# FY2026 Flood Mitigation Assistance (FMA) Grant

Nebraska Floodplain Management Division

Informational Sessions
November 16 & 17, 2026

**Erin Wendt, CFM**
Outreach Coordinator

NEBRASKA
DEPT. OF WATER, ENERGY, AND ENVIRONMENT

# Agenda

**01** FMA Priorities & Funding

**02** Eligibility Requirements

**03** Project Types

**04** RL/SRL Definitions & Fund Maximization

**05** Summary, Resources, & Questions

# Flood Mitigation Assistance Priorities



NEBRASKA
DEPT. OF WATER, ENERGY, AND ENVIRONMENT

# Flood Mitigation Assistance (FMA) Priorities

- Reduce or eliminate the risk of repetitive flood damage to buildings and structures insured under the National Flood Insurance Program (NFIP).
- Strengthen national preparedness and resilience.
- Funding opportunity is nationally competitive and offered on an annual application cycle.



*Property Acquisition*
*Photo Courtesy of NEMA*

# FY2026 FMA Funding

**$400 MILLION**

**TOTAL AVAILABLE FMA FUNDING IN FISCAL YEAR 2026**

Allocated up to **$20 MILLION**

1 **Capability and Capacity-Building (C&CB) Activities**

- Mitigation Plans
- Technical Assistance by States to Communities
- Project Scoping

Allocated up to **$260 MILLION**

2 **Localized Flood Risk Reduction Projects**

At least **$120 MILLION**

3 **Individual Flood Mitigation Projects**

# FMA Eligibility Requirements

NEBRASKA
DEPT. OF WATER, ENERGY, AND ENVIRONMENT

# FMA Eligibility Requirements

- The Nebraska Floodplain Management Division serves as the applicant and applies in coordination with the sub-applicant.
- Eligible sub-applicants include:
  - Cities/villages
  - Communities
  - Counties
  - Local governments
  - Townships
  - Special district governments
  - Tribal Nations

