FMA 26 Kickoff

Nevada Office of Emergency Management / Homeland Security

Helping people before, during, and after emergencies.

FMA 26 Kickoff

Flood Mitigation Assistance (FMA)
Notice of Funding Opportunity (NOFO) Walkthrough

$400M

Available Funding

Nevada Office of Emergency Management

Application Window: October 22nd– February 5th, 2027
Notice of Interest Deadline: **January 8th, 2026**
Sub applications: **June 12, 2026**
NHMWG Ranking and Voting Meeting: **July 14, 2026**

AGENDA

Today's Roadmap

01 **FMA Overview**

Program purpose, history & FY26 priorities

02 **Eligibility**

Who can apply, what's eligible, cost share rules.

03 **Funding Categories**

$400M breakdown: C&CB, Localized Flood Risk Reduction, Individual Flood Mitigation

04 **Evaluation and Scoring**

How subapplications are prioritized and selected

05 **Application Process**

FEMA GO, SAM.gov, NV OEM pre-application, timelines

06 **Nevada Battle Rhythm**

Key dates, NV OEM process, office hours

07 **What's New in FY26 NOFO**

Notable changes and priorities to the NOFO.

08 **FAQs & Next Steps**

Common questions and what to do before May 8

What is FMA?

Program Mission

FMA makes federal funds available to states, U.S. territories, federally recognized tribal governments, and local governments to reduce or eliminate the risk of repetitive flood damage to buildings insured under the National Flood Insurance Program (NFIP).

Legal Authority

Section 1366 of The National Flood Insurance Act of 1968 (42 U.S.C. §4104c) + Infrastructure Investment and Jobs Act (IIJA, Pub. L. No. 117-58, 2021). Appropriations: DHS Appropriations Act, 2024 (Pub. L. No. 118-47).

Reduce Flood Risk

Fund mitigation of repetitive flood damage to NFIP-insured structures and communities.

Build Community Resilience

Enhance capability & capacity building activities that develop future flood risk reduction projects.

Protect the NFIP

Reduce the NFIP's financial exposure by targeting the highest-risk, repeatedly flooded properties.

Who Can Apply?

APPLICANTS (States/Territories/Tribes)

- States (NV OEM is Nevada's designated applicant)
- District of Columbia.
- U.S. Territories.
- Federally Recognized Tribal Nations (direct applicants).
- Must be NFIP participating (not withdrawn/suspended).
- Must have FEMA-approved State/Tribal HMP by application deadline.
- Active SAM.gov registration required.

SUBAPPLICANTS (Local Governments, etc.)

- Cities, counties, townships, special districts.
- Tribal Nations (submitting through state).
- Must be NFIP participating.
- Must have FEMA-approved Local/Tribal HMP for project subapplication.
- HMP requirement WAIVED for C&CB mitigation plan subapplication.
- Individuals and nonprofits are NOT eligible.

Cost Share Requirements

75% / 25%

Standard Federal / Non-Federal

90% / 10%

SRL Properties (FMA-defined)

100% / 0%

FMA SRL Properties (Insular Areas)

What Activities Are Eligible?

✓ ELIGIBLE

✓ Capability & capacity building activities (mitigation plans, tech assistance, project scoping)

✓ Localized flood control, floodwater storage/diversion, stormwater management

✓ Wetland/floodplain restoration, stream restoration

✓ Individual flood mitigation: elevation, acquisition, mitigation reconstruction, floodproofing

✓ Management Costs (5% subrecipient + 10% recipient)

✓ Pre-award costs (NEPA data gathering, BCA development, engineering studies)

✓ Cybersecurity components tied to critical infrastructure

✗ NOT ELIGIBLE

✗ Activities NOT designed to eliminate repetitive flood damage to NFIP-insured structures

✗ Non-localized flood risk reduction (as defined in the HMA Guide)

