

Q2 VIRTUAL WORKSHOP:

FUNDING OPPORTUNITIES

June 18, 2026

AGENDA

- Welcome & Collaborative Overview
- Federal Funding Opportunities
 - FEMA Flood Mitigation Assistance Program
 - FEMA Building Resilient Infrastructure and Communities (BRIC) Program
 - EPA Water Infrastructure Finance and Innovation Act (WIFIA)
- Closing

Collaborative Overview

The **Western Regional Collaboration (WRC)** is a multi-state collaborative consisting of 100+ members representing local and state governments, MSA's, territories, and tribal nations. The goal of the collaborative is to share resources and best practices to advance decarbonization, resiliency, and sustainability across the western region.

GRANT OPPORTUNITIES

MEET OUR SPEAKERS



Meredith Derr, JD, PMP

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Director, Strategic Resilience,
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DISCUSSION

- FMA Program Overview
- Developing a Competitive Application
- BRIC Program Overview
- Evaluation criteria
- Success stories and project examples
- Recommendations



FEMA
Flood Mitigation Assistance (FMA) and
Building Resilient Infrastructure and Communities (BRIC)



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June 18, 2026

Disaster management, climate, energy, and environmental services and technology solutions for state and local governments, private organizations, and more.

50+

years of climate, disaster, energy, and environment work

8K+

employees and experts

Grants management and administration

Disaster management

Program design and implementation

Environmental planning, permitting, and compliance

Resilience and hazard mitigation

Workforce innovation

FEMA Hazard Mitigation Programs

Pre-disaster



Building Resilient Infrastructure & Communities (BRIC)

Reduce future loss of life and property due to disasters from all hazards before an event.



Flood Mitigation Assistance (FMA)

Reduce the risk of repetitive flood damage to structures insured under the National Flood Insurance Program.



Safeguarding tomorrow through ongoing mitigation (STORM)

A state revolving loan program designed to reduce future loss of life and property due to disasters.

Post-disaster



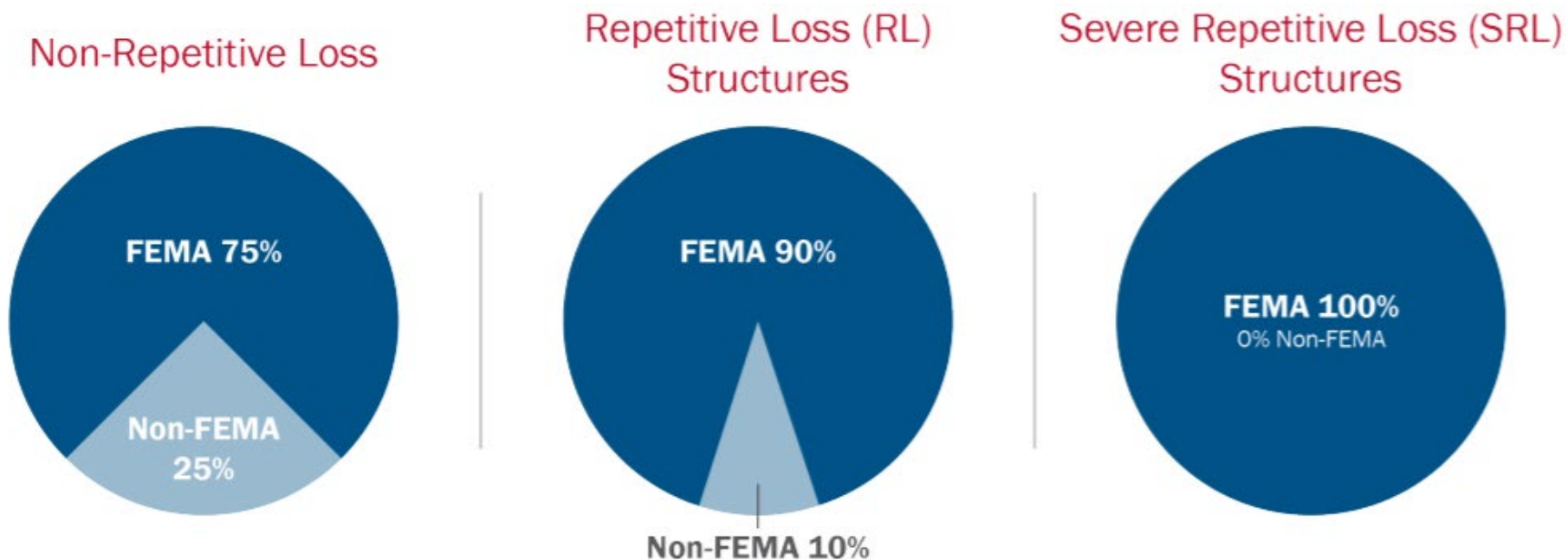
Hazard Mitigation Grant Program (HMGP)

Reduce future loss of life and property due to disasters following a Major Disaster Declaration.