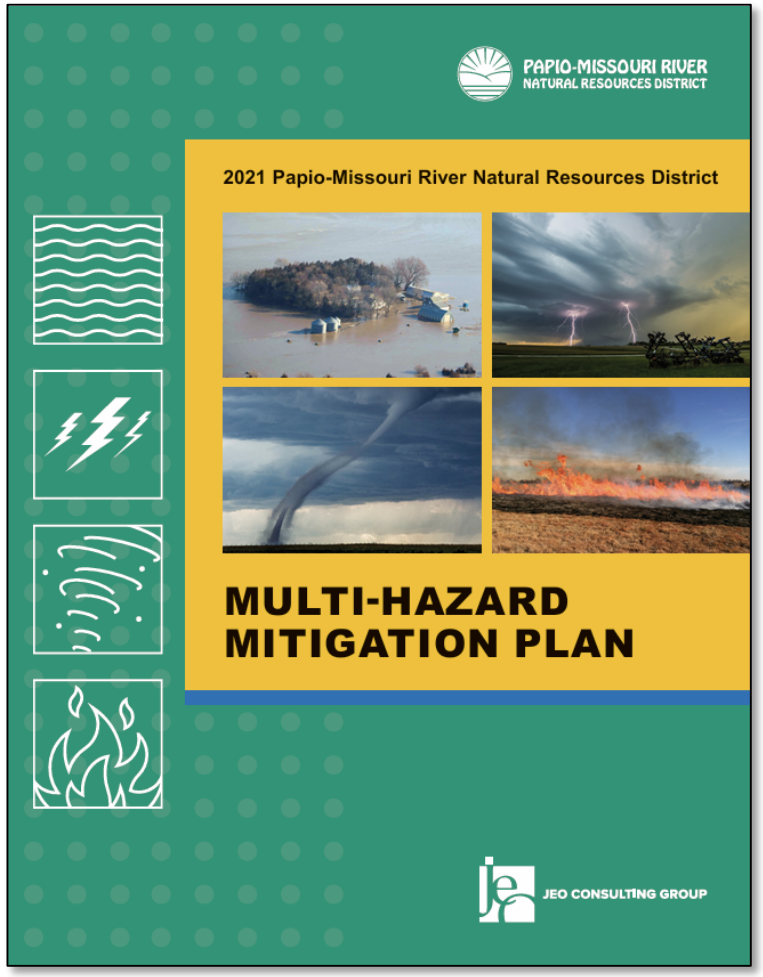


*Photo Courtesy of Nebraska National Guard*

# FMA Eligibility Requirements

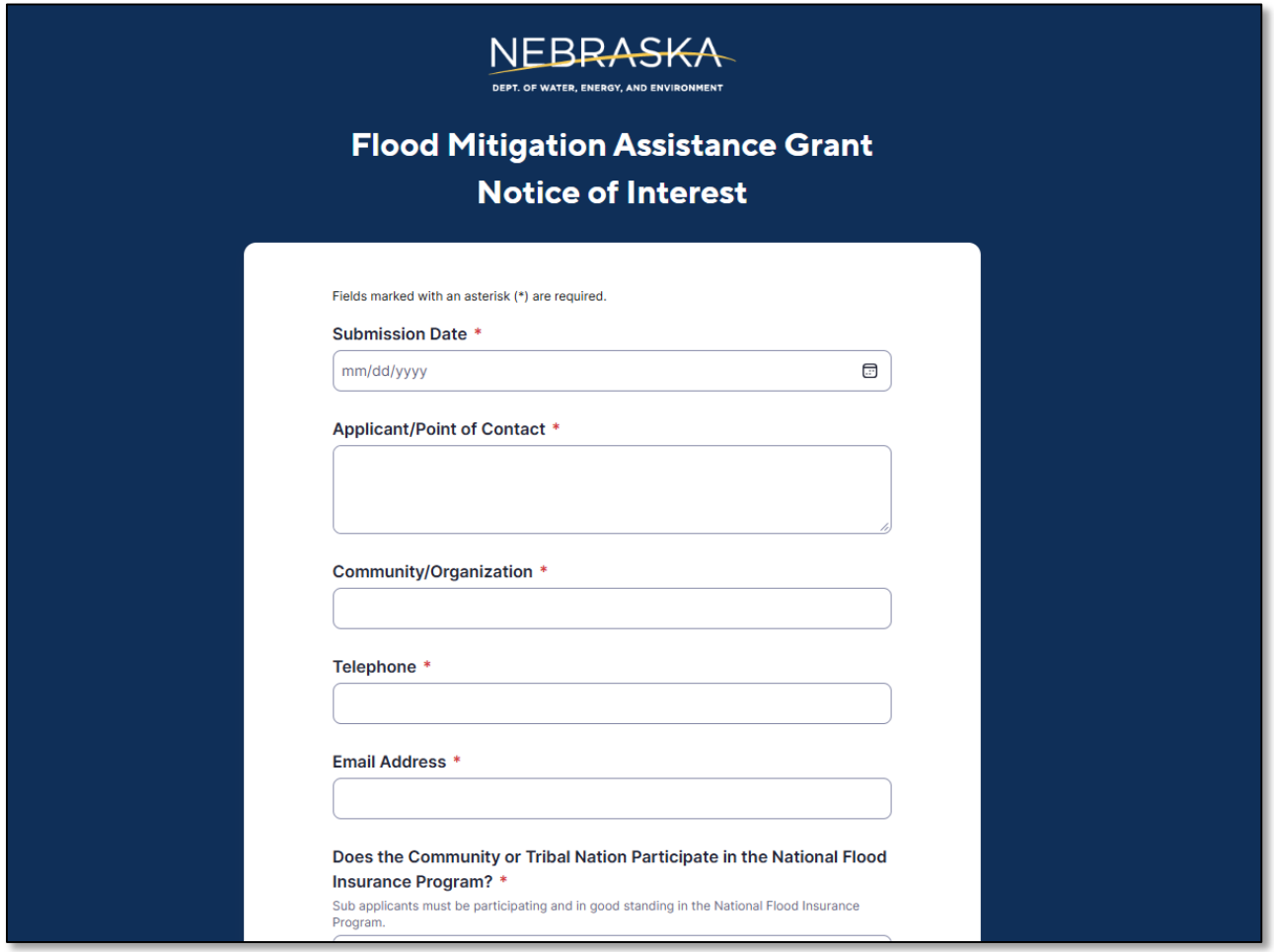
- Sub-applicant Requirements:
  - Must have a FEMA-approved Hazard Mitigation Plan by the application deadline AND when funding is obligated.
  - Must participate in and be in good standing with the NFIP.
  - Must ensure all structures included in the project subapplication are insured under the NFIP before, during, and after the mitigation.

