



2024 Federal Emergency Management Agency

Flood Mitigation Assistance (FMA) Grant Application Guidance and Instructions

1) **Purpose**

- A. This document provides guidance and instructions on submission of the FFY 2024 Federal Emergency Management Agency (FEMA) Flood Mitigation Assistance (FMA) applications. This is a nationally competitive program and there is \$600,000,000.00 nationwide available funding dedicated to this funding stream's allocation. Funding amounts are as follows:
 - 1. Capability & Capacity Building \$60,000,000
 - 2. Localized Flood Risk Reduction Projects \$420,000,000
 - 3. Individual Flood Mitigation Projects \$120,000,000.
- B. For more information on this federal grant, see <https://www.fema.gov/grants/mitigation/floods>
[Search Results Detail | Grants.gov](#)

2) **Overview**

- A. The FEMA FMA program is a competitive grant program that provides funding to states, local communities, federally recognized tribes, and territories. Funds can be used for projects that reduce or eliminate the risk of repetitive flood damage to buildings insured by the [National Flood Insurance Program](#). FEMA and the commonwealth select recipients based on the applicant's ranking of the project and the eligibility and cost-effectiveness of the project. FEMA and the Pennsylvania Emergency Management Agency (PEMA) require counties and municipalities to develop and adopt hazard mitigation plans as a condition for receiving certain types of non-emergency disaster assistance, including funding for hazard mitigation assistance projects.
- B. Application Funding Categories
 - 1. Project Scoping
 - 2. Community Flood Mitigation Projects
 - 3. Flood Hazard Mitigation Planning
 - 4. Individual Flood Mitigation Projects
 - 5. Technical Assistance

3) Cost Share

- A. Project Scoping cost share for this program is 75% federal cost share and 25% non-federal cost share.
- B. Individual Flood Mitigation Projects federal share options:
 - 1. Up to 100% federal cost share funding for FMA-defined **Severe Repetitive Loss (SRL) properties**, as defined in 42 U.S.C. § 4104c(h)(3)(B)(i) or (B)(ii); or
 - 2. Up to 90% federal cost share funding for FMA-defined **Repetitive Loss (RL) properties**, as defined in 42 U.S.C. § 4121(a)(7); or
 - 3. Up to 75% of the federal cost share funding if a higher federal cost share is not available.

4) Applicant Information

- A. The following sub-application required components/sections must be completed in FEMA GO:
 - 1. Sub- Applicant Information (Community Contact & Profile)
 - 2. Mitigation Plan (Hazard Mitigation Plan Details)
 - 3. Project Scope of Work
 - 4. Project Schedule
 - 5. Project Location, Benefitting & Impact Area(s)
 - 6. Project Site Inventory (Acquisitions, elevations, etc.)
 - 7. Budget (Detailed budget breakdown)
 - 8. Cost Share
 - 9. Cost Effectiveness
 - (a) Funds Commitment for Cost Share
 - 10. Environmental /Historical Preservation (EHP) Review Information
 - 11. Maintenance requirements and if applicable, training requirements
 - 12. Assurances and Certifications Forms

5) Eligibility Requirements

- A. Project must be cost effective.
- B. Project must demonstrate how it will reduce and/or eliminate risk and damage from future natural hazards.
- C. Applicable project types must comply with the consensus codes (i.e. 2018 or 2021 International Building Code)
- D. Align with the County and State FEMA-approved Hazard Mitigation Plans. Sub-applicants are required to have a FEMA-approved Local or Tribal Hazard Mitigation Plan in accordance with 44 C.F.R. Part 201 at the time of application and at the time of obligation of grant funds.
- E. Mitigation activities must be identified in those plans prior to submittal to PEMA and FEMA. If a planning amendment is needed, it must be cleared by **July 17, 2026**.
- F. Project must meet all Federal/State Environmental and Historic Preservation Requirements.
- G. Project must include corresponding Technical and Qualitative Score Sheets (new)
- H. Project must include corresponding PEMA Technical Review sheet (modified from the FEMA Nation Technical Review sheets)
- I. Project must use and include specific FEMA Job Aids for the project type and the Benefit Cost Analysis (BCA). Job Aids can be found at <https://www.fema.gov/grants/mitigation/training-resources-tools-aids/jobs-aids>

- J. All sub-applicants must be participating in the NFIP, and not be withdrawn, on probation, or suspended. NFIP community status can be verified at [Community Status Book](#).

