Overview
As appropriated by the Department of Homeland Security Appropriations Act, 2015 (Public Law 114-4); the Fiscal Year (FY) 2015 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.

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 changed in FY 2013 to allow more federal funds for repetitive loss properties and severe repetitive loss properties, and the Repetitive Flood Claims and Severe Repetitive Loss Grant Programs were eliminated.

The Hazard Mitigation Assistance (HMA) Unified Guidance applies to the FY 2015 FMA Grant Program application cycle. 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
In FY 2015, the total amount of funds distributed under the FY 2015 FMA Grant Program will be $150,000,000. The FMA Grant Program funds will be distributed on a competitive basis.

Eligibility
All 50 States, the District of Columbia, Federally-recognized Tribal governments, American Samoa, Guam, Northern Mariana Islands, Puerto Rico and the U.S. Virgin Islands are eligible to apply for the FY 2015 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.
Funding Guidelines
The maximum Federal share for planning sub-applications per 42 U.S.C. 4104c is $100,000 per Applicant with a maximum of $50,000 for state plans and $25,000 for local plans.

Technical Assistance up to $50,000 is available for states who were awarded FMA Grant Program funds totaling at least $1,000,000 in Fiscal Year 2014.

Additionally, a maximum 10 percent of grant funds awarded can be used by the state EMA for management costs, and a maximum of 5 percent of grant funds awarded can be used by the local EMA for management costs. For more information, please see the FY 2015 Notice of Funding Opportunity announcement.

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 selection date.

Key FY 2015 FMA Grant Program Changes

- FEMA revised the priorities for selection of mitigation projects on a competitive basis:
  - Projects with the highest percentage of severe repetitive loss properties with at least 2 claims exceeding market value
  - Projects with the highest percentage of repetitive loss properties
  - Projects with the highest percentage of severe repetitive loss properties with 4 or more claims exceeding $5,000 each for a total exceeding $20,000
- FEMA added mitigation of contiguous NFIP-insured properties as the last priority for funding

Application Submission and Review Process

Applications and sub-applications for the FMA Grant Program must be submitted via the Mitigation eGrants system on the FEMA Grants Portal: https://portal.fema.gov. If a subapplicant does not use the eGrants system, then the applicant must enter the paper sub-application(s) into the eGrants system on the sub-applicant's behalf.

FMA Grant Program applications will undergo a complete eligibility review within their respective FEMA Region. FEMA will review planning and project sub-applications plus one management cost and one technical assistance sub-application submitted by each applicant through the Mitigation eGrants system to ensure compliance with the HMA Guidance, including eligibility of the applicant and sub-applicant; eligibility of proposed activities and costs; completeness of the sub-application; cost effectiveness and engineering feasibility of projects; and eligibility and availability of non-federal cost share.
Evaluation Criteria
FEMA will select eligible planning and project sub-applications in order of the agency's priorities for the FY 2015 FMA Grant Program:

- 1st priority: Mitigation planning sub-applications consistent with 44 CFR Part 201 up to a maximum of $100,000 federal share per applicant
- 2nd priority: Projects that mitigate at least 50 percent of structures that meet definition part (b)(ii) of a Severe Repetitive Loss (SRL) property: At least 2 separate NFIP claim payments have been made with the cumulative amount of such claims exceeding the market value of the insured structure
- 3rd priority: Project sub-applications that mitigate at least 50 percent of structures that meet the definition of a Repetitive Loss (RL) property: Have incurred flood-related damage on 2 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
- 4th priority: Projects that mitigate at least 50 percent of structures meet definition part (b)(i) of a SRL property: 4 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
- 5th priority: Projects that will reduce the risk profile in communities through mitigation of the largest number of contiguous NFIP-insured properties

FEMA will prioritize projects within the 2nd through 4th category above in order by the highest percentage of properties from 100 to 50 percent. If more than one project has the same percentage of properties that meet the definition, FEMA will prioritize projects by the largest number of properties to be mitigated that meet the definition. If necessary, FEMA will further prioritize projects by the highest FEMA-validated Benefit Cost Ratio.

For Additional Information
Please see the Notice of Funding Opportunity announcement posted on grants.gov and the HMA Guidance available on the FEMA Internet: http://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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