

Part III – Funding



Potential Funding Sources

State and federal agencies provide funds for a variety of local programs that may be used to support development of the Local Mitigation Strategy. The following is a list and description of just a few of the programs available. This list is not exhaustive, and therefore much more effort needs to be put in to examine all of the opportunities that exist. Certainly each community should be able to take advantage of at least some of the programs offered.

Florida Department of Community Affairs

Emergency Management Preparedness and Assistance Trust Fund (EMPA)

Through the Emergency Management Competitive Grant Program provides grants to state or regional agencies, local governments and private not-for-profit organizations to implement projects that will further state and local emergency management objectives. A similar program, the Municipal Competitive Grant Program provides grants to legally constituted municipalities with an authorized, established and maintained emergency management program and that have also signed the Statewide Mutual Aid Agreement

Residential Construction Mitigation Program (RCMP)

This Department of Community Affairs (DCA) program provides technical and financial resources to homeowners for hurricane retrofitting. A certified inspector using DCA's Wind Resistance Checklist may perform a structural inspection of the home. Information is assessed and a mitigation report is prepared that outlines the hurricane hazard risk, identifies retrofit options and packages, assesses costs and benefits, and provides retrofitting recommendations and estimated costs. If homeowners are recommended for the program, they are eligible for a forgivable loan to complete the retrofitting recommendations.

Florida Warning and Information Network

This – FWIN – is a state-sponsored program to harden existing facilities against disasters events. The program contains some new elements and may be applicable to needs identified by participating municipalities.

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Note: The Florida Department of Community Affairs also administers many of the grants awarded by and listed in this document under the Federal Emergency Management Agency (FEMA).

Florida Department of Environmental Protection

Revolving Fund Loan Program for Waste Water Treatment (Includes Stormwater Facilities)

Provides funding to assist in the financing of publicly owned wastewater treatment collection, transmission, disposal, and reclamation, re-use facilities as well as infiltration/inflow correction. Project loans are for up to 20 years at interest rates that are over 60% below market rate.

Pollution Control Bond Program

This program provides loans to local governments for construction of stormwater, water and wastewater facilities. Special districts are eligible as well as municipalities and county governments. Available funding is up to \$300 million a year and the source of the funds are bonds sold by the state. Plans and specifications of proposed facilities are required. The loan interest rate is a pass through rate.

Florida Fish & Game Conservation Commission

Environment Education

Projects are to educate adult Floridians about population growth, habitat loss, coastal and fresh water ecosystems.

Florida Inland Navigation District

Waterway Assistance Program & Cooperative Assistance Program

Waterway related projects must be located on natural, navigable waterways within the district. Eligible waterway related projects include navigation channel dredging, channel markers, navigation signs or buoys, boat ramps, docking facilities, fishing & viewing piers, waterfront boardwalks, inlet management, environmental education, law enforcement equipment, boating safety programs, beach re-nourishment, dredge material management, environmental mitigation, and shoreline stabilization.

Federal Emergency Management Agency (FEMA)

National Flood Insurance Program (NFIP)

The program is based on an agreement between local communities and the federal government. Federal flood insurance is available within the community if the community implements floodplain management measures to reduce future flood risks. The program is administered in Florida by the Department of Community Affairs (DCA). DCA also assists local governments in joining the Community Rating System program that may result in reduced annual flood insurance premiums.

Flood Mitigation Assistance Program (FMA)

FMA is a federal program administered by DCA. Florida initiated it in 1997 in coordination with FEMA. Its goal is to fund cost-effective measures that reduce or eliminate the long-term risk of flood damage to property insurable under NFIP. Program components include both planning grants and project grants. Planning grants assist state agencies and local governments in developing or updating flood mitigation plans that assess risk and propose possible mitigation actions. Project grants assist state agencies and local governments in implementing flood mitigation projects that will reduce risk of flood damage to repetitive loss properties identified in a flood mitigation plan. This program is administered through the state Division of Emergency Management.

Hazard Mitigation Grant Program (HMGP)

The HMGP provides funds to states, municipalities and certain private non-profit organizations for implementing long-term hazard mitigation measures following a major disaster declaration. Federal funds provide 75% of the cost of elevation projects, land acquisition, relocation of structures, or retrofitting of facilities. Funding for HMGP is generated as a percent of the total cost to the federal government of a declared disaster event. This program is administered through the state Division of Emergency Management.

