

CALIFORNIA GOVERNOR'S OFFICE OF EMERGENCY SERVICES
FY 2024 FLOOD MITIGATION ASSISTANCE (FMA)
NOTICE OF FUNDING OPPORTUNITY

FY 2024 FMA — At a Glance

Item	Information
Funding Opportunity Number	DHS-24-MT-029-000-98
Assistance Listing Number	97.029
Total National Funding Available	\$600,000,000
FMA Application Opens in FEMA GO	April 30, 2026
FEMA Application Deadline (submitted via FEMA GO)	August 6, 2026, 3:00 p.m. ET
Cal OES NOI Deadline	May 27, 2026
Cal OES Subapplication Submission Deadline (to Cal OES)	June 26, 2026
Period of Performance	36 months from date of award, unless FEMA specifies otherwise
Cal OES Program Contact	ResilientCA@caloes.ca.gov

1. Overview

The California Governor's Office of Emergency Services (Cal OES) presents a flood mitigation funding opportunity through FEMA's Fiscal Year 2024 Flood Mitigation Assistance (FMA) grant program (Funding Opportunity Number DHS-24-MT-029-000-98; Assistance Listing 97.029). This opportunity makes federal funds available to eligible California communities to reduce or eliminate the risk of repetitive flood damage to buildings and structures insured under the National Flood Insurance Program (NFIP).

California communities face significant and growing flood hazards, including riverine flooding, coastal flooding, and stormwater flooding. FMA funding can support flood hazard mitigation planning, capability and capacity building (C&CB) activities, project scoping, localized flood risk reduction projects, and individual flood mitigation projects. Up to \$600 million is available nationally for FY 2024 FMA.

Applicant vs. Subapplicant

The State of California, through Cal OES, is the Applicant (recipient) for FY 2024 FMA. Eligible local communities, special districts, and federally recognized Tribal governments apply through Cal OES as Subapplicants. Federally recognized Tribal governments may

alternatively apply directly to FEMA as Applicants; Tribes considering the direct route should coordinate with their FEMA Regional Tribal Liaison.

Figure 1: FMA FY2024 Funding Opportunity Timeline

FMA (FY 2024) Funding Opportunity Timeline

Date	Description
May 19-26, 2026	Project Scoping Calls (Programmatic and BCA)
May 12, 2026	Notice of Funding Opportunity (NOFO) Released
May 14, 2026	Cal OES Hosts FMA NOFO Webinar # 1
May 19, 2026	Cal OES Hosts FMA NOFO Webinar #2
May 12, 2026	FMA Notice of Interest (NOI) open via Cal OES Engage Portal
May 27, 2026	NOI submission due to Cal OES via Engage Cal OES Portal
May 28 – June 25, 2026	Subapplication Development and Coordination with Cal OES
June 26, 2026	Subapplication due to Cal OES via FEMA GO Portal

*Based on the Fiscal Year 2024 Flood Mitigation Assistance Swift Current Amendment 2 Notice of Funding Opportunity (NOFO) California is not an eligible applicant.

2. Eligible Subapplicants

Per the FY 2024 FMA NOFO, eligible FMA Subapplicants are limited to the following entity types that participate in the NFIP:

- **City or Township**
- **County**
- **Special District**
- **Indian / Native American Tribal Government (Federally Recognized)**

Special districts include political subdivisions such as flood control districts that provide zoning, building code enforcement, or planning and community development services in an NFIP-participating community.

3. Hazard Mitigation Plan Eligibility

Eligible Subapplicants must have a FEMA-approved and adopted Local Hazard Mitigation Plan (LHMP) or Tribal Hazard Mitigation Plan by the application deadline and at the time of obligation of grant funds. This requirement applies to all subapplication types except C&CB activities submitted specifically to develop or update a mitigation plan.

If a jurisdiction does not have a current LHMP, it may apply for FMA C&CB funding to develop one, subject to the federal activity caps in Section 6. Cal OES recommends that jurisdictions apply for an LHMP update up to three (3) years before the expiration of their current plan.

Subapplicants can verify LHMP status by contacting Cal OES at ResilientCA@caloes.ca.gov.