Flood Mitigation Assistance

The **Flood Mitigation Assistance** program funds flood mitigation measures to NFIP insured structures with the **goal to reduce the number of flood claims** by NFIP policy holders.



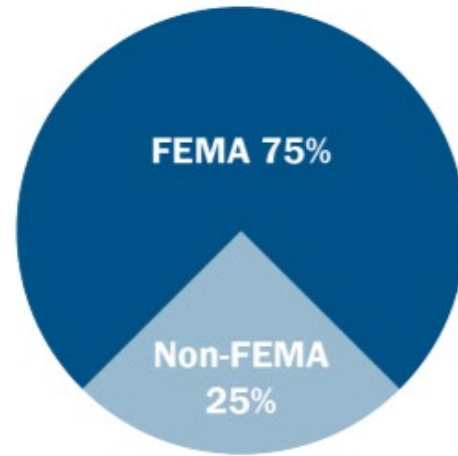
→ Flooding Mitigation Assistance (FMA)



Eligibility Requirements

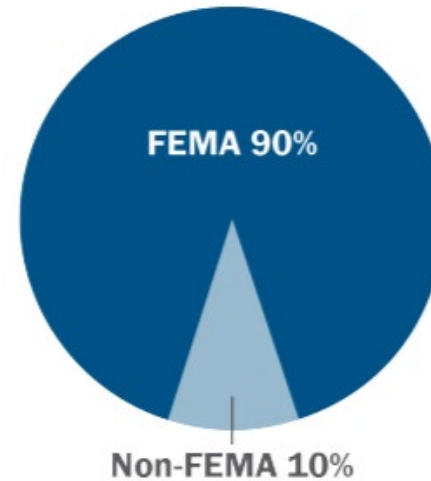
- > Applicants must participate in the **NFIP**.
- > Applicants must have a **FEMA-approved local mitigation plan** to apply for funding under the program.
- > **Subapplicants don't** need an approved plan **for capability and capacity building** activities.
- > All structures in the project must be **insured by the NFIP**.
- > All projects must be **cost-effective**.
- > Program is **cost-reimbursable**.

Non-Repetitive Loss



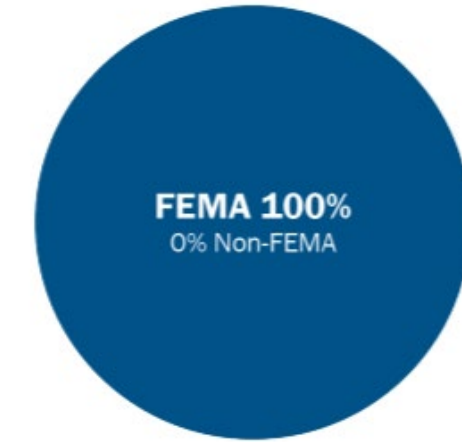
Any structure that does not meet the criteria for RL or SRL designation. The FMA NOFO states 75% is the baseline federal cost share and 25% non-federal cost share, while RL and SRL are enhanced cost share tiers. Non repetitive loss structures fall under this category.

Repetitive Loss (RL) Structures



Repetitive loss (RL) structures: An NFIP-insured structure that has experienced flood-related damage on two occasions, in which the cost of repair equaled or exceeded 25% of the market value of the structure at the time of each flood event. According to the FMA NOFO, up to 90% federal cost share for RL properties.

Severe Repetitive Loss (SRL) Structures



Severe Repetitive (SRL) Structures: Applies to NFIP-insured properties with a documented history of multiple, large-value flood claims in either quantity of flooding events or total value.

→ Repetitive/Loss SRL Definitions

FY 2024

\$600m

available in FY2024 for project scoping, community flood mitigation projects, technical assistance, planning, and individual flood mitigation projects.

100%

federal cost share for properties designated as Severe Repetitive Loss (SRL)

90%

federal cost share for properties designated as Repetitive Loss (RL)

Priority

will be given to applications that are community prioritizing in scale rather than property-level mitigation.

In order of priority, the NOFO identifies these project types:

1. Capability and Capacity Building
 2. Localized Flood Risk Reduction
 3. Individual Mitigation
-

➔ **FMA Program Updates**



Grant subapplications are **due to FEMA** by **August 6, 2026**.

Please check with your individual State, Territory, or Tribal Nation to inquire additional due dates.