Pre-Disaster Mitigation Program (PDM)

The PDM program provides an approximate total of \$150,000,000 dollars (or other amount as appropriated by Congress) annually on a nationally competitive basis to put mitigation initiatives in place prior to a disaster event. Each project may receive 75% of project cost as the federal share not to exceed \$3,000,000 for the federal share. This program is administered through the state Division of Emergency Management.

Repetitive Flood Claims Program

This program is design to reduce losses from severe flooding and priority is given to acquisition of NFIP repetitive loss properties. There is no funding match required. This program is administered through the state Division of Emergency Management.

Mitigation Assistance

The Mitigation Assistance program provides financial and technical assistance to states and territories, and their local governments, to create and maintain comprehensive state hazard mitigation capability. States and territories at risk to storm surge and hurricane force winds from tropical storms are eligible. A pre-application, formal application and compliance with the state work plan is required.

Disaster Preparedness Improvement Grant (DPIG)

Assist states in developing and improving state and local plans, programs, and capabilities for disaster preparedness and mitigation. Provides for grants not to exceed 50% of the cost of improving, maintaining and updating these plans (not to exceed \$50,000 per year to any state).

Community Assistance Program (CAP) – State Support Services Element

CAP provides funding to meet negotiated objectives for reducing flood hazards in NFIP communities. The program is intended to identify, prevent, and resolve floodplain management issues in participating communities before they require compliance action by FEMA. Available CAP funding is provided on a 75% federal maximum and 25% minimum state cost sharing basis through the annual FEMA-State Performance Partnership Agreement or Cooperative Agreement.

Fannie Mae Pilot Loan Program

FEMA and DCA jointly sponsor this program. It makes consumer installment loans available to Florida homeowners to make specific disaster prevention home improvements such as the installation of storm shutters or the construction of a safe room. All single-family homeowners in Florida are eligible for these loans. Homeowners may borrow up to \$15,000 over a ten year repayment term.

Federal Highway Administration (FHWA)

Transportation Enhancements

Surface Transportation Program (STP) under the Transportation Efficiency Act for the 21st Century (TEA-21)/Transportation Enhancements 10% of the Surface Transportation Program Budget used for enhancements, projects generally selected competitively on a statewide basis

Federal Transit Administration (FTA)

Section 5309 Capital Funds

Section 5309 (formerly Section 3) capital funds are available for fixed guideways (new starts, extensions, and rehabilitation), bus procurements, and acquisition or rehabilitation of major facilities. Section 5309 is designated as part of the congressional appropriations process to FTA grantees.

Section 5307 Urban Formula/Transportation Enhancements

Section 5307 (formerly Section 9) Urban Formula Grants are designated for transit capital and operating assistance in urbanized areas. Any transit-related capital or operating expense is eligible for federal funding, requiring a 20% local capital match and up to 50% operating match. Each year, 1% of the Section 5307 appropriation is set aside for transit-related transportation enhancements.

Section 5311f (formerly Section 18i) Inter-city Bus Program

Under Section 5311(f), each state is required to spend fifteen percent of its annual Section 5311 apportionment "to carry out a program to develop and support Inter-city bus transportation." Use of Section 5311(f) funds for capital projects in urbanized areas is limited to those aspects of the project, which can be identified as directly benefiting and supporting service to and from non-urbanized areas.

Livable Communities Initiative

Nationally competitive program, generally \$1 million in federal support requiring 20% local match.

Welfare-to-Work Initiative

Capital/vehicle grant program, contingent on receipt of nationally-competitive Welfare-to-Work funds from the Department of Labor

U.S. Army Corps of Engineers (USACE)

Beach Erosion Control Projects

The program is administered by the U.S. Army Corps of Engineers (USACE) and is intended to control public beach and shore erosion. Reconnaissance studies are federally funded, and the costs of feasibility studies are shared 50/50 with the local sponsor. Projects are designed and constructed by USACE. Federal participation cannot exceed \$2 million.

