



Flood Mitigation Assistance (FMA)



Application deadline: TBD (previous round was due 02/29/2024)



Available funding: TBD (previous round was \$1B)

Note: Estimated based on prior year's NOFO. Subject to change with future announcements (e.g., agency announcements, actual NOFOs).

Source: [Flood Mitigation Assistance Notice of Funding Opportunity](#)

DOCUMENT INTENDED TO PROVIDE INSIGHT BASED ON CURRENTLY AVAILABLE INFORMATION FOR CONSIDERATION AND NOT SPECIFIC ADVICE

STATE OF MICHIGAN

Considerations for NOFO guidance and application preparation

- As of March 6, 2026, this fact pack was based on the prior program NOFO (released in 2024)
- NOFOs may be subject to change. Recent updates to NOFOs for other grants have included:
 - Revisions to program names
 - Removal of language, merit criteria, and application requirements around climate change and sustainability; environmental justice; equity; and workforce development (e.g., BUILD, Large Bridge Projects)
 - Updates to total funding amounts available
 - Defining Historically Disadvantaged Communities using the same statutory definition for Areas of Persistent Poverty
 - New language on applicant compliance with federal laws, regulations, executive orders, policies, guidelines, and requirements, “including cooperating with and not impeding U.S. Immigration and Customs Enforcement (ICE) and other Federal offices and components of the Department of Homeland Security in the enforcement of Federal law”¹
 - Clarifying all grant agreements or contracts must include terms that are in compliance with Section 3(C)(iv) of EO *Ending Illegal Discrimination and Restoring Merit-Based Opportunity*
- Please refer to the MIO TAC website, grants.gov, and other source materials linked in this presentation for the latest information on NOFOs

1. [2025 BIP Large Bridge Project Grants Notice of Funding Amendments](#)

Note: Estimated based on prior year’s NOFO. Subject to change with future announcements (e.g., agency announcements, actual NOFOs).

Source: [2025 BUILD Notice of Funding Amendment](#), [2025 BIP Large Bridge Project Grants Notice of Funding Amendments](#)

FMA seeks to mitigate the risk of repetitive flood damage to NFIP-insured structures and buildings, and to enhance community flood resilience



Goals and merit criteria:

The FMA grant program funds three types of activities and projects: Capability and Capacity Building Activities, Localized Flood Risk Reduction Projects, and Individual Flood Mitigation Projects

The following key performance indicators provide strategic and relevant information to decisionmakers and stakeholders about FMA's progress and success toward achieving goals and objectives, and are based on measurable data that are available or could be feasibly collected:

- Total number of NFIP-insured properties selected that are FMA and/or NFIP defined Severe Repetitive Loss (SRL), Repetitive Loss (RL), and Substantially Damaged
- Total federal cost share funding invested in or benefitting Justice40 Communities identified using version 1.0 of the Climate and Economic Justice Screening Tool (CEJST)
- Total dollar amount of flood losses avoided in projects or communities funded by FMA subapplications

Note: Estimated based on prior year's NOFO. Subject to change with future announcements (e.g., agency announcements, actual NOFOs).

Source: [Flood Mitigation Assistance Notice of Funding Opportunity](#)

FMA Details

Match funding
requirement: 0-25%¹

Direct Pay
applicability: No

Eligible grant uses	Capability and Capacity Building Activities: develop future Localized Flood Risk Reduction Projects and/or Individual Flood Mitigation Projects that will subsequently reduce flood claims against the NFIP	
	Localized Flood Risk Reduction Projects: address community flood risk for the purpose of reducing NFIP flood claim payments	
	Individual Flood Mitigation Projects: mitigate the risk of flooding to individual NFIP insured structures	
Award figures	Capability and Capacity Building Activities Allocation	\$60M total; \$100K subapplication cap for Mitigation Plans; \$50K cap for Technical Assistance By States to Communities; \$900K for Project Scoping; \$300K for additional activities (Partnership Development to Conduct Eligible Mitigation Activities, Enhancing Local Floodplain Management, etc.)
	Localized Flood Risk Reduction Projects Allocation	\$520M total; cap per subapplication is \$50M per project
	Individual Flood Mitigation Projects Allocation	\$220M total; Individual Flood Mitigation Projects do not have a federal activity cap
	Period of Performance	36 months
	Projected Number of Awards	40 awards; 725 subawards
Previous awards	2023 awards	220 subapplications selected

1. Federal cost-share funding varies from up to 75%-90% for Capability and Capacity Building Activities and Localized Flood Risk Reduction Projects, and from 75%-100% for Individual Flood Mitigation Projects

Note: Estimated based on prior year's NOFO. Subject to change with future announcements (e.g., agency announcements, actual NOFOs).

Source: [Flood Mitigation Assistance Notice of Funding Opportunity](#), [Flood Mitigation Assistance Grant Program FY 2023 Subapplication and Selection Status](#)

High level requirements to apply for a FMA grant

NON-EXHAUSTIVE



Eligible Entities

- States
- District of Columbia
- U.S. territories
- Federally recognized Tribal nations

Note: Eligible applicants must designate one agency to serve as the applicant for FMA funding. Local governments and federally-recognized tribal governments (who choose to apply as subapplicants) are considered subapplicants and must submit subapplications to their state, territory, or tribal applicant agency.



Key Grant Application Components

- SF-424, Application for Federal Assistance
- Grants.gov Lobbying Form, Certification Regarding Lobbying
- SF-424A, Budget Information (Non-Construction)
- For construction under an award, submit SF-424C, Budget Information (Construction), in addition to or instead of SF-424A
- SF-424B, Standard Assurances (Non-Construction)
- For construction under an award, submit SF-424D, Standard Assurances (Construction), in addition to or instead of SF-424B
- SF-LLL, Disclosure of Lobbying Activities

Supplemental documents

- **Benefit-Cost Analysis (BCA) for Hazard Mitigation Projects:** Applicants and sub-applicants applying for hazard mitigation projects must provide a BCA or other documentation that validates cost-effectiveness
- **Go/No-Go Milestones:** The sub-applicant, in coordination with the applicant, must identify at least one or more Go/No-Go milestones in the work schedule for hazard mitigation projects submitted to the national competition that FEMA will review and approve
- Applicants and sub-applicants applying for hazard mitigation projects must **provide information needed to comply with the National Environmental Policy Act (NEPA)** and the related Department of Homeland Security and FEMA instructions and directives.
 - The required information is included in the sub-application in FEMA GO.
- The subrecipient must provide FEMA with a signed copy of the **Statement of Voluntary Participation** for each property post-award

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Source: [Flood Mitigation Assistance Notice of Funding Opportunity](#)

Example of a past winner in Michigan



Project Scoping for Flood Mitigation Assistance for the City of Bloomfield Hills, Michigan (2021)

- **Applicant:** Bloomingfield Hills, MI
- **Funding:** \$150K
- **Project description:** Project scoping subapplication type