6) Submission/Application Execution

- A. The FFY 2024 FMA application is available for submission as follows:
1. Pennsylvania Eligible applicants that have a PEMA accepted LOI and have been approved for access in FEMA GO, can open an application on Thursday April 30, 2024.
 2. Prior to entry in FEMA GO, applicants must have submitted an LOI by **Friday, June 19, 2026**.
 3. FEMA/PEMA Full Application Period in FEMA GO opens via FEMA Amended/Published guidance on April 30, 2026.
 4. PEMA sub-application (**Letter of Interest**) period closes **Friday, June 19, 2026, at 4:00 p.m. EST**.
 5. PEMA Hazard Mitigation Staff will review the completed FFY 2024 FMA **applications** and will work to have completed electronic documents ready for the Commonwealth review team by **Friday, July 17, 2026, at 4:00 p.m. EST**.
 6. Pennsylvania State Hazard Mitigation Application Team will review Monday and Tuesday, July 27/28, 2026, to conduct application reviews, scoring, prioritization, and submittal recommendations to PEMA Director based on State and Federal Priorities and scoring criteria.
 7. PEMA will submit eligible applications according to the state rankings into the FEMA GO system by Friday July 31, 2026.
 8. PEMA will not accept applications after 4:00 p.m. EST on **Friday, July 17, 2026**.
 9. FEMA GO deadline for the state application is **Thursday, August 6, 2026**.

7) Grant Award

- A. Official notice of grant award will be made by PEMA to eligible applicants by the FMA HM Project Officer and/or State Hazard Mitigation Officer.
- B. Upon receipt of the FEMA 2024 FMA award, PEMA will provide the following:
1. Programmatic Brief detailing next steps
 2. Grant Agreement for review and execution

8) FEMA Resources & Job-Aids

- A. Hazard Mitigation Assistance Mitigation Action Portfolio | [fema.gov](#)
- B. FMA NOFO | [grants.gov](#) or [pa.gov](#)
- C. Fiscal Year 2024 Notices of Funding Opportunities for Hazard Mitigation Assistance Grants | [FEMA.gov](#)
- D) Hazard Mitigation Assistance Program and Policy Guide | [FEMA.gov](#)

9) Distribution List

American Planners Association – PA Chapter
American Rivers Association
Association of Pennsylvania Municipal Management

County Commissioners of Pennsylvania
 Commonwealth Building Officials
 Delaware River Basin Commission
 Federal Emergency Management Agency, Region III
 House of Representatives of Pennsylvania
 Keystone Emergency Management Association
 Pennsylvania Association of Boroughs
 Pennsylvania Association of Building Code Officials
 Pennsylvania Association of Floodplain Managers
 Pennsylvania Construction Code Academy
 Pennsylvania Congressional Delegation
 Pennsylvania County Conservation Districts
 Pennsylvania County Emergency Management Coordinators
 Pennsylvania County Planning Commissions
 Pennsylvania Department of Agriculture
 Pennsylvania Department of Community and Economic Development
 Pennsylvania Department of Conservation and Natural Resources
 Pennsylvania Department of Environmental Protection
 Pennsylvania Insurance Department
 Pennsylvania Department of Human Services
 Pennsylvania Department of Transportation
 Pennsylvania Insurance Agents and Brokers
 Pennsylvania Municipal League
 Pennsylvania Municipal Authorities Association
 Pennsylvania Public Utility Commission
 Pennsylvania Regional Planning Commissions
 Pennsylvania Silver Jackets Representatives
 Pennsylvania State Association of Township Supervisors & Zoning Association
 Pennsylvania State System of Higher Education
 Senate of Pennsylvania
 Susquehanna River Basin Commission
 U.S. Army Corps of Engineers, Baltimore District – Outreach Office
 U.S. Army Corps of Engineers, Buffalo District – Outreach Office
 U.S. Army Corps of Engineers, Philadelphia District – Outreach Office
 U.S. Army Corps of Engineers, Pittsburgh District – Outreach Office
 Community Disaster Resilience Zones (CDRZs)

Attachment with FEMA Scoring Priorities per Project Type

Capability and Capacity Building Activities

FEMA will select up to \$60 million capability and capacity building activities to develop future localized Flood risk reduction projects and/or individual flood mitigation projects that will subsequently reduce flood claims against the NFIP.

