

Flood Mitigation Assistance: Individual Flood Mitigation Projects

FEMA's Flood Mitigation Assistance program provides funding to reduce or eliminate the risk of repetitive flood damage to buildings insured under the National Flood Insurance Program (NFIP). A key funding priority for the program are Individual Flood Mitigation Projects, which mitigate the risk of flooding to individual NFIP buildings.

In fiscal year (FY) 2024, FEMA will select up to \$120 million for Individual Flood Mitigation Projects out of the \$600 million available through the Flood Mitigation Assistance annual funding opportunity.

Individual Flood Mitigation Projects in Fiscal Year 2024

Individual Flood Mitigation Projects reduce the risk of flooding to individual NFIP-insured structures and give priority to properties meeting Severe Repetitive Loss (SRL) and Repetitive Loss (RL) definitions. These project types include acquisition, acquisition relocation, relocation, elevation, mitigation reconstruction, and dry floodproofing of historic or commercial structures. Examples include, but are not limited to:

- Property acquisition and structure demolition/relocation.
- Structure elevation.
- Mitigation reconstruction.
- Dry floodproofing of historic residential structures or non-residential structures.
- Non-structural retrofitting of existing buildings and facilities.
- Structural retrofitting of existing buildings.

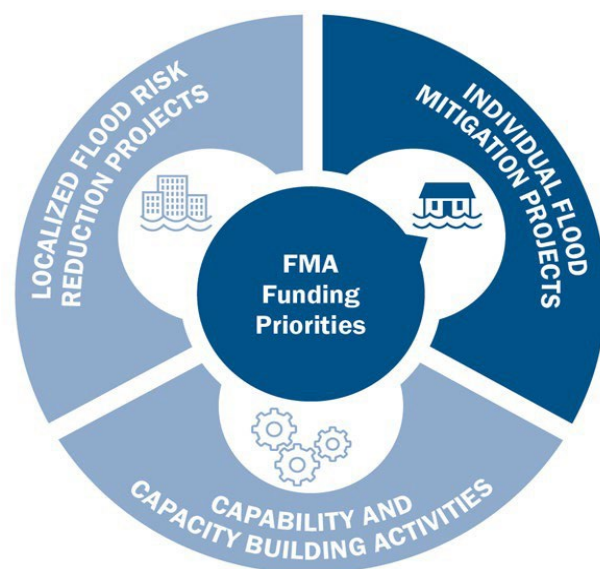


Figure 1 FY 2024 Funding Priorities

Eligibility Requirements for Flood Mitigation Assistance

To qualify for Flood Mitigation Assistance funding, applicants and subapplicants must meet key requirements. This includes participating in the NFIP, having flood insurance for project structures, having an approved hazard mitigation plan, and submitting applications through FEMA GO.



FEMA

- **National Flood Insurance Program (NFIP) Participation:** Applicants and subapplicants must participate in the NFIP and be in good standing (not withdrawn, on probation, or suspended). Check your community's NFIP status through [FEMA's Community Status Book](#).
- **Flood Insurance:** Structures included in a project must be covered under an active NFIP policy before the application period opens, and the policy must be maintained for the structure's lifetime even if ownership changes. For more information on NFIP requirements to be eligible for Flood Mitigation Assistance, see [Title 44 CFR 77.6](#).
- **Hazard Mitigation Plan:** Applicants and subapplicants must have a FEMA-approved State or Tribal Hazard Mitigation Plan by the application deadline and at the time of funding approval. All plans must be in accordance with [Title 44 Code of Federal Regulation Part 201](#).
- **Application Submission:** All subapplications for FY 2024 Flood Mitigation Assistance grants must be submitted through the FEMA GO system.

On July 11, 2024, FEMA published a Final Rule in the Federal Register and an updated policy that revises regulations to fully implement the [Federal Flood Risk Management Standard \(FFRMS\)](#). This includes all structure elevation, mitigation reconstruction, and dry floodproofing projects. It also includes all projects where hazard mitigation funds are used for new construction, substantial improvement, or to address substantial damage to structures.

For additional information on eligibility requirements for Flood Mitigation Assistance funding, see [Title 44, Part 77 – Flood Mitigation Grants](#),

Eligibility and Priority Scoring for Individual Flood Mitigation Projects

Eligible Subapplications/Program Priority

Individual Flood Mitigation Project subapplications must show that it will mitigate at least **75% of the structures** and meet one of the following definitions of **Severe Repetitive Loss (SRL)** or **Repetitive Loss (RL)** properties, listed in order of program priority:

- Severe Repetitive Loss (SRL) – Highest Priority
 - Two NFIP claims where the total claim payments exceed the market value of the insured structure.
 - OR
 - Four or more NFIP claims of more than \$5,000 each, with the combined claims totaling over \$20,000.
- Repetitive Loss (RL) Properties
 - Two flood-related damages where the repair costs equaled or exceeded 25% of the structure's value at the time of each event.

