

# Federal Emergency Management Agency (FEMA) Hazard Mitigation Assistance

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## Introduction

The majority of funding in the United States for both pre- and post-disaster mitigation comes from the [Federal Emergency Management Agency \(FEMA\)](#), which defines [mitigation](#) as “any sustained action to reduce or eliminate long-term risk to people and property from natural hazards and their effects.” Mitigation actions have a long-term impact, as opposed to actions associated with immediate [preparedness, response, and recovery activities](#). A widely cited study by the [Multihazard Mitigation Council](#) found that [society saves \\$6 for every dollar spent on mitigation](#) funded through major federal mitigation grants.

FEMA administers three hazard mitigation grant programs and one loan program, collectively referred to as [Hazard Mitigation Assistance \(HMA\)](#):

- [Hazard Mitigation Grant Program \(HMGP\)](#);
- [Flood Mitigation Assistance Grant Program \(FMA\)](#);
- [Building Resilient Infrastructure and Communities \(BRIC\)](#); and
- [Safeguarding Tomorrow Revolving Loan Fund Program \(STRLF\)](#).

[Eligible applicants](#) for the grant programs include state and local governments and federally recognized tribes. Certain [nonprofit organizations](#) may apply for HMGP. Individuals may not apply for HMA funding, but may benefit from a community application. Applicants must have FEMA-approved [hazard mitigation plans](#).

## The Hazard Mitigation Grant Program (HMGP)

The [Hazard Mitigation Grant Program](#) is authorized by [Section 404 of the Stafford Act \(42 U.S.C. §5170c\)](#). HMGP assistance is triggered by a [major disaster declaration](#) from the President or a [Fire Management Assistance Grant \(FMAG\)](#) and is funded through the [Disaster Relief Fund \(DRF\)](#). The key

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purpose of the HMGP program is to ensure that rebuilding after a disaster addresses opportunities to include mitigation measures to reduce the loss of life and property from future disasters.

HMGP funding is awarded as a formula grant to a state based on the estimated total federal assistance per major disaster declaration or FMAG, subject to a sliding scale (42 U.S.C. §5170c(a), 44 C.F.R. §206.432(b)). HMGP funding normally does not exceed 15% of the estimated total aggregate federal grant amount, but states with an approved [Enhanced State Mitigation Plan](#) in effect before the disaster are eligible for HMGP funding of 20% of such amount. HMGP funds may be used to pay up to 75% of [eligible activity costs](#). States can use HMGP funds for any eligible activity for any type of hazard and are not limited to the hazard or area for which the grant was awarded.

## Building Resilient Infrastructure and Communities (BRIC)

[Pre-disaster mitigation](#) funding is authorized by Section 203 of the Stafford Act (42 U.S.C. §5133), with the goal of reducing overall risk to the population and structures from future hazard of all types, while also reducing reliance on federal funding to respond to future disasters. Funding for pre-disaster mitigation changed significantly with the passage of the [Disaster Recovery Reform Act of 2018](#) (DRRA, Division D of P.L. 115-254). DRRA authorized a new source of funding called the National Public Infrastructure Pre-Disaster Mitigation Fund. For each [major disaster declaration](#), the President may set aside from the DRF an amount equal to 6% of the estimated aggregate amount of the grants to be made pursuant to the following sections of the Stafford Act:

- 403 (essential assistance)
- 406 (repair, restoration, and replacement of damaged facilities)
- 407 (debris removal)
- 408 (federal assistance to individuals and households)
- 410 (unemployment assistance)
- 416 (crisis counseling assistance and training)
- 428 (public assistance program alternative program procedures)

The funds from this 6% set-aside go to the pre-disaster mitigation fund. There is potential for significantly increased funding following a year with many big disasters, but funding could also be less in a year with few disasters. As of June 30, 2024, there was [\\$4.633 billion](#) in the 6% set-aside in the DRF.

FEMA introduced a new program, the [Building Resilient Infrastructure and Communities Grant Program](#) (BRIC) in FY2020. Federal funding is generally available for up to 75% of the eligible activity costs; however, [small, impoverished communities](#) and [Community Disaster Resilience Zones](#) are eligible for up to a 90% federal cost share. The [Infrastructure Investment and Jobs Act](#) (IIJA) appropriated \$1 billion for BRIC, with \$200 million in each of FY2022-FY2026. This funding is [in addition to the 6% set-aside](#).

\$500 million was available for BRIC in FY2020, \$1 billion in FY2021, \$2.295 billion in FY2022, and \$1 billion in FY2023, with [funding in FY2023](#) available in five categories:

- State/territory allocation
- Tribal set-aside
- State/territory building codes plus up
- Tribal buildings codes plus up
- National competition

The [building codes plus up funding](#) was new in FY2023 and will be available again in FY2024, to support the adopting and enforcement of building codes. BRIC also offers non-financial

[Direct Technical Assistance](#) to support communities and tribes that may not have the resources to begin mitigation planning and project solution design on their own.

## The Flood Mitigation Assistance Grant Program (FMA)

To reduce comprehensive flood risk, FEMA also operates a [Flood Mitigation Assistance Grant Program](#) funded through revenue collected by the [National Flood Insurance Program](#) (NFIP), with the goal of mitigating NFIP-insured flood-damaged properties to reduce or eliminate NFIP claims. FMA funding is only available to [communities that participate in the NFIP](#). Generally, federal funding is available for up to 75% of [eligible costs](#). However, FEMA may contribute up to 90% for [repetitive loss](#) properties and properties in certain [disadvantaged communities](#) and up to 100% for [severe repetitive loss](#) properties. The IIJA appropriated \$3.5 billion for FMA, with \$700 million for each of FY2022-FY2026, and a total of [\\$800 million was available in FY2023](#) for FMA.

## Safeguarding Tomorrow Revolving Loan Fund Program (STRLF)

A new program known as the [Safeguarding Tomorrow Revolving Loan Fund Program](#) (STRLF) authorizes FEMA to enter into agreements with [eligible entities](#) to establish low-interest [revolving loan](#) funds for hazard mitigation. Eligible entities for STRLF are states, the District of Columbia, Puerto Rico, and federally-recognized tribes with [major disaster declarations](#). The IIJA appropriated \$500 million for STRLF, with \$100 million for each of FY2022-FY2026. [\\$50 million](#) was available for STRLF in FY2023 and [\\$150 million is available for FY2024](#). STRLF funding can be used for the nonfederal cost share for other HMA grants.

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