NATIONAL FLOOD INSURANCE PROGRAM



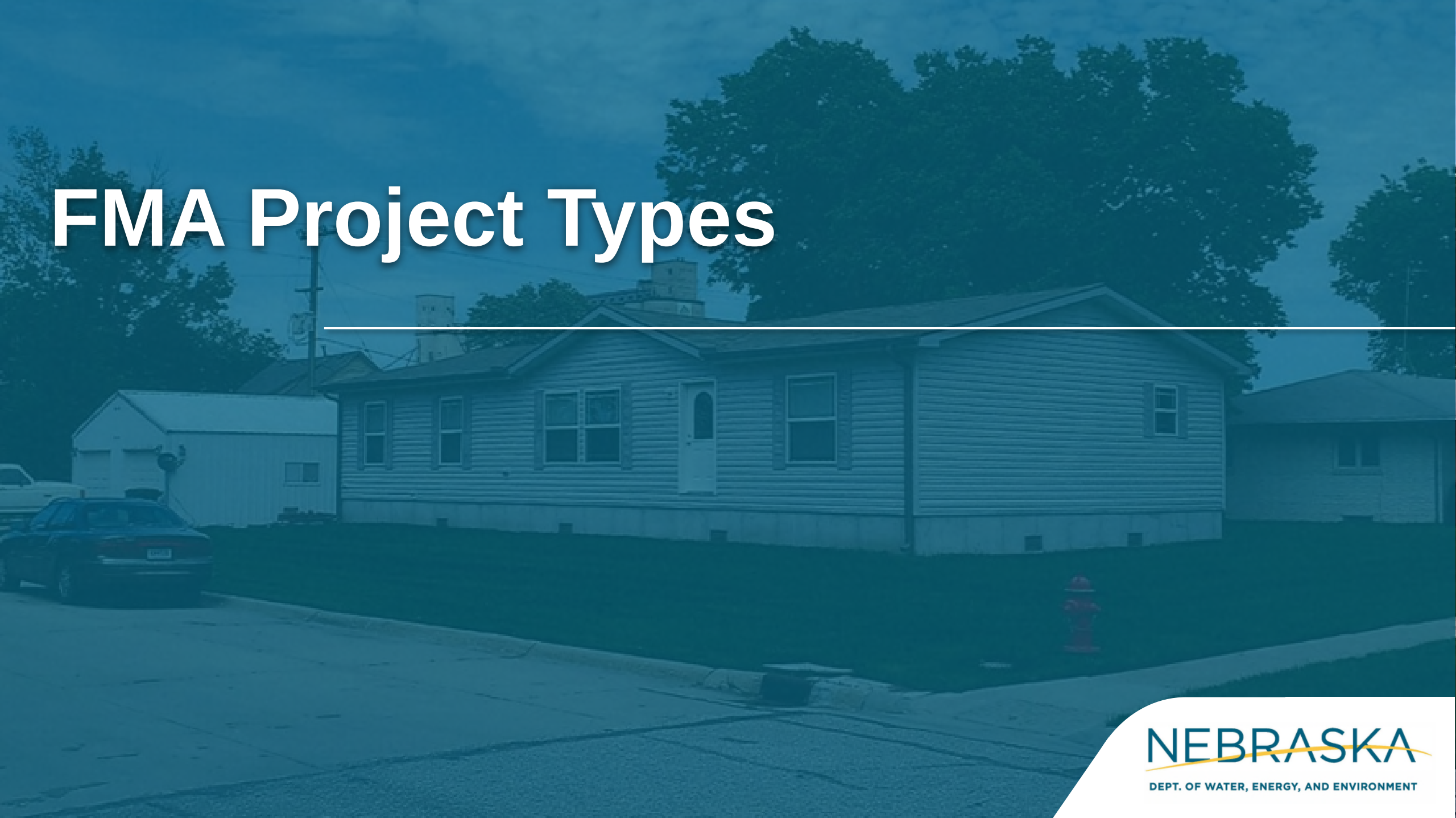
# FMA Eligibility Requirements

- Sub-applicant Requirements:
  - Must demonstrate funds are available for the non-federal cost share.
  - Must submit short bios & resumes.
  - **Must submit a Notice of Interest (NOI) by December 4, 2026.**




