



FEMA Act of 2025: Transforming Hazard Mitigation Assistance What We (Think We) Need to Know

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What Is Hazard Mitigation Assistance?

Sections 203, 404 and 420 of the Stafford Act and Section 1366 of the National Flood Insurance Act enables FEMA to operate multiple risk-reduction Grant Programs

- Intended to both assess and mitigate future risks to life, property and critical assets
- Three(ish?) foundation programs funded through FEMA
- Grants that are both competitive and non-competitive depending on the program



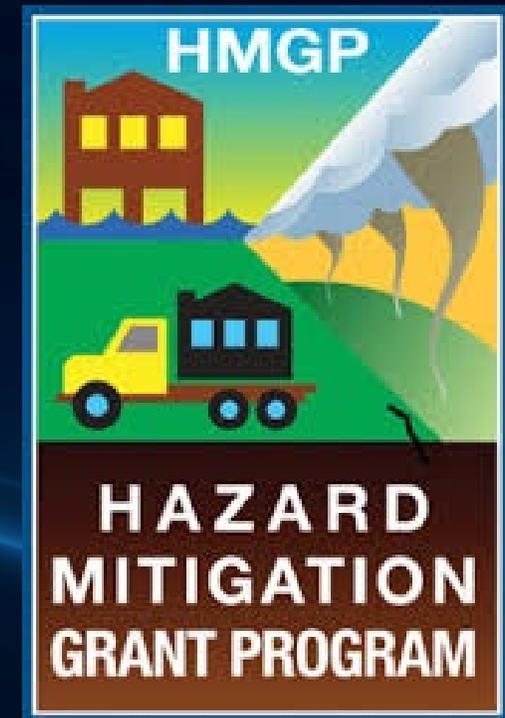
Hazard Mitigation Grant Program (HMGPP)



Hazard Mitigation Grant Program (HMGP) EXPLAINED

HMGP is a disaster driven program with funding being directed to states, tribes and territories due to a Presidential Disaster Declaration

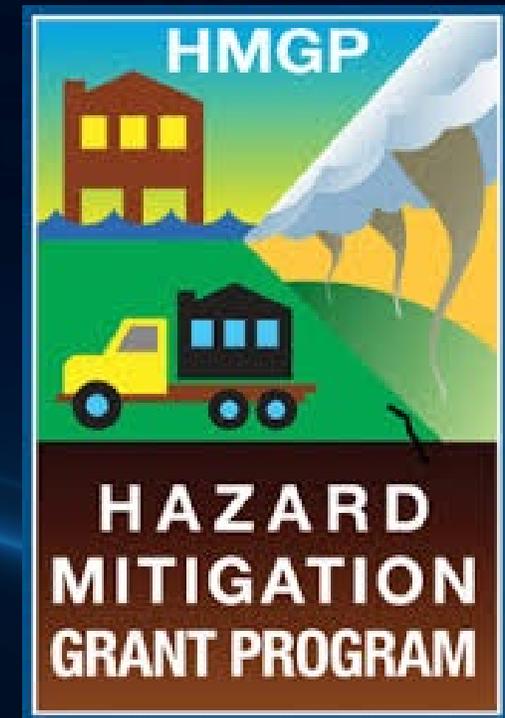
- Post-disaster funding for mitigation projects
- Not competitive unlike the Non-Disaster Grants
- Only program made available to eligible private non-profit organizations
- Considered to be an all-hazards mitigation program that can look at a variety of risks needing to be mitigated.
- HMGP also now includes the HMGP Post-fire program through the Disaster Recovery Reform Act.



Eligible Activities Under HMGP Program

HMGP is a versatile program that gives states the opportunity to work with potential applicants to address multiple risks.

- Localized (Neighborhood/Campus level) and Non-Localized Flood Risk Reduction (Larger scale)
- Stabilization Projects
- Dry Floodproofing of Non-Residential Buildings
- Acquisition, Elevation and Reconstruction of flood prone properties.
- Wildfire Defensible Space and Fuels Reduction