For example, these States require earlier submittals:

California Office of Emergency Services:

- Notice of Interest due **May 27, 2026**
- Subapplication due **June 26, 2026**

Utah Division of Homeland Security and Emergency Management:

- Notice of Interest due **May 29, 2026**
- Subapplication due **July 3, 2026**

➔ **Grant Application
Submittal Due Dates**

➤ **Capability and Capacity Building Activities:**

- Hazard Mitigation Plans
- Project Scoping
- Partnerships, SRL/RL strategy development, floodplain management program enhancements

➤ **Localized Flood Risk Reduction Projects:**

- Upgrading stormwater systems
- Installing retention and detention basins
- Small floodwalls and pump stations
- Stream restoration

➤ **Individualized Flood Mitigation Projects**

- Property Acquisition & Demolition/Relocation
- Structure Elevation
- Mitigation Reconstruction
- Dry Floodproofing of historic or non-residential structures

➤ **Ineligible activities:**

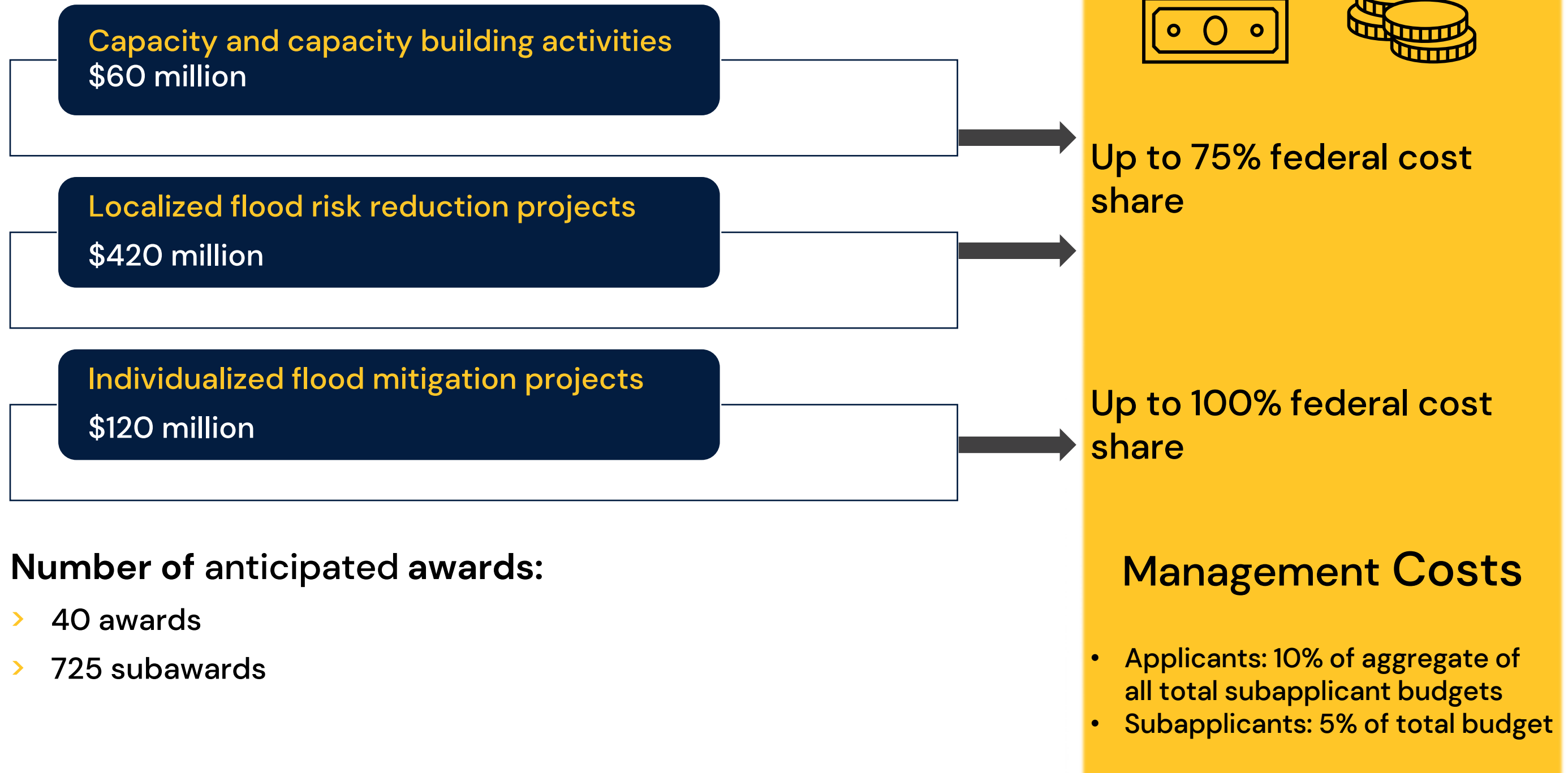
- Any activities not designed to eliminate the risk of repetitive flood damage to buildings insured by the NFIP



➤ Eligible FMA Activities

Image Source: Associated Press, 2016 Floods.