https://dwee.nebraska.gov/floodplain/flood-mitigation-assistance-grant

# FMA Project Types



NEBRASKA
DEPT. OF WATER, ENERGY, AND ENVIRONMENT

# FMA Project Types

## Capability and Capacity Building Activities

- Build national, state, and community capability and capacity for developing future flood risk reduction and hazard mitigation projects that will subsequently reduce flood claims against the NFIP.

## Localized Flood Risk Reduction Projects

- Implement localized flood risk reduction projects that address community flood risk for the purpose of reducing NFIP flood claim payments.

## Individual Flood Risk Reduction Projects

- Implement individual flood mitigation projects that mitigate the risk of flooding to individual NFIP structures; and incentivize flood mitigation and projects that benefit communities.

# Capability & Capacity Building (C&CB) Activities




- Up to $20 million will be selected in eligible activities. These include:
  - Hazard Mitigation Plans
  - Technical Assistance
  - Project Scoping

**Additional C&CB activities will not be funded during this NOFO cycle.**

FEMA

# C&CB Cost Share Requirements

- Up to 75% federal cost share funding if a higher federal cost share is not available.
- Federal activity cap per project type:
  - $100,000 per applicant for Mitigation Plans
    - $50,000 for State
    - $25,000 for Local
  - $50,000 per applicant for Technical Assistance by States to Communities
  - $500,000 per applicant for Project Scoping



# Localized Flood Risk Reduction Projects

- Address community flood risk for the purpose of reducing NFIP flood claim payments.
  - Demonstrated through Benefiting Area Maps & associated files
- Up to $260 million available.
- Use solutions that improve drainage and storage capabilities that protect homes, infrastructure, and communities from flood risks.



*Photo Courtesy of Nebraska National Guard*

# Localized Flood Risk Reduction Projects Cost Share

- Up to 75% federal cost share funding if a higher cost share is not available.
- Federal activity share varies depending on project funding tier
  - Tier 1 (small projects) = up to $5 million, must benefit at least 35 policies
  - Tier 5 (mega projects) = $20-25 million, must benefit at least 170 policies



# Individual Flood Mitigation Projects

- Focus on mitigating the risk of flooding to individual NFIP-insured structures.
- Priority given to Severe Repetitive Loss (SRL) and Repetitive Loss (RL) properties.
- **At least $120 million** for project types including, but not limited to:
  - Acquisition & structure demolition/relocation
  - Elevation.
  - Mitigation reconstruction (up to $220,000 federal share)
  - Dry floodproofing of historic or non-residential structures.
  - Wet floodproofing of non-residential structures
- No federal activity cap per subapplication

# Individual Flood Mitigation Projects

- Activities where a mitigated structure remains, include:
  - Elevation projects.
  - Mitigation Reconstruction projects.
  - Floodproofing projects.
  - Other similar projects.
- Mitigated structures must be designed in accordance with NFIP standards in 44 CFR Part 60 and the most recently adopted edition of ASCE 24 as the minimum design criteria.
- Scope of work narrative should clearly state this information.



*Elevated home in Schuyler, NE*

# Individual Flood Mitigation Projects Cost Share

- Up to 75% federal cost share funding if a higher federal cost share is not available.
- Up to 100% federal cost share funding for **FMA-defined** SRL (B)(i) or (B)(ii) properties in 42 U.S.C. § 4104c(h)(3)
- Up to 90% federal cost share funding for **FMA-defined** Repetitive Loss (RL) properties in 42 U.S.C. § 4121(a)(7)



*These federal cost shares are not available for **NFIP-defined** SRL and RL properties.*



# RL / SRL Definitions & Maximizing Funds

NEBRASKA
DEPT. OF WATER, ENERGY, AND ENVIRONMENT

# FMA Definitions – Severe Repetitive Loss & Repetitive Loss

- **SRL Properties (Highest Priority)**
  - Two separate NFIP claims (only building) where the total claim payments exceed the market value of the insured structure.