4. Additional Eligibility Factors

All Subapplicants and structures must meet the following requirements:

- **NFIP Good Standing.** The Subapplicant community must be participating in the NFIP and not be withdrawn, on probation, or suspended. Verify status in [the NFIP Community Status Book](#).
- **Active NFIP Policy (Individual Projects).** For Individual Flood Mitigation Projects, each structure must have an NFIP policy (including a Group Flood Insurance Policy) in effect prior to the opening of the application period, and the policy must be maintained for the life of the structure.
- **NFIP Benefit Demonstration (Localized Projects).** Localized Flood Risk Reduction Projects must be in an NFIP-participating community and demonstrate a reduction in NFIP exposure by benefiting specific NFIP-insured structures.
- **Feasibility, Cost-Effectiveness, and EHP.** All projects must be eligible, feasible, cost-effective, and EHP-compliant per FEMA's Hazard Mitigation Assistance Program and Policy Guide.
- **ASCE 24 Design Standard.** Structures that remain in place after mitigation (elevation, mitigation reconstruction, dry/wet floodproofing where eligible, etc.) must be designed in accordance with NFIP standards in 44 C.F.R. Part 60 and the most recently adopted edition of ASCE 24.

5. Subapplication Process

Interested Subapplicants must submit a Cal OES Notice of Interest (NOI) using the Cal OES-designated NOI form prior to developing a full subapplication. Cal OES screens NOIs against state priorities and capacity.

Cal OES will review NOIs for eligibility. Approved subapplicants will be invited by Cal OES to develop a full subapplication. Cal OES may coordinate draft review and technical assistance outside FEMA GO; however, final subapplications must be completed and submitted in FEMA GO. Cal OES will compile the state application and submit projects to

FEMA no later than August 6, 2026 at 3:00 p.m. ET. Subapplicants must confirm internal Cal OES subapplication deadlines with their assigned Cal OES HMA Program Representative.

Prior to submitting an NOI, Subapplicants should be prepared to address the following questions:

- What flood hazard is being addressed?
- What is the problem caused by the flood hazard?
- What are the consequences if the project is not completed?
- What are the existing conditions and the proposed level-of-protection increase?
- What is the concentration of NFIP-insured, Repetitive Loss (RL), and Severe Repetitive Loss (SRL) properties in the project area?
- Is this project shovel-ready, phased, or a C&CB / project scoping activity?

NOIs must be submitted by the Cal OES NOI deadline (05/27/2026). NOIs submitted after this date will be considered for the next available funding opportunity.

Following submission to FEMA, subapplications will be reviewed for eligibility, feasibility, cost-effectiveness, and EHP compliance prior to FEMA approval and award. FEMA review timelines vary widely by subapplication type and complexity and may exceed 24 months; Cal OES does not guarantee a specific FEMA review duration.

Cost Share Readiness

The non-federal (local) cost share must be available, the specific funding source identified, and on track to be committed by the time of award. Subapplicants should include a credible cost-share plan in the subapplication and be prepared to provide commitment documentation prior to FEMA award. Subapplicants must also be ready to implement upon project award.

6. Subapplication Types and Federal Activity Caps

FMA funding supports planning, capability and capacity building, project scoping, localized flood risk reduction, and individual flood mitigation activities that reduce flood risk to NFIP-insured structures and participating NFIP communities. FMA is not a general all-hazards mitigation program; subapplications must demonstrate a clear flood mitigation purpose and, where required, a benefit to NFIP-insured structures or a reduction in NFIP financial exposure.

Figure 1: FY 2024 FMA Subapplication Types and Federal Activity Caps

Subapplication Type	Federal Activity Cap	Use / Notes
Mitigation Plans	\$100,000 state cap, \$25,000 per local plan	Supports development or update of FEMA-approvable Local Hazard Mitigation Plans or Tribal Hazard Mitigation Plans. The HMP requirement at time of subapplication and award is waived only for this subapplication type.

Subapplication Type	Federal Activity Cap	Use / Notes
Project Scoping	\$900,000 per Subapplicant	Develops data, alternatives analyses, project designs, EHP analysis, cost estimates, BCA documentation, and other materials needed to submit future localized or individual flood mitigation projects.
Additional Capability and Capacity Building (C&CB) Activities	\$300,000 per Subapplicant	May include SRL/RL strategy development, floodplain management enhancement, substantial damage procedures, partnership development, and other eligible FMA C&CB activities.
Localized Flood Risk Reduction Projects	\$50,000,000 federal share per project	Community-scale flood risk reduction projects that benefit NFIP-insured structures and reduce NFIP claims exposure. H&H modeling boundaries and geospatial files are required.
Individual Flood Mitigation Projects	No federal activity cap	Structure-specific mitigation for NFIP-insured properties — acquisition/demolition, elevation, mitigation reconstruction, floodproofing where eligible, and other eligible activities. Enhanced cost share may apply for qualifying FMA-defined SRL and RL properties.

National FY 2024 FMA category subtotals: \$60M Capability and Capacity Building / \$420M Localized Flood Risk Reduction / \$120M Individual Flood Mitigation.

