

HOMEOWNER'S GUIDE TO THE HAZARD MITIGATION
GRANT PROGRAM

This document 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 type of project is Ascension Parish participating in for hazard mitigation funding?

- **Elevation** -The home is raised so potential floodwaters may flow underneath the home.

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.

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

How can I apply for HMGP?

- HMGP funding may be available after a presidential major disaster declaration and the amount of funding will vary. 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 eligible applicants 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 states, territories, or federally recognized tribes, 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.

HOMEOWNER'S GUIDE TO THE HAZARD MITIGATION
GRANT PROGRAM

Homeowners may start their projects once notified Ascension Parish. **Work started prior to FEMA review and approval is ineligible for funding.**

Please contact Ascension Parish Grants Office via email at MGOHMP@apgov.us or call 225-450-1128 to obtain additional or specific information on future FMA grant opportunities.

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 (ICC) 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?

- Elevation
 - Engineering services
 - New foundation
 - Elevation of structure
 - Survey and soil sampling
 - Utility Connection

What are the benefits of the HMGP?

- Incorporating hazard mitigation measures into your home offers multiple benefits, including:
 - Reduce risk from further damage
 - Increases the strength of your home to withstand severe weather
 - May lower insurance premiums
 - May increase property value

HOMEOWNER'S GUIDE TO THE HAZARD MITIGATION
GRANT PROGRAM

Additional Resources

Additional information on Hazard Mitigation Assistance grants:

<https://www.fema.gov/grants/mitigation/floods>

To learn more about how to mitigate your home visit:

<https://www.fema.gov/frequently-asked-questions-building-science>

HOMEOWNER'S GUIDE TO THE HAZARD MITIGATION
GRANT PROGRAM

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/disaster.

2. Who to Contact?

- Homeowners can contact Ascension Parish Grants Office via email at MGOHMP@apgov.us or call 225-450-1128.

3. What Can HMGP Do for Me?

- Homeowners can refer to www.fema.gov/hazard-mitigation-grant-program general program requirements.

4. Apply for the HMGP

- Apply 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.

5. Application Development

- Generally, local governments develop and submit application. 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.

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 for approved projects to the State, territory, or federally-recognized tribe, 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

- FEMA reviews and verifies that the projects meet all the program's and Federal grant management requirements.