FEMA Announces $400 Million Funding Opportunity to Empower American Communities to Reduce Flood Risk

Today, the Federal Emergency Management Agency (FEMA) announced a $400 million funding opportunity to empower American communities to reduce or eliminate flood risk. Recipients can use this funding to better prepare for floods, the most common and costly natural disaster in the United States.

“Flooding can affect communities across the country with devastating consequences for people and property,” said FEMA Administrator Cameron Hamilton. “This flood mitigation funding opportunity empowers our local partners to build capabilities that reduce or eliminate threats from the nation’s most common and costliest natural disaster. Communities will be empowered to lean forward and identify projects that will reduce flood risk. These efforts will also cut disaster costs for both taxpayers and flood insurance policyholders.”

Flood Mitigation Assistance aims to reduce or eliminate the risk of repetitive damage to buildings and structures insured by the National Flood Insurance Program. It is one of several FEMA mitigation grant programs that empower state, local, tribal and territorial governments to take proactive steps to protect their communities.

Projects eligible for funding include building acquisitions and elevations. Other eligible activities include community-wide projects like drainage improvements and stabilizing soil to eliminate or reduce flooding effects.

Eligible applicants include states, territories, federally recognized Tribal Nations and the District of Columbia. Properties eligible for funding must have a National Flood Insurance Program flood insurance policy.

FEMA will host a webinar on Nov. 4 from 2-3:30 p.m. ET to assist with applications. To sign up, please visit the FEMA event webpage.

The application period will be open from Oct. 22, 2026 – Feb. 26, 2027. View the opportunity on Grants.gov.

Visit FEMA.gov for more information.

FEMA

Contact Us

If you have any questions, please contact FEMA Office of External Affairs:

- Intergovernmental Affairs at FEMA-IGA@fema.dhs.gov
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Also, follow FEMA Administrator Cameron Hamilton on X @FEMA_Cam.

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