

Fiscal Year 2023 Flood Mitigation Assistance Swift Current Notice of Funding Opportunity Summary

The Flood Mitigation Assistance Swift Current (Swift Current) effort provides funding to mitigate repetitively and substantially flood-damaged buildings insured through the [National Flood Insurance Program \(NFIP\)](#) after a presidentially declared flood-related disaster to reduce risk against future flood damage. The Swift Current funding complements other disaster funds available to free-up more funds to be applied to other post-disaster mitigation projects. While this program support material provides programmatic information and requirements in Swift Current, please refer to the funding opportunity found online at [Grants.gov](#).

Overview

Funds will be made available to states, territories, and federally recognized tribal governments that receive a major disaster declaration following a flood-related disaster event and meet all other eligibility criteria. Swift Current is not available to all property owners and aims to provide flood mitigation funding for buildings with a current contract for flood insurance under the National Flood Insurance Program (NFIP) and a history of repetitive or substantial damage from flooding. The total funding available for Fiscal Year 2023 is \$300 million, which was made possible through an infusion of dollars by the Infrastructure Investment and Jobs Act (IIJA), better known as Bipartisan Infrastructure Law (BIL). The figure below provides an illustrative overview of the key steps in the Swift Current process.

Figure 1: Swift Current Process Overview



FEMA

Key Dates

The Swift Current availability window refers to when FEMA will accept applications and differs from the application submission deadline. Applications can be submitted for declared major disasters between June 1, 2023 – May 31, 2024.

- Availability window start date: Nov. 15, 2023
- Disaster Declaration Deadline: May 31, 2024; the application submission deadline will vary depending on the activation criteria met and disaster declaration date. Refer to Table 1 for additional information.
- The eligibility period refers to the time that the applicant may submit subapplications to Swift Current. The eligibility period start date will vary by applicant. Refer to Table 1 for more information.

Upon Swift Current activation, the application deadline date will be provided to the applicant. All applications must be received by the deadline. Subapplicants should consult with their applicant agency to confirm subapplication deadlines.

Eligibility

Applicant and Subapplicant Eligibility

APPLICANTS

Eligible applicants include states, District of Columbia, U.S. territories, and federally recognized tribal governments. Federally recognized tribal governments who apply directly to FEMA for Swift Current will be considered applicants. Applicants are required to meet the activation criteria as provided in Table 1, above, and in the funding opportunity.

- Applicants are required to have a FEMA-approved state or tribal hazard mitigation plan in accordance with federal regulations at the time of application and at the time of obligation of the award.

SUBAPPLICANTS

Communities, including local governments, cities, townships, counties, special district governments, and tribal governments who choose to apply as subapplicants, must submit subapplications to their state/territory/tribal applicant agency.

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 National Flood Insurance Program where the political subdivision provides zoning and building code enforcement or planning and community development professional services for that community.

- Subapplicants must have a FEMA-approved local or tribal hazard mitigation plan at the time of application and at the time the grant funds are obligated.

- All subapplicants must participate in the National Flood Insurance Program, and not be withdrawn, on probation, or suspended. NFIP community status can be verified on [FEMA.gov](https://www.fema.gov).

Claims Criteria and Funding Allocations

FEMA will distribute the available fiscal year 2023 Flood Mitigation Assistance Swift Current funding allocations on a rolling basis as eligible applicants submit applications until the total available funding amount of \$300 million is exhausted. The applicant allocation determination descriptions are as follows:

Table 1: Swift Current Applicant Funding Allocation Determinations

Per Application Allocation Determination Description	Applicant Allocation
Applicant has at least \$1 million in prior National Flood Insurance Program paid claims from June 1, 2022 to the disaster declaration date	Up to \$10 million
Applicant receives 500 or more NFIP paid claims to the disaster declaration date	Up to \$10 million
Applicant has at least \$5 million in prior NFIP paid claims from June 1, 2022 to the disaster declaration date	Up to \$20 million
Applicant both has at least \$1 million in prior NFIP paid claims from June 1, 2022 to the disaster declaration date AND receives 500 or more NFIP flood insurance claims	Up to \$20 million
Applicant both has at least \$5 million in prior NFIP paid claims from June 1, 2022 to the disaster declaration date AND receives 500 or more NFIP paid claims	Up to \$40 million
Applicant is a federally recognized tribe or U.S. territory that does not meet the flood insurance claims-based allocation determination criteria previously mentioned	Up to \$5 million
Applicants approved through special consideration for Swift Current to the FEMA Regional Administrator	Up to \$5 million

Activation Eligibility Period

The table below outlines the activation of Swift Current and critical program timelines associated with each scenario. An applicant must only meet one criteria and may meet multiple criteria depending on their specific circumstance.

