

Hazard Mitigation Under the Individuals and Households Program

As part of our commitment to helping make communities stronger and more resilient, FEMA provides assistance to eligible homeowners impacted by Presidential Disaster Declarations to help repair or rebuild stronger, more durable homes. The authority to provide this assistance is derived from the Robert T. Stafford Disaster Relief and Emergency Act¹ (Stafford Act) and further clarified in the Individual Assistance Program and Policy Guide.²

Homeowners who are eligible for Individuals and Households Program (IHP) assistance may receive additional funds from FEMA for specific mitigation measures based on the cause and amount of damage to their home. Additional funds will be provided within the award amount for homeowners determined eligible for Home Repair Assistance from FEMA.

Eligible homeowners with homes damaged by wildfire³ soot and ash may receive funds for:

- Covering attic vents, crawlspace vents, and vents in enclosures below decks to prevent fire damage.
- Installing non-combustible gutters and leaf guards to prevent fire damage.

Eligible homeowners with homes damaged by wind/tornado⁴ may receive funds for:

- Roof repair to withstand higher winds and help prevent water infiltration.

Eligible homeowners with flood⁵ damaged homes may receive funds for:

- Roof repair to withstand higher winds and help prevent water infiltration.
- Elevating a water heater or furnace to avoid future flood damage.
- Elevating or moving an electrical panel to avoid future flood damage.

After receiving their initial Home Repair Assistance award letter, applicants whose Home Repair Assistance includes additional funds for mitigation measures will receive a follow up letter explaining the intended mitigation measures. Home Repair Assistance, including funding for mitigation measures, is subject to the Stafford Act limit for Housing Assistance, which is \$37,900 for FY2022. Assistance for mitigation measures is limited and will only be provided for elements of the home that were present and functional before they were damaged by the disaster.

¹ Section 408 (c)(2)(A)(ii).

² Chapter 3, E., pg. 86-88.

³ Mitigation measures are effective for disasters declared on or after July 27, 2022.

⁴ Mitigation measures are effective for disasters declared on or after May 26, 2021.

⁵ Mitigation measures are effective for disasters declared on or after May 26, 2021.



Vent Screen Mitigation Measures

- Covering attic vents, crawlspace vents, and vents in enclosures below decks may prevent embers from entering and spreading fires to the interior of the home.
- FEMA recommends installing screens over any attic vents, crawlspace vents, or vents in enclosures below decks if the vent openings do not have screens or if existing screen openings are larger than ¼ inch.
- For more information on installing vent screens, please refer to FEMA Publication 737, [Home Builder's Guide to Construction in Wildfire Zones, Technical Fact Sheet Series \(2008\)](#), Fact Sheet 8, Vents.

Non-Combustible Gutter and Leaf Guard Mitigation Measures

- Installing gutters and downspouts made of non-combustible materials (e.g., galvanized steel, copper, and aluminum) and metal mesh screens or metal hoods into gutters may reduce the chance of embers igniting any leaves or debris in your gutters.
- For more information on installing non-combustible gutters and leaf guards, please refer to FEMA Publication 737, [Home Builder's Guide to Construction in Wildfire Zones, Technical Fact Sheet Series \(2008\)](#), Fact Sheet 9, Gutters and Downspouts.

Roof Repair Mitigation

- For asphalt shingle roofs, FEMA recommends replacing damaged or destroyed shingles with new shingles designed to withstand wind speed velocity of up to 116 miles per hour.
- Homeowners with asphalt shingle roofs who receive funds for roof repair mitigation should verify the replacement asphalt shingle packages are labeled to indicate compliance with ATSM⁶ D7158 for wind resistance.
- For more information on techniques for roof repairs that mitigate wind and water damage, please refer to Hurricane Michael Recovery Advisory 2 (2019), [Best Practices for Minimizing Wind and Water Infiltration Damage](#).
- For extensive roof damage, funds may also include costs for a heavier rubberized membrane to be applied before shingles are replaced and thicker sheathing material to help reduce or eliminate interior water damage.
- For non-shingle roofs, the funds can be used for design and installation techniques that can improve roof performance against the disaster risks for the applicable geographic area.

Furnace and Water Heater Mitigation Measures

- Elevating a furnace or water heater above the floor may help reduce the likelihood of future flood damage.
- FEMA recommends elevating a damaged or destroyed furnace or water heater on a framed platform.
- Before elevating a furnace or water heater, homeowners should check with their local utility company to find out whether any requirements would limit elevation of these items.

⁶ ASTM International, formerly known as American Society for Testing and Materials, is an international standards organization that develops and publishes voluntary consensus technical standards for a wide range of materials, products, systems, and services.

- For more information on techniques for elevating a furnace or water heater to reduce the risk of future flood damage, please refer to FEMA Publication 312, [Homeowner's Guide to Retrofitting 3rd Edition \(2014\)](#), Chapter 9, Protecting Service Equipment.

Main Electrical Panel Mitigation Measures

- Elevating or relocating electrical panels may help reduce the likelihood of future flood damage.
- Utility company requirements and the National Electrical Code place limits on where electrical service equipment can be located. Before elevating an electrical panel, homeowners should check with their local utility company to find out if any requirements would limit elevation or relocation of an electrical panel.
- For more information on relocating electrical systems, please refer to FEMA Publication 312, [Homeowners Guide to Retrofitting 3rd Edition \(2014\)](#), Chapter 9, Protecting Service Equipment.

State, territory, tribal, and local government requirements may be different than FEMA's guidance and recommendations. Therefore, before including the recommended mitigation measures into home repairs, homeowners should work with their local building departments to make sure all state, territorial, tribal, and local requirements are being met. If the damage was caused by flooding and the community participates in the National Flood Insurance Program, homeowners should contact their local floodplain administrator to learn more about flood mitigation measures appropriate to the home type and geographic area.⁷

Applicants with questions regarding their hazard mitigation award or other IHP assistance may contact the FEMA Helpline at 800-621-3362 for more information.

⁷ To contact their State Floodplain Manager, homeowners may visit the Association of State Floodplain Managers' state contact list at [State Floodplain Managers \(SCS\) State Contacts \(floods.org\)](#).