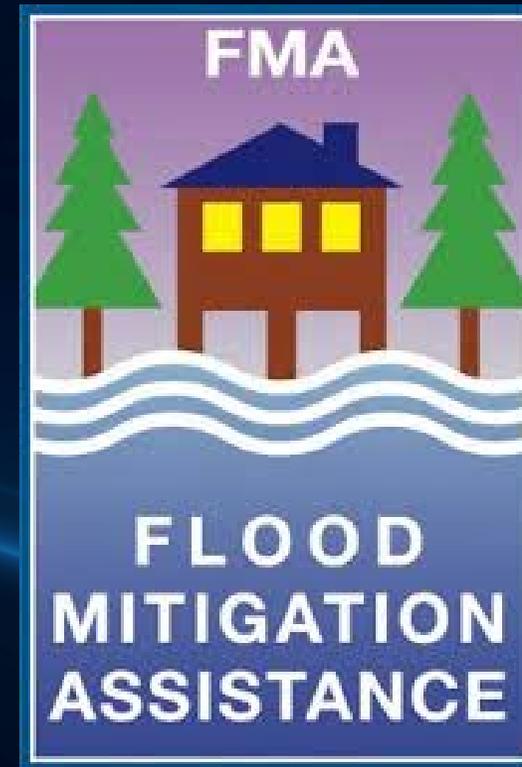
Flood Mitigation Assistance (FMA)



Flood Mitigation Assistance (FMA) Explained

The FMA Program is a nationally competitive Grant Program available annually from FEMA

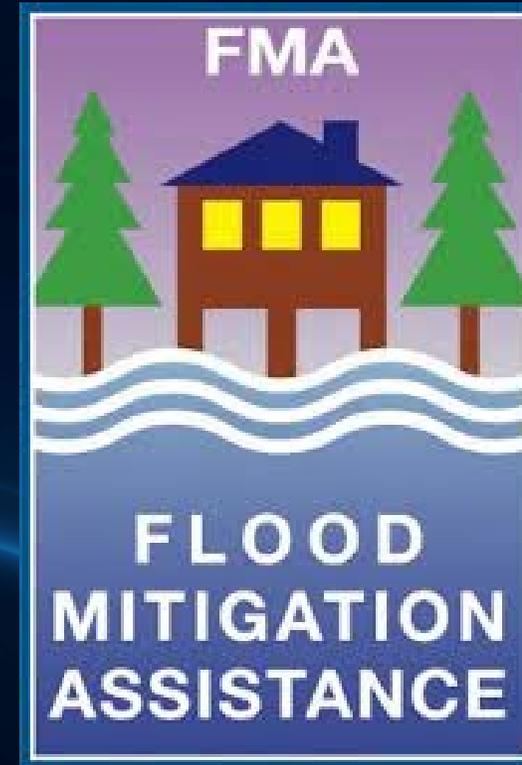
- Designed to reduce the amount of flood insurance policy claims
- By doing so, the risk of flooding is ostensibly lowered simultaneously
- This program is in (what should be) it's 4th year of historic funding levels thanks to recent infrastructure laws
- This program was statutorily required to award a total of \$3.46 billion nationally over a 5-year period
- The FY23 allocation was \$800 million



Eligible Activities Under FMA Program

FMA is a versatile program that can be leveraged to address the impacts of climate change

- Localized Flood Risk Reduction (Neighborhood/Sub-watershed level)
- Non-Localized Flood Risk Reduction (Larger scale)
- Stabilization Projects
- Dry Floodproofing of Non-Residential Buildings
- Aquifer Recharge, Storage & Recovery
- Acquisition, Elevation and Reconstruction of flood prone properties.



