CALIFORNIA GOVERNOR'S OFFICE OF EMERGENCY SERVICES

FY 2026 FLOOD MITIGATION ASSISTANCE (FMA)

NOTICE OF FUNDING OPPORTUNITY

FY 2026 FMA — At a Glance

Item	Information
Funding Opportunity Number	DHS-26-MT-029-000-98
Total National Funding Available	$400,000,000 (see Funding by Category below)
FMA Application Period Opens in FEMA GO	October 22, 2026
Cal OES NOI Deadline (submitted via the Cal OES Engage Portal)	December 4, 2026, 5:00 p.m. PT
Cal OES Subapplication Deadline (submitted via FEMA GO)	January 22, 2027, 5:00 p.m. PT
FEMA Application Deadline (Cal OES submits via FEMA GO)	February 26, 2027, 3:00 p.m. ET (12:00 p.m. PT)
Period of Performance	36 months from the date of award, unless FEMA specifies otherwise
Cal OES Program Contact	ResilientCA@caloes.ca.gov

FY 2026 FMA — Funding by Category

Category	National Funding	Federal Activity Caps and Cal OES Notes
Localized Flood Risk Reduction Projects	$260,000,000	Up to $25,000,000 federal cost share per subapplication (Figure 2). Cal OES is soliciting NOIs.
Individual Flood Mitigation Projects	$120,000,000	No per-subapplication federal activity cap (Figure 2). Cal OES is soliciting NOIs.

1. Overview

The California Governor's Office of Emergency Services (Cal OES) presents a flood mitigation funding opportunity through FEMA's Fiscal Year 2026 Flood Mitigation Assistance (FMA) grant program (Funding Opportunity Number DHS-26-MT-029-000-98). This opportunity makes federal funds available to eligible California communities to reduce or eliminate the risk of repetitive flood damage to buildings and structures insured under the National Flood Insurance Program (NFIP).

California communities face significant and growing flood hazards, including riverine flooding, coastal flooding, and stormwater flooding. FEMA has made $400 million available nationally for FY 2026 FMA: $20 million for capability and capacity building (C&CB) activities, $260 million for localized flood risk reduction projects, and $120 million for individual flood mitigation projects. Through this Notice of Funding Opportunity (NOFO), Cal OES is soliciting localized flood risk reduction project and individual flood mitigation project subapplications.

Cal OES is not soliciting Notices of Interest for capability and capacity building activities (mitigation plans, technical assistance by states to communities, or project scoping) under FY 2026 FMA. FEMA limits FY 2026 project scoping to $500,000 federal cost share per applicant, which means $500,000 available to the State of California as a whole, and FY 2026 project scoping cannot be used to develop FY 2026 project subapplications. Any FY 2026 capability and capacity building subapplication will be identified by Cal OES.

Applicant vs. Subapplicant

The State of California, through Cal OES, is the Applicant (recipient) for FY 2026 FMA. Eligible local communities, special districts, and federally recognized Tribal governments apply through Cal OES as Subapplicants. Federally recognized Tribal governments may alternatively apply directly to FEMA as Applicants; Tribes considering the direct route should coordinate with their FEMA Regional Tribal Liaison.

Figure 1: FY 2026 FMA Funding Opportunity Timeline

Date	Description
October 22, 2026	FEMA releases the FY 2026 FMA NOFO; FEMA GO application period opens
November 2, 2026	Cal OES releases this NOFO; Notice of Interest (NOI) period opens in the Cal OES Engage Portal
November 2 – December 4, 2026	NOI period. Subapplicants considering a project are encouraged to contact Cal OES and submit an NOI early rather than waiting for the deadline.
December 4, 2026, 5:00 p.m. PT	NOIs due to Cal OES via the Cal OES Engage Portal
December 2026 – January 2027	Cal OES notifies Subapplicants of NOI results (target: December 11, 2026); invited Subapplicants develop subapplications in FEMA GO with Cal OES technical assistance
January 22, 2027, 5:00 p.m. PT	Subapplications due to Cal OES in FEMA GO
January 22 – February 26, 2027	Cal OES completeness and competitiveness review: Cal OES reviews each subapplication and issues Requests for Information (RFIs); Subapplicants revise in FEMA GO (see Section 5)
February 26, 2027, 3:00 p.m. ET (12:00 p.m. PT)	FEMA application deadline; Cal OES submits the state application in FEMA GO
After February 26, 2027	FEMA review for eligibility, feasibility, cost-effectiveness, and EHP compliance; FEMA RFIs through Cal OES; selection and award (timing varies and may exceed 24 months)

