NEW MEXICO DEPARTMENT OF HOMELAND SECURITY AND EMERGENCY MANAGEMENT

Federal Fiscal Year 2026
Flood Mitigation Assistance (FMA)
STATE NOTICE OF FUNDING OPPORTUNITY

FEMA NOFO: FY 2026 Flood Mitigation Assistance (FMA) | Funding Opportunity No. DHS-26-MT-029-000-98 | Assistance Listing 97.029

Federal application deadline: February 26, 2027, at 3:00 p.m. Eastern Time. New Mexico DHSEM internal deadlines are to be established in the deadline table below; sub-applicants must follow the dates issued by DHSEM.

Deadlines

Milestone	Date
FY26 FMA federal application period opened	October 22, 2026
DHSEM Notice of Interest (NOI) deadline	December 4, 2026
DHSEM sub-application deadline in FEMA GO	January 31, 2027
DHSEM final internal review/approval deadline	February 12, 2027
FEMA federal application deadline	February 26, 2027, 3:00 p.m. Eastern

Questions: DHSEM Mitigation Program | DHSEM.mitigation@dhsem.nm.gov

Program Overview

The Flood Mitigation Assistance (FMA) grant program provides funding to reduce or eliminate repetitive flood damage to buildings and structures insured through the National Flood Insurance Program (NFIP) in participating communities. FY 2026 funding supports capability and capacity building, localized flood risk reduction projects, and individual flood mitigation projects. Eligible activities must reduce the NFIP's financial exposure.

Eligible Applicants and Subapplicants

Eligible direct applicants are states, the District of Columbia, U.S. territories, and federally recognized Tribal Nations. New Mexico DHSEM serves as the state applicant for New Mexico subapplications. Eligible subapplicants may include cities, communities, counties, townships, local governments, special district governments, and Tribal Nations. Certain political subdivisions may act as subapplicants under the conditions in the FEMA NOFO.

Applicants must participate in the NFIP and may not be withdrawn, on probation, or suspended. Hazard mitigation project subapplicants must have a FEMA-approved local or tribal mitigation plan by the federal application deadline and at award obligation. Mitigation plan development subapplications are exempt from this plan requirement; other capability and capacity building subapplications require an approved plan.

FY26 FEMA requirements also address vetting of foreign nationals/noncitizens and submission of short biographies and résumés for subapplicant/subrecipient leadership and board members, including names and

addresses. See the federal NOFO for complete conditions.

Funding

FEMA anticipates $400 million in nationwide FY 2026 FMA funding. The NOFO does not identify a guaranteed New Mexico state allocation. FEMA intends to select subapplications within these nationwide funding priorities:

FMA funding category	Nationwide amount/limits
Capability and capacity building	$20 million; mitigation plans, qualifying technical assistance, and project scoping
Localized flood risk reduction projects	$260 million; up to $25 million federal share per subapplication
Individual flood mitigation projects	$120 million identified (at least $120 million in merit-review description)

Selected capability and capacity building limits: mitigation plans up to $100,000 per applicant (state plans up to $50,000; local plans up to $25,000); technical assistance by states to communities up to $50,000 per eligible applicant; project scoping up to $500,000 federal share per applicant. Technical assistance eligibility requires at least $1 million in FY 2024 FMA federal cost share received by the applicant.

Cost Share

The standard FMA cost share is up to 75% federal / 25% non-federal. Qualifying FMA-defined repetitive loss (RL) properties may receive up to 90% federal / 10% non-federal; qualifying FMA-defined severe repetitive loss (SRL) properties may receive up to 100% federal funding. Additional documentation establishing RL/SRL eligibility is required to receive enhanced cost share. Non-federal match may include eligible cash and third-party in-kind contributions; federal award funds generally cannot be used as match. Other exceptions in the NOFO may apply.

Eligible Activities

- Capability and capacity building: mitigation plan development or updates, qualifying state-to-community technical assistance, and project scoping for future FMA flood mitigation projects.
- Localized flood risk reduction: eligible localized projects benefiting NFIP-insured properties, such as localized flood control, floodwater storage/diversion, floodplain or stream restoration, stormwater management, and wetland restoration/creation.
- Individual flood mitigation: eligible mitigation of individual NFIP-insured structures, with selection emphasizing repetitive loss and severe repetitive loss properties.
- Management costs: eligible recipient costs up to 10% of total activity costs and subrecipient management costs up to 5% of project costs, subject to matching and NOFO requirements.
- Activities that do not eliminate or reduce repetitive flood damage to NFIP-insured buildings, and non-localized flood risk reduction projects, are not eligible under this NOFO.

NFIP, Project and Application Requirements

- All structures included in a mitigation project must have had an NFIP policy (including qualifying Group Flood Insurance Policy) in effect before the FY26 application period opened.
- Provide accurate NFIP policy, RL, and SRL identifiers and supporting information in FEMA GO; FEMA verifies these records.
- Projects must demonstrate technical feasibility, cost-effectiveness using FEMA-approved BCA methodology or applicable NFIP-savings provisions, and compliance with environmental/historic preservation and applicable codes.