7. Funding Priorities

Cal OES uses the priorities below to screen NOIs, assess project readiness, and develop a competitive statewide FMA portfolio. Final selections are made by FEMA under federal program criteria; FEMA retains discretion over Identified for Further Review, Not Selected, and Does Not Meet HMA Requirements determinations.

Cal OES State Priorities

- Target FMA- or NFIP-defined Severe Repetitive Loss (SRL) and Repetitive Loss (RL) properties with the highest claims histories.
- Address communities with demonstrated NFIP financial exposure, including high cumulative NFIP claims.
- Build directly from a prior FMA Capability and Capacity Building award or project scoping effort.
- Reduce flood risk in communities participating in the Community Rating System (CRS).
- Advance integrated flood and stormwater management — including floodplain restoration, stormwater capture, and wetland restoration.

- Serve communities with limited prior mitigation investment.

Cal OES screens NOIs against these priorities. Cal OES does not score subapplications; FEMA scores and selects subapplications under the criteria below.

Cal OES may prioritize NOIs and subapplications that demonstrate a high degree of project readiness and competitiveness, including projects that have been developed through prior FMA Capability and Capacity Building activities, previous HMA technical assistance, prior Cal OES or FEMA review, or other documented planning and scoping efforts. Prior participation does not guarantee selection; Cal OES will consider whether the subapplication is complete, eligible, technically feasible, cost-effective, EHP-ready, and aligned with FEMA's FY 2024 FMA priorities.

Figure 2: FY 2024 FMA Funding Priorities and Scoring Overview

Capability and Capacity Building Activities — FEMA Scoring

Priority Criterion	Points Available
RL strategy development and/or substantial damage procedures	5
Community Rating System (CRS) participation	3
Cooperating Technical Partner (CTP) participation	3
Tiebreaker: total NFIP claims paid in the Subapplicant jurisdiction over the 5 years prior to the application deadline	—

Localized Flood Risk Reduction Projects — FEMA Scoring

Priority Criterion	Points Available
NFIP policy holders benefited (2 points per active NFIP policy)	Up to 200
FMA/NFIP-defined SRL and RL properties benefited (5 points per RL; 10 points per SRL)	Up to 175
High Claims Resilience: at least \$1 million in NFIP flood insurance claims with payment in the 12 months prior to the close of the application period	100
Project generated from a prior FMA C&CB award	50
Community Rating System (CRS) participation	25
Cooperating Technical Partner (CTP) participation	25
Tiebreaker: total NFIP claims paid in the benefiting area over the 5 years prior to the application deadline	—

Individual Flood Mitigation Projects — FEMA Priority Hierarchy

For Individual Flood Mitigation Projects, FEMA first selects subapplications in which at least 75% of structures meet one of the FMA or NFIP SRL/RL definitions. FEMA applies the following priority order:

1. **FMA SRL — 42 U.S.C. § 4104c(h)(3)(B), criterion B2:** cumulative NFIP claims exceed market value, with two or more separate building claim payments.
2. **FMA SRL — 42 U.S.C. § 4104c(h)(3)(B), criterion B1:** four or more separate NFIP claims of more than \$5,000 each, with cumulative payments exceeding \$20,000.
3. **FMA RL — 42 U.S.C. § 4121(a)(7):** two losses each averaging at least 25% of market value, with Increased Cost of Compliance (ICC) coverage at the second loss.
4. **NFIP SRL — 42 U.S.C. § 4014(h).**
5. **NFIP RL — 44 C.F.R. § 209.2.**

If requested funding for this priority exceeds \$120 million, FEMA further prioritizes by count of qualifying properties (in priority order 1–5) and by total dollars in NFIP policy claims for the proposed properties. Remaining selections are made using the scoring table below.

Individual Flood Mitigation Projects — FEMA Scoring

Priority Criterion	Points Available
Substantially damaged structures (10 points per structure)	No cap
FMA/NFIP-defined SRL or RL properties make up more than 35% of structures in the subapplication; or,	30
FMA/NFIP-defined SRL or RL properties make up 25% to 35% of structures in the subapplication	Or 15
Project generated from a prior FMA C&CB award	20

8. Cost Share

Eligible Subapplicants are responsible for the required non-federal share unless a qualifying enhanced federal share applies. FMA cost share depends on the activity type and, for Individual Flood Mitigation Projects, the documented flood loss history of the structures included in the subapplication.

