# Fiscal Year 2026 Flood Mitigation Assistance Notice of Funding Opportunity Fact Sheet

FEMA published the Fiscal Year 2026 Flood Mitigation Assistance funding opportunity. The program provides up to $400 million to reduce or eliminate the risk of repetitive flood damage to buildings and structures insured by the National Flood Insurance Program (NFIP). Eligible applicants include states, Tribal Nations, territories, and the District of Columbia. The deadline to apply is February 26, 2027.

## Overview

FEMA funds a variety of flood mitigation activities to lower flood risk to policyholders and reduce the National Flood Insurance Program's financial exposure. This federal funding is available to decrease or eliminate the risk of repetitive flood damage to buildings and structures insured by the National Flood Insurance Program in participating communities across the nation. The fiscal year 2026 Flood Mitigation Assistance funding opportunity provides up to $400 million in funding, including $20 million for capability and capacity building activities, $260 million for localized flood risk reduction projects, and $120 million for individual flood mitigation projects.

### Eligible Applicants & Subapplicants

#### APPLICANTS

States, federally recognized Tribal Nations, territories, and the District of Columbia are eligible to apply as applicants. To be eligible, the following criteria must be met:

- Applicants are required to have a FEMA-approved State or Tribal Hazard Mitigation Plan in accordance with Title 44 of the Code of Federal Regulations Part 201: Mitigation Planning by the application deadline and at the time of obligation of the award.
- All applicants must participate in the National Flood Insurance Program and not be withdrawn, on probation, or suspended. To verify a community's status, refer to the National Flood Insurance Program Community Status Book.

#### SUBAPPLICANTS

Eligible subapplicants may include local governments, cities, townships, counties, special district governments, state agencies, and federally recognized Tribal Nations that choose to apply through an applicant agency. Subapplications must be submitted to the appropriate applicant agency, such as a state, territory, or federally recognized Tribal Nation, for review and submission to FEMA. Applicants may establish their own priorities, requirements and internal deadlines for reviewing submitted applications. Subapplicants should consult with their applicant agency to confirm applicable requirements and submission timelines. Certain political subdivisions, such as regional flood control districts or county governments, may also be eligible if they are part of a community participating in the National

Flood Insurance Program and provide zoning and building code enforcement or planning and community development professional services for that community.

- Subapplicants must have a FEMA-approved Local or Tribal Hazard Mitigation Plan by the application deadline and at the time the grant funds are obligated. Subapplicants are exempt from the hazard mitigation plan requirement if they are applying for capability and capacity building activities funding to develop or update a mitigation plan.
- All subapplicants must currently be participating in the National Flood Insurance Program and not be withdrawn, on probation or suspended. To verify a community's status, refer to the National Flood Insurance Program Community Status Book.
- Federally recognized Tribal Nations and non-federally recognized Tribal Nations can choose to apply as a subapplicant to an eligible state or territory.

## Eligible Flood Mitigation Projects and Activities

- Capability and capacity building activities enhance the knowledge, skills and expertise of the local government and mitigation staff to expand or improve the administration of the program. These activities may be used to develop future localized flood risk reduction projects and individual flood mitigation projects that will subsequently reduce flood insurance claims submitted to the National Flood Insurance Program.
    - Examples of eligible capacity and capability activities include, but are not limited to, mitigation planning and planning-related activities, technical assistance by states to communities and project scoping.
- Localized Flood Risk Reduction Projects address community flood risk for the purpose of reducing National Flood Insurance Program claim payments within a specified drainage area. Eligible projects include: upsizing culverts, enhancing flood water storage and floodplain restoration, stormwater management and wetland creation or restoration.
- Individual Flood Mitigation Projects mitigate flood risk to structures insured by the National Flood Insurance Program through projects such as elevations, mitigation reconstruction and property acquisition and conversion to open space.
    - All structures must have a National Flood Insurance Program policy in effect at the application start date and must maintain it through completion of the flood hazard mitigation activity and for the life of the structure.

FEMA will review submitted projects for cost effectiveness and ensure the structure is in a participating community in good standing with the National Flood Insurance Program. Additional criteria include alignment with the applicable hazard mitigation plan, compliance with applicable flood insurance program policy requirements, and all environmental and historic preservation requirements. Visit Grants.gov for more information on eligibility requirements. The 2025 Hazard Mitigation Assistance Program and Policy Guide, Version 2.1 is applicable to awards issued under the FY 2026 Flood Mitigation Assistance funding opportunity.

## Eligibility Requirements

- For Flood Mitigation Assistance funding, all subapplications must be submitted by a state, Tribal Nation or territory using the FEMA Grants Outcomes (FEMA GO).
- Each state, the District of Columbia, territory and federally recognized Tribal Nation shall designate one agency to serve as the applicant for funding. Each applicant's designated agency may submit only one Flood Mitigation Assistance grant application to FEMA. An application can be made up of an unlimited number of subapplications.

- Homeowners, business operators and nonprofit organizations cannot apply directly to FEMA, but can be included in a subapplication submitted by an eligible subapplicant. For more information, please contact your local government or State Hazard Mitigation Officer to apply for funding.
- Applicants must have a FEMA-approved state or tribal hazard mitigation plan by the application deadline, and at the time of obligation of grant funds.

## How to Apply

The application period is October 22, 2026, through February 26, 2027. Eligible applicants must apply for funding using FEMA GO, and applications must be received by 3 p.m. Eastern Time on Friday, February 26, 2027. Applications received by FEMA GO after this date will not be considered for funding.

## Funding

Funding for FEMA's Flood Mitigation Assistance program comes from the National Flood Insurance Fund and through congressional appropriations, including $3.5 billion from the Infrastructure Investment and Jobs Act for fiscal years 2022–2026.

## Cost Share

A cost share is required for most Flood Mitigation Assistance subapplications. FEMA may contribute federal cost share funding based on the information below.

| | Federal Cost Share | Non-Federal Cost Share |
|---|---|---|
| Standard Cost Share | Up to 75% | 25% |
| Flood Mitigation Assistance-defined Repetitive Loss (RL) Properties* | Up to 90% | 10% |
| Flood Mitigation Assistance-defined Severe Repetitive Loss (SRL) Properties* | Up to 100% | 0% |