1. technical assistance by states
2. additional capability and capacity building activities (partnership development to conduct eligible mitigation activities,
3. enhancing local floodplain management, 4) SRL/RL strategy development, and 5)
4. other eligible capability and capacity building activities under 42 U.S.C. § 4104c(c)(3)(G)).

Capability and capacity building activities federal activity cap per subapplication are: \$100,000 for mitigation plans under 42 U.S.C. § 4104c(c)(3)(F) per Applicant with maximums of:

1. \$50,000 for state mitigation plan
2. \$25,000 for local mitigation plan (Two County Local Plans/Flood Hazard Only)
3. \$50,000 for TA by states to communities
1. \$900,000 for project scoping
2. **\$300,000** for additional capability and capacity building activities (partnership development to conduct eligible mitigation activities, enhancing local floodplain management, SRL/RL strategy development, substantial damage procedures, and other eligible capability and capacity building activities.

Final Priority Scoring Criteria for Capability & Capacity Building Activities:

- RL Strategy Substantial Damage Procedures (Local RL Strategy) – 5 points
- Community Rating System (CRS) Participation – 3 points
- Cooperating Technical Partners Program – 0 points in PA-No local participants

Localized Flood Risk Reduction Projects

FEMA will select up to **\$420** million of Localized flood risk reduction project that address community flood risk for reducing NFIP flood claim payments.

Localized flood risk reduction projects federal activity cap per subapplication is **\$50 million per project**.

Final Priority Scoring Criteria for Localized Flood Risk Reduction Project:

- NFIP Policy Holder – 2 points per NFIP Policy, up to 200 points
- FMA & NFIP – Defined SRL & RL Properties – 5 pts/RL & 10 pts/SRL- up to 175 pts
- High Claims Resilience – Up to 100 pts if applicant has \$1 million in NFIP Claims within the twelve month review period/close of the this application cycle.
- FMA Capability & Capacity Building – Prior HMPs, PS, TA projects – 50 pts
- Community Rating System (CRS) Participation – 25 points
- Cooperating Technical Partners Program – 0 points in PA-No local participants

Individual Flood Mitigation Projects

FEMA will select at least **\$120** million of individual flood mitigation projects that mitigate the risk of flooding to individual NFIP-insured structures. Individual flood mitigation projects *do not have a federal activity cap*.

Final Priority Scoring Criteria for Individual Flood Mitigation Project:

- Substantial Damae to structure(s) – 10 pts per Structure/No Cap
- FMA- & NFIP-Defined SRL/RL Properties – Up to 30 pts
- Prior FEMA FMA Capability & Capacity Building Activity – 20 pts

Funding for Applicant Management Costs is included in each of the priority funding caps provided for capability and capacity building activities, Localized flood risk reduction project, and individual flood mitigation project caps. Applicants are authorized to receive up to 10% of the awarded activities. Subapplicants are eligible to request up to 5% of the total costs. For more information, see Management and Administration (M&A) Costs section of this funding opportunity. For more information on FY 2024 FMA funding priorities and eligible activities, see Application Review Information section of the published FEMA NOFO

Unallowable Project Types

1. Any activities not designed to eliminate the risk of repetitive flood damage to buildings insured by the NFIP.
2. Any non-localized flood risk reduction as defined in the HMA guide.

Allowable Project Types

The FMA grant program funds three types of activities and projects:

Capability and capacity building activities, Localized flood risk reduction project, and Individual FloodMitigation projects. Applicants and recipients should actively coordinate and collaborate with their local and state authorities to help ensure and prioritize the commitment of future non-federal investments in order to sustain staffing capabilities once an award's period of performance ends.