  OR

  - Four or more separate NFIP claims (building and contents) exceeding $5,000 each, with the combined claims totaling over $20,000.
- **RL Properties**
  - Have incurred flood-related damages on two occasions where the repair costs equaled or exceeded 25% of the structure's value at the time of each flood event.
  - At the time of the second occurrence of flood-related damage, the flood insurance policy must include Increased Cost of Compliance (ICC) coverage.

# NFIP Definitions – Severe Repetitive Loss & Repetitive Loss

- **NFIP SRL Properties**
  - Four or more claims of at least $5,000 each (including both building and contents).

  OR

  - Two or more building-only claims that together exceed the property's current market value.
- **NFIP RL Properties**
  - Two flood-related claims within a 10-year period, with each claim being at least $1,000.



*2019 flooding in Kearney, NE*

# Maximizing Flood Mitigation Funds

- FEMA encourages:
  - Hazard mitigation projects that meet multiple program priorities.
  - Projects that benefit multiple properties in communities that participate in the NFIP.



*Elevated home in Inglewood, NE*

# Summary

- RL and SRL insured structures are at the greatest risk, have the highest priority, and are offered the greatest federal share for mitigation (90% and 100% for FMA-defined).
- Coordinate with your local floodplain administrator, the Nebraska Floodplain Management Division, and your FEMA Regional Flood Insurance Liaison to understand the SRL and RL risk in your community.
- **NOIs are due December 4, 2026**
  - NOI Submission form can be found here: https://dwee.nebraska.gov/floodplain/flood-mitigation-assistance-grant

# Resources

- The Nebraska Floodplain Management Division's FMA Website: https://dwee.nebraska.gov/floodplain/flood-mitigation-assistance-grant
- FEMA Flood Mitigation Assistance Grant Program and Fiscal Year 2026 NOFO: https://fema.gov/grants/mitigation/learn/flood-mitigation-assistance
- Questions regarding FMA can be directed to the FEMA Regional Office or the State Hazard Mitigation Officer (SHMO) or Nebraska Floodplain Management Division!

# Resources

- FEMA GO Help Desk:
  - femago@fema.dhs.gov or 1-877-585-3242
- Benefit Cost Analysis (BCA) Helpline:
  - BCHelpline@fema.dhs.gov 1-855-540-6744
- Feasibility and Effectiveness Helpline:
  - FEMA-BuildingScienceHelp@fema.dhs.gov
- Environmental and Historic Preservation:
  - EHPHelpline@fema.dhs.gov or 1-866-222-3580
- Hazard Mitigation Assistance (HMA) Helpline:
  - 1-866-222-3580

# Follow us on Social Media



Nebraska Department of Water, Energy, and Environment



@nebraskadwee



NE Department of Water, Energy, and Environment



DWEE, Nebraska @NebraskaDWEE



Nebraska Department of Water, Energy, and Environment

Nebraska Floodplain Management Division

NEBRASKA

DEPT. OF WATER, ENERGY, AND ENVIRONMENT

# Nebraska FMA Contacts

## Nebraska Floodplain Management Division


**Jamie Reinke, PE, CFM**
jamie.reinke@nebraska.gov
402-471-3957

**Isabella Bialas, CFM**
isabella.bialas@nebraska.gov
402-471-3929

**Elijah Kaufman, CFM**
elijah.kaufman@nebraska.gov
402-471-0640

**Michele York**
michele.york@nebraska.gov
402-471-1214

**Erin Wendt, CFM**
erin.wendt@nebraska.gov
402-471-0572


## Nebraska Emergency Management Agency


**Chelsea Harris** – SHMO
chelsea.harris@nebraska.gov

or

nema.hazardmitigation@nebraska.gov


NEBRASKA
DEPT. OF WATER, ENERGY, AND ENVIRONMENT