FMA funding basics



➤ Pre-Award Costs

- Application development
- Preparing for environmental review
- Permitting
- Developing a BCA
- Preparing design specifications
- Conducting coordination meetings

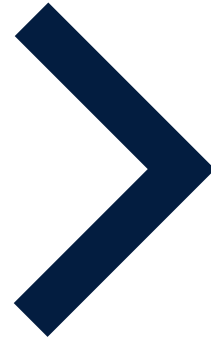
➤ FMA Allowable Costs

Image Source: Associated Press, 2016 Floods.



Applicants

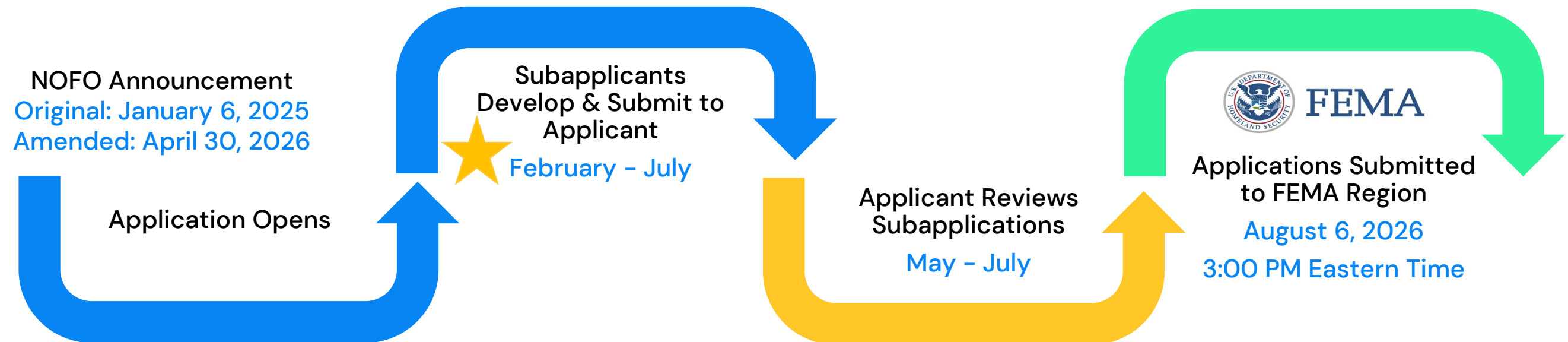
- All 50 states
- U.S. Territories
- Federally Recognized Tribal Nations
- District of Columbia



Subapplicants

- Local Governments
- Special District Governments
- Tribal Nations

★ *Contact your State, Territory, or Tribe's hazard mitigation agency for the subapplication deadline.*



➔ **FMA Applicant & subapplicant process**

Capability & Capacity Building Activities

 **5 pts**

Complete Repetitive Loss (RL) strategy that includes Substantial Damage Procedures

 **3 pts**

If Community Rating System (CRS) participant

 **3 pts**

If Cooperating Technical Assistance Partners Program (CTP) participant

Localized Flood Risk Reduction Project

 **2 pts per NFIP policy, up to 200 points**

Points for every NFIP policy active as of the FEMA application start date

 **5 pts per RL and 10 per SRL, up to 175 points**

Points for all FEMA- and NFIP-defined RL and Severe Repetitive Loss (SRL) in benefitting project area

 **100 pts**

Subapplicants receive 100 points if applicant has at least \$1 million in NFIP flood insurance claims in the 12 months prior to the close of the application period

 **50 pts**

If project was generated from a previous FMA award

 **25 pts**

If CRS participant

 **25 pts**

If CTP participant

Individualized Flood Risk Reduction Project

 **10 pts per substantial damage structure, no cap**

10 points per structure that is determined Substantially Damaged

 **Up to 30 points**

Points for all FEMA- and NFIP-defined RL and SRL in benefitting project area

 **20 pts**

If project was generated from a previous FMA award

➔ **FY2024-2025 FMA evaluation criteria**

What drives a Winning FMA Proposal?

Build a winning grant application to strengthen resilience in your community





BRIC

BRIC is back

After a pause during the FY2024 funding cycle, FEMA has been instructed to award and obligate funds from prior years and release new Notices of Funding Opportunities (NOFOs).

