

## 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?

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

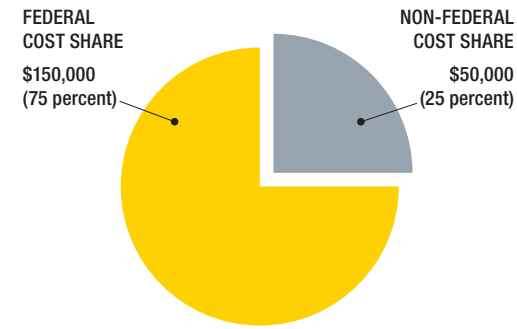
## Contact Information

Additional information on Hazard Mitigation Assistance grants:  
[www.fema.gov/hazard-mitigation-assistance](http://www.fema.gov/hazard-mitigation-assistance)

Find your State Hazard Mitigation Officer:  
[www.fema.gov/state-hazard-mitigation-officers](http://www.fema.gov/state-hazard-mitigation-officers)

HMA Helpline: **1-866-222-3580**

*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 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.



# FEMA



## 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. 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

# Homeowner's Guide to the Hazard Mitigation Grant Program



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 it.
- **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.



# FEMA

## What is the process of applying for HMGP?

HMGP funding may be available after a Presidential major disaster declaration. The funding amount is calculated from a percentage of the overall disaster damage (refer to the Hazard Mitigation Assistance Guidance for more information).

States, territories, or federally-recognized tribal governments administer the program and prioritize projects. Because HMGP funding is limited, they must make difficult decisions as to the most effective use of grant funds. After reviewing project applications to determine if they meet the program's requirements, the states, territories, or federally-recognized tribal governments forward the applications to FEMA for review and approval.

FEMA awards the HMGP funds to the Applicant, which disburses those funds to its subapplicants, generally the local governments.

Homeowners may start their projects once notified by their local/tribal/state government official. Work started prior to FEMA review and approval is ineligible for funding.

Please contact your State Hazard Mitigation Officer, or federally-recognized tribal/local government official to obtain information on the HMGP application process. FEMA maintains a list of State Hazard Mitigation Officers at [www.fema.gov/state-hazard-mitigation-officers](http://www.fema.gov/state-hazard-mitigation-officers).



Project example  
House Elevation – Freeport, New York

# HMGP Funding Process for Homeowners



## 1. Disaster Strikes

The President of the United States declares a disaster for the State or Tribal Government and federal disaster aid becomes available. For a list of major disaster declarations, please visit [www.fema.gov/disasters](http://www.fema.gov/disasters)

## 2. Research Point of Contact

Generally, homeowners can contact their State/local emergency management department to find their mitigation point of contact. In some cases, the state/tribal/local emergency management department advertises information on mitigation opportunities through:

- Town hall meetings
- Local papers
- Media outlets (radio, televisions, billboards, etc.)
- State/local websites

## 3. Research the HMGP

Homeowners can refer to [www.fema.gov/hazard-mitigation-grant-program](http://www.fema.gov/hazard-mitigation-grant-program) for information on project types and general program requirements.

## 4. Decision to Apply to the HMGP

Applying for HMGP funding is voluntary. Homeowners must decide whether to apply for HMGP assistance, mitigate their homes using other funding sources, or not mitigate. Homeowners should consider all of their options and seek assistance in developing a plan that may include applying for HMGP funding.

## 5. Application Development

Generally, local governments develop applications. The applications are submitted to the state, territory, or federally-recognized tribal government and then to FEMA.

*\*States, territories, federally-recognized tribes or local governments may decide not to apply for HMGP funding. In that case, homeowners must seek funding from other sources in order to implement mitigation measures to their homes.*

## 6. FEMA Review

FEMA reviews the submitted applications for: eligibility, cost-effectiveness, feasibility, and environmental laws and regulations that may impact the project. The applications that meet these program requirements may be approved based on funding availability.

## 7. Project Implementation

FEMA awards funds to the Applicant, which disburses the funds to its local governments. Homeowners may start their projects once notified by their state/tribal/local government official.

## 8. Project Completion

Once the project is completed, closeout begins. Closeout is a process by which FEMA reviews and verifies that the project meets all of the program's and federal grant management requirements.

## What are common Do's and Don'ts?

- **Do contact your mitigation point of contact.** Contact your State Hazard Mitigation Officer, federally-recognized tribe, or local government official to obtain information on the HMGP application process.
- **Do consider other funding sources.** The HMGP application process may take several months.
- **Do NOT start work until receiving notification from your state/tribal/local government official.** FEMA does not reimburse costs for work already started or completed prior to FEMA review and approval. This does not include basic repair work to make your residence habitable; rather, it includes risk reduction costs that would be funded by the mitigation grant.