2. Eligible Subapplicants

Per the FY 2026 FMA NOFO, eligible FMA Subapplicants are limited to the following entity types that participate in the NFIP:

- **City or Township**
- **County**
- **Special District**
- **Indian / Native American Tribal Government (Federally Recognized)**

Certain political subdivisions (for example, regional flood control districts or county governments) may apply and act as Subapplicants if they are part of a community participating in the NFIP where the political subdivision provides zoning and building code enforcement or planning and community development professional services for that community. Subapplications involving multiple entities are allowed, but only one entity can be the primary Subapplicant responsible for the award.

3. Hazard Mitigation Plan Eligibility

Eligible Subapplicants must have a FEMA-approved and adopted Local Hazard Mitigation Plan (LHMP) or Tribal Hazard Mitigation Plan by the FEMA application deadline (February 26, 2027) and at the time of obligation of the award. Multi-jurisdictional plans may be accepted, as appropriate, as long as each jurisdiction has participated in the process and has officially adopted the plan. State-wide plans will not be accepted as multi-jurisdictional plans.

Hazard mitigation plans that are approvable pending adoption are not sufficient. Jurisdictions without a current plan, or whose plan will expire before FEMA obligates FY 2026 FMA awards, should begin the plan update or annexation process now.

In extraordinary circumstances, the FEMA Regional Administrator may grant an exception to the plan requirement for a Subapplicant that meets specific FEMA criteria (for example, a small impoverished community or a jurisdiction significantly disrupted by a declared disaster) and commits to a FEMA-approved plan within 12 months of the project subaward. Subapplicants that may need this exception should contact Cal OES before submitting an NOI.

Subapplicants can verify plan status by contacting Cal OES at ResilientCA@caloes.ca.gov or through the FEMA Interactive Mitigation Plan Status Viewer (see Section 12).

4. Additional Eligibility Factors

All Subapplicants and structures must meet the following requirements:

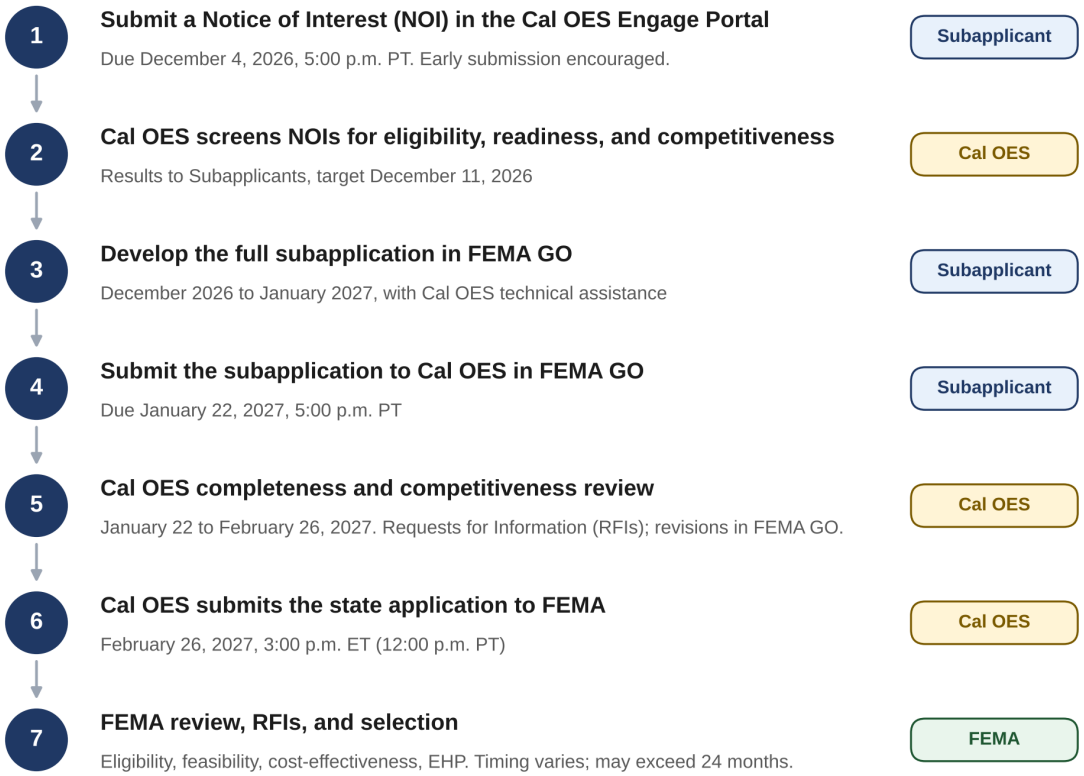
- **NFIP Good Standing.** The Subapplicant community must be participating in the NFIP and not be withdrawn, on probation, or suspended. Verify status in the NFIP Community Status Book.
- **Active NFIP Policy.** All structures included in a project must have an NFIP policy, including a Group Flood Insurance Policy (GFIP), in effect prior to the opening of the application period (October 22, 2026). Accurate NFIP policy numbers and SRL and RL numbers must be included in the Properties section of project subapplications. For mitigated structures located in a Special Flood Hazard Area, the property owner must obtain and maintain flood insurance for the life of the structure, regardless of transfer of ownership.
- **NFIP Benefit Demonstration (Localized Projects).** Localized Flood Risk Reduction Projects must benefit NFIP-insured properties and must include the minimum number of active NFIP policies in the project benefiting area for the federal share requested (see Section 6). FEMA will assess benefiting area maps for active NFIP policies during eligibility and completeness review; projects that do not meet the minimum will be assigned a status of Does Not Meet Hazard Mitigation Assistance Requirements.
- **Feasibility, Cost-Effectiveness, and EHP.** All projects must be eligible, feasible, cost-effective, and EHP-compliant per FEMA's Hazard Mitigation Assistance Program and Policy Guide (Version 2.1).

- **ASCE 24 Design Standard.** Structures that remain in place after mitigation (elevation, mitigation reconstruction, dry/wet floodproofing where eligible, etc.) must be designed in accordance with NFIP standards in 44 C.F.R. Part 60 and the latest published edition of ASCE 24 or its equivalent as minimum design criteria.
- **Unallowable Project Types.** Any activities not designed to eliminate the risk of repetitive flood damage to buildings insured by the NFIP, and any non-localized flood risk reduction projects, are not eligible.
- **Personnel, Partners, and Other Parties.** Per the FY 2026 FMA NOFO, Subapplicants/subrecipients should not include foreign nationals or noncitizens. If a Subapplicant/subrecipient 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.

5. Subapplication Process

The process has two stages: a Cal OES Notice of Interest (NOI), then a full subapplication in FEMA GO for projects Cal OES invites forward (Figure 1a). Requirements are in Sections 6 through 9.

Figure 1a: FY 2026 FMA Subapplication Process



1. Submit an NOI in the Cal OES Engage Portal by December 4, 2026, 5:00 p.m. PT. Early submission is encouraged.
2. Cal OES screens NOIs for eligibility, readiness, and competitiveness and notifies Subapplicants (target: December 11, 2026).
3. Invited Subapplicants develop the subapplication in FEMA GO with Cal OES technical assistance (Section 10).
4. Submit the subapplication to Cal OES in FEMA GO by January 22, 2027, 5:00 p.m. PT.
5. Cal OES reviews for completeness and competitiveness and issues Requests for Information (RFIs); Subapplicants revise in FEMA GO.
6. Cal OES submits the state application to FEMA by February 26, 2027, 3:00 p.m. ET (12:00 p.m. PT).
7. FEMA reviews for eligibility, feasibility, cost-effectiveness, and EHP compliance, may issue RFIs through Cal OES, and announces selections in FEMA GO. Timing varies and may exceed 24 months.

