

Flood Mitigation Assistance (FMA) Program

Eligible Uses

Flood Mitigation Plans and Flood Mitigation Projects

At a Glance	FEMA Flood Mitigation Assistance (FMA) Program grants help with planning and performing projects to reduce future flood losses. These may include lifting, buying or moving National Flood Insurance Program (NFIP)-insured structures. FMA provides funds yearly to reduce or remove risk of flood damage to NFIP insured buildings.
Receivers	State, territorial, and tribal governments, and certain non- profits may apply. Individual homeowners and businesses may not apply but a community may apply on their behalf.
Eligible Activities	The FMA allows buying property, destroying, moving or lifting structures. It also allows dry floodproofing of non-residential structures, small local flood reduction projects, and plans to prevent flood damage. Projects must have the effect of reducing the risk of flood to NFIP insured property, buildings, and structures.
Cost Sharing	Federal: up to 75 percent. Non-federal: 25 percent. Repeat and severe repeat loss properties may be eligible for Federal cost share: up to 100 percent.
Applications	States have primary responsibility for selecting and directing mitigation activities. Funds for the FMA program are limited. The state point of contact for the FMA program is the State Hazard Mitigation Officer (SHMO).

More Sources and Contact Information

FEMA Flood Mitigation Assistance Program
<http://www.fema.gov/flood-mitigation-assistance-program>

State Hazard Mitigation Officers (listed by State)
www.fema.gov/state-hazard-mitigation-officers