FEMA Modernization Act of 2025



Purpose of the Act



Key sections: 301, 302, 303, 304



Implications for Applicants/Sub-Applicants



Opportunities for local government, state leadership and the country

Section 302 – Reducing Disaster Costs & Protecting Lives



FORMULA-BASED BRIC
FUNDING ALLOCATION



50% OF FUNDS MUST
BE PASSED TO LOCAL
GOVERNMENTS



\$75M ANNUALLY
RESERVED FOR TRIBES



FUNDS CAN BE
COMBINED ACROSS
BRIC, FMA, HMGP



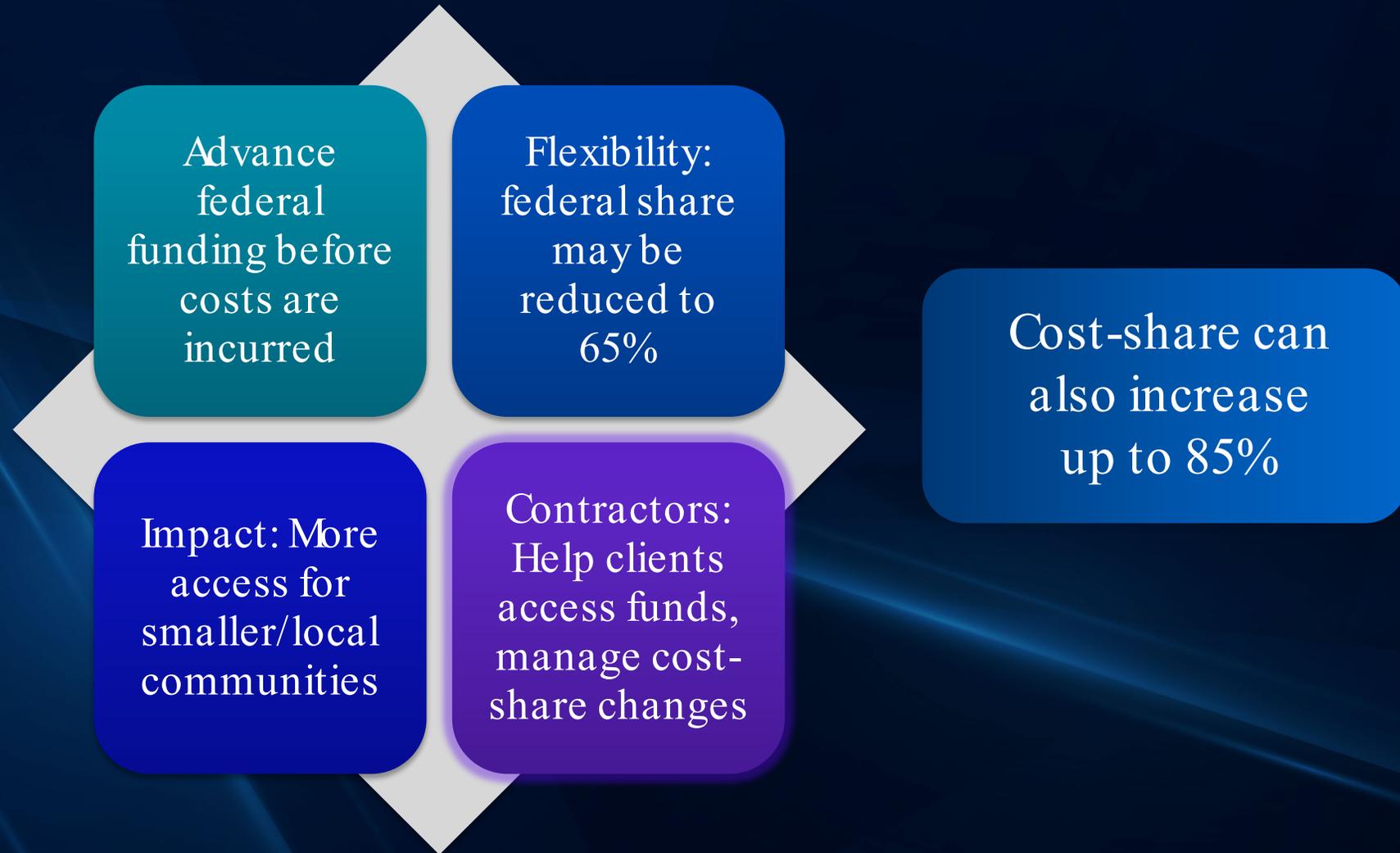
EXPANDED
PARTNERSHIPS,
INCL. NONPROFITS



IMPACT: MORE
ACCESS, LESS
COMPETITION

At the local level, this means: FEMA would be supporting larger projects, partnerships

Section 304 – Strengthening Hazard Risk Reduction



Major Changes in HMA Programs

Expanded project administration flexibility: partnerships beyond State/local, including nonprofits and public-private

New funding allocation formula emphasizing equity and risk

Residential Retrofit & Resilience Pilot Program (10% of funds for LMI households)

Preapproved Project Mitigation List requirement within 3 years

Consolidated application process to reduce burden

Enhanced reporting & accountability to Congress

Updated codes and standards: Use either of the two most recent editions of ICC

Adjusted equity focus shifting to prioritize financial need

Proposed Funding Allocation Formula (Post-2025)

ALLOCATION BASIS	PERCENTAGE	IMPACT
Equal distribution to all States	40%	Baseline funding for all eligible States
Critical infrastructure vulnerability	20%	Focus on protecting vital assets
Population & median income	20%	Benefits larger, lower-income populations
Additional risk/need criteria	20%	Addresses other vulnerabilities

Proposed Residential Retrofit & Resilience Pilot Project



Up to 10% of Section 203 funds dedicated



Grants to individuals for home hardening retrofits



Prioritizes low-to-moderate income households demonstrating financial need



Retrofit measures include elevation, floodproofing, seismic, wildfire, wind retrofits



