



# South Carolina Department of Natural Resources *Flood Mitigation Program*

## FMA Swift Current Grant Program

The FMA Swift Current Grant Program is a FEMA disaster grant that is managed by the South Carolina Department of Natural Resources (DNR). This grant aims to streamline funding through disaster declaration and flood insurance claims-based eligibility criteria, minimized application periods, and narrowed project type eligibility to Individual Flood Mitigation Projects that are Severe Repetitive Loss, Repetitive Loss, or Substantially Damaged. This funding is a state set aside and is not nationally competitive.

## Key Dates & Times

**Application Start Date:** June 30, 2026

**Application Deadline:** October 9th to SCDNR

**Total Amount Available:** \$10 million state set aside

**Non-federal share:** covered by SCDNR in eligible counties

## Eligible Project Types: Individual Flood Mitigation Projects

- **Acquisition** - property is purchased by the local community, the structure is demolished, and the property cannot be developed in perpetuity
- **Elevation** – property is elevated above the Base Flood Elevation
- **Mitigation /Reconstruction** – current structure is demolished, and new compliant structure is built; this project type has a federal share limit of \$220k.
- **Dry Floodproofing** - historic residential buildings or non-residential buildings
- **Retrofitting** - structural and non-structural to existing buildings and facilities

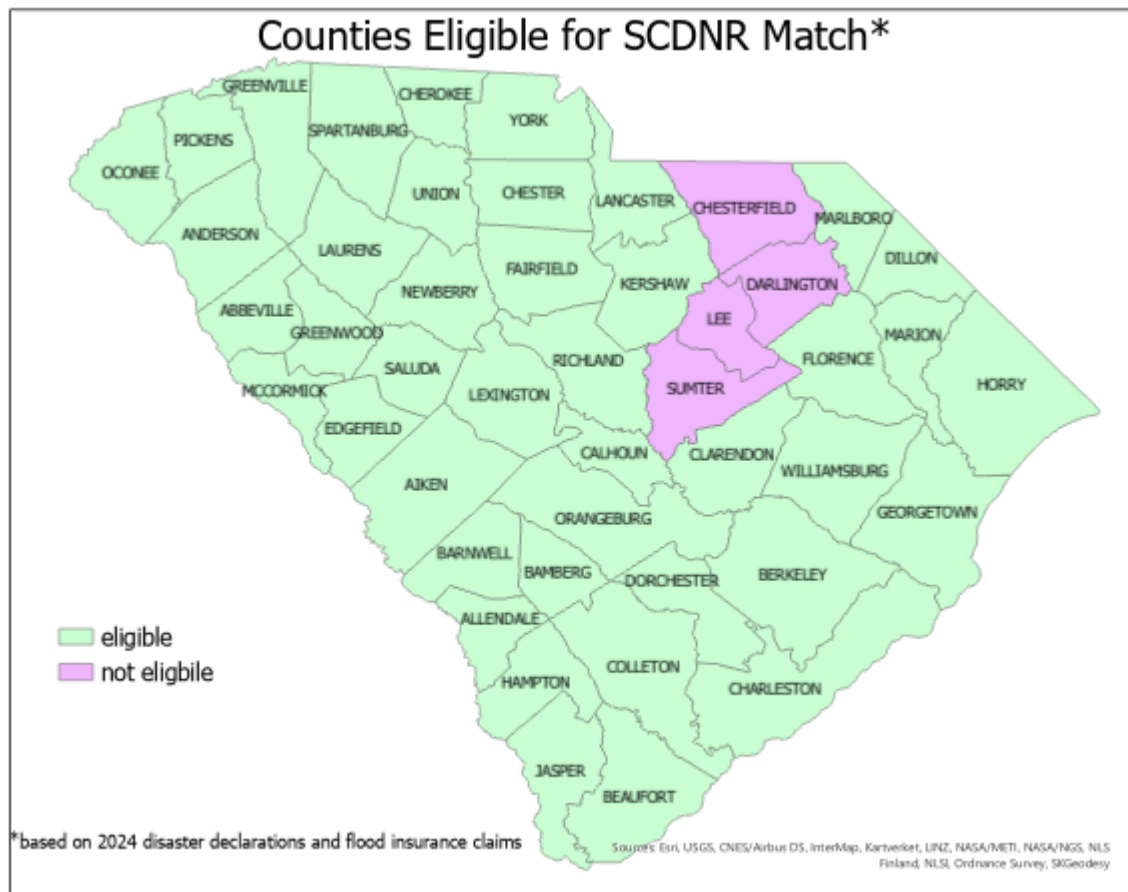


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## Non-Federal Cost Share\*

- **0% - FMA definition of SRL**- two separate claim payments with cumulative amount exceeding market value OR four or more separate claim payments, each exceeding \$5k, with a total exceeding \$20k
- **10% - FMA definition of RL** – Flood damage on two occasions, cost to repair equaled or exceeded 25% of the market value at the time of each event
- **25% - NFIP definition of SRL** – Four or more separate claim payments, each exceeding \$5k (building and contents) or two or more payments (building only) exceeding current market value
- **25% NFIP definition of RL** – NFIP insured structure has incurred flood-related damage on 2 occasions during a 10-year period, each exceeding \$1k claim payment

\*SCDNR will cover the minimum required cost shares in the eligible counties shown below.





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## Eligible Buildings\*

- **Severe Repetitive Loss (SRL) properties** - NFIP or FMA definition
- **Repetitive Loss (RL)** – NFIP or FMA definition
- **Substantially Damaged structures** – deemed substantially damaged by the community on or after 11/06/2024; can be cumulative if community has that higher standard

\*All structures must be NFIP-insured by the application start date of 06/30/26; Group Flood Insurance Policies are eligible

## Application Process

- Eligible applicants include local governments and communities, state agencies, and federally recognized tribes.
- All applications are completed through FEMA GO <https://go.fema.gov>. Communities must register with FEMA GO to apply for FMA. Please contact SCDNR for registration instructions.

For more information, including the NOFO, visit:

<https://www.fema.gov/grants/mitigation/learn/flood-mitigation-assistance/swift-current>

For questions or more information please contact:

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