Aquatic Ecosystem Restoration

Section 206 of the Water Resources Development Act of 1996 provides a 65% federal match for construction of projects designed to carry out aquatic restoration that will improve the quality of the environment, are in the public interest, and are cost-effective. The program focuses on designing and implementing engineering solutions that restore degraded ecosystems to a more natural condition. Project application may be made at any time and is limited to \$5,000,000 in federal participation and are awarded to state, tribal, and local governments. Projects include restoration of canals, wetlands, and floodplains, including wildlife habitat.

Flood Plain Management Services

Section 206 of the 1960 Flood Control Act provides USACE services in planning and technical services without charge to state, tribal, and local governments without charge for studies, including hurricane evacuation studies, comprehensive flood plain management studies, flood damage reduction studies, urbanization impact studies, stormwater management studies, and inventories of flood-prone structures.

Planning Assistance to States

Section 22 of the Water Resources Development Act (WRDA) of 1974 allows the USACE to assist state, tribal, and local governments in the preparation of comprehensive plans for the development, utilization, and conservation of water and related land resources with up to 50% federal match. Technical and planning assistance may include wetlands evaluation studies, flood damage reduction studies, flood plain management studies, and water quality/quantity studies.

Project Modifications for Improvement of the Environment

Section 1135 of the Water Resources Development Act of 1986 provides for ecosystem restoration by modifying the structures and/or operations of water resources projects constructed by the USACE, or by restoring areas where a USACE project contributed to the degradation of the area. Local funding is required to leverage an unspecified federal match.

Emergency Bank Protection

This program provides bank protection of highways, highway bridges, essential public works, churches, hospitals, schools, and other nonprofit public services endangered by flood-caused erosion. State or local government officials should consult the nearest district engineer regarding specific problems and the possibility of remedial action under this program. An environmental assessment is required. In most cases project studies will be at Federal expense. Cost sharing is required for project, but federal participation cannot exceed \$500,000.

U.S. Department of Agriculture (USDA)

Emergency Watershed Protection Program (EWP)

The Natural Resources Conservation Service provides technical and financial assistance to local sponsors for the relief of imminent hazard and reduction of the threat to life and property in watersheds damaged by severe natural events that are either local or national in nature (national disaster area declaration is not required). Emergency work includes establishing quick vegetative cover on denuded land, sloping steep land, and eroding banks; opening dangerously restricted channels; repairing diversions and levees; and other emergency work. The act also authorizes the purchase of rural and agricultural floodplain easements designed to retire land from frequent flooding to preclude federal disaster payments, retire land to allow levee setbacks, or limit the use of the land.

Watershed Surveys and Planning

Watershed surveys and planning studies are for appraising water and related land resources and formulating alternative plans for conservation use and development. Studies are of limited scope and short duration, designed to provide specific information needed for planning purposes related to non-traditional flood recovery and floodplain management strategies, including land treatment measures, nonstructural measures, and structural measures.

Small Watershed Program (PL-566 Operations Phase)

The objective of this program is to provide technical and financial assistance in carrying out works of improvement to protect, develop, and utilize the land and water resources in small watersheds. Funding is available to any state agency, county or groups of counties, municipality, town or township, soil and water conservation district, flood prevention or flood control district, Indian tribe or tribal organization, or any other nonprofit agency with authority under state law to carry out, maintain, and operate watershed works of improvement may apply for assistance. Program funds may pay for up to 100% of flood prevention costs and requires preparation of an approved watershed plan.

Rural Utilities Service Water and Waste Disposal Program

RUS provides grants and loans to rural communities with fewer than 10,000 people for wastewater, drinking water, solid waste, and storm drainage projects. File requests any time of year at any rural development office in the county, district or state.

U.S. Department of Commerce (DOC)

Coastal Zone Management (CZM) Program

The Coastal Zone Management Program assists state, tribal, and local entities through a 50% federal match in planning and implementing sustainable management of coastal zones.

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Section 306 Grants are used to administer CZM programs at the state level and for coastal hazard mitigation strategies, including the development of local hazard mitigation plans, outreach and education activities, monitoring programs, and projects to enhance program management. Section 308 Grants, The Coastal Zone Management Fund, provides emergency grants to address a wide range of unforeseen or disaster-related circumstances. Section 309 Grants are competitive funds designed to enhance state programs, including planning and land regulation activities, enhancing natural features, and preventative measures.

