



FEMA Grant Program Comparison

FEMA will offers five hazard mitigation assistance programs – The Hazard Mitigation Grant Program, the Pre-Disaster Mitigation program, the Flood Mitigation Assistance, the Severe Repetitive Loss Pilot program and the Repetitive Flood Claims program. Although all five programs have unique statutory authorities, program requirements and triggers for funding, all the programs also have the common goal of providing funds to State and local communities to reduce the loss of life and property from future natural hazard events. This chart will help illustrate the similarities and differences among the grant programs.

ELEMENT	HAZARD MITIGATION GRANT PROGRAM (HMGP)	FLOOD MITIGATION ASSISTANCE (FMA)	PRE-DISASTER MITIGATION (PDM)	REPETITIVE FLOOD CLAIMS (RFC)	SEVERE REPETITIVE LOSS (SRL)
AUTHORITY	Authorized by §404 of the Robert T. Stafford Disaster Assistance and Emergency Relief Act (Stafford Act), 42 U.S.C. 5170c.	Section 1366 of the National Flood Insurance Act of 1968 (NFIA, or “the Act”) 42 USC 4104c, as amended by the National Flood Insurance Reform Act of 1994 (NFIRA), Public Law 103-325; and the FIRA 2004, Public Law 108-264.	Authorized by §203 of the Robert T. Stafford Disaster Assistance and Emergency Relief Act (Stafford Act), 42 U.S.C. 5133.	Section 1323 of the Act, 42 U.S.C. 4030, as amended by the FIRA 2004, Public Law 108-264	Section 1361A of the Act, 42 U.S.C. 4102a, as amended by the FIRA 2004, Public Law 108-264
Purpose	To provide funds to States, territories, Indian Tribal governments and communities to significantly reduce or permanently eliminate future risks to lives and property from natural hazards. HMGP funds projects in accordance with priorities identified in State, Tribal, or local hazard mitigation plans, and enables mitigation measures to be implemented during the recovery from a disaster.	To implement cost-effective 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).	To provide funds to states, territories, Indian Tribal governments, and communities for hazard mitigation planning and the implementation of mitigation projects prior to a disaster event. Funding these plans and projects reduces the overall risks to the population and structures, while also reducing reliance on funding from actual disaster declarations	To reduce or eliminate the long-term risk of flood damage to structures insured under the National Flood Insurance Program (NFIP) that have had one or more claim payment(s) for flood damages.	To reduce or eliminate the long-term risk of flood damage to severe repetitive loss residential properties and the associated drain on the National Flood Insurance Fund (NFIF) from such properties.
Priorities	HMGP priorities are set by the State under each disaster declaration that includes authorized HMGP assistance.	Mitigation activities that reduce or eliminate the long-term risk of flood damage to insured properties	Provide funds to states, territories, Indian Tribal governments and communities for hazard mitigation planning and the implementation of mitigation projects prior to a disaster event.	Acquisition of insured properties that have had one or more NFIP claims. .	Mitigation activities that reduce or eliminate the long-term risk of flood damage to severe repetitive loss properties.