NOI Readiness

The NOI asks about	Have ready
The flood hazard and the problem it causes	Hazard type, flood history, what fails and how often
Consequences without the project	Damages, NFIP claims, closures, life safety
Existing conditions and the proposed project	Scope and level of protection after the project
NFIP policies in the benefiting area	Active policy, RL, and SRL counts; localized projects need at least 35 active policies (Section 6)
Project readiness	Percent design complete, H&H analysis, and EHP documentation status (Section 9)
Hazard mitigation plan	FEMA approval and expiration dates (Section 3)
Non-federal cost share	Source, amount, and commitment date (Section 8)

NOIs submitted after December 4, 2026 may be considered for the next available funding opportunity.

Cal OES Completeness and Competitiveness Review (January 22 to February 26, 2027)

Cal OES reviews every submitted subapplication for completeness, eligibility, technical feasibility, cost-effectiveness, EHP readiness, and competitiveness under FEMA's FY 2026 priorities (Section 7), and issues Requests for Information (RFIs) for programmatic, financial, and EHP corrections, which Subapplicants make in FEMA GO. RFI response windows are short, typically 3 to 5 business days, so plan for staff and consultant availability through February 2027. Cal OES includes only complete, eligible, FEMA-credible subapplications in the state application. Cal OES review does not guarantee FEMA selection.

Registration Requirements

Subapplicants must have an active SAM.gov registration, which includes a Unique Entity Identifier (UEI), and a FEMA GO account to develop and submit a subapplication. SAM.gov registration or renewal can take several weeks, so Subapplicants should confirm now that their registrations are active.

Cost Share Readiness

The non-federal (local) cost share must be available, the specific funding source identified, and on track to be committed by the time of award. Subapplicants should include a credible cost-share plan in the subapplication and be prepared to provide commitment documentation prior to FEMA award. Subapplicants must also be ready to implement upon project award.

6. Subapplication Types and Federal Activity Caps

FY 2026 FMA funding supports localized flood risk reduction projects and individual flood mitigation projects that reduce flood risk to NFIP-insured structures in participating NFIP communities. FMA is not a general all-hazards mitigation program; subapplications must demonstrate a clear flood mitigation purpose and a benefit to NFIP-insured structures or a reduction in NFIP financial exposure. FEMA will convene an internal review panel to evaluate each localized flood risk reduction project holistically for its benefit to the NFIP, including project scale, community scale, and mitigation potential. Cal OES is not soliciting capability and capacity building subapplications for FY 2026 (see Section 1).

Figure 2: FY 2026 FMA Subapplication Types and Federal Activity Caps

Subapplication Type	Federal Activity Cap	Use / Notes
Localized Flood Risk Reduction Projects	$25,000,000 federal cost share per subapplication	Community-scale projects that benefit NFIP-insured structures and reduce NFIP claims exposure, such as localized flood control, floodwater storage and diversion, floodplain and stream restoration, stormwater management, and wetland restoration/creation. The project benefiting area must include the minimum number of active NFIP policies for the federal share requested (Figure 2a). A map and geospatial files delineating the project footprint, the benefiting area, and active NFIP policies are required.
Individual Flood Mitigation Projects	The FY 2026 FMA NOFO sets no per-subapplication federal activity cap for individual flood mitigation projects. FEMA may rank a subapplication lower if the average federal cost share per single-dwelling unit exceeds $250,000 for elevation or $750,000 for acquisition.	Structure-specific mitigation for NFIP-insured properties, such as acquisition/demolition, elevation, mitigation reconstruction, floodproofing where eligible, and other eligible activities. Enhanced cost share may apply for qualifying FMA-defined SRL and RL properties.

Figure 2a: Minimum Active NFIP Policies for Localized Flood Risk Reduction Projects

Project Funding Tier	Federal Share Requested	Minimum Active NFIP Policies in the Benefiting Area
Tier 1 (Small Projects)	Up to $5,000,000	35 or more active policies
Tier 2 (Medium Projects)	$5,000,001 – $10,000,000	70 or more active policies
Tier 3 (Large Projects)	$10,000,001 – $15,000,000	100 or more active policies
Tier 4 (Extra Large Projects)	$15,000,001 – $20,000,000	135 or more active policies
Tier 5 (Mega Projects)	$20,000,001 – $25,000,000	170 or more active policies

Active NFIP policies are counted within the project benefiting area as of the FMA application start date (October 22, 2026). Localized flood risk reduction project subapplications that do not meet the minimum will be assigned a status of Does Not Meet Hazard Mitigation Assistance Requirements.

