

Flood Mitigation Assistance

Individual Flood Mitigation Projects

Flood Mitigation Assistance’s Individual Flood Mitigation Assistance helps to reduce or eliminate the risk of repetitive flood damage to buildings and structures insured under the National Flood Insurance Program (NFIP), and within NFIP participating communities.

Individual Flood Mitigation Projects in Fiscal Year 2023

Out of \$800 million in total funding for this grant cycle, FEMA will select at least \$220 million of Individual Flood Mitigation Projects. Individual Flood Mitigation Projects are one of three program priorities for the FY 2023 grant application cycle. These projects mitigate the risk of flooding to individual National Flood Insurance Program (NFIP) insured buildings.

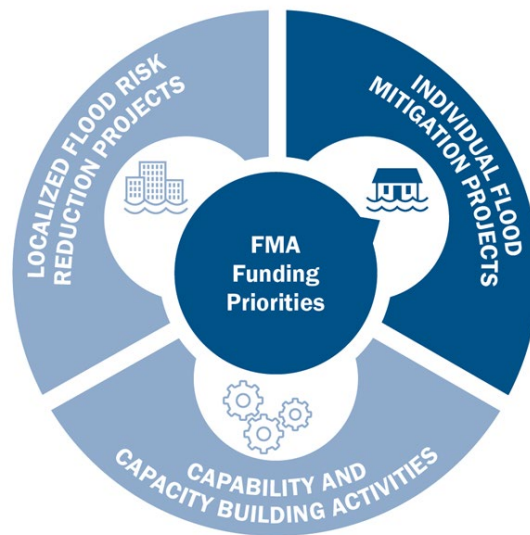


Figure 1: Fiscal Year 2023 Funding Priorities

Awards made under this Notice of Funding Opportunity (NOFO) will be funded, in whole or in part, with funds appropriated by the Infrastructure Investment and Jobs Act, also known as the [Bipartisan Infrastructure Law](#). The Bipartisan Infrastructure Law is a once-in-a-generation investment in infrastructure, which will grow a more sustainable, resilient, and equitable economy by enhancing U.S. competitiveness, driving the creation of good-paying jobs with the free and fair choice to join a union, and ensuring stronger access to economic and environmental benefits for disadvantaged communities.



FEMA

This law appropriates billions of dollars to FEMA to promote resilient infrastructure, respond to the impacts of climate change, and equip our nation with the resources to combat its most pressing threats.

Available Funding

FEMA will select up to \$220 million for Individual Flood Mitigation Projects that mitigate the risk of flooding to individual NFIP-insured structures. FEMA will select the highest scored eligible subapplication(s) based on the Individual Flood Mitigation Project's prioritization, thresholds, and Final Priority Scoring Criteria.

Eligibility Information

Buildings identified in the subapplication must have a National Flood Insurance Program policy in effect at the application start date and must maintain it through completion of the flood hazard mitigation activity and for the life of the building, regardless of the flood zone or transfer of ownership. 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 reconstruction
- Structural retrofitting of existing buildings

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 [Fiscal Year 2023 funding opportunity](#).

- All applicants and subapplicants must participate in the National Flood Insurance Program, and not be withdrawn, on probation, or suspended. NFIP community status can be verified in the [Community Status Book](#) available online.
- Structures identified in the subapplication must have an NFIP policy (including a Group Flood Insurance Policy [GFIP]) in effect prior to the opening of the application period and the policy must be maintained throughout the life of the structure. The requirement of maintaining flood insurance shall apply during the life of the property, regardless of transfer of ownership of such property. For more information, see [Title 44 Code for Federal Regulations Section 77.6](#).
- Applicants are required to have a FEMA-approved state or tribal hazard mitigation plan by the application deadline and at the time of obligation of the award. More detailed information is provided in Part 4. Eligibility and Requirements, C. Hazard Mitigation Plan Requirements, of the 2023 [Hazard Mitigation Assistance Program and Policy Guide](#).

