What is the difference between FEMA 404 and 406 hazard mitigation?

Copyright Vermont League of Cities and Towns
Current as of: 11/12/2026

Section 404 hazard mitigation and Section 406 hazard mitigation funding are distinct programs with key differences in their scope, purpose and funding.

Section 406 - Public Assistance Program (PA)

- Section 406 is part of the FEMA Public Assistance (PA) program. It provides funding for mitigation measures completed in conjunction with the repair of disaster-damaged facilities (Categories C - G).
- Only Public Assistance applicants in disaster declared counties are eligible for this funding.
- Mitigation work must be related to an eligible damaged facility. It must be applied to the parts of the facility that were damaged by the disaster, and the mitigation measure must directly reduce the potential of future, similar disaster damages to the eligible facility.
- To discuss a potential Section 406 mitigation project, contact Kim Canarecci, Vermont Public Assistance Officer, at kim.canarecci@vermont.gov or 802-585-4209.

Section 404 - Hazard Mitigation Grant Program (HMGP)

- Section 404 is a FEMA-funded grant program managed by the State of Vermont. Each time there is a presidentially declared disaster in Vermont, the State receives 20% of the total Federal share of the declared disaster damage amount for use to prevent or reduce damages caused by future disasters.
- The entire state - not just presidentially declared counties - are eligible to apply for a grant.
- Eligible activities include planning, property buyouts, code enforcement, flood protection, structural elevations and retrofits, utility retrofits, natural resource projects, infrastructure projects, road protection and relocation, and other mitigation activities.

Copyright Vermont League of Cities and Towns
Current as of: 11/12/2026

- If awarded a grant from this program, a municipality must have a FEMA-approved local Hazard Mitigation Plan at the time of obligation of grant funds. (Check the status of your mitigation plan on Flood Ready VT).
- To discuss a potential Section 404 mitigation project, contact Vermont Emergency Management at DPS.HazardMitigation@vermont.gov.

(Source: FEMA Hazard Mitigation Grants: 404 and 406)

Copyright Vermont League of Cities and Towns
Current as of: 11/12/2026