

Flood Mitigation Assistance - Individual Flood Mitigation Projects

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. This fact sheet provides detailed information on Individual Flood Mitigation Projects eligible for FMA funding. This document is intended for guidance only and is not a request for information.

Fiscal Year 2022 Flood Mitigation Assistance Overview

Individual Flood Mitigation Projects are one of three program priorities for the Fiscal Year 2022 grant application cycle. These projects mitigate the risk of flooding to individual National Flood Insurance Program (NFIP) insured buildings. Out of \$800 million in total funding for Fiscal Year 2022, FEMA will select at least \$400 million for the federal cost share funding of Individual Flood Mitigation Projects.

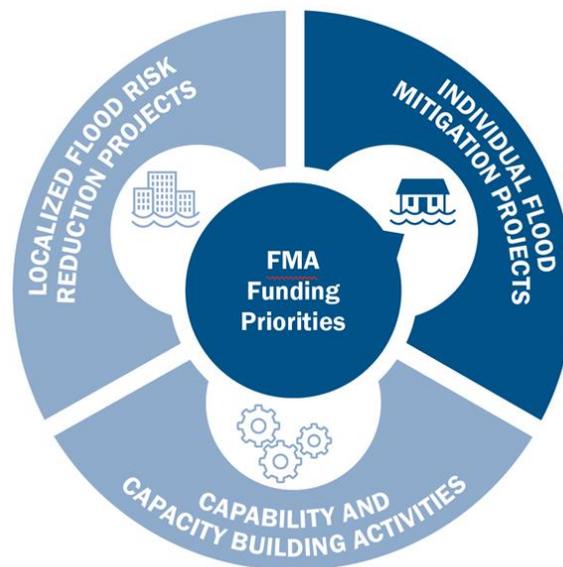


Figure 1: Fiscal Year 2022 Funding Priorities



FEMA

Awards made under this Notice of Funding Opportunity will be funded, in whole or in part, with funds appropriated by the Infrastructure Investment and Jobs Act, also more commonly known as the Bipartisan Infrastructure Law (BIL). The BIL 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. The BIL 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.

Individual Flood Mitigation Projects – At Least \$400 million Available

FEMA will select the highest-scored eligible subapplication(s) based on the Individual Flood Mitigation Project scoring criteria. Additionally, projects will be evaluated to ensure they will provide benefits to the National Flood Insurance Program in accordance with Title 44 Code of Federal Regulations Part 77 and the Hazard Mitigation Assistance (HMA) Guidance.

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 2022 funding opportunity on [Grants.gov](https://www.grants.gov).

- All subapplicants must be participating in the National Flood Insurance Program, and not be withdrawn, on probation, or suspended, regardless of flood zone location or of transfer of ownership. Structures identified in the subapplication must have an active National Flood Insurance Program policy (including a Group Flood Insurance Policy) in effect prior to the opening of the application period and the policy must be maintained throughout the life of the structure. For details see Title 44 Code of Federal Regulations Section 77.6.
 - The status of a participating community can be verified in the National Flood Insurance Program [Community Status Book](#).
- Subapplicants must have a FEMA-approved Local or Tribal Hazard Mitigation Plan in accordance with Title 44 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 of 1.0 or higher using a FEMA-approved Benefit-Cost Analysis methodology.
 - FEMA will review flood mitigation project subapplications during the pre-award process that are competitive and otherwise eligible for selection where communities with a very high Centers for Disease Control and Prevention Social Vulnerability Index, greater than 0.8, or a federally recognized Tribal government is unable to calculate a Benefit-Cost Ratio to demonstrate cost-effectiveness.

- FEMA may assist such communities with developing a Benefit-Cost Analysis. For communities that may qualify for this consideration, FEMA will release additional guidance. FEMA will not award a hazard mitigation project that is not cost-effective. For more information, visit the [Benefit-Cost Analysis webpage](#).
- Structure acquisitions and elevations located in the Special Flood Hazard Area may use pre-calculated benefits to determine cost-effectiveness. The updated values for use of pre-calculated benefits to determine cost-effectiveness of elevations and acquisitions in the SFHA are \$323,000 per structure for acquisitions and \$205,000 per structure for Elevations (and Mitigation Reconstruction). More detailed information about pre-calculated benefits and how they can be used is available in the memo: [Update to “Cost-Effectiveness Determinations for Acquisitions and Elevations in Special Flood Hazard Areas Using Pre-Calculated Benefits” Memorandum \(fema.gov\)](#).
- FEMA has determined that the acquisition of a structure designated as Repetitive Loss or Severe Repetitive Loss, regardless of location within or outside of the Special Flood Hazard Area, with total project costs less than or equal to \$323,000 is considered cost-effective. As such, FEMA has expanded the use of pre-calculated benefits to include acquisition projects of RL and SRL properties outside the Special Flood Hazard Area with a project cost less than or equal to the existing calculated threshold of \$323,000. More detailed guidance and information is available on the Benefit-Cost Analysis [webpage](#).
- **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 form is available on FEMA’s 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’s website.
 - 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.