FEMA must continue BRIC cycles:

- Re-issue the FY2024 NOFO
- Release the FY2025 NOFO
- Release the FY2026 NOFO (TBD)



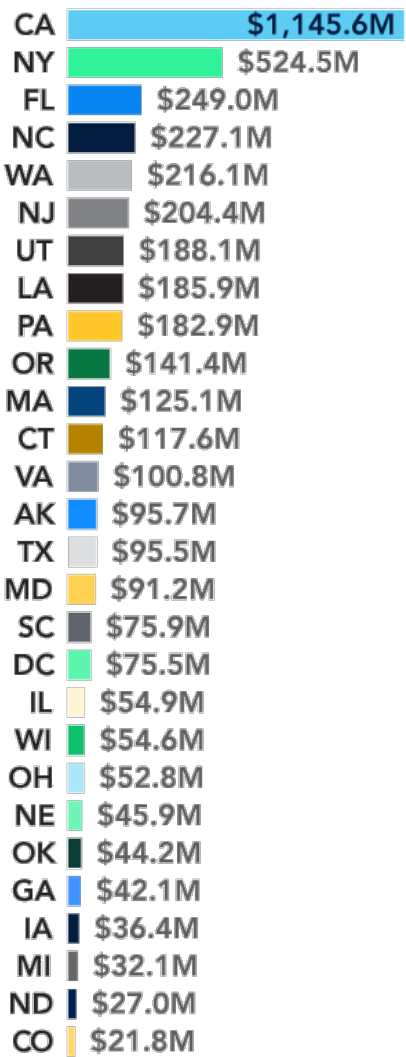
Past BRIC awards

Between FY2020 and FY2023, FEMA selected \$4.6 billion in awards for projects such as:

- Flood control and stormwater projects
- Energy resilience
- Generators
- Building retrofits and saferooms