- Subapplicants are required to have a FEMA-approved local or tribal hazard mitigation plan by the application deadline and at the time of obligation of grant funds for Individual Flood Mitigation Project subapplications.
- All Individual Flood Mitigation Project subapplications submitted as part of a Flood Mitigation Assistance grant application must be consistent with the goals and objectives identified in the current, FEMA-approved state or tribal (standard or enhanced) mitigation plan and the local mitigation plan for the jurisdiction in which the project is located.
- All structure elevation, mitigation reconstruction, and dry floodproofing projects; and all projects where hazard mitigation funds are used for new construction, substantial improvement, or to address substantial damage to structures must meet the minimum standards of FEMA’s partial implementation of the Federal Flood Risk Management Standards (FFRMS). Information about the [partial implementation is in Section 4.1](#) of the HMA Guide and Policy Guide.
- To learn more about substantial damage to structure definitions, refer to Floodplain Management and Protection of Wetlands definitions in [Title 44 Code of Federal Regulations Section 9.4](#). for “new construction” and “substantial improvement”.

ACQUISITION PROJECT REQUIREMENT

The subrecipient must provide FEMA with a signed copy of the [Statement of Voluntary Participation](#) for each property post-award. The Statement of Voluntary Participation formally documents the Notice of Voluntary Interest and information related to the purchase offer. The Statement of Voluntary Participation is available on the FEMA website.

Subrecipients must apply deed-restriction language to all acquired properties to ensure that the property is maintained in perpetuity as open space consistent with the conservation of natural floodplain functions, as agreed to by accepting FEMA hazard mitigation award funding. Deed-restriction language is applied to acquired properties by recording the open space and deed restrictions. The [FEMA Model Deed Restriction](#) is available on FEMA.gov.

Subrecipients, as well as recipients and FEMA, are responsible for enforcing compliance with open space restrictions pursuant to [Title 44 of the Code of Federal Regulations Part 80 requirements](#).

For additional information on eligibility, view the full Flood Mitigation Assistance funding opportunity at [Grants.gov](#).