Supports equity through the administration's lens and emphasizes direct mitigation investment in homes

Preapproved Project Mitigation Lists



States/tribes must submit within 3 years



Comprehensive list by county with project descriptions, costs, and benefits



Failure to submit disqualifies eligibility for increased federal cost share



Encourages proactive, strategic mitigation planning

Enhanced Report and Accountability



FEMA reports annually to Congress on program evaluations and pilot results



Increased transparency and data-driven oversight



States/local governments face more rigorous reporting and data collection



Supports continuous program improvement and accountability

Updated Codes & Standards (!!!)

Requirement to use two most recent editions of consensus-based codes and standards (ASCE 24 24 is coming up)

Includes local amendments and updates

Ensures communities are meeting the latest hazard-resistant designs

Raises quality and resilience of the nation's housing stock

Impacts on Subapplicants & Contractors

States/locals: Need to develop project lists, incorporate equity, adjust budgets, meet reporting demands

Contractors: Increased demand for expertise in planning, reporting, retrofit standards

Support partnerships and consolidated applications

Ensure compliance with updated codes

Opportunities...They come with Challenges, too.

OPPORTUNITIES:

- New funding predictability and a shift in equity focus
- Direct home mitigation investments
- Expanded partnerships and collaboration
- Streamlined applications and faster funding based on planning changes

CHALLENGES:

- Increased administrative and reporting burden
- Need for specialized technical expertise
- Risk of funding loss if planning requirements unmet

Next Steps – How can you prepare today for the potential changes laid out here?



Begin planning-or workshopping-for preapproved project list submission



Build partnerships and equity frameworks based on the administration's priorities



Train staff and contractors on new codes and application processes; **if you don't have a code, now is the time!**



Monitor FEMA guidance and Act implementation timelines



Engage with FEMA and peer networks for support



Take this alllll with a grain of salt: It hasn't passed the Senate or been signed into law. This can-and likely will-change.

Question and Answer Time!



Are you still awake?



Did that, “important call,” you had to step out and take result in you actually finding the coffee so you can answer that first question?



Tell me about building codes in Oklahoma?



Tell me about building codes where you live and work?

Make Use of the Mitigation Action Portfolio – Free advice!

Foster Floodplain Natural Area



Portland, OR
FEMA Region 10

The Foster Floodplain project along Johnson Creek in Portland, OR transformed a flood-prone neighborhood into a beautiful 63-acre natural area. Completed by the City of Portland in 2012, the project was a culmination of a 15-year effort to purchase property through the Willing Seller Acquisition Program and help 60 families move out of Johnson Creek's 100-year floodplain. The newly created natural area now reduces flood risk for surrounding neighborhoods and provides valuable urban habitat for fish and wildlife.

Historically, Johnson Creek flooded streets, businesses, and homes in this area an average of every other year. The project removed more than 100 of the most vulnerable structures from the floodplain and created a natural floodplain area in their place that provides 140 acre-feet of flood storage. The additional flood storage has greatly reduced the risk of flooding to the adjacent neighborhood.

The project was also designed to create and restore habitat for fish. Habitat along more than a half-mile of Johnson Creek was significantly restored and benefits many species, including threatened salmon and steelhead. Pond and wetland enhancements benefit sensitive frogs and salamanders. Hidden in the grasses and shrubs are ground-nesting birds, such as killdeer, and small mammals, including rabbits and skunk. Deer, coyote, hawks, and bald eagles also use the site.

Natural Floodplain Restoration

The Foster Floodplain project used natural floodplain restoration as a flood reduction strategy that simultaneously protected a neighborhood, restored habitat for three Endangered Species Act-listed salmon and steelhead populations, and provided a historically disadvantaged and underserved community with a park.

Successful Floodplain Project

In 2015, 3 years after construction of the project, the largest recorded flood on Johnson Creek tested the project design. The 140 acre-feet of restored flood storage performed better than designed and prevented property damage and critical emergency route closures.

Community Lifelines

Hover over the Primary Lifeline to learn more.



Safety & Security



Food, Water, Sheltering



Transportation

PRIMARY LIFELINE

Addressed Hazards



PRIMARY HAZARD
Inland Flooding



Winter Storms



Foster Floodplain Natural Area before (2000) and after (2019) aerial photos

Source: <https://www.flickr.com/photos/besportand/50134363436/>
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