# MITIGATION FUNDING RESOURCE GUIDE

The following are suggested sources to pursue for funding to help offset costs for implementing mitigation activities.

| Grant Name | Department or Agency | Description | Eligibility Information | Websites |
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| **Hazard Mitigation Grant Program** | FEMA | This post-disaster program funds mitigation projects in accordance with priorities identified in State, Tribal, or local Hazard Mitigation Plans. It is intended to significantly reduce or permanently eliminate future risk to lives and property from natural hazards. | • Eligible entities include the governments of the States, Territories, Commonwealths, and Indian Tribes. <br>• Local governments or certain private non-profit organizations can apply as sub-applicants. <br>• Individual homeowners and businesses may not apply directly to the program; however, a community may apply on their behalf. | www.fema.gov/hazard-mitigation-grant-program <br><br> www.fema.gov/hazard-mitigation-assistance-publications |
| **Pre-Disaster Mitigation (PDM) Grant Program** | FEMA | This pre-disaster program provides funds for the implementation of mitigation projects prior to disaster events and reduces overall risks to people and buildings, while also reducing reliance on disaster funding for recovery. | • Eligible entities include the governments of the States, Territories, Commonwealths, and Indian Tribes. <br>• Local governments or certain private non-profit organizations can apply as sub-applicants. <br>• Individual homeowners and businesses may not apply directly to the program; however, a community may apply on their behalf. | www.fema.gov/pre-disaster-mitigation-grant-program <br><br> www.fema.gov/media-library/assets/documents/132824 |
| **Flood Mitigation Assistance (FMA) Grant Program** | FEMA | FEMA provides FMA funds to help States, Tribes, and communities implement measures that reduce or eliminate the long-term risk of flood | • Eligible entities include the governments of the States, Territories, Commonwealths, and Indian Tribes. | www.fema.gov/flood-mitigation-assistance-program <br><br> www.fema.gov/media-library/assets/documents/1328 |

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| | | damage to structures insured under the National Flood Insurance Program (NFIP). This objective of this pre-disaster program is to significantly reduce or permanently eliminate NFIP claims. | • Local governments or certain private non-profit organizations can apply as sub-applicants.<br>• Individual homeowners and businesses may not apply directly to the program; however, a community may apply on their behalf.<br>• Properties must be defined as a Severe Repetitive Loss Property (SRLP) or Repetitive Loss Property | 26 |
| **Natural Resources Conservation Service: Emergency Watershed Protection Program** | U.S. Department of Agriculture | The objective of this program is to assist sponsors and individuals in implementing emergency measures to relieve imminent hazards to life and property created by a natural disaster. Activities include providing financial and technical assistance to remove debris from streams, protect destabilized stream banks, establish cover on critically eroding lands, repairing conservation practices, and the purchase of flood plain easements. | Public and private landowners are eligible for assistance but must be represented by a project sponsor.<br><br>The project sponsor must be a public agency of state, county, or city government, or a special district or tribal government. | www.nrcs.usda.gov/wps/portal/nrcs/main/national/programs/financial/ewp/ |

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| **Business Physical Disaster Loans** | U.S. Small Business Association | These loans provide private non-profit organizations or businesses with loans up to $2 million to repair or replace real property, machinery, equipment, fixtures, inventory, and leasehold improvements. In addition, the loans may be increased by as much as 20 percent for improvements designed to protect the damaged property against possible future disasters of the same type. | Eligible applicants include:<br><br>• Businesses or private, non-profit organizations that are located in a declared disaster area and have incurred damage during the disaster | www.sba.gov/content/business-physical-disaster-loans |
| **Economic Injury Disaster Loans** | U.S. Small Business Association | This program provides up to $2 million of financial assistance to small businesses or private, non-profit organizations that suffer substantial economic injury as a result of a declared disaster, regardless of whether the applicant sustained physical damage. It provides organizations with relief from economic injury caused directly by a disaster. | Eligible applicants include:<br><br>• Small businesses<br>• Small agricultural cooperatives<br>• Certain non-profit organizations | www.sba.gov/content/economic-injury-disaster-loans |

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| **Planning Assistance to States (PAS) Program** | U.S. Army Corps of Engineers | This program provides funds to assist with the preparation of comprehensive plans for the development, utilization, and conservation of water and related land. Types of studies conducted in recent years under the program include the following:<br>• Water Supply and Demand Studies<br>• Water Quality Studies<br>• Environmental Conservation/Restoration Studies<br>• Wetlands Evaluation Studies<br>• Dam Safety/Failure Studies<br>• Flood Damage Reduction Studies<br>• Flood Plain Management Studies<br>• Coastal Zone Management/Protection Studies<br>• Harbor/Port Studies | Eligible applicants include:<br>• States<br>• Local governments<br>• Other non-Federal entities | www.usace.army.mil/Missions/Civil-Works/Project-Partnership-Agreements<br><br>https://planning.erdc.dren.mil/toolbox/webinars/16Aug18-FPMS_PAS.pdf<br><br><br>http://www.nae.usace.army.mil/portals/74/docs/PublicServices/PAS.pdf |

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| **Flood Plain Management Services (FPMS)** | U.S. Army Corps of Engineers | A wide range of technical services and planning guidance on floods and floodplain issues are available under this program. The following list describes various types of work that can be done under FPMS:<br>• Flood damage mitigation study<br>• Flood warning or preparedness study<br>• Stormwater management study<br>• Special flood hazard information report<br>• GIS floodplain maps<br>• Elevation reference mark database<br>• Flood control planning database<br>• Urbanization analysis<br>• Dam failure analysis<br>• HEC-1 and HEC-2 workshops<br>• Community flood zone database<br>• Community rating system support<br>• Floodproofing workshops | State and local governments can receive technical assistance free of charge. Requests are funded in the order in which they are received, subject to the availability of funds.<br><br>Program services are also offered to non-water resource Federal agencies and to the private sector on a 100% cost recovery basis. | https://planning.erdc.dren.mil/toolbox/library/FactSheets/fpmsfactsheet_June2017.pdf<br><br>http://www.nae.usace.army.mil/portals/74/docs/PublicServices/FPMS.pdf<br><br>www.nae.usace.army.mil/Missions/Public-Services/Flood-Plain-Management-Services/ |

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| **Community Development Block Grant** | HUD | In response to disasters, Congress may appropriate additional funding for the CDBG programs as Disaster Recovery grants to rebuild the affected areas and provide crucial seed money to start the recovery process. Since CDBG Disaster Recovery assistance may fund a broad range of recovery activities, HUD can help communities and neighborhoods that otherwise might not recover due to limited resources. | Available to States, units of general local governments, Indian tribes, and Insular areas designated by the President as disaster areas. These communities must have significant unmet recovery needs and the capacity to carry out a disaster recovery program.<br><br>Eligible activities must meet at least one of three program national objectives: 1) benefit persons of low and moderate income,<br>2) aid in the prevention or elimination of slums or blight, or<br>3) meet other urgent community development needs because existing conditions pose a serious and immediate threat to the health and welfare of the community where other financial resources are not available. | https://www.hudexchange.info/programs/cdbg-entitlement/<br><br>https://www.hudexchange.info/programs/cdbg-state/<br><br>https://www.hudexchange.info/onecpd/assets/File/The-Community-Development-Block-Grant-FAQ.pdf |