- The flood insurance policy must include Increased Cost of Compliance (ICC) coverage at the time of the second event.
- NFIP Severe Repetitive Loss Definition
 - Four or more claims of at least \$5,000 each (including both building and contents).
 - OR
 - Two or more building-only claims that together exceed the property's current market value.
- NFIP Repetitive Loss Definition
 - Two flood-related claims within a 10-year period, with each claim being at least \$1,000.

If requested funding exceeds \$120 million for this priority, FEMA will rank subapplications based on:

- Number of properties meeting Flood Mitigation Assistance or NFIP Severe Repetitive Loss and Repetitive Loss definitions (in priority order 1-5).
- Total NFIP claims for all properties proposed in the subapplication.

FEMA may rank subapplications lower if:

- The average elevation cost share exceeds \$250,000 per single-family home.
- The average acquisition cost share exceeds \$750,000 per single-family home.

Once ranked, FEMA will apply the Final Priority Scoring Criteria for Individual Mitigation Projects. If needed, FEMA may reconsider unselected single-family homes and rank them by total score, from highest to lowest.

Eligible Project Activities

All Individual Flood Mitigation Projects must reduce flood risk to qualifying properties. Examples include, but are not limited to:

- Raising homes above flood levels to meet or exceed Base Flood Elevation (BFE).
- Voluntary purchase and removal of flood-prone structures, converting land into open space.
- Moving structures to safer locations outside flood-prone areas.
- Demolishing and rebuilding homes to flood-resilient standards.
- Installing barriers or protective measures to keep water out of buildings.
- Raising HVAC systems, water heaters, and electrical components above flood levels.

- Installing flood vents, sealing walls, or retrofitting homes to minimize flood damage.

Acquisition Project Requirement

For acquired properties, subrecipients must follow these requirements:

- Submit a signed [Statement of Voluntary Participation](#) for each property after the award. This document confirms the property owner's voluntary interest and purchase details. The form is available on FEMA's website.
- Add deed-restriction language to all acquired properties to ensure the land remains open space and supports natural floodplain functions. This is a condition of accepting FEMA hazard mitigation funding. Use FEMA's [FEMA Model Deed Restriction](#) available on FEMA.gov.
- Subrecipients, recipients, and FEMA must enforce open space restrictions as required by [Title 44 of the Code of Federal Regulations Part 80](#).

For more details 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

A Severe Repetitive Loss (SRL) structure, insured by the National Flood Insurance Program, may be eligible for Flood Mitigation Assistance funding with **up to a 100% federal cost share**, if:

- It is defined as a SRL (B)(i) or (B)(ii) property, per Title 42 U.S.C. Section 4104c(h)(3);
- It is covered by a NFIP flood insurance policy; and
- It has incurred damages related to a flood, and
 - (B)(i) Received four or more separate flood insurance claim payments (for both the building and contents). Each claim must exceed \$5,000, and the cumulative amount must exceed \$20,000.

or

- (B)(ii) Received at least two separate claims payments (for the building only). The cumulative amount must exceed the market value of the structure.

A Repetitive Loss (RL) structure, insured by the National Flood Insurance Program, may be eligible for Flood Mitigation Assistance funding with **up to a 90% federal cost share**, if:

- It is defined as a RL property, per Title 42 U.S.C. Section 4121(a)(7);

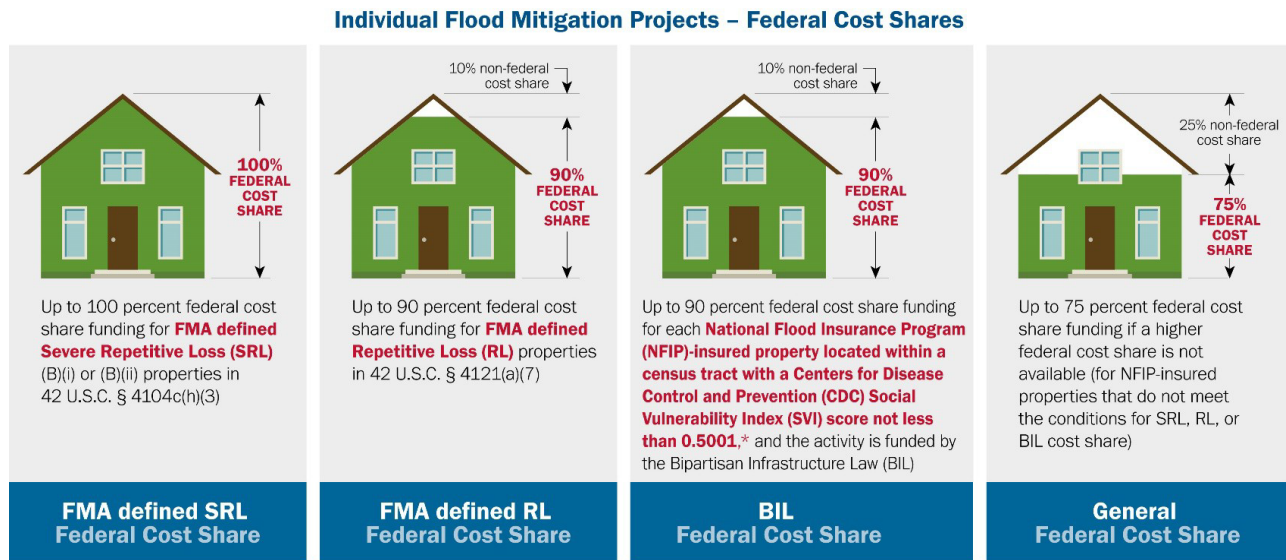
- Have had flood-related damage on two occasions. The cost of the repair, on average, must equal or exceed 25% of the market value of the structure at the time of each flood event; and
- Have had a flood insurance policy with [Increased Cost of Compliance \(ICC\)](#) coverage when the second damage took place.