National FY 2026 FMA category subtotals: $20M Capability and Capacity Building / $260M Localized Flood Risk Reduction / $120M Individual Flood Mitigation. Applicant management costs are included within these category caps, not in addition to them.

7. Funding Priorities

FEMA selects FMA subapplications nationally under the FY 2026 FMA NOFO merit review process and the Final Priority Scoring Criteria summarized below. Cal OES does not add state scoring criteria for FY 2026. Cal OES screens NOIs and subapplications for eligibility, completeness, project readiness, and competitiveness under FEMA's criteria, and final selections are made by FEMA; FEMA retains discretion over Identified for Further Review, Not Selected, and Does Not Meet HMA Requirements determinations.

FEMA may also select subapplications out of priority order based on availability of funding, duplication of subapplications, program priorities and policy factors, a project's contribution to multi-state, regional, or national capabilities, a localized project's ability to achieve as close to a 4:1 benefit to cost ratio as possible, alignment with EO 14239, and other pertinent information. Requests for reconsideration of a Not Selected or Does Not Meet HMA Requirements status are limited to technical or procedural errors and must be submitted to FEMA through Cal OES within 60 days of the status posting.

Cal OES may prioritize NOIs and subapplications that demonstrate a high degree of project readiness and competitiveness, including projects developed through previous FMA awards, prior HMA technical assistance, prior Cal OES or FEMA review, or other documented planning and scoping efforts. Prior participation does not guarantee selection; Cal OES will consider whether the subapplication is complete, eligible, technically feasible, cost-effective, EHP-ready, and aligned with FEMA's FY 2026 FMA priorities.

National Priority (Localized Flood Risk Reduction Projects)

Per the FY 2026 FMA NOFO, localized flood risk reduction project applications should demonstrate the broader strategic value of their proposed activities, including how funding will contribute to multi-state, regional, or national capabilities, including data centers, nuclear power generation, multi-state agriculture or multi-state water supply, or other such infrastructure or services. Applications should also describe, where applicable, how proposed activities are intended to achieve as close to a 4:1 benefit to cost ratio as possible, and how the use of funds will help address at least one national level risk that aligns with Executive Order (EO) 14239. This provision applies to localized flood risk reduction projects, but not individual flood mitigation projects. Localized project subapplications should include this information so Cal OES can carry it into the state application.

Figure 3: FY 2026 FMA Funding Priorities and Scoring Overview

Localized Flood Risk Reduction Projects — FEMA Scoring

Priority Criterion	Points Available
NFIP policy holders benefited (2 points per NFIP policy active as of the FMA application start date and verified within the benefiting area)	Up to 200
FMA- and NFIP-defined SRL and RL structures verified within the benefiting area (5 points per RL; 10 points per SRL)	Up to 175
High Claims Resilience: the applicant (the State of California) has at least $1 million in NFIP flood insurance claims with payment in the 12 months prior to the close of the application period	100
Project generated from a previous FMA award	50
Community Rating System (CRS) participation	25
Cooperating Technical Partners Program (CTP) participation	25
Tiebreaker: total NFIP claims paid in the Subapplicant's jurisdiction over the 5 years prior to the application deadline for the project benefiting area	—

Individual Flood Mitigation Projects — FEMA Priority Hierarchy

For Individual Flood Mitigation Projects, FEMA first selects subapplications in which at least 75% of structures meet one of the FMA or NFIP SRL/RL definitions. FEMA applies the following priority order:

1. **FMA SRL — 42 U.S.C. § 4104c(h)(3)(B), criterion B2:** cumulative NFIP claims exceed market value, with two or more separate building claim payments.
2. **FMA SRL — 42 U.S.C. § 4104c(h)(3)(B), criterion B1:** four or more separate NFIP claims of more than $5,000 each, with cumulative payments exceeding $20,000.

