



Flood Mitigation Assistance 2026 Swift Current Grant Guidance



Washington State Military Department

Emergency Management Division

Camp Murray, WA 98430

WA EMD is now accepting Pre-Applications for the Flood Mitigation Assistance (FMA) Swift Current Grant

Submissions must be emailed to HMA@mil.wa.gov by **October 2, 2026**

Please join WA EMD on **September 17, at 3:00 PM** for a Webinar to further explain the criteria and required documentation.

WA EMD is pleased to announce the 2026 FMA Swift Current funding opportunity, which has been made available in the wake of the December 2025 Winter Weather event. This unique grant opportunity is focused on mitigating impacts to NFIP-insured flood-prone properties. To be eligible, properties must have NFIP insurance coverage on or before **September 14, 2026**, and must continue to carry NFIP insurance through to project completion or in perpetuity, depending on project type.

With this funding opportunity, Washington State is assisting eligible flood-impacted jurisdictions that are ready to carry out eligible **flood acquisition** projects. Washington will prepare the sub-application and assume all non-federal costs for successful acquisition projects, so there will be **no cost share** for local jurisdictions.

Sub-applications from jurisdictions that would like to pursue other individual flood mitigation projects are also eligible. These jurisdictions will prepare their own sub-application and assume half of the non-federal cost share (up to 12.5%). Washington will assume the other half of the non-federal cost share (up to 12.5%).

ELIGIBILITY

Who Can Apply:

- Eligible jurisdictions, including local governments, cities, townships, communities, counties, tribes or special districts and political subdivisions, must meet the following criteria:
 - [Communities must participate](#) and be in good standing with the National Flood Insurance Program (NFIP).
 - Participating jurisdictions must have a current, FEMA-approved and adopted Hazard Mitigation Plan or be annexed to a multi-jurisdictional HMP.
 - Participating jurisdictions must be willing and able to conduct property owner outreach and project implementation coordination. Project implementation time can be claimed for reimbursement.

Acquisition:

- Eligible projects are flood prone property **acquisitions** that meet the following criteria:
 - Property owners must voluntarily participate in acquisition projects.
 - Individual properties MUST be NFIP-insured, as of **September 14, 2026**, and meet other NFIP criteria (each property will be evaluated on a case-by-case basis).
 - Acquired properties MUST appear on the FEMA/State Severe Repetitive Loss (SRL) /

For more information, contact HMA@mil.wa.gov.

- Repetitive Loss (RL) list or be confirmed as Substantially Damaged, per local policy.
- Acquired properties must be converted to permanent open space in perpetuity per 44 CFR part 80.
- Both acquisition/demolition and acquisition/relocation projects will be considered.
- On a case-by-case basis, the state may choose to include other types of individual mitigation action properties in its “acquisition” sub-application.

Other Individual Flood Mitigation Actions:

- Jurisdictions which prefer to pursue **elevation, dry floodproofing of historic or non-residential properties, mitigation reconstruction, structural or non-structural retrofitting** projects may also submit a pre-application. IF invited, the local jurisdiction will be responsible for preparing the full sub-application and sharing in the cost of implementation, as described above and below.
- Eligible projects are flood prone properties that meet the following criteria:
 - Property owners must voluntarily participate in projects.
 - Individual properties MUST be NFIP-insured, as of **September 14, 2026**, and meet other NFIP criteria (each property will be evaluated on a case-by-case basis).
 - Structures that remain on the SRL/RL site, after mitigation, must maintain NFIP insurance for the life of the structure.
 - Properties MUST appear on the Severe Repetitive Loss (SRL) / Repetitive Loss (RL) list or be confirmed as Substantially Damaged, per local policy.

FUNDING & COST SHARE REQUIREMENTS

Washington anticipates funding the entire non-federal share of **acquisition projects**. It is not anticipated that the participating local jurisdictions will incur a cost share for that activity.

Applicants which pursue other individual flood mitigation projects can expect to provide a non-federal share, which may range from 25% to 0%, depending on the flood risk classification defined in the FEMA NOFO. Typically, the state will share half of the non-federal portion with the local or 12.5% to 0%.

APPLICATION & FUNDING PROCESS

Submit completed Pre-Application forms & a Preliminary Property List to no later than October 2, 2026. HMA@mil.wa.gov no later than October 2, 2026.

If interested in this opportunity, please email HMA@mil.wa.gov for a list of eligible SRL/RL properties in your jurisdiction.

WA EMD will use a two-step application process. 1) Pre-Application and 2) Property Document Packages or Full Applications, depending on the project type (acquisitions or other).

Step 2 Acquisitions. For invited acquisition actions, WA EMD (not the local jurisdiction) will be preparing the sub-application using the materials provided by local jurisdictions. Local jurisdictions will provide agency information and work with residents to gather property data for the application. The state will develop the FEMA GO application and prepare the benefit cost analysis.

For more information, contact HMA@mil.wa.gov.

Step 2 Other Individual Flood Mitigation Actions. Invitees will be asked to develop and submit a full sub-application, with supporting materials, in FEMA GO.

Step 2 acquisition packages / full applications are due from local jurisdictions to WA EMD no later than **December 11, 2026**.

After Step 2 packages are submitted, WA EMD will review them for eligibility and rank them for inclusion in the application.

FEMA conducts its own review, which includes environmental and historic preservation (EHP) considerations. FEMA will make the final decision and issue grant awards.