Notice of Funding Opportunity: FY2026 FMA SWIFT CURRENT

The Oregon Department of Emergency Management (OEM) is pleased to announce a new **Notice of Funding Opportunity for the FY 2026 Flood Mitigation Assistance Swift Current Grant Program**.

Oregon has qualified for up to $10 million total in federal grant funding to pay between 90-100% of costs associated with Property Acquisitions or Elevations for Severe Repeated or Repeated Loss Homes.

Additional eligible projects include: Property acquisition and structure demolition or relocation, structure elevation, dry floodproofing of historic residential structures or non-residential structures, non-structural retrofitting of existing structures and facilities, mitigation reconstruction, and structural retrofitting of existing structures.

This grant is open to properties statewide, but the OEM Mitigation Team and FEMA have identified qualifying properties in the following jurisdictions: Benton, Clackamas, Columbia, Coos, Crook, Curry, Deschutes, Douglas, Gilliam, Hood River, Jackson, Jefferson, Lake, Lane, Lincoln, Linn, Malheur, Marion, Morrow, Multnomah, Polk, Sherman, Tillamook, Union, Wallowa, Wasco, Washington, and Wheeler Counties.

If you think your county has a qualifying property but isn't listed above, please reach out to oem.hazardmitigation@oem.oregon.gov.

Eligible Subapplicants

Eligible subapplicants include:

- Cities
- Communities
- Counties
- Local Governments
- Townships
- Special District Governments
- Tribal Nations

Individual homeowners who qualify are able to use this program but must apply through one of the above listed agencies. To learn if you qualify, please reach out to your local or Tribal emergency manager and/or floodplain administrator

To be eligible for SWIFT CURRENT, subapplicants must have a FEMA-approved Natural Hazard Mitigation Plan (NHMP) **by the time of award**, in accordance with Title 44 Code of Federal Regulations (CFR) Part 201. If the subapplicant NHMP is not FEMA- approved by the time of award, an Extraordinary Circumstances Exception (ECE) can be requested at that time to provide 12 months to meet this requirement (see 2025 HMA Program and Policy Guide, page 39).

All subapplicants must be participating in the National Flood Insurance Program, and not be withdrawn, on probation, or suspended. NFIP community status can be verified at Community Status Book.

Project Type Eligibility

Allowable Project Types

Property Acquisitions for Repeated Loss and Severe Repeated Loss Homes, Elevations for Repeated Loss and Severe Repeated Loss Homes. Additional eligible projects include: Property acquisition and structure demolition or relocation, structure elevation, dry floodproofing of historic residential structures or non-residential structures, non-structural retrofitting of existing structures and facilities, mitigation reconstruction, and structural retrofitting of existing structures.

Management costs

Structures eligible for individual flood mitigation projects must have a National Flood Insurance Program policy, including a Group Flood Insurance Policy (GFIP), in effect before the application period begins. The policy must be maintained for the life of the structure, even if the property changes ownership. If the subapplicant does not comply with this requirement, FEMA may take actions to address non-compliance, such as disallowing all or parts of the cost of the activity or project. For more details on National Flood Insurance Program requirements, see Title 44 of the Code of Federal Regulations (C.F.R.) § 77.6.

Unallowable Project Types

- Localized flood risk reduction projects
- Capability and capacity building projects

Requirements for Personnel, Partners, and Other Parties

Subapplicants/subrecipients should not include foreign nationals or non-U.S. citizens. If a subapplicant/subrecipients has foreign nationals, they must be properly vetted and must adhere to all government statutes, policies, and procedures including “staff American, stay in America” and security requirements.

Subapplicants/subrecipients must submit short bios and resumes. This should include the type of entity, organizational leadership, and board members along with both the names and addresses of the individuals. Resumes are subject to approval.

Cost Share Description, Type, and Restrictions

FEMA calculates the non-federal cost share contribution based on the total cost of the proposed activity. The non-federal cost share may consist of cash, donated or third-party in-kind services, materials, or any combination thereof. Cash and third-party in-kind matches must consist of eligible costs (i.e., same eligibility as the federal share). Applicants cannot apply other federal award funds toward the non-federal cost share unless the other federal statutory authority allows the funds to be used to meet cost share requirements. Refer to the HMA Cost Share Guide for more information. FEMA encourages innovative use of public and private-sector partnerships to meet the non-federal cost share.

Funding cannot be used as matching funds for another federal award. Additionally, third-party in-kind matches used to meet the matching requirement may not be used to meet matching requirements for any other federal program.