3. **FMA RL — 42 U.S.C. § 4121(a)(7):** two losses each averaging at least 25% of market value, with Increased Cost of Compliance (ICC) coverage at the second loss.
4. **NFIP SRL — 42 U.S.C. § 4014(h).**
5. **NFIP RL — 44 C.F.R. § 209.2.**

If requested funding for this priority exceeds $120 million, FEMA further prioritizes by count of qualifying properties (in priority order 1–5) and by total dollars of NFIP policy claims on record for the proposed properties. FEMA may rank subapplications lower if the average elevation federal cost share is greater than $250,000, or the average acquisition federal cost share is greater than $750,000, for all single-dwelling units, and gives higher priority to single-family dwellings with a building value of less than $750,000. Remaining selections are made using the scoring table below.

Individual Flood Mitigation Projects — FEMA Scoring

Priority Criterion	Points Available
Substantially damaged structures (10 points per structure determined substantially damaged by the community within 5 years of the application deadline, with a verification letter in the subapplication). Substantial damage means the cost of repairs equals or exceeds 50% of the structure's pre-damage market value, as determined by the local community.	No cap
FMA- or NFIP-defined SRL or RL properties make up more than 35% of structures in the subapplication	30
FMA- or NFIP-defined SRL or RL properties make up 25% to 35% of structures in the subapplication	15
Project generated from a previous FMA award	20

8. Cost Share

Eligible Subapplicants are responsible for the required non-federal share unless a qualifying enhanced federal share applies. FMA cost share depends on the activity type and, for Individual Flood Mitigation Projects, the documented flood loss history of the structures included in the subapplication. Structures with different federal cost share requirements can be included in a single project subapplication; the overall project federal cost share should reflect the combined federal cost shares of all structures.

Activity / Property Type	Federal Share	Non-Federal Share
Localized Flood Risk Reduction Projects	Up to 75%	At least 25%
Individual Flood Mitigation Projects — FMA-defined SRL properties	Up to 100%	0%
Individual Flood Mitigation Projects — FMA-defined RL properties	Up to 90%	At least 10%
Individual Flood Mitigation Projects — all other NFIP-insured structures	Up to 75%	At least 25%

SRL and RL Definitions

FMA Severe Repetitive Loss (SRL).

Under 42 U.S.C. § 4104c(h)(3)(B), an FMA SRL structure is a structure covered by an NFIP policy that meets either:

- **B1 —** four or more separate NFIP claim payments of more than $5,000 each, with cumulative payments exceeding $20,000 [42 U.S.C. § 4104c(h)(3)(B)(i)]; or
- **B2 —** at least two separate NFIP building claim payments where cumulative payments exceed the current market value of the structure [42 U.S.C. § 4104c(h)(3)(B)(ii)].

FMA Repetitive Loss (RL).

A structure with two flood damage events where the average repair cost equaled or exceeded 25% of the market value of the structure at the time of each event, and the structure had Increased Cost of Compliance (ICC) coverage at the second event (42 U.S.C. § 4121(a)(7)).

NFIP SRL (42 U.S.C. § 4014(h)).

Four or more separate NFIP claim payments of more than $5,000 each (building and contents); OR two or more separate building-only claim payments where the cumulative amount exceeds the current market value of the property.

NFIP RL (44 C.F.R. § 209.2).

A structure covered by an NFIP contract that has incurred flood-related damage on two occasions during a 10-year period, each resulting in at least a $1,000 claim payment.

Enhanced cost share (100% SRL / 90% RL) applies only to FMA-defined SRL/RL. NFIP-defined SRL/RL count for FEMA scoring but not for enhanced cost share.

Cost Share Example.

If total eligible project cost is $400,000 at 75% federal / 25% non-federal cost share, the federal contribution is $300,000 and the non-federal contribution is $100,000. The non-federal share may consist of eligible cash, donated or third-party in-kind services, or materials. Other federal award funds cannot be applied toward the non-federal share, and FMA funds cannot be used as match for another federal award.

9. Subapplication Requirements

Cal OES will only submit complete and FEMA-credible subapplications for federal funding consideration. Subapplications must be eligible, feasible, cost-effective where applicable, and capable of completing FEMA Environmental and Historic Preservation (EHP) review.

