

Summer Public Assistance Webinar Series:

# Hazard Mitigation

June 3, 2025






# Opening Remarks

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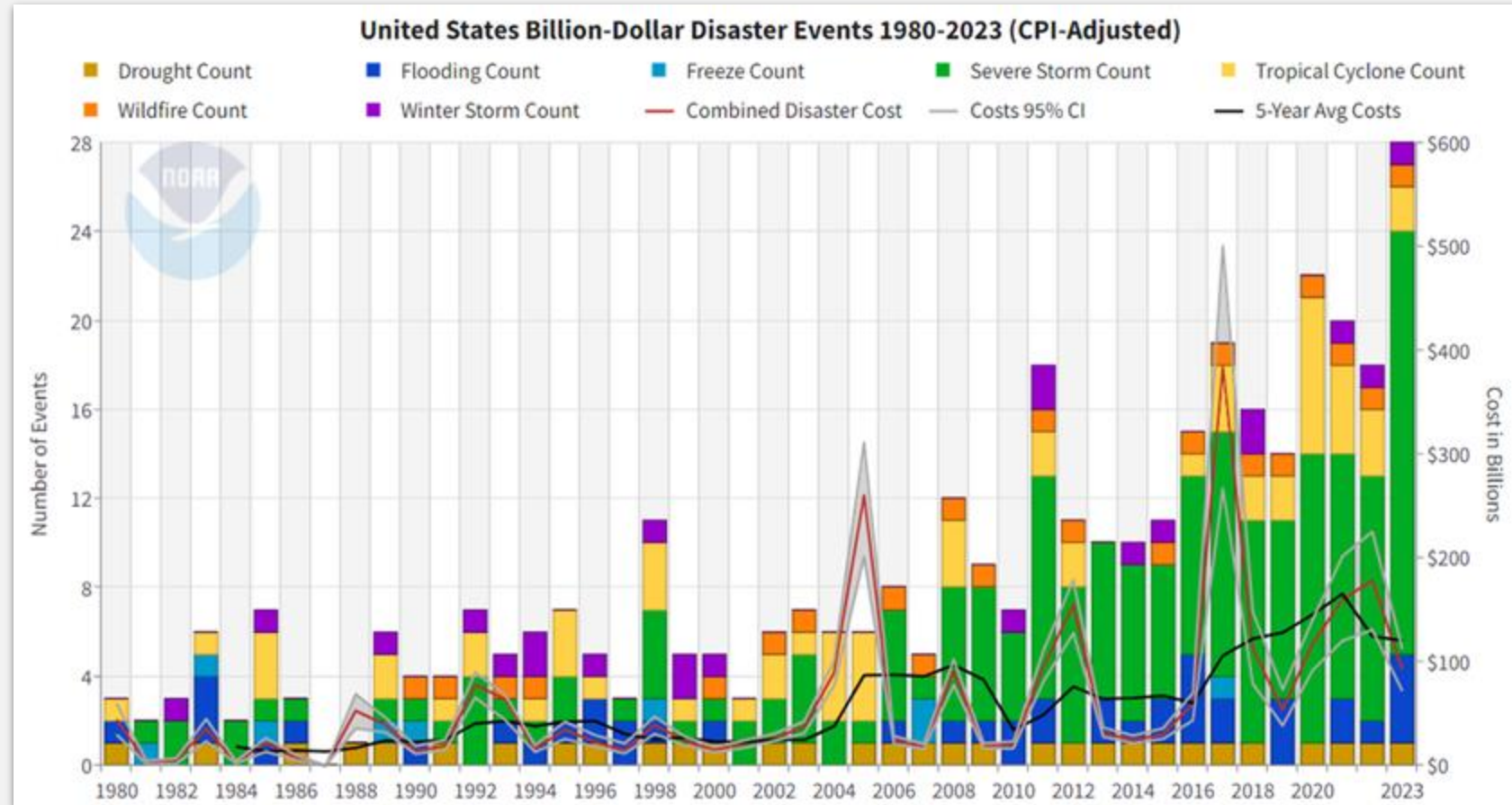
## What is hazard mitigation?

- Any sustained action taken to **reduce or eliminate long-term risk** to people and property from natural hazard events and their effects.
- Not the same as prevention or preparedness.
- Generally **cost-beneficial**.

National Benefit-Cost Ratio (BCR) Per Peril <i>*BCR numbers in this study have been rounded</i>		Beyond Code Requirements	Federally Funded
Overall Hazard Benefit-Cost Ratio		\$4:1	\$6:1
	Riverine Flood	\$5:1	\$7:1
	Hurricane Surge	\$7:1	Too few grants
	Wind	\$5:1	\$5:1
	Earthquake	\$4:1	\$3:1
	Wildland-Urban Interface Fire	\$4:1	\$3:1

# Why is Hazard Mitigation important?

- Disasters are getting more **frequent**
- Disasters are getting more **intense**
- Disasters are getting more **expensive**



## What are some examples of hazard mitigation?

- Property Acquisition and Structure Demolition or Relocation
- Mitigation Reconstruction
- Structure Elevation
- Stabilization
- Flood Risk Reduction
- Floodproofing
- Tsunami Vertical Evacuation





## What are some examples of hazard mitigation?

- Safe Room
- Wildfire Mitigation
- Retrofit
- Secondary Power Source
- Warning Systems
- Aquifer Recharge, Storage, and Recovery
- Other Innovative Mitigation Projects