Total federal cost share by applicant state, won applications

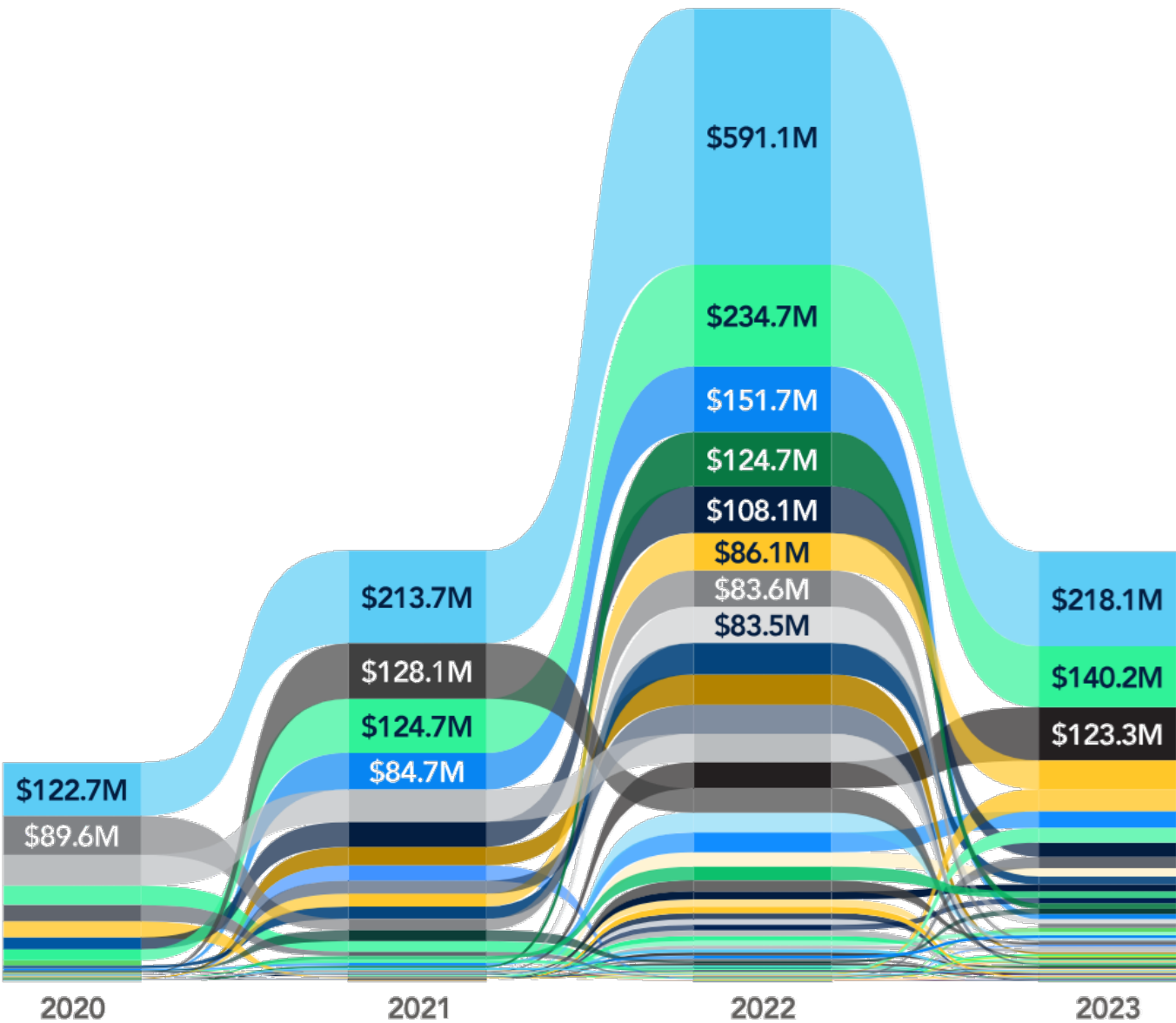
Includes all from 2020-2023



Source: ICF

Federal cost share by fiscal year and applicant state, won applications

Includes all from 2020-2023



Project type	Available funds	Per project cap	Eligible activities
Capacity- and Capability-Building activities	\$3M per state	N/A	Activities that directly support infrastructure resilience, such as building code adoption and enforcement, technical training, and project scoping for a specific infrastructure project. Hazard mitigation planning is not eligible.
Hazard Mitigation Projects	\$757M	\$20M	Infrastructure and construction projects that reduce loss of life, property damage, and disruption of critical systems and build resilience to natural hazards. “Infrastructure” is defined as transportation, utilities, water, wastewater, communications, public buildings, or other critical facilities. Conceptual design is the minimum requirement. Phased projects are not eligible.

Management costs are eligible up to 5% of total project costs and are 100% federally funded

→

Project types

- ✓ Must have a [FEMA approved Hazard Mitigation Plan](#) to apply for hazard mitigation project type funding.
- ✓ Subapplicants applying for Capacity- and Capability-Building activities project type funding are [exempt](#).
- ✓ Must be in good standing with the National Flood Insurance Program ([NFIP](#)). Check the NFIP [Community Status Book](#) online.
- ✓ Must not have begun construction (ground disturbance not initiated)

➔ Minimum eligibility criteria





- Flood Protection / Retrofits
- Acquisitions & Elevations
- Stormwater Improvements
- Earthquake Early-Warning Systems
- Erosion Control
- Aquifer Storage & Recovery
- Microgrids
- Enhanced Building Codes
- Emergency Power Generation
- Seismic Retrofit
- Acquisition & Demolition
- Wind Retrofit
- Saferooms/Shelters
- Wildfire Mitigation
- Utility Hardening

➤ **Eligible mitigation project types**

Checklist of application components for FEMA BRIC FY24-25 NOFO



Detailed scope of work* and line-item budget



Confirmed 25% non-federal funding match



Benefit-Cost Analysis (BCA)



Schedule with identified milestones**



Local building code information



History of hazards



Documentation to support environmental and historic preservation review



Benefit Cost Analysis – FMA & BRIC

Benefit-Cost Analysis (BCA)

*BCR must be ≥ 1.0 to be considered
cost effective

$$\text{Benefit Cost Ratio (BCR)}^* = \frac{\text{Total benefits}}{\text{Total costs}}$$