NOAA Coastal Service Center

Go to this site via the Internet <http://www.csc.noaa.gov/text/grant.html> for many funding sources. This service will provide you with links to a variety of agencies and organizations that post information about grant funding for coastal and natural resource management related projects.

Economic Development Administration (EDA) Business Recovery Loans EDA Public Works & Infrastructure Development Grants

This program is designed to promote long-term economic development and assist in the construction of public works and development facilities needed to initiate and support the creation or retention of permanent jobs in the private sector in areas experiencing substantial economic distress. Project proposals must be located within an economically distressed EDA designated area and be in conformance with an Overall Economic Development Program (OEDP) for the eligible area. Projects must also contribute to long-term economic development of the area by creating or retaining permanent jobs and raising income levels. Examples of projects include 1) Infrastructure for industrial park development; 2) port development and expansion; 3) infrastructure necessary for economic development (e.g. water/sewer facilities); 4) renovation and recycling of old industrial buildings; 5) construction of vocational-technical facilities and skill centers; and 6) construction of incubator facilities. Project costs range widely, with an average of over \$850,000 and federal funding generally allocated to cover 50% of project costs (80% funding may be granted in special cases).

U.S. Environmental Protection Agency (EPA)

Clean Water Act Section 319 Grants

Formula funds are awarded to states (state agencies) to implement certain non-point source programs pursuant to Section 319(h) of the Clean Water Act, including wetland restoration. Federal participation is limited to 60%, and an EPA-approved State non-point source management program is required.

Brownfields Economic Redevelopment Grants

EPA's Brownfields Economic Redevelopment Initiative is designed to empower states, communities, and other stakeholders in economic redevelopment to work together in a timely

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manner to prevent, assess, safely clean up, and sustainable reuse Brownfields. A "Brownfield" is a site, or portion thereof, that has actual or perceived contamination and an active potential for redevelopment or reuse. EPA's Brownfields Initiative strategies include funding pilot programs and other research efforts, clarifying liability issues, entering into partnerships, conducting outreach activities, developing job training programs, and addressing environmental justice concerns. Projects are funded for two years at a total of \$200,000 per project.

Sustainable Development Challenge Grant (SDCG)

The U.S. Environmental Protection Agency developed this competitive grant program in FY 1996 to encourage people, organizations, business, and governments to work together in their communities to improve their environment while supporting a healthy economy and a sense of community well being. The program focuses on improving the quality of human life while living within the carrying capacity of supporting ecosystems. Sustainable development is placing equal and integrated emphasis on the three legs of the "sustainability stool" - economic prosperity, environmental quality, and community well-being. Understanding the relationships among economic, environmental and a community's social and cultural systems means that community problem-solving in a sustainable development context will consider, enhance, and mutually reinforce each of these systems. Following the sustainable development approach is an opportunity to lift barriers to create synergistic activity between and among these systems. Grants are available for up to \$200,000 and require a 20% non-federal match.

U.S. Department of Homeland Security

The Homeland Security Grant Program (HSGP) is the primary funding mechanism for building and sustaining national preparedness capabilities. HSGP is comprised of five separate grant programs:

Urban Areas Security Initiative (UASI)

UASI focuses on the unique planning, equipment, training and exercise needs of high-threat, high-density urban areas. It assists them in building sustainable capacity to prevent, protect, respond and recover from acts of terrorism. In FY 2007 there were \$746,900,000 available in UASI grants.

State Homeland Security Program (SHSP)

This core assistance program provides funds to build capabilities at the state and local levels through planning, equipment, training and exercise activities. SHSP also supports the implementation of state homeland security strategies and key elements of the national preparedness architecture, including the National Preparedness Goal, the National Incident Management System and the National Response plan.

Law Enforcement Terrorism Prevention Program (LETPP)

LETPP provides resources to law enforcement and public safety communities to support critical terrorism prevention activities, including establishing and enhancing fusion centers and collaborating with non-law enforcement partners, other government agencies and the private sector.

