

**HOMEOWNER'S GUIDE TO THE FLOOD MITIGATION ASSISTANCE  
GRANT PROGRAM**

*This document answers some common questions homeowners have about implementing projects that reduce future damage to their home.*

**What is the Flood Mitigation Assistance (FMA) Program?**

- The Flood Mitigation Program is a competitive grant program that provided 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 (NFIP).

**What type of project is Ascension Parish participating in for Flood Mitigation funding?**

- **Elevation** -The home is raised so potential floodwaters may flow underneath the home.

**Who can apply for FMA funding?**

- Properties included in a project sub application for FMA funding **MUST** be NFIP-insured at the time of the application submittal and prior to the period of availability or application state date. Flood insurance must be maintained through completion of the mitigation activity and for the life of the structure.
- To receive an increased cost share, properties must meet one of the definitions below (consistent with the legislative changes made in the Biggert-Waters Flood Insurance Reform Act of 2012):
  - A **severe repetitive loss property** is a structure that:
    - a) Is covered under a contract for flood insurance made available under the NFIP
    - b) Has incurred flood related damage –
      - i. For which 4 or more separate claims payments (includes building and contents) have been made under flood insurance coverage with the amount of each such claim exceeding \$5,000, and with the cumulative amount of such claims payments exceeding \$20,000 or
      - ii. For which at least 2 separate claims payments (includes only building) have been made under such coverage, with the cumulative amount of such claims exceeding the market value of the insured structure
  - A **repetitive loss property** is a structure covered by a contract for flood insurance made available under the NFIP that:
    - a) Has incurred flood-related damage on 2 occasions, in which the cost of the repair, on the average, equaled or exceeded 25 percent of the market value of the structure at the time of each such flood event and
    - b) At the time of the second incidence of flood-related damage, the contract for flood insurance contains increased cost of compliance coverage

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**How can I apply for FMA?**

- To be eligible for an increased Federal cost share, a FEMA-approved State or Tribal (Standard or Enhanced) Mitigation Plan that addresses repetitive loss properties must be in effect at the time of Federal award and the property that is being submitted for consideration must be a repetitive loss property. Generally, the local governments are responsible for implementing projects and are required to follow all federal, state and local procurement procedures as well as meet codes and standards.

Homeowners may start their projects once notified by the Parish. **Work started prior to FEMA review and approval is ineligible for funding.**

*Please contact Ascension Parish Grants Office via email at [MGOHMP@apgov.us](mailto:MGOHMP@apgov.us) or call 225-450-1128 to obtain additional or specific information on future FMA grant opportunities.*

**Who pays for the project?**

- Consistent with the legislative changes made in the Biggert-Waters Flood Insurance Reform Act of 2012, cost-share availability under FMA depends on the type of properties included in the subapplication.

For example, severe repetitive loss properties may receive up to 100 percent Federal funding and repetitive loss properties may receive up to 90 percent Federal funding. In case of all other mitigation activities, FEMA may contribute up to 75 percent Federal funding of all eligible costs.

Homeowners may receive funding assistance through:

- Increased Cost of Compliance (ICC) payments
- Insurance Payments
- U.S. Small Business Administration disaster loans
- State, territory, federally-recognized tribe, and/or local government
- Donated resources

**What common expenses can FEMA pay for?**

- Elevation
  - Engineering services
  - New foundation
  - Elevation of structure
  - Survey and soil sampling
  - Utility Connection

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**What are the benefits of the FMA?**

- Incorporating hazard mitigation measures into your home offers multiple benefits, including:
  - Reduce risk from further damage
  - Increases the strength of your home to withstand severe weather
  - May lower insurance premiums
  - May increase property value

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**Funding Process for Homeowners**

**1. FMA Application opens for competitive Grant**

**2. Who to Contact?**

- Homeowners can contact Ascension Parish Grants Office via email at [MGOHMP@apgov.us](mailto:MGOHMP@apgov.us) or call 225-450-1128.

**3. What Can FMA Do for Me?**

- Homeowners can refer to <https://www.fema.gov/grants/mitigation/floods> for general program requirements.

**4. Apply for the FMA**

- Apply for FMA funding is voluntary. Homeowners should consider their options to apply for FMA assistance, mitigate their homes using other funding sources, or not mitigate.

**5. Application Development**

- Generally, local governments develop and submit application. The applications are prioritized by the State, territory, or federally-recognized tribal government, which then submits to FEMA. The FMA application process may take several months.

**6. FEMA Review**

- FEMA reviews the submitted applications for: eligibility, cost-effectiveness, feasibility, and environmental laws and regulations that may impact the project. The applications that meet these program requirements may be approved based on funding availability.

**7. Project Implementation**

- FEMA awards funds for approved projects to the State, territory, or federally-recognized tribe, which disburses the funds to its local governments. Homeowners may start their projects once notified by Ascension Parish.

**8. Project Completion**

- FEMA reviews and verifies that the projects meet all the program's and Federal grant management requirements.