Period of Performance

The FMA period of performance is up to 36 months from the date of award, unless FEMA specifies otherwise. Subapplicants should develop scopes, budgets, schedules, and procurement timelines that can be completed within the approved period of performance.

Benefit-Cost Analysis

A FEMA-credible Benefit-Cost Analysis (BCA), prepared using FEMA-approved methodologies and tools such as the FEMA BCA Toolkit, is required for Localized Flood Risk Reduction Projects and Individual Flood Mitigation Projects. For localized flood risk reduction projects, FEMA also asks for a description of how the activities are intended to achieve a nearly 4:1 benefit-to-cost ratio and how they address national-level risk as specified in EO 14239 (see Section 7). The 4:1 ratio is not a minimum: a benefit-cost ratio of 1.0 or greater remains the eligibility threshold, and projects that come closer to 4:1 are considered more favorably.

Phased Projects

Cal OES is not accepting phased subapplications under FY 2026 FMA. Although FEMA allows phased projects (HMA Guide, Version 2.1, Part 3, Section D.3), the 36-month period of performance does not leave time to complete Phase I design and EHP review, obtain FEMA approval to proceed to Phase II, and construct the project. Localized Flood Risk Reduction Project subapplications must include design advanced enough to support a FEMA-credible BCA and FEMA EHP review (at least 60 percent design with hydrologic and hydraulic analysis), and the project must be ready to proceed to construction upon award.

Go/No-Go Milestones

The Subapplicant, in coordination with Cal OES as the Applicant, must identify at least one Go/No-Go milestone in the work schedule for hazard mitigation projects. A Go/No-Go milestone is a major milestone in the project that, if not completed on time, may result in cancellation of the subaward. Progress toward Go/No-Go milestones must be reported in the quarterly progress reports submitted to Cal OES and FEMA.

Environmental and Historic Preservation

All project subapplications must undergo FEMA EHP review as a condition of award. Compliance with applicable federal and California EHP laws, executive orders, and regulations is required. Projects involving ground disturbance, demolition, construction, work in or near water, historic properties, biological resources, or other sensitive resources

must include sufficient supporting documentation. Projects for which physical work (including groundbreaking, demolition, or construction) has already occurred before FEMA award may be ineligible for funding.

Geospatial Requirements

Localized Flood Risk Reduction subapplications must include a map and associated geospatial files (shapefile, KML/KMZ, geodatabase, or census tract list) delineating the proposed project location or footprint boundary; the area with reduced flood risk or benefiting area (in alignment with hydrologic and hydraulic modeling, as available); and active NFIP policies, if data are available. Individual Flood Mitigation subapplications must identify the location of each structure in the FEMA GO Properties section and should include a site map showing all structures in the project.

Procurement and Conflict of Interest

Subapplicants must follow applicable federal procurement requirements (2 C.F.R. Part 200) and applicable California and local procurement laws. In accordance with 2 C.F.R. Part 200, contractors that assist with subapplication development may be ineligible to compete for subsequent procurements/contracts on the same award due to conflict of interest (e.g., future design, EHP, or construction work on the same project).

Build America, Buy America Act (BABAA)

Infrastructure projects funded under FMA are subject to the Build America, Buy America Act domestic preference: iron and steel, manufactured products, and construction materials incorporated into the project must be produced in the United States, consistent with FEMA's Buy America Preference Policy and 2 C.F.R. Part 184. Waivers are granted only by FEMA in limited circumstances; account for Buy America requirements in cost estimates and procurement planning.

Pre-Award Costs

Pre-award costs directly related to developing the FMA subapplication may be allowable if they are necessary, reasonable, allocable, documented, and approved in writing by FEMA at the time of award. Examples include environmental data gathering, BCA preparation, design specifications, and technical studies tied to subapplication development. Subapplicants seeking reimbursement for pre-award costs must identify those costs as a separate line item in the subapplication cost estimate, including the date each cost was incurred and a description of the task completed. Subapplicants that are not awarded will not be reimbursed for pre-award costs. Costs associated with project implementation, including construction, groundbreaking, demolition, or other physical work started before FEMA review and approval, are generally not eligible and may result in project ineligibility or de-obligation.