Metropolitan Medical Response System (MMRS) Program

MMRS funds support local preparedness efforts to respond to all-hazards mass casualty incidents, including CBRNE terrorism, epidemic disease outbreaks, natural disasters and large-scale hazardous materials incidents.

Citizens Corp Program

The Citizens Corps mission is to bring community and government leaders together to coordinate community involvement in emergency preparedness, planning, mitigation, response and recovery.

U.S. Department of Housing and Urban Development (HUD)

Community Development Block Grant (CDBG) Small Cities Program

The program provides funding to cities with a population of less than 50,000 and counties with a population of less than 200,000 in unincorporated areas. Funds are available to improve local housing, streets, utilities, and public facilities. Disaster Recovery Initiative (DRI) funds are provided for disaster relief, long-term recovery, and mitigation activities in areas affected by a presidential disaster declaration. The state must submit a detailed Action Plan for Disaster Recovery indicating how DRI funds will be used.

Community Development Block Grant (CDBG) Entitlement Communities Program

The CDBG entitlement program annually allocates funds to metropolitan cities and urban counties to develop viable urban communities through decent housing, a suitable living environment, and by expanding economic activities, principally for low- and moderate-income persons. Funds require no local match and are allocated through a formula program.

Community Development Block Grant (CDBG) State-Administered Program

The CDBG entitlement program annually allocates funds to designated state agencies for application to non-entitlement areas. The program is designed to develop viable urban communities through decent housing, a suitable living environment, and by expanding economic activities, principally for low- and moderate-income persons. Funds require no local match and are allocated through a formula program.

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Note: CDBG grants many times lose their federal identity when administered through a state government. When this occurs the CDBG may be used as match to a FEMA grant. Your state grant manager can advise when this condition exists.

HOME Investment Partnerships Program

Formula grants provide up to 75% federal assistance to states, local governments, and urban counties for permanent and transitional housing for low-income persons. HOME funds can assist renters, new homebuyers, and existing homeowners with acquisition, new construction, rehabilitation, and tenant-based rental assistance.

Section 108 Loan Guarantee Program

HUD offers CDBG recipients guaranteed loan funds to acquire real property, relocate homeowners and businesses, rehabilitate publicly owned real property (including infrastructure), housing rehabilitation, and economic development.

U.S. Department of the Interior

Federal Land-to-Parks Transfer Program

The General Services Administration provides funds to identify, assess, and transfer available surplus federal real property to state and local entities for use as parks, recreation areas, and open space. The General Services Administration or Department of Defense must make federal property available. Up to 100% federal participation is possible.

Land Acquisition

This program, administered by the US Fish and Wildlife Service (FWS), identifies and acquires high quality lands and waters for inclusion into the National Wildlife Refuge System.

North American Wetland Conservation Fund

The US Fish and Wildlife Service provides up to 50% federal funds to stimulate public-private partnerships to protect, restore, and manage a diversity of wetland habitats for migratory birds and other wildlife in the United States, Canada, and Mexico.

Partners for Fish and Wildlife

The US Fish and Wildlife Service provides financial and technical assistance to private landowners, businesses, and local governments interested in restoring wetlands and riparian habitats on their land.

Rivers, Trails, and Conservation Assistance Program

The National Parks Service provides staff consultants and technical assistance for river and trail corridor planning and for open space preservation efforts.

Other Sources of Funding Information

Additionally, there are other valuable sources to identify funding information. Among these are:

- The Resource Identification Strategy (RIS) Database. This database, developed jointly by the Florida Department of Community Affairs (DCA) and the Florida Public Affairs Center at Florida State University, contains information on historical and potential funding sources for disaster preparedness, response, mitigation, recovery, and long-term redevelopment projects funded by federal, state, and other organizations. Its goal is to help Florida towns, cities, and counties build stronger disaster-resistant, sustainable communities. The database may be searched by program or by project on the Internet at: <http://www.flris.org> .
- Another useful database is at <http://www.floridafunding.com>
- Florida grants may be viewed at <http://www.floridadisaster.org/Mitigation/index.htm>.
- From the federal government there is <http://www.grants.gov/>

Finally, there is a wealth of information at the “Catalog of Federal Domestic Assistance” on the Internet at <http://www.cfda.gov/> .