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Applicant Eligibility	(Grantee) State emergency management agencies or a similar State office (i.e., the office that has primary emergency management or floodplain management responsibility), the District of Columbia, the US Virgin Islands, American Samoa, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, and the Federally recognized Indian Tribal governments. Each State, Territory, or Tribal government shall designate one agency to serve as the Grantee for the program.	State emergency management agencies or a similar State office (i.e., the office that has primary emergency management or floodplain management responsibility), the District of Columbia, the US Virgin Islands, American Samoa, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, and the Federally recognized Indian Tribal governments. Each State, Territory, or Tribal government shall designate one agency to serve as the Grantee for the program.	State emergency management agencies or a similar State office (i.e., the office that has primary emergency management or floodplain management responsibility), the District of Columbia, the US Virgin Islands, American Samoa, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, and the Federally recognized Indian Tribal governments.	Same as FMA, but only those States or communities that cannot meet the requirements of the FMA program for either cost share or capacity to manage the activity.	Same as FMA.
Sub-Applicant Eligibility	(Applicant/Subgrantee) State and local governments, certain private non-profit organizations or institutions, Indian tribes or authorized Tribal organizations, and Alaska native villages or organizations. Individuals or businesses may not apply directly to the State or FEMA, but eligible local governments or private non-profit organizations may apply on their behalf.	State-level agencies, Federally recognized Indian Tribal governments, and local communities (to include State-recognized Indian Tribes, authorized Indian Tribal organizations, and Alaska Native villages) are eligible to apply to the applicant for assistance. Private individuals and private non-profits (PNP) organizations are not eligible sub-applicants. However, a relevant State agency or local community may apply to the Applicant for assistance to mitigate private or private non-profit (PNP) structures.	State-level agencies including state institutions (e.g., state hospital or university); Federally recognized Indian Tribal governments, local governments, including state-recognized Indian Tribal governments; local governments, including state-recognized Indian tribes, authorized Indian Tribal organizations, and Alaska Native villages; public colleges and universities; and Indian Tribal colleges and universities. Private non-profit (PNP) organizations and private colleges and universities are not eligible Sub-applicants; however, an eligible, relevant state agency or local government may apply to the Applicant as the Sub-applicant for assistance to benefit the private entity.	Same as FMA, but only those States or communities that cannot meet the requirements of the FMA program for either cost share or capacity to manage the activity.	Same as FMA.
Eligible Management Costs	The HMGP provides three categories of "direct administrative costs": State management, Grantee administrative and Subgrantee administrative	Management Costs (also known as Technical Assistance Grants) allowed to support planning and project activities. See FY 2007 Program Guidance.	Management costs are available to support the planning and project sub-applications. Grantees up to 10%, Subgrantees up to 5%.	Same as FMA, except only available for project activities. Grantees up to 10%, Subgrantees up to 5%.	Management costs available to support project sub-applications. Grantees up to 10%, Subgrantees up to 5%.
Eligible Planning Grants	Planning grants are available for: <ul style="list-style-type: none"> Developing State, local, or Tribal mitigation plans Funding is available for up to 7% of total State grant. 	Planning grants are available for: Flood mitigation planning activities	Planning grants are available for: <ul style="list-style-type: none"> New Plan development Plan upgrades Comprehensive Plan Revisions 	Planning grants are <u>not</u> available.	Planning grants are <u>not</u> available.

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Planning Requirements	Applicants must have a FEMA approved local mitigation plan in accordance with 44 C.F.R. Parts 201.6 and 206.434(b) to be eligible to receive project grant funding under the HMGP. All activities submitted for consideration must be consistent with the Grantee's State/Tribal standard or enhanced mitigation plan and the Applicant's Tribal/local/university hazard mitigation plan for the local jurisdiction in which the activity is located.	Local Flood Mitigation Plan meeting 44 CFR Part 78.5 required prior to award as condition of receiving project grants. No State plan requirement.	In order to receive project grants, all Applicants MUST have a FEMA-approved State/Tribal Standard or Enhanced hazard mitigation plan in accordance with CFR Part 201 by the application deadline. In addition, all sub-applicants MUST have a FEMA-approved hazard mitigation plan in accordance with CFR Part 201 to be eligible to receive project grant funds under the PDM program. PDM planning grants will continue to be available to Applicants and Sub-applicants that do not have a FEMA –approved hazard mitigation plan to enable them to meet the planning requirements.	State/Tribal Standard or Enhanced hazard mitigation plan approved by FEMA in accordance with 44 C.F.R. Part 201 required by application deadline. No local plan requirement.	State/Tribal Standard or Enhanced hazard mitigation plan approved by FEMA in accordance with 44 C.F.R. Part 201 required by application deadline. State and local plans required
Distribution of Funds	The HMGP is administered by the State. The mitigation planning and application development process begins at the local level. States prioritize local applications and select projects for funding.	Allocations to eligible Applicants (State or Territory) based on the number of NFIP-insured properties and the number of repetitive loss properties in each State or Territory. Set-aside amount reserved for Indian Tribal governments or communities that cannot apply through the State or Territory.	PDM grants are awarded on a competitive basis and without reference to state allocations, quotas, or other formula-based allocation(s) of funds.	Awarded nationally without reference to State allocations, quotas, or other formula-based allocation(s) of funds. Grants will be awarded in the order of the greatest savings to the NFIP. In 2007 this will be demonstrated by the verified benefits-cost analysis of submitted projects.	Allocation to eligible Applicants (States or territory) based on the number of severe repetitive loss properties in each state or territory. Set-aside amount (10%) reserved for communities that receive little or no assistance under the allocation formula.
Application Deadline	Generally, applications must be submitted to the State for consideration within 12 months following a disaster declaration.	February 28, 2007, 11:59 p.m., Eastern Standard Time.	February 2, 2007, 11:59 p.m., Eastern Standard Time	February 28, 2007, 5:00 p.m. Regional Office local time	To be determined.