✗ Exercise-related costs

✗ Operational overtime costs

✗ Entertainment expenses or personal use of goods/services

✗ Excessive administrative costs not tied to program activities

✗ Lobbying activities (18 U.S.C. §1913)

✗ Cost share for other federal grants

$400 Million Available — 3 Funding Streams

$20M
Capability & Capacity Building

Capability & Capacity Building — Up to $20M

- Mitigation Plans: up to $100K/applicant
- Technical Assistance (states to communities): up to $50K/applicant
- Project Scoping: up to $900K/subapplicant
- Additional C&CB activities: up to $300K/subapplicant
- Prioritized in hierarchical order within the $60M cap

$260M
Localized Flood Risk Reduction

Localized Flood Risk Reduction — Up to $260M

- Address community-wide flood risk
- Must benefit specific NFIP-insured structures
- Federal activity cap: **$25M** per project subapplication
- Examples: flood control, stormwater mgmt, wetland restoration
- Requires hydrologic/hydraulic modeling documentation

$120M
Individual Flood Mitigation

Individual Flood Mitigation — At Least $120M

- Mitigate risk to individual NFIP-insured structures
- No per-project federal activity cap
- Prioritizes FMA/NFIP-defined Severe Repetitive Loss (SRL) & Repetitive Loss (RL) properties
- SRL: up to 100% federal cost share
- RL: up to 90% federal cost share

Management costs: up to 10% for applicants + 5% for subapplicants; combined cap 15% of total award.

Capability and Capacity Building (C&CB) Activities

- Up to $60 million that support Capability and Capacity Building activities to develop future localized flood risk reduction projects and or individual flood mitigation projects that will subsequently reduce flood claims for the National Flood Insurance Program.
- Activity cap per subapplication:
  - Up to **$100,000** for mitigation plans per applicant with the following maximums:
    - Maximum **$50,000** for state mitigation planning.
    - Maximum **$25,000** for local mitigation planning.
  - Up to **$50,000** for technical assistance by states to communities.
  - **$500,000** for Project Scoping.
    - Project scoping funds can be used to gather data, and prioritize, select, and develop future localized flood risk reduction projects and/or individual flood mitigation projects based on current FEMA-approved mitigation plans.
      - All project scoping applications must include a map and geospatial files (e.g., shapefile, KML/KMZ, geodatabase, census tract list, or other geo-enabled documents) showing the area that will benefit.



