FEMA’s Flood Mitigation Assistance (FMA) is a pre-disaster grant program that provides funding to States and communities to assist in their efforts to reduce or eliminate the risk of repetitive flood damage to buildings, and structures insurable under the National Flood Insurance Program (NFIP). Planning, technical assistance and project grants are offered under this program.

FMA was created as part of the National Flood Insurance Reform Act of 1994 (42 U.S.C. 4101) with the goal of reducing or eliminating claims under the NFIP.

For information on how to apply for an FMA grant, contact your State FMA Point of Contact (POC):

Or call the nearest FEMA Regional Office to for the name of your State’s POC:

FEMA Region I
(CT, ME, MA, NH, RI, VT)
Boston, MA
Phone: (617) 223-9561

FEMA Region II
(NJ, NY)
New York, NY
Phone: (212) 225-7200

Caribbean Division
(PR, VI)
San Juan, PR
Phone: (787) 729-7637

FEMA Region III
(DC, DE, MD, PA, VA, WV)
Philadelphia, PA
Phone: (215) 931-5528

FEMA Region IV
(AL, FL, GA, KY, MS, NC, TN, SC)
Atlanta, GA
Phone: (770) 220-5400

FEMA Region V
(IL, IN, MI, MN, OH, WI)
Chicago, IL
Phone: (312) 408-5500

FEMA Region VI
(AR, LA, NM, OK, TX)
Denton, TX
Phone: (940) 898-5127

FEMA Region VII
(IA, KS, MO, NE)
Kansas City, MO
Phone: (816) 283-7002

FEMA Region VIII
(CO, MT, ND, SD, UT, WY)
Denver, CO
Phone: (303) 235-4830

FEMA Region IX
(AZ, CA, HI, NV, GU, AS, CNMI)
San Francisco, CA
Phone: (415) 923-7186

FEMA Region X
(AK, ID, OR, WA)
Bothell, WA
Phone: (425) 487-4678
A project must, at a minimum, be:

- Cost effective.
- Cost beneficial to the National Flood Insurance Fund.
- Technically feasible.
- Physically located in a participating NFIP community or must reduce future flood damages in an NFIP community.

A project must also conform with:

- The minimum standards of the NFIP Flood-plain Management Regulations.
- The applicant’s Flood Mitigation Plan.
- All applicable laws and regulations, such as Federal and State environmental standards or local building codes.