Activity / Property Type	Federal Share	Non-Federal Share
Capability and Capacity Building activities	Up to 75%	At least 25%
Localized Flood Risk Reduction Projects	Up to 75%	At least 25%
Individual Flood Mitigation Projects — FMA-defined SRL properties	Up to 100%	0%

Activity / Property Type	Federal Share	Non-Federal Share
Individual Flood Mitigation Projects — FMA-defined RL properties	Up to 90%	At least 10%
Individual Flood Mitigation Projects — all other NFIP-insured structures	Up to 75%	At least 25%

SRL and RL Definitions

FMA Severe Repetitive Loss (SRL).

Under 42 U.S.C. § 4104c(h)(3)(B), an FMA SRL structure is a structure covered by an NFIP policy that meets either:

- **B1** — four or more separate NFIP claim payments of more than \$5,000 each, with cumulative payments exceeding \$20,000 [42 U.S.C. § 4104c(h)(3)(B)(i)]; or
- **B2** — at least two separate NFIP building claim payments where cumulative payments exceed the current market value of the structure [42 U.S.C. § 4104c(h)(3)(B)(ii)].

FMA Repetitive Loss (RL).

A structure with two flood damage events where the average repair cost equaled or exceeded 25% of the market value of the structure at the time of each event, and the structure had Increased Cost of Compliance (ICC) coverage at the second event (42 U.S.C. § 4121(a)(7)).

NFIP SRL (42 U.S.C. § 4014(h)).

Four or more separate NFIP claim payments of more than \$5,000 each (building and contents); OR two or more separate building-only claim payments where the cumulative amount exceeds the current market value of the property.

NFIP RL (44 C.F.R. § 209.2).

A structure covered by an NFIP contract that has incurred flood-related damage on two occasions during a 10-year period, each resulting in at least a \$1,000 claim payment.

Enhanced cost share (100% SRL / 90% RL) applies only to FMA-defined SRL/RL. NFIP-defined SRL/RL count for FEMA scoring but not for enhanced cost share.

Cost Share Example.

If total eligible project cost is \$400,000 at 75% federal / 25% non-federal cost share, the federal contribution is \$300,000 and the non-federal contribution is \$100,000. The non-federal share may consist of eligible cash, in-kind services, or materials, but FMA funds cannot be used as match for another federal grant.

9. Subapplication Requirements

Cal OES will only submit complete and FEMA-credible subapplications for federal funding consideration. Subapplications must be eligible, feasible, cost-effective where applicable, and capable of completing FEMA Environmental and Historic Preservation (EHP) review.

Period of Performance

The FMA period of performance is up to 36 months from the date of award, unless FEMA specifies otherwise. Subapplicants should develop scopes, budgets, schedules, and procurement timelines that can be completed within the approved period of performance.

Benefit-Cost Analysis

A FEMA-credible Benefit-Cost Analysis (BCA), prepared using FEMA-approved methodology, is required for Localized Flood Risk Reduction Projects and Individual Flood Mitigation Projects. BCA generally does not apply to mitigation planning, technical assistance, project scoping, or additional C&CB activities.

Environmental and Historic Preservation

All project subapplications must undergo FEMA EHP review as a condition of award. Compliance with applicable federal and California EHP laws, executive orders, and regulations is required. Projects involving ground disturbance, demolition, construction, work in or near water, historic properties, biological resources, or other sensitive resources must include sufficient supporting documentation. Projects for which physical work has already occurred before FEMA award — including groundbreaking, demolition, or construction — may be ineligible for funding.

Geospatial Requirements

Project Scoping, additional C&CB, Localized Flood Risk Reduction, and Individual Flood Mitigation subapplications must include a map and associated geospatial files delineating the project location or footprint and the benefiting area. Acceptable files may include shapefiles, KML/KMZ files, geodatabases, or census tract files, as applicable to the activity.

Procurement and Conflict of Interest

Subapplicants must follow applicable federal procurement requirements (2 C.F.R. Part 200) and applicable California and local procurement laws. In accordance with 2 C.F.R. Part 200, contractors that assist with subapplication development may be ineligible to compete for subsequent procurements/contracts on the same award due to conflict of interest (e.g., future Phase I design/EHP and/or Phase II construction work).

Pre-Award Costs

Pre-award costs directly related to developing the FMA subapplication may be allowable if they are necessary, reasonable, allocable, documented, and approved by FEMA at the time of award. Examples may include environmental data gathering, BCA preparation,

design specifications, technical studies, workshops, or meetings directly tied to subapplication development. Subapplicants seeking reimbursement for pre-award costs must identify those costs as a separate line item in the subapplication cost estimate and maintain documentation sufficient to support reimbursement. Cal OES and FEMA approval is not guaranteed until award and obligation. Costs associated with project implementation — including construction, groundbreaking, demolition, or other physical work started before FEMA review and approval — are generally not eligible and may result in project ineligibility or de-obligation.

