

Flood Mitigation Assistance Localized Flood Risk Reduction Projects

Flood Mitigation Assistance’s (FMA) Localized Flood Risk Reduction Projects help to reduce or eliminate the risk of repetitive flood damage to buildings and structures insured under the National Flood Insurance Program (NFIP), and within communities participating in the program.

Localized Flood Risk Reduction Projects in Fiscal Year 2023

Localized Flood Risk Reduction Projects are one of three program priorities for the Fiscal Year 2023 grant application cycle. These projects address localized flood risk for the purpose of reducing National Flood Insurance Program (NFIP) flood claim payments. Out of \$800 million in total funding for FY 2023, FEMA will select up to \$520 million of Localized Flood Risk Reduction Projects.

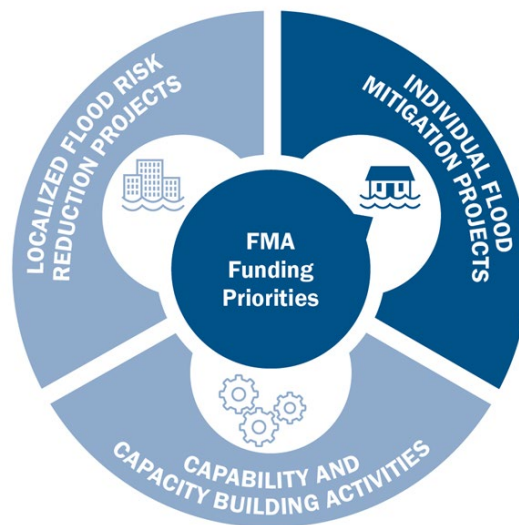


Figure 1: Fiscal Year 2023 Funding Priorities

Awards made under this funding opportunity 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 law infused \$3.5 billion into the Flood Mitigation Assistance program through Fiscal Year 2026 to reduce disaster suffering and mitigate future disaster costs in communities nationwide.



FEMA

Available Funding

FEMA will select up to \$520 million in FY 2023 for Localized Flood Risk Reduction Projects. FEMA will select the highest scoring eligible subapplication(s) based on the Localized Flood Risk Reduction Project’s Final Priority Scoring Criteria. **Each subapplication shall not exceed \$30 million in federal cost share.**

FEMA will convene an internal review panel to ensure that projects will provide benefits to the NFIP, in accordance with [Title 44 Code of Federal Regulations Part 77](#) and the [2023 Hazard Mitigation Assistance Program and Policy Guide](#). The Localized Flood Risk Reduction Project internal review panel will include experts from across FEMA to broaden understanding of project benefits. Panelists will consider Localized Flood Risk Reduction Project subapplications holistically to determine if the projects will provide benefits to the NFIP, including but not limited to, the context of the project scale, community scale, transformative mitigation potential, and alignment with the Administration’s Justice40 Initiative.

Eligibility Information

Eligible Localized Flood Risk Reduction Projects must benefit NFIP-insured properties and the broader NFIP community to be eligible. Flood Mitigation Assistance encourages subapplicants to be creative and project activities can include, but are not limited to, any combination of the following:

- Floodwater storage and diversion (bioretention ponds, detention ponds, bioswales, surface grading, outfalls, etc.)
- Stormwater management (upsizing/expanding storm sewers, Municipal Separate Storm Sewer System [MS4], culverts, catch basins, increased green infrastructure and pervious surfaces, etc.)
- Floodplain, wetland, marsh, riverine, and coastal restoration, and protection (restoring natural ecosystem functions, bulkheads, and pump stations)
- Combination of green (soft) and gray (structural) infrastructure and nature-based solutions
- Localized flood control projects with co-benefits to other hazards, social, and environmental benefits

For more nature-based solution examples, please see: [Building Community Resilience with Nature-Based Solutions: A Guide for Local Officials](#).

Eligibility Requirements

Eligible Localized Flood Risk Reduction Projects include a variety of project types such as floodwater storage and stormwater management. Key eligibility requirements are listed below. For more information on eligibility requirements, refer to the FY 2023 funding opportunity on [Grants.gov](#).

- 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 at [FEMA’s Community Status Book](#).