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Eligible Project Grants	<p>The HMGP can be used to fund projects to protect either public or private property, as long as the project fits within the State and local government mitigation strategies to address areas of risk, and complies with program guidelines. Examples of projects include:</p> <ul style="list-style-type: none"> ● Acquiring and relocating structures from hazard-prone areas. ● Retrofitting structures to protect them from floods, high winds, earthquakes, or other natural hazards. ● Constructing certain types of minor and localized flood control projects. ● Constructing safe rooms inside schools and other buildings in tornado-prone areas. 	<p>Project grants are available for:</p> <ul style="list-style-type: none"> ● Acquisition, structure demolition, or structure relocation with the property deed restricted for open space uses in perpetuity. ● Elevation of structures. ● Dry floodproofing on non-residential structures; and ● Minor structural flood control activities. <p><i>All properties must be insured at the time of application.</i></p>	<p>Project grants are available for:</p> <ul style="list-style-type: none"> ● Voluntary acquisition of real property (i.e., structures and land, where necessary) for open space conversion. ● Relocation of public or private structures. ● Elevation of existing public or private structures to avoid flooding. ● Structural and non-structural retrofitting (e.g. storm shutters, hurricane clips, bracing systems) of existing public or private structures to meet/exceed applicable building coders ● Construction of safe rooms (tornado and severe wind shelters) for public and private structures that meet requirements in FEMA 320 and FEMA 361 ● Hydrologic and Hydraulic studies/analyses, engineering studies and drainage studies for the purpose of project design and feasibility determination directly related to the proposed project. ● Vegetation management for natural dune restoration, wildfire or snow avalanche ● Protective measures for utilities (e.g. electricity, gas) water and sanitary sewer systems and/or infrastructure (e.g. roads and bridges) ● Storm water management projects (e.g. culverts, retention basins) to reduce or eliminate long-term risks from flood hazards; ● Localized flood control projects (certain ring levees, bank stabilization, floodwall systems) that are designed specifically to protect critical facilities and that do not constitute a section of a larger flood control system 	<p>Project grants are available for:</p> <ul style="list-style-type: none"> ● Acquisition, structure demolition, or structure relocation with the property deed restricted for open space uses in perpetuity. 	<p>Project grants for flood mitigation activities such as:</p> <ul style="list-style-type: none"> ● Acquisition, structure demolition, or structure relocation with the property deed restricted for open space uses in perpetuity. ● Elevation of structures; ● Floodproofing of structures ● Minor physical localized flood control projects; and ● Demolition and rebuilding of structures.

