federal award will not extend the POP unless explicitly stated.

More information on the POP and other requirements can be found in the funding opportunity announcement or on [FEMA.gov](https://www.fema.gov).

## FEMA Grants Outcomes

The FEMA Grants Outcomes (FEMA GO) system is used for the program, and is where applicants and subapplicants will submit, track, and manage all applications. For more information on the FEMA GO system and the application process, please refer to the [FEMA GO for Hazard Mitigation Grants webpage](#).

- The following section offers tips on selecting and submitting a subapplication within FEMA GO:
  - Select “*Subapplication\_Title*” and include “*Localized Flood Risk Reduction Project*” in the “Subapplication Title”.
  - Select the “*Project*” Subapplication Type within FEMA GO to begin.
  - 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.
  - Geographic areas description – In this section, describe the project area and the benefiting area to the

best of your ability.

- Note: Ensure you attach your project area and benefiting area maps to your subapplication

## Build America, Buy America Act (BABAA)

Unless it has a waiver, an award made after May 14, 2022, under this program that will be used for infrastructure must comply with the [Build America, Buy America Act \(BABAA\)](#). BABAA states that none of the funds under an award made pursuant to this notice may be used for a project unless it is made in the U.S.. All iron, steel, manufactured products, and construction materials must be produced in the United States.

More details will be announced before that date. Recipients can find more information on the FEMA [Build America, Buy America Act webpage](#).

## Additional Resources

Additional information and resources about the Flood Mitigation Assistance program are on [FEMA.gov](#). Resources include links to the funding opportunity document, a summary of the application process, a link to FEMA GO, and program support materials including several fact sheets about applying.

The NFIP reduces the impacts of flooding through risk mapping, mitigation, and administering flood insurance. By sharing data with communities, the NFIP enables local community planners, officials, and administrators to develop HMPs, make updates, effectively manage their floodplains, and submit grant applications. FEMA provides publicly available data online.

For sensitive data, an established protocol dictates who can receive it. Receiving sensitive data requires a legal data sharing agreement. This ensures proper and secure processing and handling. The aim is a 10-day turnaround time from FEMA's receipt of the data request to delivery. There are two types of data sharing agreements: Routine Use Letters (RULs) and Information Sharing Access Agreements (ISAAs). ISAAs last for three years and can be used for repeated data requests. RULs are for one-time requests only.

Send completed request forms to a FEMA Regional Flood Insurance Liaison or Specialist. General questions about the Flood Mitigation Assistance program can be directed to your [State Hazard Mitigation Officer](#) or [FEMA Regional Office](#). Additional resources include:

## FEMA RESOURCES

- [Building Community Resilience with Nature Based Solutions: A Guide for Local Communities](#)
- [FEMA Flood Map Service Center](#)
- [FEMA GO system](#)
- [FEMA National Flood Insurance Program Approved Hydrologic Numerical Models](#)



- [Geospatial File Eligibility Criteria in Flood Mitigation Grant Applications Job Aid](#)
- [State Floodplain Managers List](#)

#### **ADDITIONAL RESOURCES**

- Environmental Protection Agency: [Inflation Reduction Act Programs to Fight Climate Change by Reducing Embodied Greenhouse Gas Emissions of Construction Materials and Products](#)