2026 FLOOD MITIGATION ASSISTANCE SWIFT CURRENT PRE-APPLICATION PERIOD NOW OPEN

The Indiana Department of Homeland Security (IDHS) Mitigation Section is accepting pre-applications for FEMA's Flood Mitigation Assistance (FMA) Swift Current Program. Submissions are due by **4 p.m. EST on Friday, Nov. 20, 2026.**

All pre-applications must be submitted via email to mitigation@dhs.in.gov. The pre-application form is available on the IDHS Mitigation webpage.

Program overview

FMA Swift Current funding provides expedited mitigation assistance to jurisdictions with National Flood Insurance Program (NFIP) insured properties impacted by flood events. The program helps reduce flood risk and prevent future structural damage by accelerating access to mitigation funding.

Swift Current prioritizes:

- NFIP-insured Repetitive Loss (RL) and Severe Repetitive Loss (SRL) properties
- NFIP-insured properties determined substantially damaged after a qualifying flood event

Eligible project types

Communities may submit pre-applications for the following mitigation activities:

- Property acquisition and structure demolition or relocation
- Structure elevation
- Dry floodproofing for historic residential or non-residential structures
- Non-structural retrofitting of existing structures and facilities
- Mitigation reconstruction
- Structural retrofitting of existing structures

Additional program guidance is available on the FEMA Mitigation webpage.

Ineligible project types include:

- Localized flood risk reduction projects

- Capability and capacity building projects

Program requirements

To be considered for Swift Current funding, jurisdictions must ensure:

- A current FEMA-approved Hazard Mitigation Plan is in place at application and award
- The proposed project addresses natural hazards and increases protection
- The project is feasible, including design/engineering, regulatory compliance, and construction
- Full compliance with Environmental and Historic Preservation (EHP) requirements
- The project is cost-effective, supported by a Benefit-Cost Analysis (BCA)
- All structures are currently NFIP-insured and remain insured throughout the project lifecycle

Cost share

Swift Current follows the Flood Mitigation Assistance program's federal cost share requirements. Generally, the cost share for Swift Current FY26 is up to 75% federal and 25% non-federal funding. Exceptions are as follows:

- FMA SRL – up to 100% federal funding
- FMA RL – up to 90% federal funding

	Federal Cost Share	**Non-Federal Cost Share**
Standard Cost Share	Up to 75%	As low as 25%
FMA-defined Repetitive Loss Properties (RLs)	Up to 90%	As low as 10%
FMA-defined Severe Repetitive Loss Properties (SRLs)	Up to 100%	As low as 0%

Environmental and historic preservation (EHP) considerations

All Swift Current projects must comply with FEMA EHP requirements. Jurisdictions should submit the FEMA EHP form along with the application to include:

- Identify potential environmental or historic impacts
- Provide photos, maps and site descriptions
- Note whether properties are in historic districts or have potential historic significance
- Coordinate early with local planning, environmental and historic preservation offices

Projects that do not meet EHP compliance may experience delays or be deemed ineligible. The FEMA EHP form can be found here.

Subaward management costs

Subrecipients may include up to 5% of the total subaward amount as management and administrative costs. These funds support direct expenses associated with planning or project implementation and must be included in the subaward application.

Eligible costs under subrecipient management categories include:

- Personnel salaries and benefits for grant management activities
- Travel, per diem, training and professional development tied to grant implementation
- Geocoding and technical monitoring
- Grant financial management (reporting, documentation, closeout)

If administration costs are awarded, FEMA has issued Information Bulletin (IB) 568, which requires all subrecipients under non-disaster FEMA grant programs to comply with new foreign national vetting requirements. These requirements apply to any personnel whose salary, wages or fringe benefits are charged to your grant/subaward. Appendix B can be found on FEMA's information bulletins.

Pre-application guidance

The pre-application identifies mitigation projects sufficiently developed to move forward and verifies community understanding of Swift Current requirements. This step is mandatory for consideration in the full application phase once FEMA activates funding.

Items to confirm prior to submission:

- Does your county have a current multi-hazard mitigation plan?
- Does your community participate in the National Flood Insurance Program?
- Is the property/structure currently insured through the National Flood Insurance Program?
- Is the proposed project identified as a goal in the county multi-hazard mitigation plan?
- Is there a detailed budget that matches the Scope of Work, do not include large lump sum amounts
- Funding can be 75% federal grant and 25% local match.

Payment documentation requirements

Communities advancing to a full Swift Current application will need to provide:

- NFIP Insurance Documentation -Applicants must provide proof of current National Flood Insurance Program coverage, maintained for the life of the project and structure.

- Local Match Availability -Documentation confirming that the required non-federal cost-share (typically 25%) is available must be supplied.
- Acquisition Projects - For buyouts or relocations:
    - Fair market value appraisals
    - Records demonstrating prevention of duplication of benefits (e.g., from insurance or other aid)
    - Ownership and tenancy information to validate property status.
- Elevations/Retrofits - When proposing elevation, retrofit or structural upgrades:
    - Contractor estimates and scopes of work
    - Engineering or architectural documentation where applicable.
- Duplication of Benefits (DOB) - Applicants must declare other funding sources (e.g., insurance, grants, litigation) and show that benefits won't overlap.
- Any additional documentation required for FEMA financial review or IDHS grant administration

Questions?

Contact the IDHS Mitigation Section: mitigation@dhs.in.gov