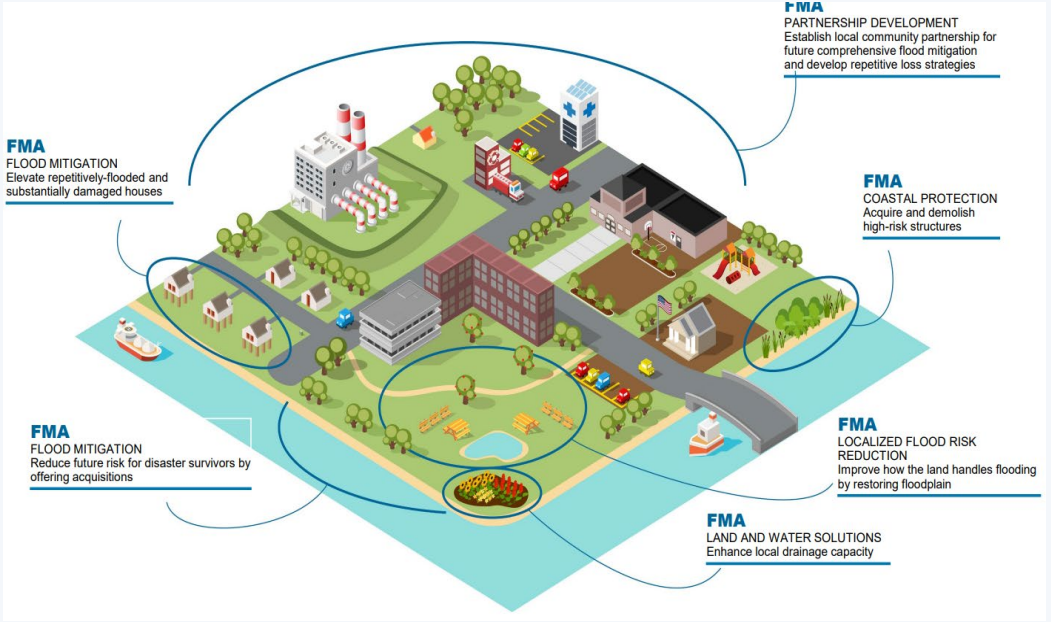
Localized Flood Risk Reduction Projects

- Up to $260 million of localized flood risk reduction projects that address community flood risk for the purpose of reducing National Flood Insurance Program flood claim payments.
  - **$25 million activity cap per subapplication**.
- Phased Projects are eligible.

Eligible Projects

Include, but are not limited to:

- **Localized flood control.**
- **Floodwater storage and diversion.**
- **Floodplain and stream restoration.**
- **Stormwater management.**
- **Wetland restoration/creation.**



Localized Flood Risk Reduction Projects (pt.2)

- All localized flood risk reduction project subapplications must show that the proposed project benefits NFIP-insured properties by submitting a map and associated geospatial file(s) (e.g., shapefile, KML/KMZ, geodatabase, list of census tracts, or other geo-enabled documents).

What You Will Need For Your Application:

1. The proposed project location or footprint boundary.
2. Area with reduced flood risk or benefiting area (in alignment with hydrologic and hydraulic modeling, as available, except for Phase I projects).
3. Active NFIP policies (if data are available).

Thresholds

Project Funding Tier	Federal Share Requested	Active NFIP Policies (Minimum Active Count)
Tier 1 (Small Projects)	Up to **$5,000,000**	**≥ 35** active policies
Tier 2 (Medium Projects)	**$5,000,001 – $10,000,000**	**≥ 70** active policies
Tier 3 (Large Projects)	**$10,000,001 – $15,000,000**	**≥ 100** active policies
Tier 4 (Extra Large Projects)	**$15,000,001 – $20,000,000**	**≥ 135** active policies
Tier 5 (Mega Projects)	**$20,000,001 – $25,000,000**	**≥ 170** active policies

Individual Flood Mitigation Projects

- At least $120 million of individual flood mitigation projects that mitigate the risk of flooding to individual NFIP-insured structures and buildings.
  - **No Activity Cap Per Subapplication**.
- FEMA will prioritize individual flood mitigation projects that will mitigate flood damage to at least 75% of structures included in the subapplication that meet any of the following FMA and/or NFIP SRL and RL definitions (pg. 28-29).



Eligible Projects

Include, but are not limited to:

- **Acquisition and structure demolition/relocation.**
- **Structure elevation.**
- **Mitigation reconstruction.**
- **Wet floodproofing of non-residential structures.**
- **Dry floodproofing of non-residential structures.**
- **Dry floodproofing of historic residential structures.**

How Subapplications Are Prioritized and Selected (pg. 29-33)

C&CB Priority Scoring	
RL Strategy + Substantial Damage Procedures	5 pts
CRS Participation	3 pts
CTP (Cooperating Technical Partner) Participation	3 pts
Tiebreaker: Total NFIP claims paid in past 5 years	—

Localized Risk Reduction Scoring	
NFIP Policy Holders in benefiting area	2 pts each (up to 200)
FMA/NFIP-defined SRL structures	10 pts each (up to 175)
FMA/NFIP-defined RL structures	5 pts each (up to 175)
High Claims Resilience ($1M+ in 12 mos)	100 pts
Previous FMA C&CB award generated project	50 pts
CRS Participation	25 pts
CTP Participation	25 pts