Management and Administration (M&A) Costs

Management and Administration costs may be requested for eligible activities necessary to manage and administer the FMA award. M&A costs must be budgeted and documented separately from project implementation costs, consistent with 44 C.F.R. § 77.7.

Tier	M&A Allowance	How Submitted
Subapplicant	Up to 5% of total funds requested (federal + non-federal). The federal cost share of M&A matches the project's federal cost share.	Line item in the subapplication's Cost Estimate; activities described in the Scope of Work.

Overall FEMA cap. Under 44 C.F.R. § 77.7, Cal OES as the Applicant may request up to 10% and Subapplicants up to 5%; combined management costs cannot be more than 15% of the total budget. Cal OES requests the Applicant allowance in a separate management costs subapplication; Subapplicants should budget their M&A against the 5% Subapplicant allowance above.

Required Supporting Documentation

At a minimum, Subapplicants should be prepared to provide the following, as applicable to the subapplication type:

- Project Gantt Chart (uploaded to the Work Schedule section).
- Cost Estimate Narrative (uploaded to the Project Cost Estimate section).
- Match Commitment Letter and Maintenance Commitment Letter.
- Benefit-Cost Analysis Toolkit PDF, methodology, and support documentation for non-default values, where applicable.
- FEMA EHP Checklist and supporting EHP documentation for project subapplications.
- Geospatial files showing the project footprint and benefiting area (Localized Flood Risk Reduction Projects), or a site map of all structures (Individual Flood Mitigation Projects).
- NFIP policy numbers for all structures in the project (Properties section), and SRL/RL verification documentation if claiming enhanced cost share.
- Evidence of NFIP community participation and good standing, where applicable.
- Short bios and resumes for the Subapplicant entity, organizational leadership, and board members (see Section 4).
- Go/No-Go milestone(s) identified in the work schedule.
- Substantial damage verification letters, where points are claimed (Individual Flood Mitigation Projects).
- Description of how the project is intended to achieve as close to a 4:1 benefit to cost ratio as possible and address a national-level risk under EO 14239 (Localized Flood Risk Reduction Projects).

10. Technical Assistance

Cal OES is pleased to provide technical assistance to interested Subapplicants during NOI development and subapplication preparation. Subject matter experts are available to discuss project eligibility, the application process, scope development, cost estimates, BCA methodology, EHP documentation, NFIP policy requirements, and FEMA GO navigation. Please reach out to ResilientCA@caloes.ca.gov with questions or to schedule a call.

11. Award and Grant Monitoring

Upon FEMA award, Cal OES will issue subawards to selected Subapplicants (subrecipients). Subrecipients will manage day-to-day implementation consistent with the approved scope of work, budget, schedule, and award conditions. Reimbursement requests must be supported by documentation sufficient to substantiate costs and validate eligibility against the approved subapplication.

Cal OES requires subrecipients to submit reimbursement requests quarterly via the quarterly report. Subrecipients should expect documentation review, scope and budget monitoring, site visits, and closeout requirements. Work outside the approved scope, work started before FEMA approval, or unsupported costs may be determined ineligible. Subrecipients must submit closeout materials to Cal OES within 90 calendar days of the end of the subaward period of performance.

12. Resources and Helpful Tools

- FEMA Hazard Mitigation Assistance Program and Policy Guide
- FEMA Flood Mitigation Assistance Program page
- Cal OES Engage Portal
- FEMA GO Portal
- NFIP Community Status Book
- FEMA Interactive Mitigation Plan Status Viewer
- Cal OES HMA Subapplication Development
- 2023 California State Hazard Mitigation Plan
- Cal OES HMA Branch — ResilientCA@caloes.ca.gov

For complete requirements, refer to the full FY 2026 FMA NOFO (DHS-26-MT-029-000-98).

Key Terms

Increased Cost of Compliance (ICC): NFIP coverage that helps property owners pay for floodplain management compliance after a flood loss; required by the FMA RL definition at the second loss event.

FEMA-credible: eligible, feasible, cost-effective (where applicable), and EHP-compliant per the FEMA HMA Program and Policy Guide.