



FEMA

Homeowner's Guide to the Hazard Mitigation Grant Program



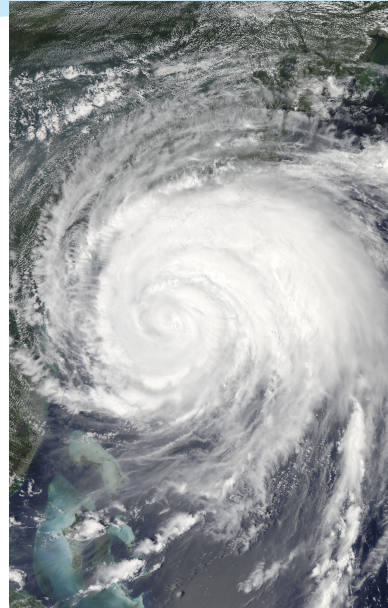
Does FEMA offer any financial assistance for hazard mitigation projects?

The Federal Emergency Management Agency's (FEMA) Hazard Mitigation Grant Program (HMGP) helps communities implement hazard mitigation measures following a Presidential major disaster declaration. The objective is to support cost effective measures during recovery that will reduce the risk of physical and social impacts from future disasters.

Who can apply for HMGP funding?

Generally, local communities sponsor applications on behalf of homeowners and apply to the State. Because funds are limited, only projects that meet local and state priorities are forwarded to FEMA. Homeowners cannot apply directly for HMGP funding. Below is a list of governments and organizations that can sponsor an application:

- States
- Territories
- Federally recognized tribes
- Local communities
- Private non profit organizations



This brochure answers some common questions homeowners have about implementing post-disaster projects that reduce future damage to their home.

What is hazard mitigation?

Hazard mitigation is any action taken to reduce or eliminate long-term risk to people and property from natural hazards and their effects.

What types of projects are available for consideration for FEMA funding?

Mitigation projects include:

- **Acquisition and Structure Demolition/Relocation** – The community buys, with FEMA funding, the property from the homeowner and demolishes or relocates any structures on the property.
- **Elevation** – The home is raised so potential floodwaters may flow underneath the home.
- **Mitigation Reconstruction** – The existing home is demolished and a new, elevated home is constructed.
- **Dry Floodproofing of Historic Residential Structures** – The home is protected with barriers to prevent flood water from entering.
- **Structural Retrofitting of Existing Buildings** – Enhancements are made to a home to make it more resistant to flood, wind, earthquakes, and/or fire.
- **Residential Safe Room** – A safe room is constructed inside or close to the home to provide safety from strong winds, such as those experienced during a tornado.
- **Wildfire Mitigation** – Fire resistant materials are used on the exterior of the home and trees or brush are cleared to remove flammable materials from around the home.
- **Wind Retrofit** – Enhancements are made to strengthen the roof, walls, doors, and windows and minimize damage caused by high winds.

ized tribal governments projects. Because the difficult decisions funds. After reviewing y meet the program s r federally recognized tribal to FEMA for review

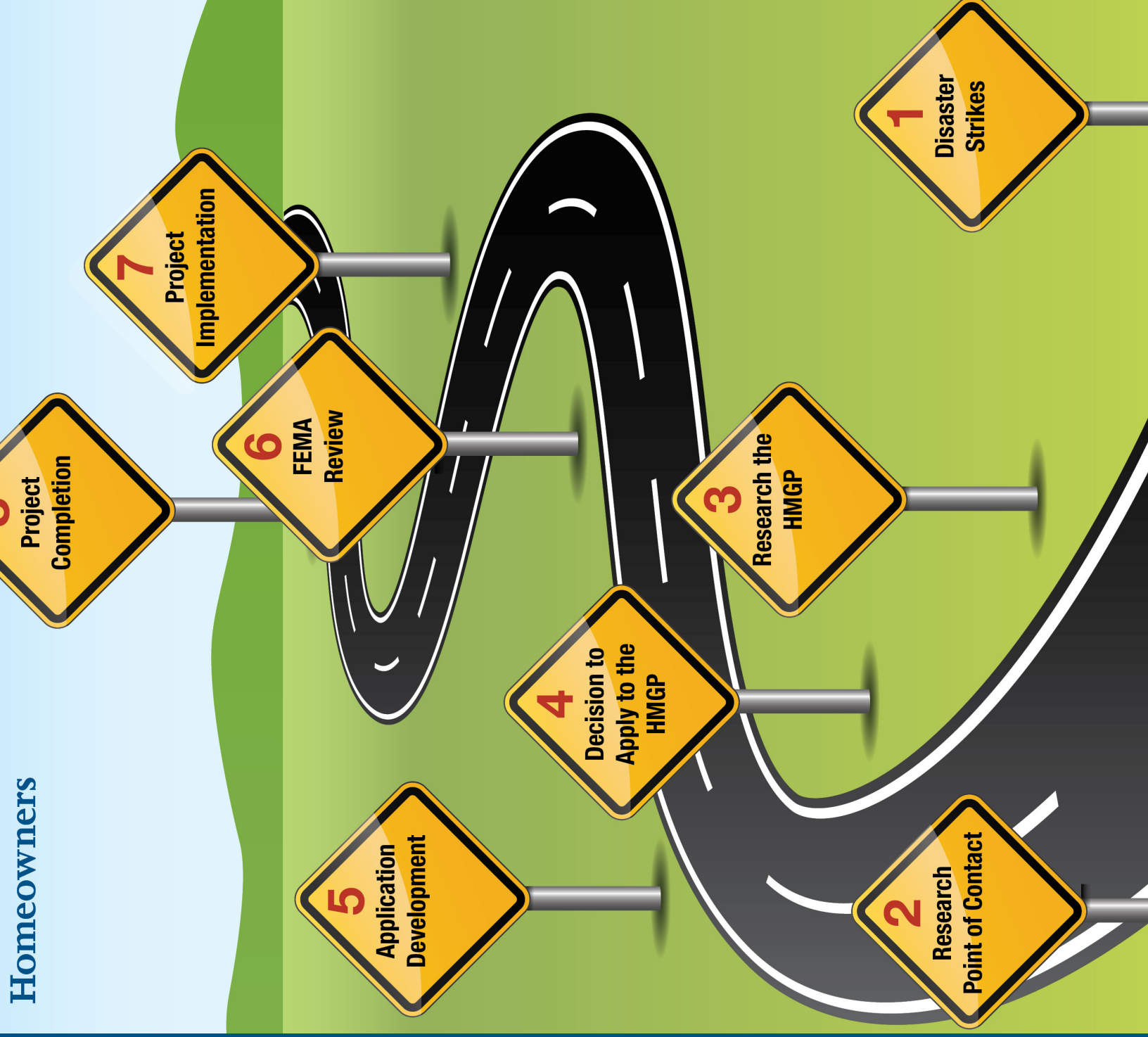
applicant, which disburses ally the local governments roject and are required to ement procedures as well

