The Federal Emergency Management Agency’s (FEMA) HMA programs provide funds for projects that reduce the risk to individuals and property from natural hazards. These programs enable mitigation measures to be implemented before, during, and after disaster recovery.

What are the roles of local communities, federally-recognized tribes, territories, States, and FEMA?

Local jurisdictions develop projects that could reduce property damage from future disasters, and submit applications to the State, territory, or federally-recognized tribes.

The States, territories, and federally-recognized tribes (acting as Applicants) establish their mitigation priorities, facilitate the development of applications, and submit applications to FEMA based on State, territorial, or federally-recognized tribal criteria and available funding.

FEMA conducts a final eligibility review to ensure compliance with Federal regulations. Projects must comply with Federal environmental laws and regulations, be cost-effective, technically feasible, and meet additional program criteria.

What are the roles of home and business owners?

Individuals, property and business owners may not apply directly to the State, territory, or FEMA, but eligible local governments may apply on their behalf.

FEMA encourages property and business owners interested in implementing mitigation activities to contact their local community planning, emergency management, or hazard mitigation office for more information.

Hazard Mitigation Grant Program (HMGP)

The HMGP provides funding for long-term hazard mitigation measures following major disaster declarations. Funding is available to implement projects in accordance with State, territorial, federally-recognized tribal, and local priorities.

Building Resilient Infrastructure and Communities (BRIC)

The BRIC program provides funds on an annual basis for hazard mitigation planning and the implementation of mitigation projects. FEMA provides funding for measures to reduce or eliminate overall risk from natural hazards.

Flood Mitigation Assistance (FMA)

The FMA program provides funds on an annual basis so that measures can be taken to reduce or eliminate the risk of flood damage to buildings insured under the National Flood Insurance Program. The FMA program for Fiscal Year 2013 and beyond includes provisions to mitigate Severe Repetitive Loss and Repetitive Loss properties.
Who is eligible to apply?
- State, territorial, federally-recognized tribal, and local governments
- Certain private nonprofit organizations

Cost Sharing
HMA program funds are cost-shared. The total cost to implement approved mitigation activities is generally funded by a combination of Federal and non-Federal sources.

<table>
<thead>
<tr>
<th>Program Cost Share Requirements</th>
<th>HMGP</th>
<th>BRIC</th>
<th>FMA</th>
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</thead>
<tbody>
<tr>
<td>HMGP</td>
<td>75 / 25</td>
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<tr>
<td>BRIC</td>
<td>75 / 25</td>
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<tr>
<td>BRIC (subrecipient is small impoverished community)</td>
<td>90 / 10</td>
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<tr>
<td>BRIC (federally-recognized tribal Recipient is small impoverished community)</td>
<td>90 / 10</td>
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<tr>
<td>FMA (insured properties and planning grants)</td>
<td>75 / 25</td>
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<tr>
<td>FMA (repetitive loss property with repetitive loss strategy)</td>
<td>90 / 10</td>
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<tr>
<td>FMA (severe repetitive loss property with repetitive loss strategy)</td>
<td>100 / 0</td>
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</tbody>
</table>

Mitigation Activity Award
(Percent of Federal/Non-Federal Share)

1. Mitigation Projects
- Property Acquisition and Structure Demolition
- Property Acquisition and Structure Relocation
- Structure Elevation
- Mitigation Reconstruction
- Dry Flood-proofing of Historic Residential Structures
- Dry Flood-proofing of Non-Residential Structures
- Generators
- Localized Flood Risk Reduction Projects
- Non-Localized Flood Risk Reduction Projects
- Structural Retrofitting of Existing Buildings
- Non-Structural Retrofitting of Existing Buildings and Facilities
- Safe Room Construction
- Wind Retrofit for One- and Two-Family Residences
- Infrastructure Retrofit
- Soil Stabilization
- Wildfire Mitigation
- Post-Disaster Code Enforcement
- Advance Assistance
- 5 Percent Initiative Projects*
- Miscellaneous/Other**

2. Hazard Mitigation Planning
- Planning-Related Activities

3. Technical Assistance

4. Management Costs

* FEMA allows increasing the 5% Initiative amount up to 10% for a Presidential major disaster declaration under HMGP. The additional 5% Initiative funding can be used for activities that promote disaster-resistant codes for all hazards. As a condition of the award, either a disaster-resistant building code must be adopted or an improved Building Code Effectiveness Grading Schedule is required.

** Miscellaneous/Other indicates that any proposed action will be evaluated on its own merit against program requirements. Eligible projects will be approved provided funding is available.

Resources for more information
- For specific criteria for each HMA program, visit [https://www.fema.gov/hazard-mitigation-assistance](https://www.fema.gov/hazard-mitigation-assistance)
- For New Hampshire Hazard Mitigation Assistance Grant Resources and information, visit [https://prd.blogs.nh.gov/dos/hsem/?page_id=839](https://prd.blogs.nh.gov/dos/hsem/?page_id=839)
- Learn more about flood risks and flood insurance at [http://www.floodsmart.gov](http://www.floodsmart.gov)
- FEMA eGrants Helpdesk: 1-855-228-3362
- Benefit-Cost Analysis Helpline: BCHelpline@fema.dhs.gov
- For HMA independent study and classroom training courses, visit [http://training.fema.gov](http://training.fema.gov)