



FY2024 Amended Flood Mitigation Assistance (FMA) Grant Application Round

Washington State Military Department

Emergency Management Division

Camp Murray, WA 98430

Announcement and Guidance: FEMA's FY2024 FMA Amended Grant Round

FEMA's FY2024 Flood Mitigation Assistance NOFO was originally published on Jan. 6, 2025. Then on April 30, 2026, FEMA published an *amended* FY2024 NOFO that incorporates recent federal guidance.

The purpose of this announcement is to share key information regarding the release of FEMA's Notice of Funding Opportunity (NOFO) for the FY2024-Amended FMA grant round, and to provide guidance to potential FMA sub-applicants about Washington Emergency Management Division's (EMD) required grant application process.

FY2024 Amended FMA Grant Application Process and Timeline

The Federal Emergency Management Agency (FEMA) has announced the opening of their application period for the FY2024 Amended Flood Mitigation Assistance (FMA) grant program. EMD is designated to administer and oversee these programs for the State, including the application process for all eligible entities with the State (Federally recognized Tribes may apply directly to FEMA or through WA EMD).

EMD has established a two-step process for FMA sub-applicants that starts with a pre-application followed by a full application. EMD's process and timeline is designed to ensure we meet FEMA's August 6, 2026, deadline for the State, as *applicant*, to submit its complete package of *sub-applications*. All entities seeking grant consideration must follow the State's submission process and deadlines, which are described below.

STEP ONE: Pre-application and Eligibility Review

- **No later than Friday, June 12, 2026:** EMD's Mitigation Section will accept pre-application forms, which are available on its [website](#) and submitted to EMD via email to hma@mil.wa.gov. EMD will review the pre-applications for eligibility and contact potential sub-applicants to discuss their proposals.
- EMD will invite eligible sub-applicants to submit full sub-applications in FEMA GO **only after** their pre-application has been submitted and EMD has contacted them to discuss the proposal's eligibility. **Sub-applicants who do not submit a pre-application form by June 12, 2026, will not be eligible to submit full applications.**
- Once invited to submit a full sub-application, jurisdictions are encouraged to submit early to receive technical assistance from EMD.

STEP TWO (by invitation only): Develop and Submit a full FEMA GO Sub-Application

- For sub-applicants who complete step one (pre-application) and who are invited to submit full applications, **the deadline to submit a complete FEMA GO sub-application for FMA for EMD review will be Friday, July 17, 2026.** Sub-applications submitted after this date will not be reviewed or submitted to FEMA for consideration.
- **Please note, no sub-applications can be initiated and/or developed in FEMA GO until WA EMD verifies subapplicant credentials. The system requires that all sub-applications be associated with WA State's FY24 Amended application.**

- EMD will review sub-applications for eligibility, completeness and cost effectiveness. We will request additional information if required and will work with sub-applicants to make selected applications as competitive and complete as possible. Sub-applications deemed mostly or substantially incomplete and/or lacking key required information may be omitted from further consideration.
- WA State EMD will complete its sub-application review and selection process and will submit its final state application package to FEMA for the FY2024 Amended FMA program no later than **Friday, July 31, 2026**, per FEMA's anticipated State submission deadline.

To date, FEMA has not offered an estimated timeframe for its internal review and selection process. After their selections are announced, FEMA will conduct more in-depth reviews of the selected proposals (especially regarding environmental and historic preservation considerations) before issuing final awards. Grant award dates will vary, depending upon project complexity and FEMA's internal review process for specific mitigation activities. For proposals that are not selected for further review under FY24 Amended FMA national competition, WA EMD will work with those interested in revising and resubmitting under FY2025, as requested.

On a case-by-case basis EMD may provide limited technical assistance for sub-application development on the Scope of Work, Benefit-Cost Analysis (BCA), Project Budget, and other sections if requested. EMD will also include several application tools in full application packages to assist local jurisdictions in the preparation and development of quality sub-applications.

FY2024-Amended FMA Programmatic Details

The Flood Mitigation Assistance (FMA) program makes federal funds available to states, U.S. territories, tribal governments, and local communities to reduce or eliminate the risk of repetitive flood damage to buildings and structures insured under the National Flood Insurance Program (NFIP). **ONLY PROJECTS THAT DIRECTLY MITIGATE NFIP-INSURED PROPERTIES QUALIFY FOR FMA GRANT FUNDING.**

FMA grants are dispersed through the reimbursement of eligible expenses and are based upon an established federal-local cost share of the given award. For mitigation activities not targeting severe repetitive loss (SRL) or repetitive loss (RL) structures, the cost share will be 75 percent federal funds, 12.5 percent state funds and 12.5 percent local (non-federal) funds. For mitigation activities involving eligible SRL or RL properties which are defined in FEMA's NOFO (pg.13), the cost shares are as follows:

- [SRL properties](#): **100 percent federal funds**. No match requirement.
- [RL properties](#): **90 percent federal funds**, 5 percent state funds and 5 percent local (non-federal) funds.

Eligible Sub-Applicants: Local governments, including cities, townships, counties, special district governments, and tribes (including federally recognized tribes who choose to apply as sub-applicants) are eligible for grant consideration. All sub-applicants must have a FEMA-approved hazard mitigation plan by the grant application deadline and at the time of award, in accordance with Title 44 Code of Federal Regulations (CFR) Part 201.