Federal Cost Share Funding

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

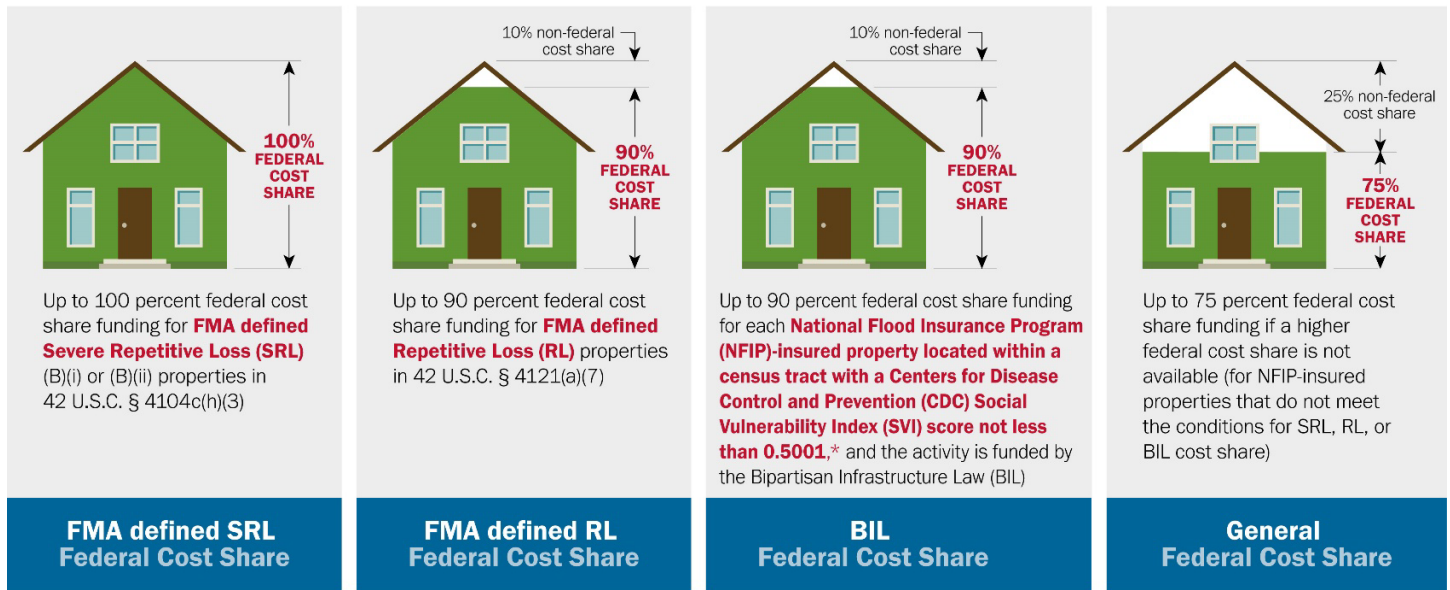
OPTIONS AND DEFINITIONS

- Up to 100% federal cost share funding for [Food Mitigation Assistance-defined Severe Repetitive Loss \(SRL\)](#) (B)(i) or (B)(ii) properties in [Title 42 United States Code Section 4104c\(h\)\(3\)](#), structure:
 - Is covered under a contract for flood insurance made available under the NFIP; and

- Has incurred flood-related damage:
 - (b)(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 claim payments exceeding \$20,000, or
 - (b)(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.
- To receive an increased federal cost share under these provisions, properties must meet the Flood Mitigation Assistance SRL definition. Applicants and subapplicants that are requesting an increased federal cost share must submit documentation with their application or subapplication demonstrating that properties meet the definition.
- Up to 90% federal cost share funding for Flood Mitigation Assistance-defined Repetitive Loss (RL) properties; in [Title 42 United States Code Section 4121\(a\)\(7\)](#) is a structure covered by a contract for flood insurance made available under the NFIP that:
 - Has 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, and
 - At the time of the second incidence of flood-related damage, the contract for flood insurance contains Increased Cost of Compliance (ICC) coverage.
 - To receive an increased federal cost share under these provisions, properties must meet the Flood Mitigation Assistance RL definition. Applicants and subapplicants that are requesting an increased federal cost share must submit documentation with their application or subapplication demonstrating that properties meet this definition.
- Up to 90% federal cost share funding for each NFIP-insured property located within a census tract with a [Centers for Disease Control and Prevention's Social Vulnerability Index](#) score is not less than 0.5001, and the activity must be funded by the BIL. FEMA will determine the CDC SVI score using the following three SVI themes: Socioeconomic Status, Household Characteristics, and Housing Type and Transportation or
- Up to 75% federal cost share funding if a higher federal cost share is not available.

Applicants and subapplicants that are requesting an increased federal cost share funding must submit documentation with their application or subapplication demonstrating that the properties meet these definitions. For more information about Severe Repetitive Loss and Repetitive Loss properties, subapplicants can contact their [State Floodplain Manager](#) or [State Hazard Mitigation Officers](#).

Individual Flood Mitigation Projects – Federal Cost Shares



* FEMA will determine the CDC SVI score using the following three SVI themes: Socioeconomic Status, Household Characteristics, and Housing Type and Transportation.

Figure 2: Fiscal Year 2023 Annual Program Cost Share for Individual Flood Mitigation Projects

Individual Flood Mitigation Projects Prioritized Order

FEMA will select Individual Flood Mitigation Project subapplication(s) based on projects meeting the below FEMA scoring criteria. FEMA will select eligible Individual Flood Mitigation Project subapplications on a competitive basis in the following prioritized order:

Individual Flood Mitigation Projects that will mitigate flood damage to at least 75% of structures included in the subapplication that meet ANY of the following Flood Mitigation Assistance and/or National Flood Insurance Program Severe Repetitive Loss and Repetitive Loss definitions in order by program priority:

- Meet the Flood Mitigation Assistance Definition of a Severe Repetitive Loss 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.
- Meet the Flood Mitigation Assistance Definition of a Severe Repetitive Loss Property: Have 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.
- Meet the Flood Mitigation Assistance Definition of a Repetitive Loss 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, and at the time of the second incidence of flood-related damage, the contract for flood insurance contains increased cost of compliance coverage.
- Meet National Flood Insurance Program Definition of a Severe Repetitive Loss Property: Have four or more separate NFIP claim payments of more than \$5,000 each (including building and contents payments); or two or more separate claim payments (building payments only) where the total of the payments exceeds the current market value of the property.
- Meet the National Flood Insurance Program Definition of a Repetitive Loss Property: A structure covered by a contract for flood insurance under the National Flood Insurance Program (NFIP) that has incurred flood-related damage on two occasions during a 10-year period, each resulting in at least a \$1,000 claim payment.