Eligible Individual Flood Mitigation Projects

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 of 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

Severe Repetitive Loss/Repetitive Loss Definitions

To reduce or eliminate risk to the National Flood Insurance Program, Individual Flood Mitigation Projects prioritize the mitigation of Severe Repetitive Loss structures and Repetitive Loss structures are defined as:

- **Severe Repetitive Loss (b)(i):** Four or more separate National Flood Insurance Program 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.
- **Severe Repetitive Loss (b)(ii):** At least two separate National Flood Insurance Program claim payments have been made with the cumulative amount of such claims exceeding the market value of the insured structure.
- **Repetitive Loss:** 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.

Cost Share

Generally, federal cost share funding is available for up to 75% of the eligible activity costs. However, based on Flood Mitigation Assistance funding allocated from the BIL, FEMA may contribute up to 90% federal cost share for eligible costs for a property that has National Flood Insurance Program insurance and is located within a census tract with a Centers for Disease Control and Prevention (CDC) Social Vulnerability Index (SVI) not less than 0.5001.

Applicants and subapplicants can view their CDC SVI on the [CDC's webpage](#).

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 SRL and RL properties, subapplicants can contact their State Floodplain Manager or State Hazard Mitigation Officers; information is available in the Additional Resources section below.

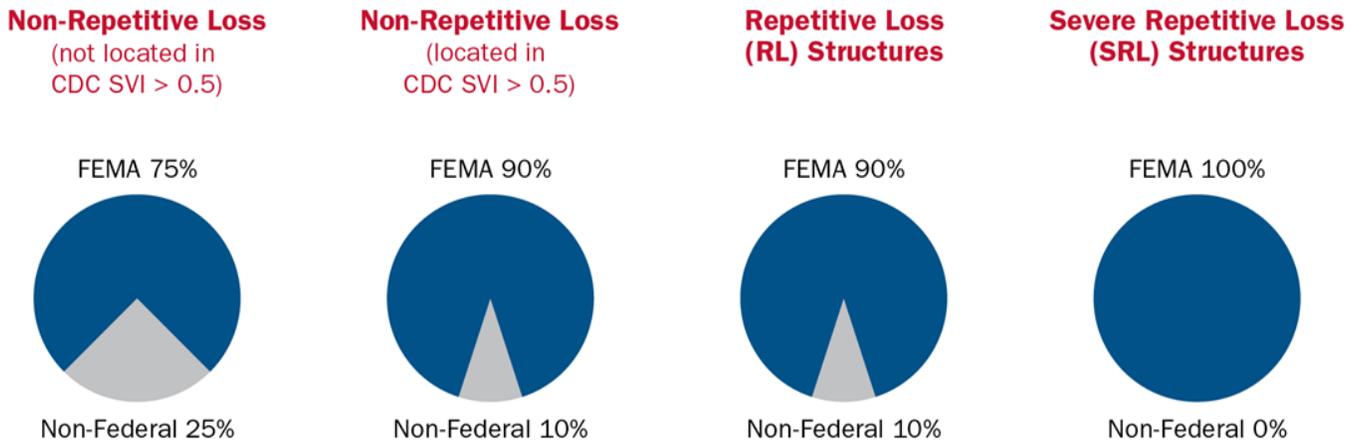


Figure 1: Fiscal Year 2022 Annual Program Cost Share for Individual Flood Mitigation Projects

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 Severe Repetitive Loss and Repetitive Loss status of buildings in the subapplication and past claims history.

- Projects that will mitigate flood damage to at least 50% of structures included in the subapplication that meet the definition in Title 42 United States Code Section 4104c(h)(3)(b)(ii) of a Severe Repetitive Loss property: at least two separate NFIP claims payments have been made with the cumulative amount of such claims exceeding the market value of the insured structure.
- Projects that will mitigate flood damage to at least 50% of structures included in the subapplication that meet the 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.
- Projects that will mitigate flood damage to at least 50% of structures included in the subapplication that meet the definition in Title 42 United States Code Section 4104c(h)(3)(B)(i) of a Severe Repetitive Loss property: four or more separate National Flood Insurance Program 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.

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.

FEMA will prioritize properties from subapplications if the building value of a single-family dwelling is less than \$750,000, according to best available data, to ensure maximization of the number of NFIP-insured properties selected for mitigation projects in accordance with Title 44 Code of Federal Regulations Section 77.4(a). If the structure does not have a Replacement Cash Value (RCV), then FEMA will consider the Actual Cash Value (ACV) of

the structure, as listed on the most current claim of the property. If the structure has neither RCV nor ACV, FEMA will consider the assessed market value.

If available funding requires prioritization within one of the above priorities, FEMA will apply the Final Priority Scoring Criteria for Individual Flood Mitigation Projects. The following table outlines the specific criteria including brief descriptions. More information on eligibility and scoring criteria can be found within the Fiscal Year 2022 Flood Mitigation Assistance funding opportunity.