Flood Mitigation Assistance may fund **up to 90% of the federal cost share** for each property insured by the NFIP in a census tract with a CDC SVI score of at least 0.5001. The activity must be funded by the BIL. FEMA will use these three SVI themes to find the CDC SVI score:

- Socioeconomic Status.
- Household Characteristics.
- Housing Type and Transportation.

If a higher federal cost share does not apply, the property may apply for **up to 75% federal cost share** funding.

Applicants and subapplicants seeking an increased federal cost share must submit documentation that shows the properties meet these definitions. For more details about SRL and RL properties, subapplicants can contact their [State Floodplain Manager](#) or [State Hazard Mitigation Officer](#).



* 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 2024 Annual Program Cost Share for Individual Flood Mitigation Projects

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

Priority	Description	Available Points
<p>Substantial Damage</p>	<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><u>Information about Substantial Damage:</u> 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>	<p>10 points per Substantial Damage structure, no cap</p>

Priority	Description	Available Points
<p style="text-align: center;">Justice40 Community or Community Disaster Resilience Zone</p>	<p>A Justice40 community, also referred as a disadvantaged community, is identified using 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 completely 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. 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 complete listing of FEMA designated Community Disaster Resilience Zones is available online.</p> <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. Full and partial points are assigned to this category.</p>	<p style="text-align: center;">Up to 50 points</p>

Priority	Description	Available Points
<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% to 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; it starts on the date of the recipient’s federal award. More details on the period of performance and other program requirements can be found in the funding opportunity announcement or on [FEMA.gov](https://www.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 least apply the flood elevations of the FFRMS Freeboard Value Approach. This rule does not apply if doing so would mean the project could not meet applicable program cost-effectiveness requirements. All other types of projects may choose to apply the flood elevations of the FFRMS Freeboard Value Approach.

For more details, see:

- [Executive Order 14030 Climate-Related Financial Risk](#)
- [FEMA Policy FP-206-21-003-0001 Partial Implementation of the Federal Flood Risk Management Standard for Hazard Mitigation Assistance Programs](#)
- [2024 Hazard Mitigation Assistance Program and Policy Guide](#)

FEMA Grants Outcomes

The Flood Mitigation Assistance program uses the FEMA Grants Outcomes (FEMA GO) grants management system. This is where applicants and subapplicants will submit, track and manage all applications.

To learn more about how to navigate FEMA GO and the full application process, review the [FEMA GO for Hazard Mitigation Grants webpage](#).

Build America, Buy America Act

An award made after May 14, 2022, under this program must comply with the [Build America, Buy America Act \(BABAA\) \(Pub. L. 117-58 Sections 70901-52\)](#). Any infrastructure must also comply with the act. Per BABAA, none of the funds provided under an award may be used for a project unless all iron, steel, manufactured products, and construction materials are produced in the United States. Recipients can learn more about BABAA requirements and waivers on [FEMA’s website](#).

Additional Resources

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

The NFIP reduces the impacts of flooding through risk mapping, mitigation, and administering flood insurance. By sharing data with communities, the NFIP enables local community planners, officials, and administrators to develop HMPs, make updates, effectively manage their floodplains, and submit grant applications. FEMA provides publicly available data online.

For sensitive data, an established protocol dictates who can receive it. Receiving sensitive data requires a legal data sharing agreement. This ensures 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 (ISAAs). ISAAs last for three years and can be used for repeated data requests. RULs are for one-time requests only.

Send completed request forms 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](#). Additional resources include:

PROPERTY ELEVATION AND ACQUISITION JOB AIDS

- [Elevation Job Aid](#)
- [Acquisition & Demolition Job Aid](#)
- [Acquisition & Relocation](#)
- [Highlights of ASCE 24-14 Flood Resistant Design and Construction](#)

SUBSTANTIAL DAMAGE DETERMINATIONS

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

FEMA RESOURCES

- [Building Community Resilience with Nature Based Solutions: A Guide for Local Communities](#)
- [FEMA Flood Map Service Center](#)
- [FEMA GO system](#)

ADDITIONAL RESOURCES

- [State Floodplain Managers List](#)
- Environmental Protection Agency: [Inflation Reduction Act Programs to Fight Climate Change by Reducing Embodied Greenhouse Gas Emissions of Construction Materials and Products](#)