FEMA Funding Categories & WA EMD Invitation for Pre-applications: FEMA is anticipated to distribute up to \$600 million (nationally) through the FY2024 Amended FMA grant program in the following manner:

1. Up to \$60 million is nationally available for **Capability and Capacity Building (C&CB)** to develop (scope) future Localized Flood Risk Reduction Projects and/or Individual Flood Mitigation Projects that will subsequently reduce flood claims against the NFIP. Project Scoping awards are capped at \$900,000 federal share per sub-applicant.

- a. C&CB activities also include mitigation planning (federal cap \$25,000 per sub-applicant) and other activities, such as partnership development, enhancing local floodplain management, SRL/RL strategy development, or substantial damage procedures (federal cap of \$300,000 per sub-applicant)
2. Up to \$420 million is nationally available for **Localized Flood Risk Reduction Projects** that address community flood risk for the purpose of reducing NFIP flood claim payments. The federal funding activity cap for Localized Flood Risk Reduction Project is \$50,000,000 per project.
3. At least \$120 million is nationally available for **Individual Flood Mitigation Projects** that mitigate the risk of flooding to individual NFIP insured structures.
 - a. WA EMD welcomes eligible proposals for the acquisition of floodprone, NFIP insured properties for inclusion in a statewide Department of Ecology (ECY) subapplication. If FEMA selects ECY's subapplication for award, qualifying local agencies with eligible acquisitions will partner with ECY to carry out the project. For this ECY led effort, the nonfederal match requirement will be covered with state funds.
 - b. WA EMD will also consider project proposals for Elevation or Relocation of NFIP-insured structures. If invited, these sub-applicants will be asked to provide selected eligibility-related documents to WA EMD up front, prior to their full sub-application deadline.

Specific details regarding these categories, FMA funding priorities, and eligible activities are provided in FEMA's FY 2024 Amended FMA NOFO. Additional program information is available at <https://www.fema.gov/grants/mitigation/floods>. *All properties participating in an FMA grant must have NFIP flood insurance policies in place at the time of application, which must be maintained for the duration of the activity.* Please refer to the [Hazard Mitigation Assistance Program and Policy Guide](#) for more details regarding this and other important eligibility requirements.

A Benefit-Cost Analysis (BCA) is required for all project sub-applications, with the exception of two project types, which fall under FEMA's "Pre-Calculated Benefits" waiver: property acquisitions located within the Special Flood Hazard Area (SFHA) that cost \$365,747 or less per structure, or home elevations within the SFHA that cost \$231,640 or less per structure. FEMA considers these to be cost effective and requires no further BCA work. Additionally, acquisition projects of RL and SRL properties *outside* the SFHA with a project cost of \$365,747 or less are also considered cost effective; no BCA is required. Locality multipliers may apply to these cost thresholds. More detailed information is available on [FEMA's BCA website](#).

Additional Sub-Application Information

- State contributions to the non-federal cost share requirements are subject to Legislature approval and cannot be guaranteed at the time of this Announcement. Also, special conditions apply to FMA grants when Increased Cost of Compliance payments (Coverage D of NFIP insurance policies) are used to cover a local match requirement. See the [Hazard Mitigation Assistance Program and Policy Guide](#) for more information.
- To be eligible for grant award, sub-applicants must have a FEMA-approved Hazard Mitigation Plan by the federal application deadline, August 6, 2026, AND when funds are awarded. If a plan is still under FEMA review on August 6, 2026, then WA EMD will coordinate with FEMA and the sub-applicant to identify available options.
- Private non-profit organizations are not eligible to directly apply for assistance from the FMA program. Another eligible applicant (e.g., local government or state agency) can, however, act as Applicant Agent and apply on the organization's behalf. The Applicant Agent is responsible for meeting award terms and conditions.

- All sub-applications for FMA must be made to the State through FEMA's online FEMA GO system. FEMA GO access information will be provided to sub-applicants when they are invited to apply.
- Sub-applicants may be reimbursed for eligible **pre-award costs** incurred prior to the date of grant award for non-construction activities directly related to developing the project proposal. Activities may include, but are not limited to, development of the sub-application, benefit-cost analysis, environmental/historic preservation data, project documentation, and design/engineering. These costs can only be reimbursed after award with proper documentation, and in accordance with the approved cost share terms, if they are included in the proposed budget.
- Except for the above-noted pre-award costs, FMA grant funds are only available for work performed after FEMA issues an award. For this reason, FMA grants are suitable for projects with extended implementation schedules rather than short-term, time-sensitive projects. WA EMD staff will review timelines with potential sub-applicants and discuss these considerations during pre-application reviews.
- A sub-application cannot be submitted for both FMA and BRIC programs. If a proposal is eligible for FMA then it will not be considered for BRIC.
- All project sub-applications must determine cost effectiveness using [FEMA's benefit-cost analysis \(BCA\) software](#), Version 6.0, except for proposals covered under the Pre-calculated Benefits Waiver and Community & Capacity-Building proposals. The BCA software is available for free on the linked FEMA site. WA EMD staff cannot provide technical assistance for BCA software download issues, so please contact the [BCA helpline](#) with any issues.
- The FY2024 FMA grant round is nationally competitive, and WA EMD cannot guarantee grant awards to any sub-applicant.