

FLOOD MITIGATION ASSISTANCE PROGRAM/ REPETITIVE FLOOD CLAIMS PROGRAM

PROGRAM DESCRIPTION

The Flood Mitigation Assistance Program (FMA)/Repetitive Flood Claims Program (RFCP) are pre-disaster, federally funded and state-administered programs. The programs are designed to reduce the financial drain on the National Flood Insurance Program (NFIP) by retrofitting repetitively flooded structures that are covered by a NFIP policy.

ELIGIBLE APPLICANTS

All non-sanctioned Native American tribal and local governments that participate in the NFIP.

TYPE OF ASSISTANCE

There are three types of grants available for NFIP-participating communities.

- (1) Planning grants are available for communities to develop and implement flood mitigation plans.
- (2) Project grants are available for communities to implement retrofitting and flood-mitigation measures designed to reduce future flood losses to NFIP-insured structures.
- (3) Project grants are available for communities to acquire, demolish and convert flood-prone areas to open space.

AVAILABLE FUNDING

Annually funded from the NFIP Fund. The application cycle varies from year to year.

SOURCE OF FUNDS

The funds originate from the premiums received from NFIP flood insurance policies throughout the United States and deposited into the NFIP Fund.

APPLICATION PROCESS/DEADLINES

Eligible Native American tribal and local governments are notified by mail of the availability of funding and encouraged to conduct outreach activities with eligible home and business owners. Workshops are provided to explain the purposes of the program, eligible project types and application requirements. Additionally, the Florida Division of Emergency Management maintains two Web sites, www.floridadisaster.org/brm/FMAP.htm and www.floridadisaster.org/brm/RFCP.htm.

MATCHING/OTHER REQUIREMENTS

For the FMAP, a 25-percent non-federal match is required (to the federal 75-percent contribution); this is a cost-reimbursement program. However, the RFCP is 100-percent federally funded. A non-federal match is required.

CONTACT

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