Analysis inputs

Infrastructure, assets, and
population in service area

Historical damages or
modeled damages



Benefit streams

Losses avoided over the
useful life of the project

Loss of life, property
damage, service disruptions



Costs included

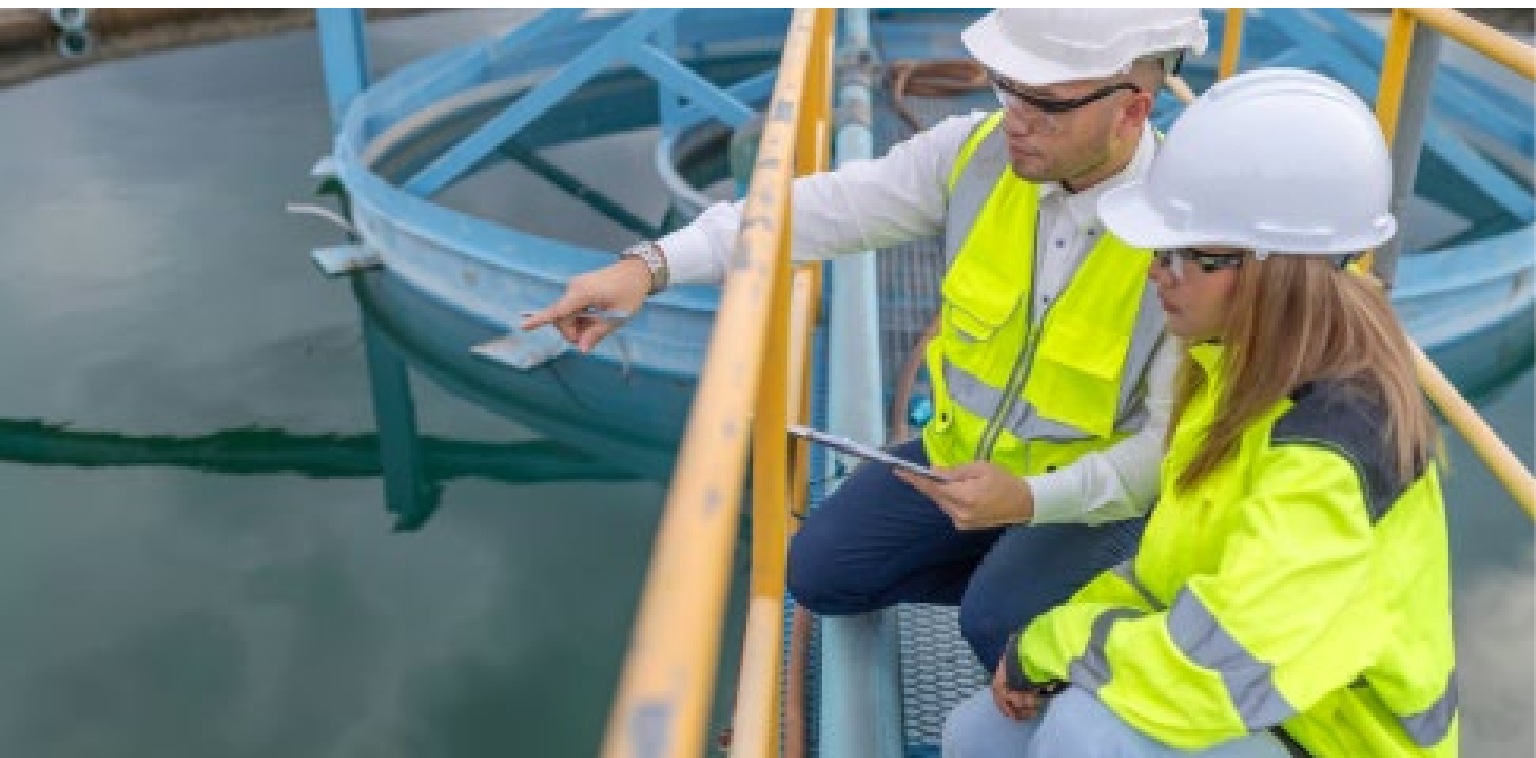
Construction costs of the
project

Maintenance costs over the
useful life of the project



WIFIA

Water Infrastructure Finance and Innovation Act (WIFIA)



WIFIA Funding Overview

- WIFIA is an EPA operated bank that provides long-term loans for wastewater, drinking water & stormwater projects
- WIFIA funding can be combined with EPA SRF assistance, municipal bonds and federal and state grants
- FY25 Notice of Funding Availability includes \$7B for water infrastructure financing



→ WIFIA Eligibility

Eligibility

- Public and private borrowers are eligible
- Eligible projects address wastewater, stormwater, nonpoint source, or drinking water infrastructure
- Project cost minimum is \$20M for communities serving >25,000 and \$5M for communities serving <25,000
- Max WIFIA credit assistance = 49% of eligible project costs

Application

- Letters of Interest (LOI) will be reviewed by EPA on a rolling basis
- LOIs must demonstrate borrower eligibility, creditworthiness, project feasibility, and alignment with program criteria
- EPA will invite applicants to submit a full application based on review and scoring of LOI



Success stories
and project examples

FMA Success: Greenville, North Carolina



- **Problem:** Extreme erosion on the St. Andrew's Drive Creek that threatens residences, electric utilities, and water and sewer service for 643 people.
- **Solution:** Stream restoration to mitigate and prevent future erosion including grading, gabion walls, raising the channel bed, and grade control structures.
- **Outcome:** \$4.6M awarded in the FY21 National Competition; 643 people protected from service disruption.

BRIC success: Lane County and Blachly Lane Electric Cooperative (BLEC) Oregon

- Problem: Storms, wildfire PSPS, and other disruptions threatened power reliability in Lane County. Solution: ICF worked with BLEC and Lane County to develop a Utility Infrastructure Protection project. Outcome: An alternate source of power is available during outages and disruptions.
- Problem: The existing system lacked redundancy and modern controls. Solution: Built a new 115 kV looped, redundant system with the neighboring utility and added communications and SCADA upgrades. Outcome: Improved operational visibility and a more resilient, redundant power network.