In the event requested funding exceeds \$220 million funding for this priority, FEMA will prioritize subapplications based on:

- Count of properties meeting Flood Mitigation Assistance and/or NFIP defined SRL and RL definitions in order by program priority (1-5) above, and
- Total dollars of all NFIP policy claims on record for all NFIP properties proposed for mitigation in the subapplication.

FEMA may rank subapplications lower where the average elevation federal cost share is greater than \$250,000 for all single dwelling units or the average acquisition federal cost share is greater than \$750,000 for all single dwelling units.

After FEMA selects all subapplications in prioritized order above, FEMA will apply the “Final Priority Scoring Criteria for Individual Mitigation Project” below. FEMA may reconsider Single-family dwellings that are not selected. The subapplications will be selected based on cumulative score, from highest to lowest.

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

| Priority | Description | Available Points |
|---|--|--|
| Substantial Damage | <p>Substantial damage applies to a structure in a Special Flood Hazard Area – or floodplain – for which the total cost of repairs is 50% or more of the structure’s market value before the disaster occurred, regardless of the cause of damage. This percentage rule can vary among jurisdictions.</p> <p>The decision about a structure being substantially damaged is made at the local community generally by a building-department official or floodplain manager. For communities that participate in the National Flood Insurance Program (NFIP), substantial damage determinations generally are required by local floodplain-management ordinances. These rules must be in place for residents of a community to purchase flood insurance.</p> <p>The subapplication will receive 10 points per structure that is determined Substantially Damaged by the community within five years of the Application Submission Deadline and a verification letter is included in the subapplication.</p> <p>Full points are assigned to this category and there is no point cap/limit.</p> <p>Information about Substantial Damage: Damage of any origin sustained by a building whereby the cost of restoring the building to its before-damaged condition would equal or exceed 50% of the market value of the building before the damage occurred.</p> | 10 points per Substantial Damage structure, no cap |
| Justice40 Community or Community Disaster Resilience Zone | <p>A Justice40 community, also referred as a disadvantaged community, is identified using the version 1.0 of the Climate and Economic Justice Screening Tool (CEJST).</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. Further, all federally recognized tribes or tribal entities are Justice40 communities (whether or not they have land).</p> <p>A Community Disaster Resilience Zone is defined in Title 42 United States Code Section 5136(a)(1), and all Community Disaster Resilience Zone are located in Justice40 Communities</p> <p>A listing of FEMA designated Community Disaster Resilience Zones is available online.</p> | Up to 50 points |

| Priority | Description | Available Points |
|--|---|------------------------|
| | <p>Subapplications that primarily benefits a Community Disaster Resilience Zone will receive 50 points.</p> <p>OR</p> <p>Subapplications that primarily benefits a Justice40 community will receive 35 points.</p> <p>Full and partial points are assigned to this category.</p> | |
| <p>Flood Mitigation Assistance and National Flood Insurance Program defined Severe Repetitive Loss (SRL) and Repetitive Loss (RL) Properties</p> | <p>The Flood Mitigation Assistance program aims to implement projects that reduce flood risks posed to repetitively flooded properties insured under the National Flood Insurance Program (NFIP), and the disruption to life caused by repeated flooding of the same properties.</p> <p>Points will be assessed for Flood Mitigation Assistance and National Flood Insurance Program defined Severe Repetitive Loss and/or Repetitive Loss structures verified within the subapplication.</p> <p>Full and partial points are assigned to this category.</p> <p>If greater than 35% of properties in the subapplication are Severe Repetitive Loss or Repetitive Loss definitions, the subapplication will receive 30 points.</p> <p>OR</p> <p>If 25% - 35% of properties in the subapplication are Severe Repetitive Loss and/or Repetitive Loss definitions, the subapplication will receive 15 points.</p> | <p>Up to 30 points</p> |
| <p>FEMA Flood Mitigation Assistance Capability and Capacity Building (C&CB) Activities</p> | <p>The Flood Mitigation Assistance Capability and Capacity Building Activities are used to develop future Localized Flood Risk Reduction Projects and/or Individual Flood Mitigation Projects that will subsequently reduce flood claims against the National Flood Insurance Program.</p> <p>In previous funding opportunity cycles, these activities were referred to as hazard mitigation plans, technical assistance, and project scoping.</p> <p>Subapplications will receive 20 points if the project was generated from a previous Flood Mitigation Assistance award.</p> <p>No partial points are assigned to this category.</p> | <p>20 points</p> |

