



# 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 \(BRIC\)](#), which replaced the [Pre-Disaster Mitigation \(PDM\) Grant Program](#);
- [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. Eligible entities for STRLF are states, the District of Columbia, Puerto Rico, and federally recognized tribes with [major disaster declarations](#) in the five-year period ending January 1, 2021. Individuals may not apply for HMA funding, but they may benefit from a community application. Applicants to all four programs must have FEMA-approved [hazard mitigation plans](#).

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## 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 purpose of the HMGP program is to ensure that the reconstruction process following 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 formula ([42 U.S.C. §5170c\(a\)](#) and [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 \(PDM\)](#) 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 events, while also reducing reliance on federal funding to respond to future disasters. Pre-disaster mitigation is funded through the [DRF](#). Until FY2020, the amount available for PDM was appropriated annually to a separate account and PDM grants were awarded competitively.

### Changes to Pre-Disaster Mitigation Funding

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 \(NPIPDM\)](#) 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 NPIPDM. 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 November 30, 2022, there was [\\$3.997 billion](#) available in the 6% set-aside from 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](#) may be 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](#).

A total of [\\$2.295 billion](#) is available in FY2022, in three categories:

1. State/territory allocation: \$112 million
2. Tribal set-aside: \$50 million
3. National competition: \$2.133 billion

## 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 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 is available in FY2022](#) for FMA.

## Safeguarding Tomorrow Revolving Loan Fund Program (STRLF)

A new program known as the [Safeguarding Tomorrow Revolving Loan Fund Program](#) (STRLF) was created by the [STORM Act](#), which amended the Stafford Act to authorize FEMA to enter into agreements with [eligible entities](#) to establish low-interest [revolving loan](#) funds for hazard mitigation. The STORM Act authorized the appropriation of \$100 million annually for FY2022 and FY2023 to make grants to capitalize new revolving loan funds. The IIJA appropriated \$500 million for the revolving loan program, with \$100 million for each of FY2022-FY2026. FEMA released the first Notice of Funding Opportunity for the STRLF program on December 20, 2022, with [\\$50 million available for FY2023](#).

## Author Information

Diane P. Horn  
Specialist in Flood Insurance and Emergency  
Management

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