Individual Flood Mitigation Scoring	
75%+ of structures meet SRL/RL definitions — prioritized 1-5 by type	Tier 1–5
Substantially Damaged structures (within 5 yrs)	10 pts each
SRL/RL >35% of properties in subapplication	30 pts
SRL/RL 25–35% of properties	15 pts
Previous FMA C&CB award generated project	20 pts
Average elevation cost <$250K or acquisition <$750K per unit (positive)	—

Selection order: (1) C&CB up to $20M → (2) Localized Risk Reduction up to $260M → (3) Individual Flood Mitigation at least $120M

How to Apply: Step-by-Step

1

SAM.gov Registration

Active SAM.gov + UEI + EIN required. Allow up to 4 weeks to register/renew.

2

NV OEM Notice of Interest

Submit NV OEM Notice of Interest by January 8th, 2027. Form can be found here.

3

FEMA GO Subapplication

Once approved, NV OEM invites you to submit in FEMA GO. Complete all required sections.

4

BCA, EHP, & Technical Docs

BCA using FEMA BCA Toolkit required for hazard mitigation projects. EHP compliance docs needed.

5

NV OEM Review & Ranking

NV OEM reviews subapplications and coordinates with NHMWG prior to submission.

6

FEMA GO Final Submission

NV OEM submits completed application to FEMA GO by February 23rd, 2027 at 3:00 PM ET.

FEMA Go - Application Materials

1. Scope of Work

Ensure the scope of work complete, clear, and easy to understand for someone unfamiliar with your community.

2. Cost Estimate

Ensure a detailed budget that matches the scope of work, with **no large lump sum** amounts.

Important: If applicable, ensure Management Costs are a separate line item, labeled as such.

3. Budget Narrative

Provide a narrative describing how the prices in the cost estimate were identified, and how they will be used.

4. Schedule

Provide a timeline with milestones, accompanied by a description of what will be accomplished for each milestone.

5. Benefit Cost Analysis (BCA)

- BCA Calculator found here.
- Only required if project is not C&CB Activity.
- Not required if **under $1 million**.
    - Subapplicant must demonstrate cost-effectiveness through a narrative.
- Projects must have a Benefits Cost Ratio (BCR) of 1.0 or greater. Projects with a 4.0 will be prioritized by FEMA (pg. 21)

6. Environment and Historic Preservation (EHP) Checklist

- Checklist can be found here.
    - Will be filled out in FEMA Go but can be used as reference.
- Not required for Capability and Capacity Building Activities.

7. Forms and Assurances

1. SF-424, Application for Federal Assistance
2. Grants.gov Lobbying Form
3. SF-424A, Budget Information (Non-Construction)

- If construction is permitted under the program, submit SF-424C (Construction)
- **4.** SF-424B, Standard Assurances (Non-Construction).
- If construction is permitted under the program, submit SF-424D (Construction)

5. SF-LLL, Disclosure of Lobbying Activities

Key Dates & NV OEM Process

Oct 22

NOFO Opens

Application window opens at 9 AM ET. LISTSERV notifications sent.

Nov 9

FMA Kickoff Meeting

NOFO walkthrough. Resources published to NV OEM website.

Jan 8

Notice of Interest Due to NV OEM

Submit your NV OEM pre-application with project scope & budget, no later than Jan. 8. The earlier the better.

Jan 8

NV OEM Pre-App Review

NV OEM reviews pre-applications for viability and compliance.

Jan 11

FEMA GO Invitations Sent

Approved subapplicants receive invitation to submit in FEMA GO (depending of notice of interest submission).

Jan 29th

Subapplication Deadline (NV OEM)

NV OEM internal deadline — all subapplications due in FEMA GO.

Feb 9

NHMWG Voting and Ranking

NV OEM completes final review and ranking of subapplications; subapplicants will present their project to the working group.

Feb 23

FEMA Application Deadline

3:00 PM ET — NV OEM submits final application. Hard deadline.