Management and Administration (M&A) Costs

Management and Administration costs may be requested for eligible activities necessary to manage and administer the FMA award. M&A costs must be budgeted and documented separately from project implementation costs, consistent with 44 C.F.R. § 77.7.

Tier	M&A Allowance	How Submitted
Subapplicant	Up to 5% of total funds requested (federal + non-federal). The federal cost share of M&A matches the project's federal cost share.	Line item in the subapplication's Cost Estimate; activities described in the Scope of Work.

Overall FEMA cap. Under 44 C.F.R. § 77.7, total M&A costs across the Applicant and all Subapplicants combined may not exceed 15% of the total federal award. This is a federal ceiling, not an invitation for Subapplicants to request additional Cal OES applicant M&A; Subapplicants should plan their requests against the 5% Subapplicant tier above.

Required Supporting Documentation

At a minimum, Subapplicants should be prepared to provide the following, as applicable to the subapplication type:

- Project Gantt Chart (uploaded to the Work Schedule section).
- Cost Estimate Narrative (uploaded to the Project Cost Estimate section).
- Match Commitment Letter.
- Maintenance Letter.
- Benefit-Cost Analysis Toolkit PDF and methodology for project subapplications.
- Benefit-Cost Analysis support documentation for non-default values, where applicable.
- FEMA EHP Checklist and supporting EHP documentation for project subapplications.
- Geospatial files showing the project footprint and benefiting area.
- NFIP policy documentation and SRL/RL verification documentation if claiming enhanced cost share.
- Evidence of NFIP community participation and good standing, where applicable.

10. Technical Assistance

Cal OES is pleased to provide technical assistance to interested Subapplicants during NOI development and subapplication preparation.

Interested subapplicants must submit a Notice of Interest (NOI) to Cal OES through the Cal OES Engage Portal by the posted NOI deadline. Cal OES will use the NOI process to track interest, conduct initial eligibility and competitiveness screening, and determine which projects may proceed to full subapplication development.

Subapplicants with approved NOIs will be invited by Cal OES to develop and submit a full subapplication in FEMA GO. Final subapplications must be completed in FEMA GO, and Cal OES will review, compile, and submit selected projects to FEMA by the federal application deadline.

Subject matter experts are available to discuss project eligibility, the application process, scope development, cost estimates, BCA methodology, EHP documentation, NFIP data needs, and FEMA GO navigation. Cal OES may coordinate draft review and technical assistance outside FEMA GO, but final subapplications must be completed and submitted in FEMA GO. Please reach out to ResilientCA@caloes.ca.gov with questions or to schedule a call.

11. Award and Grant Monitoring

Upon FEMA award, Cal OES will issue subawards to selected Subapplicants (subrecipients). Subrecipients will manage day-to-day implementation consistent with the approved scope of work, budget, schedule, and award conditions. Reimbursement requests must be supported by documentation sufficient to substantiate costs and validate eligibility against the approved subapplication.

Cal OES requires subrecipients to submit reimbursement requests quarterly via the quarterly report. Subrecipients should also expect documentation review, scope and budget monitoring, potential site visits, closeout requirements, and compliance with all applicable federal, state, and local requirements. Work outside the approved scope, work started before FEMA approval, or unsupported costs may be determined ineligible.

12. Resources and Helpful Tools

- [FEMA Hazard Mitigation Assistance Program and Policy Guide](#)
- [FEMA Flood Mitigation Assistance Program page](#)
- [FY 2024 FMA NOFO listing on \[simpler.grants.gov\]\(https://www.simpler.grants.gov\)](#)
- [CalOES Engage](#)
- [FEMA GO Portal](#)
- [NFIP Community Status Book](#)
- [FEMA Interactive Mitigation Plan Status Viewer](#)
- [Cal OES HMA Subapplication Development](#)

- [2023 California State Hazard Mitigation Plan](#)
- [Cal OES HMA Branch — ResilientCA@caloes.ca.gov](mailto:ResilientCA@caloes.ca.gov)

For full eligibility, scoring, and documentation requirements, refer to the complete FY 2024 FMA NOFO sections on eligibility, funding priorities, cost share, and subapplication requirements.

Increased Cost of Compliance (ICC): NFIP coverage that helps property owners pay for floodplain management compliance after a flood loss; required by the FMA RL definition at the second loss event.

FEMA-credible: eligible, feasible, cost-effective (where applicable), and EHP-compliant per the FEMA HMA Program and Policy Guide.