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

Priority	Description	Available Points
Substantial Damage	The subapplication includes structures that were determined Substantial Damage by the community within five (5) years of the Application Submission Deadline and a verification letter is included in the subapplication.	10 points per Substantial Damage structure
CDC Social Vulnerability Index (SVI)	The average SVI of all census tracts included in a benefitting area will determine the project’s SVI. The benefitting area maps are used to determine which census tracts will be considered for assessment of these points. Points will be assessed as follows: <ul style="list-style-type: none"> • Projects that benefit area(s) with an average SVI score of greater than or equal to 0.8 are eligible for this point priority will receive 60 points. • Projects that benefit area(s) with an average SVI score of greater than or equal to 0.6 and less than 0.8 are eligible for this point priority will receive 30 points. • Projects where the benefitting area(s) average SVI score is less than 0.6 will not receive points in this category. 	Up to 60
Severe Repetitive Loss (SRL)/Repetitive Loss (RL) Property	If greater than 35% of properties in the subapplication are SRL or RL, then 40 points will be assigned. If 25% to 35% of properties in the subapplication are SRL or RL, then 10 points will be assigned.	Up to 40
Implementation Measures	The subapplication adequately describes how the costs and schedule will be managed, how the project will be successfully implemented, and how innovative techniques to facilitate implementation will be incorporated. The project’s scope of work identifies sufficient technical and managerial staff and resources to successfully implement this project. The subapplication should describe whether and how the	10

Priority	Description	Available Points
	project will incorporate strong labor standards to ensure high-quality work, avert disruptive and costly delays, and promote efficiency. For example, strong labor standards include use of project labor agreements (PLAs), requiring workers to be paid wages at or above the prevailing rate, use of local hire provisions, using a directly employed workforce (as opposed to a subcontracted workforce), use of an appropriately skilled workforce, e.g., through Registered Apprenticeships or other joint labor-management training programs that serve all workers, particularly those underrepresented or historically excluded); and use of an appropriately credentialed workforce (i.e., satisfying requirements for appropriate and relevant pre-existing occupational training, certification, and licensure).	

Period of Performance

For the Flood Mitigation Assistance program, individual flood mitigation subawards have a period of performance 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 on FEMA’s website.

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. 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, refer to [Executive Order \(EO\) 14030, Climate-Related Financial Risk](#) and [FEMA Policy #206-21-0003: Partial Implementation of the Federal Flood Risk Management Standard for Hazard Mitigation Assistance Programs \(Interim\)](#) on FEMA’s website.

For critical actions in the Special Flood Hazard Area, the elevation requirements from Title 44 Code of Federal Regulations Section 9.11 continue to apply. For any new construction or substantial improvement of structures, the lowest floor of the structure (including the basement) must be at or above the level of the 500-year flood.¹

¹ In accordance with Section 2(a)(1) of Executive Order (EO) 11988, as amended by EO 13690, before taking an action, FEMA must determine whether a proposed action will occur in a floodplain.

FEMA Grants Outcomes

All applications must be submitted in the FEMA Grants Outcomes (FEMA GO) grants management system. Applicants and subapplicants will submit, track, and manage all applications in this program. For more information on the application process and navigating the FEMA GO system, please reference the [FEMA GO for Hazard Mitigation Grants webpage](#). All applicants must submit a Flood Mitigation Assistance grant application in FEMA GO by the application deadline to be considered for funding.

Build America, Buy America Act (BABAA)

Absent 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) (Pub. L. 117-58 §§ 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. The Office of Management and Budget has granted FEMA a waiver from complying with BABAA requirements through January 1, 2023. Further guidance and implementation requirements are forthcoming before that date. Recipients can find more information on Build America, Buy America Act requirements and waivers at <https://www.fema.gov/grants/policy-guidance/buy-america>.

Additional Resources

The links below provide additional information and resources to assist applicants and subapplicants in their development of Flood Mitigation Assistance 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 webpage:** <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>
- **Benefit-Cost Analysis – Severe Repetitive Loss and Repetitive Pre-Calculated Benefits:**
 - Benefit-Cost Analysis Efficiencies for Repetitive Loss and Severe Repetitive Loss Acquisition Projects Located Outside the Designated Special Flood Hazard Area:

https://www.fema.gov/sites/default/files/documents/fema_bca-efficienncies-rl-srl-precalculated-benefits_memo.pdf

- Update to “Cost-Effectiveness Determinations for Acquisitions and Elevations in Special Flood Hazard Areas Using Pre-Calculated Benefits” Memorandum

https://www.fema.gov/sites/default/files/documents/fema_acquisition-elevation-precalculated-benefits-memo_092021.pdf

- **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>
- **FEMA GO system:** <https://www.fema.gov/grants/guidance-tools/fema-go/hazard-mitigation-assistance-grants>