- Localized projects must include maps and geospatial files identifying the project footprint, benefiting area, and active NFIP policies where data are available. Each proposed project must meet the minimum active NFIP policy count for its funding tier.
- Localized project applications should describe alignment with applicable national-level risk priorities and how activities seek to approach a 4:1 benefit-cost ratio; this specific additional provision does not apply to individual flood mitigation projects.
- Hazard mitigation project work schedules must identify at least one Go/No-Go milestone.

Localized federal share requested	Minimum active NFIP policies in benefiting area
Up to $5 million	35
$5,000,001–$10 million	70
$10,000,001–$15 million	100
$15,000,001–$20 million	135
$20,000,001–$25 million	170

FEMA GO – Registration and Submission

All subapplications must be prepared in the FEMA Grants Outcomes (FEMA GO) system (https://go.fema.gov/) for review by DHSEM. Applicants must maintain their required registrations, including active SAM.gov registration, UEI, login.gov, and FEMA GO organizational access and appropriate Authorized Organization Representative (AOR) roles. New Mexico subapplicants must follow DHSEM's submission procedure and state deadlines; DHSEM submits the state application to FEMA.

FY 2026 FMA – DHSEM Funding Methodology

DHSEM will evaluate timely, complete, eligible FMA subapplications for potential inclusion in the New Mexico application. If the number or requested amount of eligible subapplications exceeds available state review resources or anticipated funding, DHSEM may prioritize applications based on the eligibility and flood-risk-reduction considerations below. State selections remain subject to FEMA eligibility, merit review, and final award determination.

The selection process and ranking-committee approach below are adapted from DHSEM's prior BRIC announcement for FY26 FMA use and should be confirmed by DHSEM before publication.

Required Screening Criteria

- Eligible sub-applicant and qualifying NFIP community status; required approved hazard mitigation plan, as applicable.
- Active SAM.gov/UEI and sufficient organizational and financial standing for federal grants.
- Complete, accurate, and timely sub-application submitted in FEMA GO in accordance with DHSEM procedures.
- Eligible FY26 FMA activity and supported benefit to NFIP-insured properties, with documented NFIP coverage, RL/SRL status, and flood risk.
- Documented match commitment (unless eligible for enhanced 100% federal share) and reasonable, allowable costs.
- Demonstrated technical feasibility, required benefit-cost or claims-savings support, required geospatial data, and implementation readiness.

NM DHSEM Competitive Selection Process

Consistent with the DHSEM Hazard Mitigation Administrative Plan, the State Hazard Mitigation Officer (SHMO) and DHSEM subject matter experts may convene an Application Ranking Committee, with a non-

voting observer, to evaluate complete FMA subapplications. Recommendations may be forwarded to the Governor's Authorized Representative (GAR) for approval, and applicants notified in writing. The state should document any ranking and tie-break decisions. This procedural language is carried forward from the BRIC state template and requires DHSEM confirmation.

FY26 FMA Federal Selection Priorities

FEMA selects eligible subapplications in the order of capability and capacity building, localized flood risk reduction, then individual flood mitigation, applying the category-specific requirements and priority scores in the FY26 NOFO:

Category	FY26 FEMA priority considerations
Capability and capacity building	Mitigation plans and qualifying state technical assistance first; project scoping ranked using RL strategy/substantial-damage procedures (5 pts), CRS participation (3 pts), and CTP participation (3 pts).
Localized flood risk reduction	NFIP policies benefiting (2 pts per policy, up to 200); verified RL/SRL properties (5/10 pts per property, up to 175); recent high claims resilience (100); previous FMA C&CB project development (50); CRS (25); CTP (25).
Individual flood mitigation	First prioritizes subapplications with at least 75% RL/SRL structures by prescribed loss categories; supplemental scores include qualifying substantial damage (10 pts per structure), RL/SRL project share (up to 30), and prior FMA C&CB (20).

For localized flood risk reduction, FEMA may use five-year jurisdictional NFIP claim dollars as a tie-breaker. Individual flood mitigation also applies property-level loss history, cost and building-value preferences specified in the NOFO. Consult the federal notice for all definitions, ranking details, and review exceptions.

Resources

- FY 2026 FMA Notice of Funding Opportunity: DHS-26-MT-029-000-98, https://www.grants.gov/search-results-detail/364124
- FEMA FMA program: https://www.fema.gov/grants/mitigation/flood-mitigation-assistance
- FEMA GO: https://go.fema.gov/
- FEMA Benefit-Cost Analysis: https://www.fema.gov/grants/guidance-tools/benefit-cost-analysis
- FEMA HMA Program and Policy Guide: https://www.fema.gov/grants/mitigation/guide
- FEMA Environmental Planning and Historic Preservation: https://www.fema.gov/emergency-managers/practitioners/environmental-historic