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 local community has identified an alternative payment method. The State, territory, or federally-recognized tribe may have a different cost-sharing strategy. For example, if a 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 can FEMA pay for?

Property Acquisition
• Closing costs
• Demolition
• Real property appraisal
• Fair market value of property
• Rental assistance

Elevation
• Engineering services
• New foundation
• Elevation of structure
• Survey and soil sampling
• Utility connection

Residential Safe Room
• Construction of a new safe room
• Pre-fabricated safe room and installation

Example: Total Project Cost $200,000

<table>
<thead>
<tr>
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<th>Federal Cost Share</th>
<th>Non-Federal Cost Share</th>
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<tbody>
<tr>
<td>Cost Share</td>
<td>$150,000 (75 percent)</td>
<td>$50,000 (25 percent)</td>
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What are the benefits of the HMGP?
Incorporating hazard mitigation measures into your home offers multiple benefits, including:
• Reduces risk from further damage
• 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 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 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?
Homeowners cannot apply directly 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. Below is a list of governments and organizations that can sponsor an application:
• States
• Territories
• Federally-recognized tribes
• Local communities
• Private non-profit organizations

Does FEMA offer any financial assistance for hazard mitigation projects?
The Federal Emergency Management Agency’s (FEMA’s) 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.

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 hazard mitigation funding?
Common mitigation projects include:
• Acquisition and Structure Demolition/Relocation – The community buys 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.
• Wind Retrofit – Enhancements are made to strengthen the roof, walls, doors, and windows to minimize damage caused by high winds.

Additional Resources and 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
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.

Who to Contact

Generally, homeowners can contact their State/local emergency management department to find their mitigation officer. 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

What Can HMGP Do for Me?

Homeowners can refer to www.fema.gov/hazard-mitigation-grant-program for information on project types and general program requirements. Be sure your community wants to participate in HMGP in order to submit a grant application to FEMA.

Apply for the HMGP

Applying for HMGP funding is voluntary. Homeowners should consider their options to apply for HMGP assistance, mitigate their homes using other funding sources, or not mitigate.

Application Development

Generally, local governments develop and submit applications. The applications are prioritized by the State, territory, or federally-recognized tribal government, which then submits to FEMA. The HMGP application process may take several months.

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.

Project Implementation

FEMA awards funds for approved projects to the State, territory, or federally recognized tribe, which disburses those funds to its eligible applicants. Generally the local governments are responsible for implementing projects and are required to follow all federal, state and local procurement procedures as well as meet codes and standards.

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 additional or specific information on the HMGP application in your area. FEMA maintains a list of State Hazard Mitigation Officers at www.fema.gov/state-hazard-mitigation-officers.

Project example: House Elevation – Freeport, New York