Period of Performance

The period of performance is 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 on [FEMA.gov](#).

Federal Flood Risk Management Standard’s Freeboard

VALUE APPROACH

All non-critical new construction or substantial improvement of structures in a Special Flood Hazard Area must, at a minimum, apply the flood elevations of the Federal Flood Risk Management Standard’s Freeboard Value Approach unless doing so would cause the project to be unable to meet applicable program cost-effectiveness requirements. All other types of projects may choose to apply the flood elevations of the Federal Flood Risk Management Standard’s Freeboard Value Approach.

For more information, see:

- [Executive Order 14030 Climate-Related Financial Risk](#)
- [FEMA Policy FP-206-21-003-0001 Implementation of the Federal Flood Risk Management Standards for Hazard Mitigation Assistance Programs](#)
- [2023 Hazard Mitigation Assistance Program and Policy Guide](#)

FEMA Grants Outcomes

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.

For more information on navigating the FEMA GO system and the full application process, review the [FEMA GO for Hazard Mitigation Grants webpage](#).

Build America, Buy America Act

Absent a waiver, an award made after May 14, 2022, under this program that will be used or infrastructure must comply with the Build America, [Buy America Act \(BABAA\) \(Pub. L. 117-58 Sections 70901-52\)](#). BABAA provides that none of the funds provided under an award made pursuant to this notice may be used for a project unless all iron, steel, manufactured products, and construction materials are produced in the United States. Further guidance and implementation requirements are forthcoming before that date. Recipients can find more information on Build America, Buy America Act requirements and waivers on [FEMA’s website](#).

Additional Resources

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

The NFIP helps reduce the impacts of flooding through risk mapping, mitigation, and administering flood insurance. Through careful data sharing with communities, the NFIP enables local community planners, officials, and

administrators to develop hazard mitigation plans, make updates, effectively manage their floodplains, and submit grant applications. FEMA provides publicly available data online.

For sensitive data, there is an established protocol that dictates who is allowed to receive it. Receiving sensitive data requires that a legal data sharing agreement be drafted to ensure 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 (ISAs). ISAs last for three years and can be used for repeated data requests. RULs are for a one-time request only.

A completed data request form may be sent 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](#).

- [FEMA Flood Mitigation Assistance Webpage](#)
- [Highlights of ASCE 24-14 Flood Resistant Design and Construction Building Community Resilience with Nature Based Solutions: A Guide for Local Communities](#)
- [Building Community Resilience with Nature Based Solutions: A Guide for Local Communities](#)

- Property Elevation and Acquisition Job Aids:
 - [Elevation Job Aid](#)
 - [Acquisition & Demolition Job Aid](#)
 - [Acquisition & Relocation](#)

- Substantial Damage determinations:
 - [Substantial Improvement/Substantial Damage Desk Reference](#)
 - [Substantial Damage Estimator Tool](#)

- Benefit-Cost Analysis – Severe Repetitive Loss and Repetitive Loss Pre-Calculated Benefits:
 - [Benefit-Cost Analysis Efficiencies for Repetitive Loss and Severe Repetitive Loss Acquisition Projects Located Outside the Designated Special Flood Hazard Area](#)
 - Update to “[Cost-Effectiveness Determinations for Acquisitions and Elevations in Special Flood Hazard Areas Using Pre-Calculated Benefits](#)” Memorandum
 - [Benefit-Cost Analysis Toolkit](#)

U.S. ENVIRONMENTAL PROTECTION AGENCY

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