

Flood Mitigation Assistance Program (FMA)

Summary

The Flood Mitigation Assistance Program (FMA) is a grant program under the Federal Emergency Management Agency (FEMA) to help states, tribes, and territories pay for cost effective ways of reducing or eliminating flooding that impact buildings insured by the National Flood Insurance Program (NFIP).

FMA Funding

The Bipartisan Infrastructure Law allocated \$3.5 billion to FMA which will be made available over the next 5 fiscal years in tranches of \$700 million per year in addition to its annual federal appropriation. FMA is covered by the Biden Administration's Justice40 initiative, meaning 40% of it's funds must go to disadvantaged communities.

Application Timelines

FEMA plans to announce a Notice of Funding Opportunity (NOFO) each year. NOFOs are generally released in September and applications are accepted until the following January with some year by year variations. However, each state has its own deadlines for its subapplications prior to the national deadline, so it's very important to follow your own state's application processes. Subapplicants should check with their State Hazard Mitigation Officer or Applicant Office for information on their deadlines.

Eligibility Requirements

All subapplicants must be participating in the NFIP and projects will be evaluated to ensure they provide benefit to the NFIP. This means structures identified in the subapplication must have an active NFIP policy. FMA has three funding priorities: Individual Flood Mitigation Projects, Localized Flood Risk Reduction, and Capability and Capacity Building Activities. Projects should also be cost-effective as demonstrated by a benefit-cost ratio of 1.0 or higher using a FEMA-approved Benefit-Cost Analysis methodology.



What makes an application competitive?

FEMA chooses recipients based on the applicant's ranking of the project based on the eligibility and cost-effectiveness of the project. FEMA will select the highest-scored subapplications based on further scoring criteria for Individual Flood Mitigation Projects, Localized Flood Risk Reduction Projects, or Capability and Capacity Building Activities.



How can nonprofits access FMA funding?

While nonprofit organizations cannot apply directly to FEMA, they can be included in their local city's, township's, county's, special district's or federally recognized tribal government's subapplications. Cultivating and maintaining a positive relationship with your local municipality can be central to accessing federal funding. Municipalities also often rely on Community Based Organizations and nonprofits to help lead community engagement.

Additional Resources

- **State Hazard Mitigation Officers** - Your State Hazard Mitigation Officer can provide key information about FMA.
- **National Flood Insurance Program** - To learn more about the national flood insurance program, check out the page on FEMA's website.
- **Community Status Book** - You can check your community's NFIP status at the Community Status Book.
- **How to Perform a Full BCA** - You can learn more about FEMA's Benefit-Cost Analysis system
- Details on criteria for FMA's project areas:
 - **Individual Flood Mitigation Projects**
 - **Localize Flood Risk Reduction Projects**
 - **Capability and Capacity Building Projects**