Table 2: Swift Current Activation Eligibility Period

The following deadlines are specific to FEMA and meant for applicants only. FY 2023 Swift Current Activation Criteria	Eligibility Period Length	Eligibility Period Start Date (i.e., application submission start date)	Eligibility Period End Date (i.e., application submission deadline is 3 p.m. Eastern Time)
The applicant has at least \$1 million in prior National Flood Insurance Program paid claims from June 1, 2022, to the disaster declaration date.	120 calendar days	30 days after the disaster declaration date*	120 calendar days after the eligibility period start date
The applicant has 500 or more National Flood Insurance Program paid claims in the declared flood-related disaster event.	120 calendar days	30 days after the date the applicant receives 500 or more claims in the declared event*	120 calendar days after the eligibility period start date
The applicant has at least \$1 million in prior National Flood Insurance Program paid claims from June 1, 2022, to the disaster declaration date. AND The applicant has 500 or more National Flood Insurance Program paid claims in the declared flood-related disaster event.	150 calendar days	30 days after the disaster declaration date*	150 calendar days after the eligibility period start date
The applicant is a U.S. territory or a federally recognized tribal government applying directly to FEMA.	150 calendar days	30 days after the disaster declaration date*	150 calendar days after the eligibility period start date
Special consideration: If the applicant receives a major disaster declaration for a flood-related disaster event between June 1, 2023, and May 31, 2024, but does not meet any of the three additional conditions listed in above, refer to the published funding opportunity for additional information.	120 calendar days	30 days after the disaster declaration date*	120 calendar days after the eligibility period start date

* Note: If the disaster declaration date occurred before Nov. 15, 2023 or the applicant receives 500 or more claims by that time, then the eligibility period begins on Dec. 15, 2023.

Property Eligibility and Project Types

Property eligibility for Swift Current is limited to certain structures who have met defined claims criteria. Generally, if a National Flood Insurance Program policy begins with "RL", the property may be eligible. Definitions for Flood Mitigation Assistance and National Flood Insurance Program-defined Severe Repetitive Loss and Repetitive Loss properties, or Substantially Damaged can be found by visiting the Hazard Mitigation Assistance Program and Policy Guide on [FEMA.gov](https://www.fema.gov).

- Buildings identified in the subapplication must have a National Flood Insurance Program policy in effect at the application start date and must maintain it through completion of the flood hazard mitigation activity and for the life of the structure.
- Buildings included in Individual Flood Mitigation Project subapplications must be Flood Mitigation Assistance and/or NFIP-defined Severe Repetitive Loss properties, Repetitive Loss properties, or properties that were deemed Substantially Damaged after the applicant's disaster declaration incident period start date.

Other Eligibility Criteria

- All activities and projects under Swift Current must meet all criteria established by FEMA that is specific to the proposed activity found in the 2023 [Hazard Mitigation Assistance Program and Policy Guide](https://www.fema.gov).
- All structure elevation, mitigation reconstruction, and dry floodproofing projects; and all projects where Hazard Mitigation Assistance funds are used for new construction, substantial improvement, or to address substantial damage to structures must meet the minimum standards of FEMA's partial implementation of the [Federal Flood Risk Management Standard \(FFRMS\)](https://www.fema.gov).
 - If a state, local, tribal, or territorial government, or federal agency has adopted a higher standard applicable to the specific project, FEMA will require the higher standard.
- All subapplications submitted as part of a Swift Current grant application must be consistent with the goals and objectives identified in the current, FEMA-approved state or tribal (Standard or Enhanced) Mitigation Plan and the local mitigation plan for the jurisdiction in which the project is located.
- For additional information on eligibility, view the full Fiscal Year 2023 Swift Current funding opportunity online at [Grants.gov](https://www.grants.gov).

Eligible Project Types

Eligible Individual Flood Mitigation Projects include the following project types which may be referenced in the HMA Program and Policy Guide:

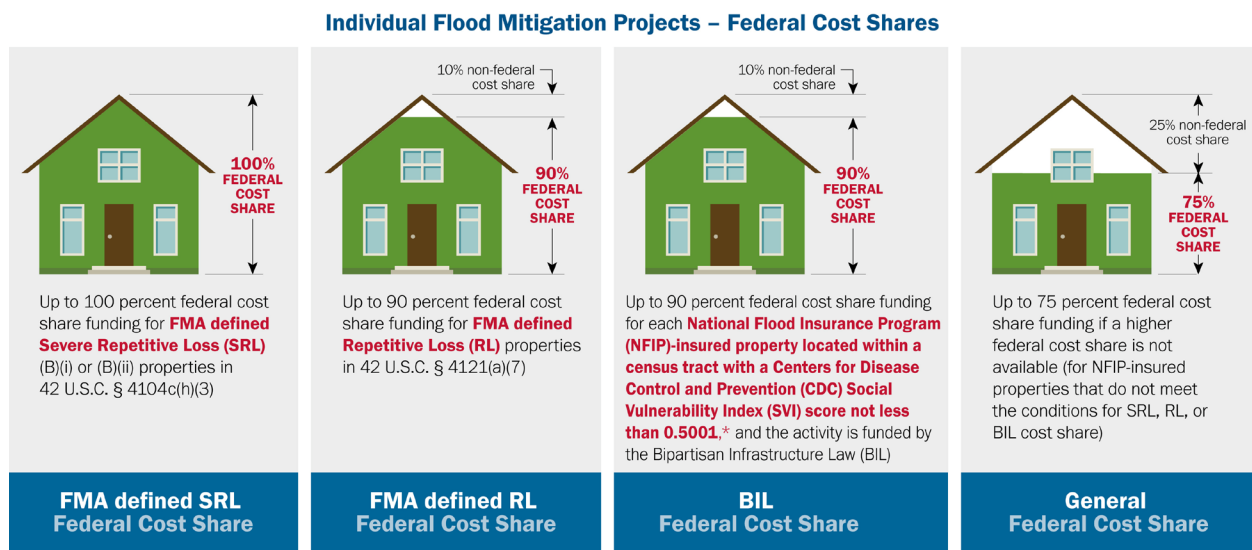
- Property acquisition and structure demolition/relocation
- Structure elevations
- Dry floodproofing of historic residential structures or non-residential structures

- Non-structural retrofitting of existing structures and facilities
- Mitigation reconstruction
- Structural retrofitting of existing structures

Cost Share

A cost share is required for most subapplications funded under Swift Current. FEMA may contribute the federal cost share funding as indicated below. These are the definitions for Flood Mitigation Assistance and National Flood Insurance Program insured properties.

Figure 2: FY 2023 Swift Current Cost Share for Individual Flood Mitigation Projects



* FEMA will determine the CDC SVI score using the following three SVI themes: Socioeconomic Status, Household Characteristics, and Housing Type and Transportation.

Application Process Overview

The local government is considered the subapplicant and will develop a subapplication with any interested property owners. The local government will then submit the subapplication to appropriate state, tribal or territorial government on the property owner’s behalf. Tribal governments applying as applicants will work directly with FEMA to submit their application.

Figure 3: Swift Current Application Process Overview



Tailored Pre-application Support

FEMA is offering tailored pre-application support to applicants and subapplicants for subapplication development to apply for this funding opportunity. For more information about this tailored pre-application support, contact the [State Hazard Mitigation Officer](#), [FEMA Regional Office](#), or [Regional Tribal Liaison](#).

Available tailored pre-application support for the Swift Current funding opportunity may include such subapplication development, mitigation eGrants support, Benefit-Cost Analysis support, cost estimates for projects, and Environmental and Historic Preservation.

How to Apply

- To apply for available funding, applicants must adhere to their applicant-specific application submission deadlines. Applicant specific application submission deadlines can be calculated from Table 2.
- Applications must be received in [Mitigation eGrants](#) system by 3 p.m. Eastern Time based on the applicant's submission deadline. Please refer to Table 1 above for the applicable application submission deadline. Applications received after this time and deadline date will not be considered for funding.
 - The application deadlines are for applicants only. Subapplicants should consult with their state, tribal or territorial agency to confirm deadlines to submit subapplications.
- If help is needed, please contact the following resources:
 - [Mitigation eGrants Help Desk](#)
 - Programmatic Helpline at (866) 222-3580 for Hazard Mitigation Assistance programmatic support for questions.

Prioritization of Project Selections

FEMA will select subapplications up to at least the available funding amount of \$300 million. We reserve the right to remove properties determined to be ineligible from the subapplication prior to selection.

FEMA may provide lower priority to subapplications where the average elevation federal cost share is greater than \$250,000 for all single dwelling units or the average acquisition federal cost share is greater than \$750,000 for all single dwelling units.

Projects must be completed in 36 months after the award is made. The final result is the mitigation of the building insured through the National Flood Insurance Program.

Additional Resources

Additional information and resources about Swift Current are available on [FEMA.gov](https://www.fema.gov). Resources include funding opportunities, a summary of the application process, link to the Mitigation eGrants application system, and program support materials to help with the application process.