



FEMA

# Fact Sheet

## Federal Insurance and Mitigation Administration

### FY 2018 Flood Mitigation Assistance (FMA) Grant Program

As appropriated by the Consolidated Appropriations Act, 2018 (Public Law 115-141); the Fiscal Year (FY) 2018 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 2018, \$160,000,000 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.

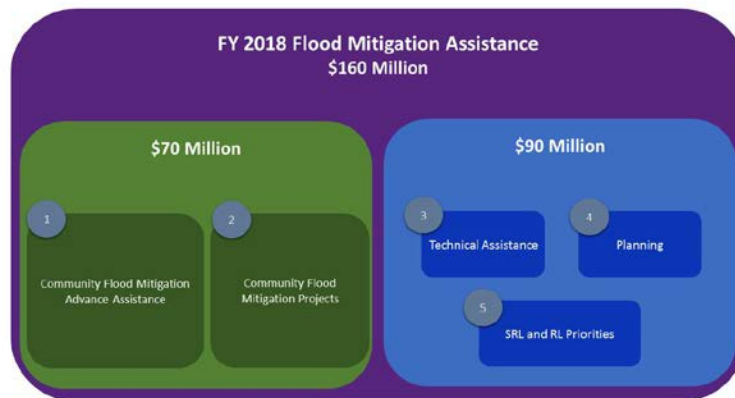
The FY 2018 FMA application cycle will be implemented as it has been in recent application cycles, but will prioritize \$70 million of the \$160 million available under FMA for community flood mitigation projects and FMA advance assistance. Due to the demand for funding by communities with high numbers of SRL and RL properties, projects addressing flooding on a community level were not prioritized for funding until the FY 2017 FMA application cycle. FEMA's grant recipients and subrecipients have and continue to ask for community level flood mitigation funding, so this will again be a primary focus for the FY 2018 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 benefits communities with high participation and favorable standing in the NFIP.

The Hazard Mitigation Assistance (HMA) Guidance applies to the FY 2018 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

The total amount of funds available under the FY 2018 FMA grant program will be \$160,000,000. Of this, a total of \$70,000,000 has been prioritized for community flood mitigation proposals leaving an estimated \$90,000,000 available for other FMA priorities. FEMA will select remaining eligible applications once all priorities are met based on benefits to the NFIP.



## 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 2018 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.

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

## Funding Guidelines

The total amount of funds available under the FY 2018 FMA Grant Program will be \$160,000,000, which includes the traditional FMA Grant Program priorities as well as the community flood mitigation priorities (both projects and FMA advance assistance).

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

- Up to \$100,000 for community flood mitigation advance assistance
- Up to \$10,000,000 for community flood mitigation projects
- \$50,000 for Technical Assistance for states/territories who were awarded FMA Grant Program funds totaling at least \$1,000,000 in FY 2017.
- \$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 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 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 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.

## Evaluation Criteria

FEMA will select eligible project sub-applications on a competitive basis in order of the agency's priorities for FY 2018 FMA Grant Program.

### 1. Community Flood Mitigation – Advance Assistance

FEMA will select the highest ranked eligible subapplication(s) for Advance Assistance from each Applicant not to exceed \$100,000 total Federal cost share. Maximum funding for all FMA Advance Assistance is \$2 million. All subapplications must be designated as Advance Assistance within the title of the subapplication and use the correct code (**904.2 - Advance Assistance**) within eGrants to be considered.

### 2. Community Flood Mitigation – Projects

FEMA will select the highest ranked eligible community flood mitigation subapplication(s) from each Applicant up to \$10,000,000 federal share based on final priority scoring criteria (see table below), as needed, and that benefit communities with high participation and favorable standing in the NFIP. All subapplications submitted under the community flood mitigation project priority must include a list of NFIP-insured properties that are included in the project area and the project's benefiting area as well as a project boundary map that portrays these properties. Applicants are not required to apply for Advance Assistance funding to be eligible to receive a project award. All subapplications must be designated as community flood mitigation within the title of the subapplication and use the appropriate code within eGrants to be considered.

# Federal Emergency Management Agency

## FY 2018 Flood Mitigation Assistance (FMA) Grant Program

Eligible project activities include, but are not limited to:

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

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

Priority	Description	Total Points
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	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.	100
Community Rating System (CRS) Participation	The Community Rating System (CRS) recognizes and encourages community floodplain management activities that exceed the minimum NFIP standards. Depending upon 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.	100
Cooperating Technical Partners Program (CTP) Participation	Qualified partnership program where communities commit to collaborate in maintaining up-to-date flood hazard maps and other flood hazard information. Points are provided to CTP participating communities.	100
International Building Codes (IBC) Adopted	IBC adoption epitomizes community commitment to responsible building regulations. Points are provided to IBC participating communities.	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; and.*
- *FEMA will use the total number of active policies in the local jurisdiction as a tie breaker for Advance Assistance.*

After meeting the \$70,000,000 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:

### 3. Technical Assistance.

FEMA will select eligible technical assistance subapplications up to \$50,000 Federal share for Recipients to which FEMA obligated FMA awards totaling at least \$1,000,000 Federal cost share in FY 2017.

### 4. 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.

5. 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% 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 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).

6. The balance of FMA Grant Program funding will be distributed on a competitive basis to all eligible applicants for flood hazard mitigation projects.

## Changes for FY 2018

For FY 2018, all of the priorities are identical as they were for FY 2017 with a few changes to the first two priorities as listed below:

1. Community Flood Mitigation – Advance Assistance: Advance Assistance can be used to develop mitigation strategies and obtain data to prioritize, select, and develop community mitigation projects for future funding. FEMA will select the highest ranked eligible subapplication(s) for Advance Assistance from each Applicant not to exceed \$100,000 total Federal cost share.
  - In the FY 2018 NOFO this priority has **no limit** to the number of subapplications an Applicant can submit to FEMA. The FY 2017 NOFO only allowed for one Community Flood Mitigation Advance Assistance subapplication to be submitted.
2. Community Flood Mitigation – Projects: Mitigation projects that address community flood risk for the purpose of reducing NFIP flood claim payments. FEMA will select the highest ranked eligible community flood mitigation subapplication(s) from each Applicant up to \$10 million Federal cost share.

- In the FY 2018 NOFO this priority has **no limit** to the number of subapplications an Applicant can submit to FEMA. The FY 2017 NOFO only allowed for one Community Flood Mitigation subapplication to be submitted.

### 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 the FEMA Internet: <https://www.fema.gov/hazard-mitigation-assistance> for more detailed information regarding eligibility.

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*"FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards."*

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