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Application Process	<p>The primary responsibility for selecting and administering mitigation activities resides with the State. The State sets mitigation priorities and selects project applications that are developed and submitted by local jurisdictions. Although individuals may not apply directly to the State for assistance, local governments may sponsor an application on their behalf. After its eligibility review, the State forwards applications consistent with State mitigation planning objectives to FEMA for review and approval.</p>	<p>Applications must apply electronically via FEMA's eGrants application, available at http://portal.fema.gov.</p> <p>Sub-applicants apply directly to the State, Tribal, or Territory Applicant, who reviews and prioritizes sub-applications. The Applicant submits the grant application with sub-applications to FEMA for review and approval.</p>	<p>Applications must apply electronically via FEMA's eGrants application, available at http://portal.fema.gov.</p> <p>Sub-applicants apply directly to the State, Tribal, or Territory Applicant, who reviews and prioritizes sub-applications. The Applicant submits the grant application with sub-applications to FEMA for review and approval.</p>	<p>Applicants must apply using paper OMB and FEMA forms, including the eGrant project sub-application, available at: www.fema.gov/government/grant/rfc or www.grants.gov</p> <p>Sub-applicants apply directly to the State, Tribal, or Territory Applicant, who reviews and prioritizes sub-applications. The Applicant submits the Grant application with sub-applications to FEMA for review and approval.</p>	<p>To be described in Regulations.</p>
Cost-Share Requirements	<p>HMGP grant funds may be used to pay up to 75 percent of the eligible project costs. The non-Federal match does not need to be cash; in-kind services or materials may be used.</p>	<p>Up to 75 percent Federal, minimum 25 percent non-Federal match required. Of the total non-Federal share, not more than one-half may be provided from in-kind contributions.</p> <p>Reduced match (10% non-Federal) allowed for States with approved State mitigation plans meeting the hazard mitigation planning requirements under section 322 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5165) that specifies how the State reduces the number of repetitive loss properties.</p>	<p>Up to 75% Federal, minimum 25% non-Federal match required. Small, impoverished communities may be eligible for up to a 90% Federal cost-share.</p>	<p>Up to 100% Federal (no non-Federal match requirement).</p>	<p>Up to 75% Federal, minimum 25% non-Federal match required.</p> <p>Reduced match (10% non-Federal) allowed for States with approved State mitigation plans meeting the hazard mitigation planning requirements under section 322 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5165) that specifies how the State reduces the number of repetitive loss properties.</p>
Distribution of Funds	<p>The HMGP is administered by the State. The mitigation planning and application development process begins at the local level. States prioritize local applications and select projects for funding.</p>	<p>Allocations to eligible Applicants (State or Territory) based on the number of NFIP-insured properties and the number of repetitive loss properties in each State or Territory. Set-aside amount reserved for Indian Tribal governments or communities that cannot apply through the State or Territory.</p>	<p>PDM grants are awarded on a competitive basis and without reference to state allocations, quotas, or other formula-based allocation(s) of funds.</p>	<p>Awarded nationally without reference to State allocations, quotas, or other formula-based allocation(s) of funds. Grants will be awarded in the order of the greatest savings to the NFIP. In 2007 this will be demonstrated by the verified benefits-cost analysis of submitted projects.</p>	<p>Allocation to eligible Applicants (States or territory) based on the number of severe repetitive loss properties in each state or territory. Set-aside amount (10%) reserved for communities that receive little or no assistance under the allocation formula.</p>

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Application Deadline	Generally, applications must be submitted to the State for consideration within 12 months following a disaster declaration.	Usually, FEMA submission February 28, 11:59 p.m., Eastern Standard Time. Submission to the State usually December 31	Usually, FEMA submission February 28, 11:59 p.m., Eastern Standard Time. Submission to the State usually December 31	Usually, FEMA submission February 28, 11:59 p.m., Eastern Standard Time. Submission to the State usually December 31	Usually, FEMA submission February 28, 11:59 p.m., Eastern Standard Time. Submission to the State usually December 31
Allocation Review	<ul style="list-style-type: none"> Eligibility and Completeness Review including, including minimum Benefit Cost Analysis (BCA), and mitigation Planning Requirements. Environmental and Historic Preservation Reviews 	<ul style="list-style-type: none"> Eligibility and Completeness Review including, including minimum Benefit Cost Analysis (BCA), and mitigation Planning Requirements. Environmental and Historic Preservation Reviews 	<ul style="list-style-type: none"> Eligibility and Completeness Review including, including Applicant/Sub-Applicant eligibility, Benefit Cost Analysis (BCA), and mitigation Planning Requirements. National Ranking. FEMA will score all eligible planning and project sub-applications on the basis of predetermined objective, qualitative factors to calculate a National Ranking Score. 	<ul style="list-style-type: none"> Eligibility and Completeness Review, Mitigation Planning requirements. Technical Review including Benefit Cost Analysis (BCA), for Project and Property Ranking. Environmental and Historic Preservation Reviews. 	<ul style="list-style-type: none"> Eligibility and Completeness Review, Mitigation Planning requirements. Technical Review including Benefit Cost Analysis (BCA), for Project and Property Ranking. Environmental and Historic Preservation Reviews.
Deadline to Award Funding	Generally, HMGP funding must be obligated to the State within 24 months of a disaster declaration. Obligated grant funds must be utilized within the period of performance for the grant award.	Deadlines are set annually.	Deadlines are set annually.	Deadlines are set annually.	Deadlines are set annually.

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