- 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.
- Applicants are required to have a FEMA-approved state or tribal hazard mitigation plan in accordance with [Title 44 Code of Federal Regulation Part 201](#) 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 in accordance with [Title 44 Code of Federal Regulations Part 201](#) by the application deadline and at the time of obligation of grant funds for Capability and Capacity Building Activities (C&CB), Localized Flood Risk Reduction Project, and Individual Flood Mitigation Project subapplications.
 - For subapplicants only, C&CB Activities' Mitigation Plans subapplications are exempt from the hazard mitigation plan requirement. Mitigation plan integration, while not required to be eligible for Flood Mitigation Assistance, is encouraged. For additional information, refer to section H.14 of this funding opportunity. Local hazard mitigation plans must conform to the Local Plan Review Guide, or any subsequent local mitigation planning guide that supersedes it.
- All Localized Flood Risk Reduction Project subapplications submitted as part of a 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. Hazard mitigation plans should reflect state-wide mitigation priorities across all potential federal and non-federal mitigation funding sources.
- All Localized Flood Risk Reduction Project subapplications must demonstrate that the proposed project benefits NFIP-insured properties by submitting a map and associated geospatial file(s) (e.g., shapefile, Keyhole Markup Language [KML/KMZ], geodatabase, list of census tracts, or other geo-enabled documents) delineating the proposed project area or footprint boundary, and for Localized Flood Risk Reduction Projects only the benefiting area in alignment with Hydrologic and Hydraulic modelling as available except for Phased Project: Phase I.
 - The map and associated geospatial file(s) will be used to determine if a project benefits or primarily benefits Justice40 communities. Justice40 communities are defined at the census tract level, but many project benefiting areas are located across multiple census tracts, either partially or fully.
 - In addition to the tools mentioned above, subapplicants are encouraged to use the [Resilience Analysis and Planning Tool \(RAPT\)](#)—which encompasses geospatial layers including [National Risk Index \(NRI\)](#) and [Justice40](#)—to understand the population impacted by a proposed project, delineate the area benefiting, and translate between census tract geographies identified by Justice40.
 - Subapplicants may include narrative descriptions of population benefiting to supplement the data and shapefile provided, particularly in rural areas with limited population data or for projects benefiting geographically dispersed populations.

- For more information on developing a benefiting area map, please consult [the Geospatial File Eligibility Criteria Job Aid](#).
- 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.
- For additional information on eligibility, view the full FY 2023 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.

- Up to 90% federal cost share funding if the average [Center for Disease and Prevention \(CDC\) Social Vulnerability Index \(SVI\)](#) score is not less than 0.5001 for the project benefiting area containing NFIP-insured properties, 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 cost share is not available.

Localized Flood Risk Reduction Project Scoring Criteria

- FEMA will select the highest ranked eligible Localized Flood Risk Reduction Project subapplication(s) based on the FEMA scoring criteria below. In case of a tie, FEMA will use [Climate and Economic Justice Screening Tool \(CEJST\)](#), [Community Disaster Resilience Zone](#), or the total dollars in National Flood Insurance Program claims paid in the subapplicant’s jurisdiction in the past five years as a tiebreaker for projects.
- The following table outlines the specific priority criteria including brief descriptions and available points. More information on eligibility and scoring criteria can be found within the FY 2023 Flood Mitigation Assistance funding opportunity.

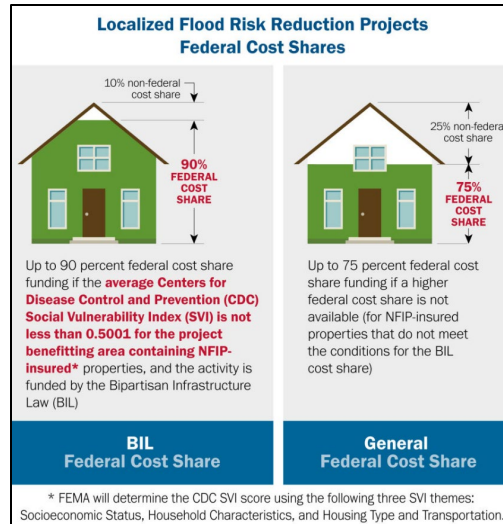


Figure 2: Fiscal Year 2023 Annual Program Cost Share for Localized Flood Risk Reduction Projects