Period of Performance: 36 months from award date | Appeals: 60 days after denial

FY26 NOFO: Key Shifts Subapplicants Must Know

New Priorities

FEMA is now prioritizing projects with a BCR of a 4:1 or a score of 4.0. In FY24, this was not the case. As well as projects promoting multistate, regional, and national capabilities; in accordance with E.O. 14239

Bios and Resumes

Subapplicants must submit short bios and resumes for leadership and board members, including names and addresses.

Phased Projects Allowed for Complex Localized Projects

Phase I (study/design) + Phase II (construction) pathway available for complex Localized Flood Risk Reduction Projects requiring data beyond typical scope.

New Procurement Standards Effective

OMB April 2024 revisions to 2 C.F.R. Part 200 procurement standards apply to all awards with federal award date on or after Oct 1, 2024.

Immigration Compliance Requirements

Drawdown requests must now include subrecipient information on alien support activities and DEI practices per FY2026 DHS Standard Terms and Conditions.

Executive Orders Apply

Recipients must comply with all applicable Presidential Executive Orders related to grants, including E.O. 14239 (drone use permitted) and E.O. 14173 (civil rights). Note preliminary injunction exceptions for certain plaintiffs.

Frequently Asked Questions

Q: Is BRIC included in this NOFO?

No. This is FMA only. BRIC is a separate program with its own NOFO. Watch NV OEM communications for BRIC updates.

Q: Do we need a Hazard Mitigation Plan?

Yes — for most activities. The only exception is C&CB mitigation plan subapplications (to develop a new plan). All other subapps require an approved HMP.

Q: Can the non-federal cost share be in-kind?

Yes. Non-federal share may be cash, donated/third-party in-kind services, or materials — as long as it meets 2 C.F.R. §200.1 and §200.306 eligibility requirements.

Q: Does my community need to be NFIP-participating?

Yes. All applicants and subapplicants must be NFIP participating and not be withdrawn, on probation, or suspended.

Q: What is the cost share for SRL properties?

Up to 100% federal cost share for FMA-defined SRL (B)(i) or (B)(ii) properties. RL properties get up to 90%. Standard is 75% federal / 25% non-federal.

Q: What if we started pre-award activities already?

Pre-award costs for application development (NEPA data, BCA, design specs) are allowed if identified in cost estimates. Costs for implementation activities before award date are NOT allowed.

What You Need to Do NOW

IMMEDIATE

1. Confirm SAM.gov registration is active (allow 4 weeks to renew)
2. Verify your community is NFIP-participating and not on probation
3. Confirm your local hazard mitigation plan is FEMA-approved
4. Attend NV OEM Office Hours for project-specific questions

BY January 8

1. Submit NV OEM pre-application for each proposed subapplication
2. Include preliminary project scope, budget estimate, and hazard type
3. Include evidence of NFIP policy coverage for structures
4. Identify and confirm availability of non-federal cost share source

ONGOING

1. Begin BCA using FEMA BCA Toolkit — start early, it takes time
2. Engage your environmental team for NEPA/EHP documentation
3. Document SRL/RL status for all proposed structures
4. Monitor LISTSERV and NV OEM website for updates and guidance

Office Hours Schedule & Resources: oem.nv.gov | Questions: mitigation@oem.nv.gov | Notice of Interest: Provided by NV OEM

Questions?

Nevada Office of Emergency Management Programmatic Mitigation Team

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Key Resources

- mitigation@oem.nv.gov (General FMA inquiries)
- oem.nv.gov (FMA Resource Page, Notice of Information Link, Office Hours Schedule)
- go.fema.gov (FEMA GO — Subapplication submission system)
- NOFO: DHS-26-MT-029-000-98 | Assistance Listing: 97.029 | HMA Helpline: femahmahelpline@fema.dhs.gov
- FEMA GO Helpdesk: femago@fema.dhs.gov | (877) 585-3242, M–F 9AM–6PM ET

Helping People Before, During, and After Emergencies.



Thank You.

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