



Information for Individuals about the Hazard Mitigation Assistance Program

1. What is hazard mitigation?

Hazard mitigation is an action that is taken to reduce or eliminate long-term risk to people and property from natural hazards and their effects. Examples of mitigation include home elevation, home acquisition and relocation, and dry floodproofing of historic homes or non-residential buildings. For more information and more examples of mitigation actions, visit <https://www.fema.gov/hazard-mitigation-assistance>.



2. How do I qualify for a Hazard Mitigation Grant Program (HMGP) grant?

- Your home must be located in a presidentially declared disaster state. To find out if your home is in a declared disaster area, go to <https://www.fema.gov/disasters>.
- Your community must have an approved hazard mitigation plan and be willing to participate in the program. To find out if your community has one, contact your State Hazard Mitigation Officer. Contact information is available at <https://www.fema.gov/state-hazard-mitigation-officers>.
- You cannot submit the application for an HMGP grant directly to FEMA. You must apply for the grant through your State, community, federally recognized tribe, or certain non-profit organizations. Your State or local government may have set additional eligibility criteria. For more information, visit <https://www.fema.gov/hazard-mitigation-grant-program>.
- You may be required to pay part of the cost. There is a cost match requirement. FEMA generally pays 75 percent of the cost of the mitigation action, and the homeowner is responsible for the other 25 percent. Sometimes the community or state absorbs some or all of the 25 percent non-Federal match requirement.
- The project must be cost-effective, technically feasible, and approved by FEMA.
- If you start work before notification from your State/tribal/local government official, you may not be eligible.

3. How do I know if my house is Substantially Damaged? Can someone inspect it?

Substantial Damage is damage of any origin sustained by a building whereby the cost of restoring the building to its before-damaged condition would equal or exceed 50 percent of the market value of the building before the damage occurred.

If your community participates in the National Flood Insurance Program (NFIP) and your home is located in a Special Flood Hazard Area (SFHA), an area with a high risk of flooding, your community is responsible for determining whether your home has been Substantially Damaged. All communities that participate in the NFIP must adopt and enforce local regulations and codes that apply to development in SFHAs and are responsible for administering the Substantial Damage requirements incorporated into local floodplain management regulations or codes. Contact your local floodplain management or building official to ask about Substantial Damage determinations in your community.

4. My house was damaged by recent flooding. Do I have to elevate it? Who can tell me whether or not I should elevate it?

In NFIP-participating communities, the local floodplain management regulations or codes contain NFIP requirements that apply to new construction and also to Substantially Damaged and Substantially Improved buildings. One of the requirements is that the lowest floor in buildings in SFHAs be elevated to or above the base flood elevation (BFE). The BFE elevation requirement is an NFIP minimum. Some States and communities have adopted higher elevation requirements, often expressed as some additional height above the BFE or the BFE plus freeboard.

If the lowest floor of your house is not already located at or above your community's regulatory flood elevation (BFE or higher) and incurs Substantial Damage or undergoes Substantial Improvement, you will be required to meet this elevation requirement. One of the ways to meet the requirement is to elevate your house.

Your local floodplain management or building official can help you determine whether elevation is appropriate for

your home. Furthermore, a design professional, such as a registered engineer or architect, can evaluate your home to determine whether building elevation is possible. For more information on building elevation, see *FEMA P-312, Homeowners' Guide to Retrofitting* (<https://www.fema.gov/media-library/assets/documents/480>).

5. Are homes that were unoccupied during a hurricane eligible for buyout or are only occupied homes eligible for buyout?

As long as a home meets FEMA Hazard Mitigation Assistance (HMA) program eligibility requirements, FEMA allows buyout, but States or communities may have restrictions depending on funding availability. For example, after Hurricane Floyd, North Carolina limited funding availability for buyouts to homes that had been occupied for at least 6 months before the hurricane.

6. If I am awarded a grant for a buyout, do I still have to pay anything?

The State or community may absorb all or portion of the non-Federal cost of the buyout. If the State or community does not absorb the cost, the homeowner is responsible for it.

7. How does Increased Cost of Compliance (ICC) work and what does it cover?

If your home or business is damaged by flooding, you may be required to meet building requirements in local floodplain management ordinances to reduce the potential for future flood damage before you repair or rebuild. To help you cover the cost of meeting these requirements, the NFIP includes ICC coverage for all new and renewed Standard Flood Insurance Policies.

Standard Flood Insurance Policy policyholders in SFHAs can get up to \$30,000 to help pay the cost of bringing their homes or businesses into compliance with their community's floodplain ordinance.

There are four options you can take to comply with your community's floodplain management ordinance and help you reduce future flood damage. You may decide which option is best for you:

- **Elevation.** Your home or business is elevated to or above the flood elevation requirement adopted by your community.
- **Relocation.** Your home or business is relocated out of harm's way.
- **Demolition.** Your flood-damaged home or business is torn down.
- **Dry Floodproofing.** Dry floodproofing is available primarily for non-residential buildings but can also be used for historic residential buildings. It involves making a building watertight through a combination of adjustments or additions of features to the building that reduces the potential for flood damage.

For more ICC Information, visit <https://www.fema.gov/increased-cost-compliance-coverage>.

8. I have a lot of mold in my house after the storm. Is there a grant or other financial assistance to clean up the mold?

Unfortunately, none of the FEMA mitigation grants cover mold cleanup. Ask your local or State health department whether they provide any assistance with mold cleanup.

9. I received Individuals and Households Program (IHP) Assistance or Small Business Administration (SBA) disaster loan to repair my structure. Do I still qualify for mitigation?

FEMA IHP Assistance for repair or replacement of structural damage may be treated as Duplication of Benefits (DOB) unless you can demonstrate, through receipts, that the funds were used for their intended purpose (repair or replacement). In addition, if the funds were used for temporary housing, there is no DOB per current IHP policy, but valid rental or other receipts are required as documentation of the use of repair funds. However, if IHP funds are used toward a down payment on new, permanent housing, the funds will be considered DOB and will be deducted from the purchase offer for an acquisition project.

If you are using a SBA disaster loan for repairs, you should not have an issue with eligibility for FEMA HMA funding, but you should keep all receipts for repair work to document that there was no DOB.

10. Where can I find additional resources?

Visit <https://www.fema.gov/hazard-mitigation-assistance> or call the FEMA HMA helpline at 1-866-222-3580.