Table 1: Final Priority Scoring Criteria for Localized Flood Risk Reduction Project

Priority	Description	Available Points
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 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. 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. Refer to the complete listing of FEMA designated Community Disaster Resilience Zones.</p> <p>Subapplications that primarily benefits a Community Disaster Resilience Zone, will receive 300 points.</p> <p>OR</p> <p>Subapplications that primarily benefits a Justice40 community, will receive 200 points. Full and partial points are assigned to this category.</p>	Up to 300

Priority	Description	Available Points
<p>National Flood Insurance Program (NFIP) Policy Holder</p>	<p>The National Flood Insurance Program provides insurance to help reduce the socio-economic impact of floods. Flood insurance is a separate policy that can cover buildings, the contents in a building, or both. The NFIP provides flood insurance to property owners, renters, and businesses, and having this coverage helps them recover faster when floodwaters recede.</p> <p>Points will be assessed for every NFIP policy that is active as of the Flood Mitigation Assistance application start date and is verified within the benefiting area of the project. Full and partial points are assigned to this category.</p>	<p>2 points per NFIP Policy, up to 200 points</p>
<p>Flood Mitigation Assistance and NFIP defined Severe Repetitive Loss (SRL) and Repetitive Loss (RL) Properties</p>	<p>Flood Mitigation Assistance aims to implement projects that reduce flood risks posed to repetitively flooded properties insured under the National Flood Insurance Program, and the disruption to life caused by repeated flooding of the same properties.</p> <p>Points will be assessed for all Flood Mitigation Assistance and NFIP defined Severe Repetitive Loss and/or Repetitive Loss structures verified within the benefiting area of the project. Full and partial points are assigned to this category.</p> <p>For additional information about these definitions refer to Section E. Application Review Information, 2. Review and Selection Process, III. Individual Flood Mitigation Projects of the funding opportunity.</p>	<p>5 points per RL and 10 points per SRL, up to 175 points</p>
<p>Consideration for Climate Change and Other Future Conditions</p>	<p>Climate change is defined as “Changes in average weather conditions that persist over multiple decades or longer. Climate change encompasses both increases and decreases in temperature, as well as shifts in precipitation, changing risk of certain types of severe weather events, and changes to other features of the climate system.” (Fourth National Climate Assessment)</p> <p>FEMA works with state, local, tribal, and territorial governments to build and deliver resources and capabilities that ensure the nation can withstand climate hazards of today and those we anticipate for tomorrow.</p> <p>Applicants and subapplicants should use evidence-based, best-available climate data sets, information resources, and decision-support tools, including federal resources, to identify current and future climate risks over the project’s expected service life. Climate projections, emission scenarios, or other suitable scenario conditions should be specified based on the project’s service life and applicant’s risk tolerance, as</p>	<p>100</p>

Priority	Description	Available Points
	<p>appropriate and available. Applicants should document how their planned project design and operations are resilient to any identified current and future climate risks.</p> <p>Subapplications will receive 100 points if the project describes how it will enhance climate adaptation and resilience using the best available data, detail how the project is being responsive to the effects of climate change (such as sea level rise, increased rainfall, increased likelihood of flash flood due to wildfire, etc.) and/or other future conditions (population/demographic/land use, etc.), and cites data sources, assumptions, and models. No partial points are assigned to this category.</p>	
<p>Incorporation of Nature-Based Solutions</p>	<p>Nature-based solutions are actions to protect, sustainably manage, or restore natural or modified ecosystems to address societal challenges, simultaneously providing benefits for people and the environment.</p> <p>FEMA recognizes that strategies for nature-based solutions are diverse; one size does not fit all. Examples of nature-based solutions may include wetland restoration and protection; greenways; stormwater parks; floodplain restoration; rain gardens; green roofs; permeable pavement; coastal wetlands; and living shorelines.</p> <p>Subapplications will receive 100 points if the project incorporates nature-based solutions. No partial points are assigned to this category.</p> <p>For additional information, refer to the White House Nature Based Solutions roadmap. Or refer to this FEMA resource: Building Community Resilience with Nature-Based Solutions: A Guide for Local Communities and Nature-Based Solutions.</p>	<p>100</p>
<p>FEMA Flood Mitigation Assistance Capability and Capacity Building (C&CB) Activities</p>	<p>These Activities are used to develop future Localized Flood Risk Reduction Projects and/or Individual Flood Mitigation Projects that will subsequently reduce flood claims submitted to the National Flood Insurance Program. In previous grant cycles, these activities were referred to as hazard mitigation plans, technical assistance, and project scoping.</p> <p>Subapplications will receive 50 points if the project was generated from a previous Flood Mitigation Assistance award. No partial points are assigned to this category.</p>	<p>50</p>

