



Hazard Mitigation Assistance (HMA) Decision Matrix

Annual FEMA funding programs at a glance:

CRITERIA APPLICABLE TO ALL PROJECT TYPES

(✓ indicates that project would be eligible under the specific program)

Programs	PDM	FMA	RFC	SRL
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Applicant and Subapplicant Eligibility				
Applicants: State emergency management agencies	✓	✓	✓	✓
Subapplicants: State agencies, federally recognized Indian Tribal governments, and local communities	✓	✓	✓	✓
Subapplicants: State-recognized Indian Tribals, authorized Indian Tribal organizations, and Alaska Native Villages	✓	✓	✓	✓
Subapplicants: Private Nonprofit Organizations				

Funding Availability				
The applicant/subapplicant can provide the 25 percent non-Federal share	✓	✓		✓
The Subapplicant meets the “small and impoverished community requirements” and can provide at least 10 percent of the non-Federal share.	✓			
The Applicant has a strategy to reduce repetitive loss properties and can provide 10 percent or more of the non-Federal share.				✓
The Applicant and the subapplicant cannot provide the non-Federal share and can demonstrate reduced capacity. 100 percent funding is available.			✓	

Cost Related Issues				
Project cost exceeds \$3 million			✓	✓
The Federal share could increase due to project cost overruns,		✓		✓
Management costs are available for the Applicant/subapplicant	✓	✓	✓	✓
The Applicant could use the cost under-run for another subapplication to fund the cost overrun of this application (with prior approval).		✓		✓
Applicants may request a change in the Scope of Work after the project is awarded.		✓	✓	✓

Programs	PDM	FMA	RFC	SRL
Feasibility and Effectiveness Requirements				
Benefit-Cost Ratio of 1.0 or greater is required	✓	✓	✓	✓
Pilot Alternative BCA allowed for properties that are Eligible Insured Repetitive Loss Properties	✓	✓	✓	✓
Environmental/Historic Preservation clearance required	✓	✓	✓	✓
NFIP Requirements				
The sub-applicant participates in the NFIP and has not been suspended or withdrawn	✓	✓	✓	✓
Acquisition/Relocation Projects				
The property must be insured by NFIP at the time of application		✓	✓	✓
The property must have one or more NFIP claims to be eligible			✓	
Must be a residential property that has had four or more NFIP claim payments (building and contents) exceeding \$20,000.				✓
Must be a residential property that has had two or more NFIP claim payments (building payments only) exceeding the market value of the building.				✓
The property to be acquired is a residential property.	✓	✓	✓	✓
The property to be acquired is a non-residential property.	✓	✓	✓	✓
Vacant land acquired after relocating structure(s) will be restricted in perpetuity to open space uses.	✓	✓	✓	✓

PDM – Pre Disaster Mitigation
 FMA – Flood Mitigation Assistance
 RFC – Repetitive Flood Claim
 SRL – Severe Repetitive Loss

Funding under the Hazard Mitigation Grant Program is made available after a Presidentially declared disaster.

For more information Contact: New Jersey Office of Emergency Management, Division of State Police
 P. O. Box 7068, West Trenton, NJ 08628-0068

SSFC Robert Little, State Hazard Mitigation Officer

Telephone: (609) 963-6963

Fax: (609) 530-3649

Email: Little.robert@gw.njsp.org