Generally, the cost share for this program is up to 75% federal and 25% non-federal funding. Exceptions are as follows:

FMA Defined Severe Repetitive Loss (SRL) Properties

Severe repetitive loss properties are eligible for an increased cost share up to 100% federal funding. A SRL property, as defined in 42 U.S.C. § 4104c(h)(3)(B)(i) or (B)(ii), is a structure that:

1. Is covered under a contract for flood insurance made available under the NFIP; and
2. Has incurred flood-related damage:

    a. For which four or more separate claims payments (includes building and contents) have been made under flood insurance coverage with the amount of each such claim exceeding $5,000, and with the cumulative amount of such claim payments exceeding $20,000; or
    b. For which at least two separate claims payments (includes only building) have been made under such coverage, with the cumulative amount of such claims exceeding the market value of the insured structure.

To receive an increased federal cost share under these provisions, properties must meet the Flood Mitigation Assistance SRL definition. Applicants and subapplicants that are requesting an increased federal cost share must submit documentation with their application or subapplication demonstrating that properties meet the definition.

Pre-Award Costs

The following pre-award costs are allowable:

- Pre-award costs to prepare an application or subapplication

Pre-award costs are expenses incurred before the start date of a federal award or subaward, as defined by 2 C.F.R. § 200.458. These costs are only allowed if they would have been approved after the start date of the award, and with written approval from FEMA.

Demolition, construction and ground disturbing activities that were implemented, initiated or completed prior to an award generally are not eligible, and FEMA generally does not reimburse costs for these activities.

To be eligible for assistance, all pre-award costs must be reasonable and listed in a separate line item, including the date the cost was incurred, and a description of the task completed. Pre-award costs may be cost shared, or applicants and subapplicants may identify them as their non-federal cost share. If approved, these costs must be included in the initial budget period of the award.

Applicants and subapplicants who are not awarded will not receive reimbursement for pre-award costs related to developing and submitting applications and subapplications.

Subrecipient Management Costs

Subapplicants, who are referred to as subrecipients during the award stage, may apply for up to 5% of the project costs, inclusive of the federal and non-federal cost shares, for subrecipient management costs. The subapplicant's federal cost share of management cost is the same as the federal cost share of the total project cost. Subrecipient management cost must be submitted as their own budget line item in the subapplication. Subrecipients must use subrecipient management costs to manage their subaward activities.

FEMA will adjust management cost awards to ensure that the amount available for management costs does not exceed the permitted percentage. If the total grant award amount is adjusted for any reason, FEMA will de-obligate any management costs that exceed the allowed amounts. FEMA will not reimburse applicants and subapplicants who do not receive awards or subawards.

Pre-application and Subapplication Timeline

Pre-application to OEM: Oct. 9, 2026

Pre-applicants notified by OEM: Oct. 12, 2026

Subapplication to OEM: Dec. 18, 2026

FEMA deadline: Jan. 14, 2027

The OEM Mitigation Team has established a two-step process for subapplicants. The pre-application is a MS Form and subapplication will be issued through the OEM Grants system.

STEP ONE: Pre-application and Eligibility Review

Please note the pre-application form must be completed in the OEM Grants system

a. Email a request for access the Pre-application on OEM Grants to oem.hazardmitigation@oem.oregon.gov. **Please include "FY26 Swift Current" in the subject line.** Include the property name and address in the request. Also include the names and email addresses of the Point of Contacts for the subgrant.

b. A project account will be set up in OEM Grants and access will be granted for those administering the subgrant for preparing the pre-application.
c. Pre-applications will be reviewed, and feedback will be returned on a rolling basis. Pre-applications are due no later than October 9, 2026.
d. The OEM Mitigation Team will review pre-applications and notifying qualified subapplicants by **October 12, 2026**

STEP TWO (by invitation only): Subapplication Development and Submission

a. Submit a complete subapplication via **BOTH** the OEM Grants system and the FEMA GO website no later than **December 18, 2026**. Subapplications submitted after this deadline will not be reviewed or submitted to FEMA for consideration.

b. Once submitted, The OEM Mitigation Team will schedule a virtual project review meeting with each subapplicant to evaluate subapplications for eligibility, completeness, and cost effectiveness. We will request additional information if required prior to the FEMA deadline of **January 14, 2027**.

OEM will host two informational briefings for emergency managers interested in participating in this program. Please, save the links below so you can join us.

Emergency Manager Briefing #1: Pre-application issues/questions
September 23, 2026, at 11:00 a.m. PST

- **Click to Join**
- **Meeting ID:** 232 798 413 888 928
- **Passcode:** CS2wa3ZR

Emergency Manager Briefing #2: Subapplication issues/questions
November 4, 2026, at 11:00 a.m. PST

- **Click to Join**
- **Meeting ID:** 254 982 213 943 89
- **Passcode:** Ks7dj9au

Technical Assistance

The OEM Mitigation Team is available to provide technical assistance for pre-application and subapplication development. Please send your request for technical assistance through the OEM Grants System. If assistance is needed in accessing the OEM Grants System, please send an email with “FY26 Swift Current” in the subject line.

References

OEM Hazard Mitigation Assistance webpage
https://www.oregon.gov/OEM/emresources/Grants/Pages/HMA.aspx