Priority	Description	Available Points
Public and Private-Sector Partnerships	<p>FEMA encourages innovative use of public and private-sector partnerships, including incentivizing private organizations and businesses that partner with public organization to meet the non-federal cost share.</p> <p>Subapplication will receive 25 points if the subapplication incorporates partnerships (e.g., state, tribal, private, local community, etc.) that will ensure the project meets community needs, including those of overburdened and underserved populations, and show the outcome of those partnerships (e.g., leveraging resources such as financial, material, and educational resources, coordinating multi-jurisdictional projects, heightened focus on equity related issues, etc.). No partial points are assigned to this category.</p>	25
Community Rating System (CRS) Participation	<p>The Community Rating System recognizes and encourages community floodplain-management activities that exceed the minimum National Flood Insurance Program standards. Depending on the level of participation, flood insurance premium rates for policyholders can be reduced up to 45%.</p> <p>Subapplications will receive 25 points if they are a participate in the Community Rating System. No partial points are assigned to this category.</p>	25
Cooperating Technical Assistance Partners Program (CTP) Participation	<p>This is a qualified partnership program in which communities commit to collaborate in maintaining up-to-date flood hazard maps and other flood hazard information.</p> <p>Subapplications will receive 25 points if they are a Cooperating Technical Assistance participating community. No partial points are assigned to this category.</p>	25

Period of Performance

The Period of Performance (POP) is 36 months, starting on the date of the recipient’s federal award. Given the complexity of the Localized Flood Risk Reduction Projects, the applicant may submit a request for a longer POP in the application for FEMA to review and approve. A longer POP for a Localized Flood Risk Reduction Project must be requested, documented, reasonable, and justified. Any subsequent amendments to the federal award will not extend the POP unless explicitly stated.

More information on the period of performance and other programmatic requirements can be found in [the funding opportunity](#) announcement or on [FEMA’s website](#).

FEMA Grants Outcomes

The FEMA Grants Outcomes (FEMA GO) grants management system is used for the 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, please reference the [FEMA GO for Hazard Mitigation Grants webpage](#).

- The following section offers tips on selecting and submitting a subapplication within FEMA GO:
 - Select “**Subapplication_Title**” and include “**Localized Flood Risk Reduction Project**” in the “Subapplication Title”.
 - Select the “**Project**” Subapplication Type within FEMA GO to begin.
 - Select the “**Primary Activity Type**” “Flood control.”
 - Select the sub-activity type “**Community flood control.**”
 - Select a Primary Community Lifeline; if applicable, select secondary and tertiary lifelines as well.
 - Geographic areas description – In this section, describe the project area and the benefiting area to the best of your ability.
 - Note: Ensure you attach your project area and benefiting area maps to your subapplication

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 \(BABAA\)](#). 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 about requirements and waivers on the FEMA [Build America, Buy America Act webpage](#).

Additional Resources

Additional information and resources about the 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 (ISAAAs). ISAAAs 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 Offices](#).

Links

- [FEMA Flood Mitigation Assistance Website](#)
- [FEMA Flood Map Service Center](#)
- [FEMA National Flood Insurance Program Approved Hydrologic Numerical Models](#)
- [Flood Risk Reduction Technical Review Job Aid](#)
- [Geospatial File Eligibility Criteria in Flood Mitigation Grant Applications Job Aid](#)
- [State Floodplain Managers List](#)

U.S. ENVIRONMENTAL PROTECTION AGENCY

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