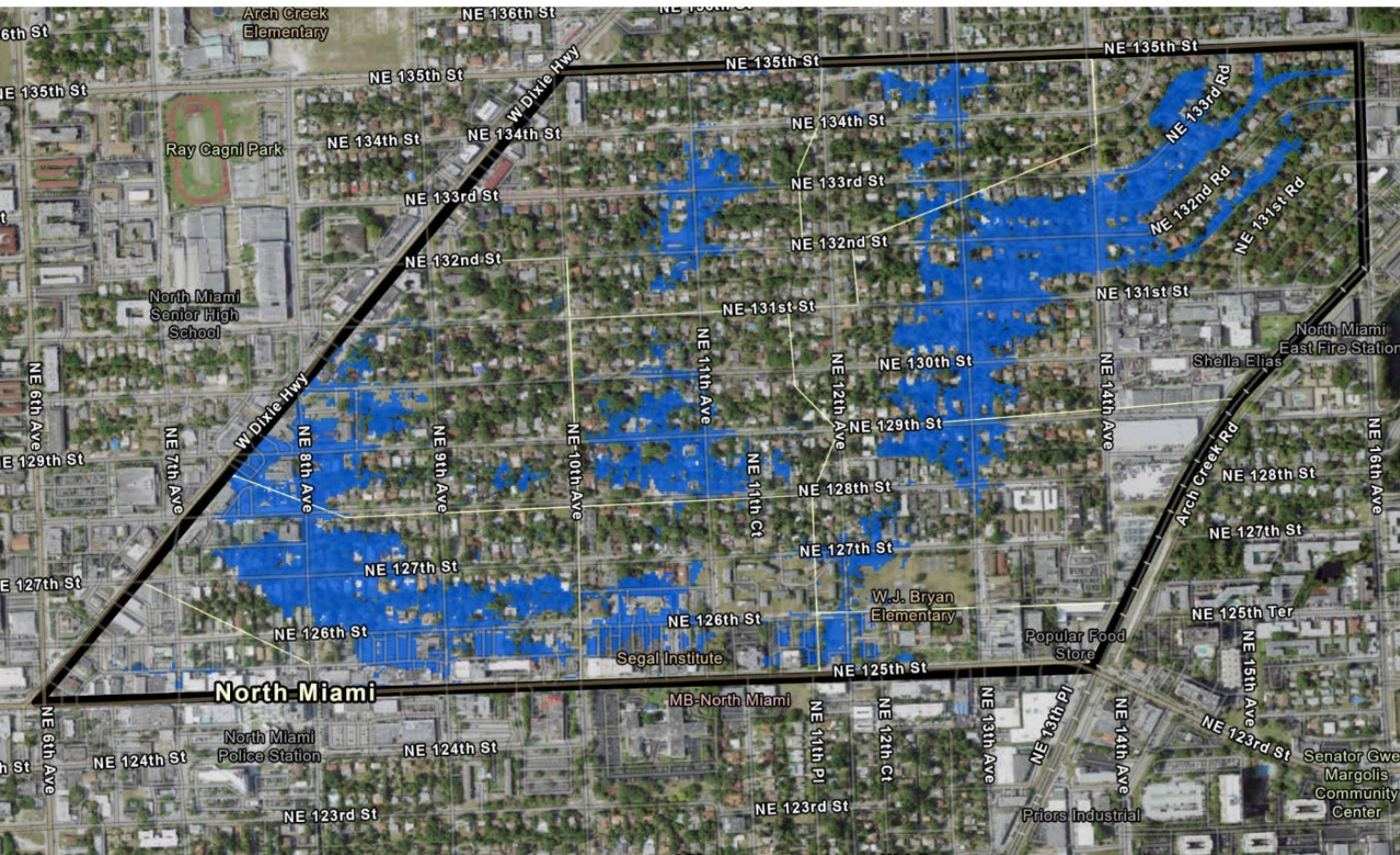
\$2.15M

Awarded in FY2021

6,800

Rural residents with
greater grid resilience and
access to redundant power

BRIC Success: North Miami, FL



- **Problem:** Repetitive flooding in two underserved neighborhoods in North Miami, FL
- **Solution:** Stormwater infrastructure improvements to reduce repetitive flooding in the two neighborhoods
- **Outcome:** \$3.8M awarded in the FY22 National Competition; 628 residents protected

How we can help

Build a winning grant application to strengthen resilience in your community



Get in touch:

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ICF (NASDAQ:ICFI) is a leading global solutions and technology provider with approximately 9,000 employees. At ICF, business analysts and policy specialists work together with digital strategists, data scientists, and creatives. We combine unmatched industry expertise with advanced engagement capabilities to help organizations solve their most complex challenges. Since 1969, public and private sector clients have worked with ICF to navigate change and shape the future.

LOOKING AHEAD

- ✓ July, August, September Newsletters
- ✓ Next Virtual Workshop: September 2026



THANK YOU!

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