# The Hazard Mitigation Grant Program

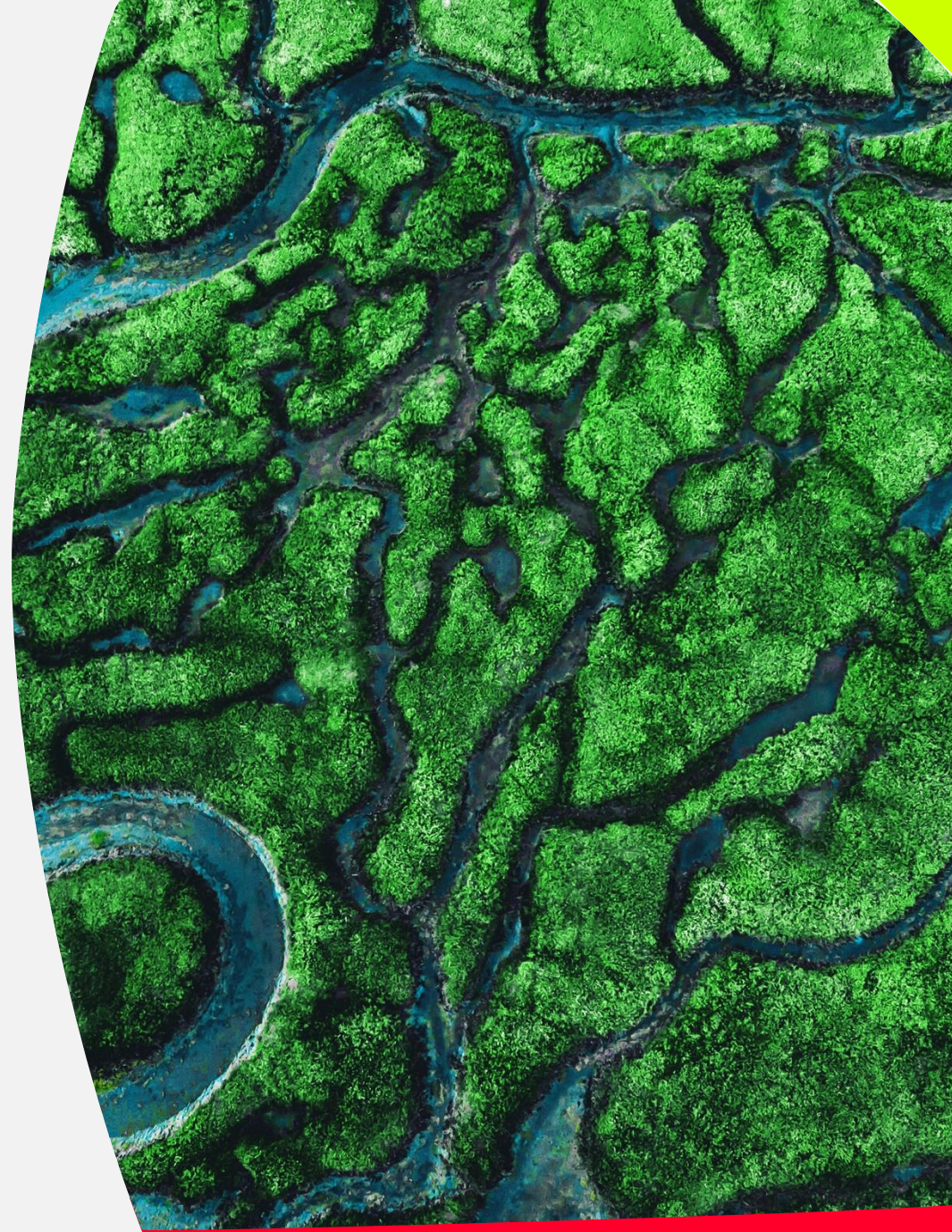
- Can be available after a federally-declared disaster
- Tied to the cost of the disaster
- Allocated to the state; not nationally competitive
- State makes decisions about how it's spent
- Not limited to mitigation of the hazard that caused the disaster or the impacted area
- 75% federally funded, 25% match





## Flood Mitigation Assistance (FMA)

- Annually available, nationally competitive grant program
- Funded through the National Flood Insurance Program (NFIP)
- Can be used to remove or mitigate properties covered by the flood insurance program
- Federal cost share ranges from 75-100%





## Building Resilient Infrastructure and Communities (BRIC)

- Annually appropriated, nationally competitive grant program
- Focused on larger, innovative projects that aren't good fits for HMGP or FMA
- Current administration has halted funding for this program, but the laws establishing it haven't changed.



## Project Requirements for HMGP, FMA, and BRIC

- Applicant participation in a FEMA-approved Local Hazard Mitigation Plan (LHMP)
- Positive Benefit-Cost Analysis (1.0 or higher)
- Cost sharing (up to 25%)
- FEMA project scope and budget approval pre-construction





## Public Assistance Hazard Mitigation

- AKA “406” Mitigation
- Provides discretionary authority to pay for mitigation measures along with the repair of facilities damaged by a disaster.
- New interim policy on 406 mitigation lowers local cost share.
- Appendix J of the 2025 PAPPG lists actions FEMA has determined to be cost-effective, and that will be approved if not more expensive than 100% of the total project cost.





## Mitigation Resources:

- [Hazard Mitigation Assistance Program and Policy Guide \(HMAPPG\)](#)
- [Public Assistance Program and Policy Guide \(HMAPPG\)](#)
  - *Consult appendix J!*
- [FEMA's Benefit-Cost Analysis Toolkit](#)
- [FEMA Mitigation Plan Status](#)



**What questions or  
concerns do you  
have about hazard  
mitigation?**



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# Contact Information

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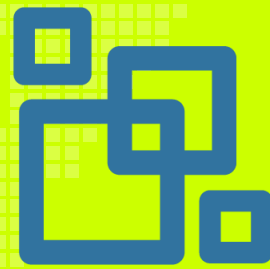


# Thank you!

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