

Mitigation Grant Programs

FEMA's Mitigation Grant programs provide funding for eligible mitigation activities that reduce losses and protect life and property from future disaster damages. Currently, FEMA administers the Hazard Mitigation Grant Program, the Flood Mitigation Assistance Program, the Pre-Disaster Mitigation Program, the Repetitive Flood Claims Program, and the Severe Repetitive Loss Program.

HAZARD MITIGATION GRANT PROGRAM (HMGP)

www.fema.gov/government/grant/hmgp/index

Hazard Mitigation Grant Program (HMGP) funds are available following a Presidential disaster declaration. Eligible applicants include States, local governments, Indian Tribal governments, and some Private Non-Profit organizations. Communities may apply for HMGP assistance on behalf of affected individuals and businesses, and all funds must be used to reduce or eliminate losses from future disasters. Examples of projects include:

- Elevating flood-prone homes or businesses;
- Acquiring (and either demolishing or relocating) flood-prone homes from willing owners and returning the property to open space;
- Retrofitting buildings to minimize damage from high winds, flooding, earthquakes, and other hazards; and
- Implementing minor flood control projects to protect critical facilities.
- Constructing safe rooms inside schools or other buildings in tornado-prone areas

HMGP funding is allocated using a “sliding scale” formula based on the percentage of the funds spent on Public and Individual Assistance programs for each Presidentially-declared disaster. For States with a Standard State Mitigation Plan, the formula provides 15 percent of the first \$2 billion of estimated aggregate amounts of disaster assistance; 10 percent for the next portion of amounts between \$2 billion and \$10 billion; and 7.5 percent for the next portion of amounts between \$10 billion and \$35.333 billion.

Grant applications are submitted to the State, which sets mitigation priorities and awards grants based on available funding and State criteria. FEMA conducts the final eligibility review to ensure that all projects are compliant with Federal regulations, including the Federal law that requires States and communities to have FEMA-approved mitigation plans in place prior to receipt of HMGP project funds. A mitigation plan must identify hazards, assess community needs, and describe a community-wide strategy for reducing risks associated with natural disasters.

FLOOD MITIGATION ASSISTANCE PROGRAM (FMA)

www.fema.gov/government/grant/fma/index

The Flood Mitigation Assistance (FMA) Program provides funding to States and communities for measures that reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insured under the National Flood Insurance Program (NFIP). The program provides grants for mitigation planning and projects with a goal of reducing claims under the NFIP.

- **Planning grants** are used to assess flood risks and develop Flood Mitigation Plans to reduce the risks;
- **Project grants** are used to implement mitigation activities that reduce flood losses to NFIP-insured properties by elevating, acquiring, and demolishing or relocating NFIP-insured buildings. Project grants are available to NFIP-participating communities that have a Flood Mitigation Plan in place; and
- **Technical Assistance grants** help States and communities develop viable FMA applications and implement projects.

The FY 2007 FMA priority is to fund mitigation activities that reduce or eliminate the long-term risk of flood damage to insured properties.

PRE-DISASTER MITIGATION PROGRAM (PDM)

www.fema.gov/government/grant/pdm/index

The Pre-Disaster Mitigation (PDM) Program is a nationally competitive program that provides funds to States and communities, including Tribal governments, for hazard mitigation planning and implementation of mitigation projects prior to a disaster event. The PDM Program provides Applicants with an opportunity to raise risk awareness and reduce disaster losses through cost effective hazard mitigation activities. Communities and States must have FEMA-approved mitigation plans in order to receive project grant funds.

Eligible PDM activities include:

- Elevation of existing public or private structures;
- Localized flood control projects that are designed specifically to protect critical facilities;
- Protective measures for utilities;
- Relocation of public or private structures;
- Storm water management projects;
- Vegetation management for natural dune restoration, wildfire, or snow avalanche;
- Structural and non-structural retrofitting;
- Construction of safe rooms for public and private structures; and,
- Voluntary acquisition of real property.

REPETITIVE FLOOD CLAIMS GRANT PROGRAM (RFC)

www.fema.gov/government/grant/rfc/index

The Repetitive Flood Claims (RFC) Grant Program is designed to reduce or eliminate the long-term risk of flood damage to structures that are insured under the NFIP and have had one or more claim payment(s) for flood damages. RFC funds may only be used to mitigate structures located within a State or community that is participating in the NFIP and cannot meet the requirements of the FMA program due to lack of cost share or lack of capacity to manage the activities.

Project grants are available for acquisition, structure demolition, or structure relocation with the property deed restricted for open space uses in perpetuity.

The RFC grants are awarded to Applicants on a nationwide basis without reference to State allocations, quotas, or other formula-based allocations. All grants are eligible for up to 100 percent Federal assistance in FY 2007.

Awards will be prioritized to fund acquisitions that create the greatest amount of savings to the NFIF based on a benefit-cost analysis. A FEMA-approved State/Tribal standard or enhanced hazard mitigation plan is required for eligibility; however, a local plan is not required. All properties must be insured at the time of application.

SEVERE REPETITIVE LOSS PROGRAM

www.fema.gov/government/grant/srl/index

The Severe Repetitive Loss (SRL) Program provides funds to assist States, Indian Tribal governments, and local governments participating in the NFIP in reducing or eliminating the long-term flood risks to severe repetitive loss properties, thus reducing outlays from the NFIF. Severe repetitive loss was defined by the FIRA 2004. For a property to be designated SRL, it must:

- Be a residential property currently insured under the National Flood Insurance Program;
- Have incurred flood losses that resulted in either (1) four or more flood insurance claims payments that each exceeded \$5,000 with at least two of the payments occurring within a 10-year period, or (2) two or more flood insurance claims payments that cumulatively exceeded the value of the property.

SRL funds will be allocated annually to States, Territories, and Tribes based on the number of severe repetitive loss properties in their respective jurisdictions.

Eligible SRL activities include:

- Elevation, relocation, or demolition of existing residential properties;
- Floodproofing measures for historical properties;
- Minor physical localized flood control projects; and,
- Demolition and rebuilding of properties to at least Base Flood Elevation (BFE) or greater if required by any local ordinance.

Grants are eligible for up to a 75 percent Federal cost share. The non-Federal cost share may be adjusted to 10 percent if the Applicant has a FEMA-approved State mitigation plan that also addresses how the State has and will continue to reduce the number of severe repetitive loss properties.