

Mitigation FAQs

Mitigation focuses on breaking the cycle of disaster damage, reconstruction, and repeated damage. Mitigation efforts provide value to the American people by creating safer communities and reducing loss of life and property. Mitigation includes such activities as:

- Complying with or exceeding National Flood Insurance Program (NFIP) floodplain management regulations.
- Enforcing stringent building codes, flood-proofing requirements, seismic design standards and wind-bracing requirements for new construction or repairing existing buildings.
- Adopting zoning ordinances that steer development away from areas subject to flooding, storm surge or coastal erosion.
- Retrofitting public buildings to withstand hurricane-strength winds or ground shaking.
- Acquiring damaged homes or businesses in flood-prone areas, relocating the structures, and returning the property to open space, wetlands or recreational uses.
- Building community shelters and tornado safe rooms to help protect people in their homes, public buildings and schools in hurricane- and tornado-prone areas.

Hazard Mitigation is sustained action taken to reduce or eliminate long-term risk to people and their property from hazards and their effects.

Who is eligible to apply?

Hazard Mitigation Grant Program funding is only available initially to applicants that reside within a Presidentially declared disaster area. Eligible applicants are:

- State and local governments
- Indian tribes or other tribal organizations
- Certain non-profit organizations

Individual homeowners and businesses **may not apply directly** to the program; however a community may apply on their behalf.

What types of projects can be funded by Mitigation Grants?

Mitigation Grant funds may be used to fund projects that will reduce or eliminate the losses from future disasters. Projects must provide a long-term solution to a problem, for example, elevation of a home to reduce the risk of flood damages as opposed to buying sandbags and pumps to fight the flood. In addition, a project's potential savings must be more than the cost of implementing the project. Funds may be used to protect either public or private property or to purchase property that has been subjected to, or is in danger of, repetitive damage. Examples of projects include, but are not limited to:

- Acquisition of real property for willing sellers and demolition or relocation of buildings to convert the property to open space use
- Retrofitting structures and facilities to minimize damages from high winds, earthquake, flood, wildfire, or other natural hazards
- Development and initial implementation of vegetative management programs
- Minor flood control projects that do not duplicate the flood prevention activities of other Federal agencies
- Localized flood control projects, such as certain ring levees and floodwall systems, that are designed specifically to protect critical facilities
- Post-disaster building code related activities that support building code officials during the reconstruction process

How do I apply for the Hazard Mitigation Grant Program?

A community must contact the Indiana Department of Homeland Security, Mitigation Section at 317-232-2830 to complete a pre-application to notify the state of the desire to apply for a mitigation grant.

Federal grants normally have a local match. How much is the local match for a mitigation grant?

In most mitigation grants FEMA will fund 75% of the eligible grant costs and the sub-grantee (local government entity) is responsible for 25% of the eligible grant costs. In some cases, the match may be in the form of in-kind services and materials.

What is the deadline for applying for funds?

There are a variety of mitigation grant opportunities. Applications for mitigation projects are encouraged as soon as possible after the disaster occurs so that opportunities to do mitigation are not lost during reconstruction.

How long will it take to get my project approval?

It is important for applicants to understand the approval process. Once eligible projects are selected by the State, they are forwarded to the FEMA Regional Office where they are reviewed to ensure compliance with Federal laws and regulations. One such law is the National Environmental Policy Act, passed by Congress in 1970, which requires FEMA to evaluate the potential environmental impacts of each proposed project. The time required for the environmental review depends on the complexity of the project.

Flood Specific Mitigation Questions

- My home is in the floodplain and has been flooded. I want FEMA to buy out my home. What do I need to do?
Mitigation grants are not given to individual home owners. If a homeowner is interested in exploring a possible buyout of a home located in the floodplain, the homeowner needs to contact the City, Town or County Floodplain Administrator or the County Emergency Management Director.
- Will I be forced to sell my home if my community is granted funding for an acquisition project?
Acquisition projects funded under the FEMA Mitigation Programs are voluntary and you are under no obligation to sell your home. Communities consider other options when preparing projects, but it may be determined by State and local officials that the most effective mitigation measure in a location is the acquisition of properties and the removal of residents and structures from the hazard area. Despite the effectiveness of property acquisitions, it may not make you or your family whole again. Acquisition projects are based on the principle of fair compensation for property. Property acquisitions present owners with an opportunity to recoup a large part of their investment in property that probably has lost some, if not most of its value due to damage. But, it will not compensate you or your family for your entire emotional and financial loss.

- Will someone be able to rebuild and make a profit on the property I sell in an HMGP acquisition project?

Under the Stafford Act, any land purchased with HMGP funds must be restricted to open space, recreational, and wetlands management uses in perpetuity. Most often, a local government takes responsibility, but even if a State or Federal Agency takes ownership of the land, the deed restrictions still apply.

- As mayor of a community or county government official, we are interested in the mitigation buy out program. What do we need to do?

Communities wishing to apply for a mitigation grant must have a FEMA approved and adopted Multi-Hazards Mitigation Plan. Contact the IDHS Mitigation Section to determine the status of their county plan in order to determine eligibility for a Mitigation Grant.