once notified by their local/ started prior to FEMA review

igation Officer, or federally icial to obtain information MA maintains a list of State n-officers.



Homeowners



2. Research Point

Generally, homeowners can management department to In some cases, the state/tribe department advertises information through:

- Town hall meetings
- Local papers
- Media outlets (radio, television)
- State/local websites

3. Research the H

Homeowners can refer to w program for information on requirements. Be sure your HMA program in order to sub

4. Decision to App

Applying for HMGP funding is whether to apply for HMGP a using other funding sources consider all of their options plan that may include applyi

5. Application Dev

Generally, local governments applications are submitted t recognized tribal government

**States, territories, federally may decide not to apply for H homeowners must seek fund implement mitigation measur*

6. FEMA Review

FEMA reviews the submitted effectiveness, feasibility, an that may impact the project. program requirements may b availability.

7. Project Implem

FEMA awards funds to the A its local governments. Home notified by their state/tribal/

8. Project Comple

Once the project is complete process by which FEMA review all of the program s and fed

What are common

- **Do contact your mitigation** State Hazard Mitigation Officer local government official to application process.
- **Do consider other funding** process may take several
- **Do NOT start work until re** tribal/local government

Who pays for the project?

Generally, FEMA pays up to 75 percent for hazard mitigation projects. The remaining 25 percent is the responsibility of the homeowner, unless the subapplicant has identified an alternative payment method. The state, territory, or federally-recognized tribe may have a different cost-sharing strategy.

For example, if your mitigation project cost is \$200,000, FEMA will pay 75 percent (\$150,000) of the cost. The homeowner is responsible for the remaining 25 percent (or \$50,000).

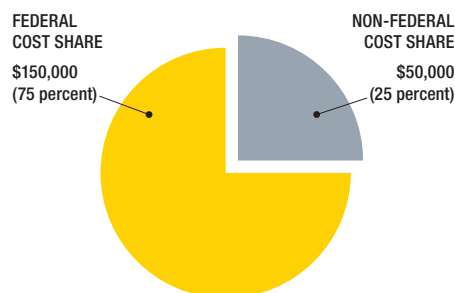
Homeowners may receive funding assistance through:

- Increased Cost of Compliance payments
- Insurance payments
- U.S. Small Business Administration disaster loans
- State, territory, federally-recognized tribe, and/or local government
- Donated resources

What common expenses may FEMA pay for?

Property Acquisition	<ul style="list-style-type: none">• Closing costs• Demolition• Real property appraisal• Fair market value of property• Rental assistance
Elevation	<ul style="list-style-type: none">• Engineering services• New foundation• Elevation of structure• Survey and soil sampling• Utility connection
Residential Safe Room	<ul style="list-style-type: none">• Construction of a new safe room• Pre-fabricated safe room and installation

Example: Total Project Cost \$200,000



What are the benefits of the HMGP?

There are multiple benefits of incorporating hazard mitigation measures into your home, including:

- Provides risk reduction from natural hazards
- Increases the strength of your home to withstand severe weather
- May lower insurance premiums
- May increase property value

Does FEMA have any other mitigation resources?

FEMA has two additional Hazard Mitigation Assistance grant programs besides the HMGP: the Flood Mitigation Assistance (FMA) program and the Pre-Disaster Mitigation (PDM) program. These competitive programs are made available annually with funding from Congress rather than following a disaster event, but they have the same common goal of protecting life and property.

The FMA and PDM programs have different eligibility and programmatic requirements. Similar to the HMGP, states, territories, or federally-recognized tribal governments administer both of these grant programs and prioritize projects that support communities and homeowners. Refer to the Hazard Mitigation Assistance Guidance publication for additional program information.

Contact Information

Additional information on Hazard Mitigation Assistance grants:
www.fema.gov/hazard-mitigation-assistance

Find your State Hazard Mitigation Officer:
www.fema.gov/state-hazard-mitigation-officers

To learn more about how to mitigate your home visit:
<https://www.fema.gov/frequently-asked-questions-building-science>

HMA Helpline: 1 866 222 3580



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