

## X. FUNDING SOURCES

The following list of funding sources is the major resource that will be considered in the Local Mitigation Strategy. These sources are administered through the state of Florida which consider hazard mitigation as a main priority in their funding criteria. It is recommended that further information on any of these grant funding sources be investigated by accessing the Resource Identification Strategy website which can be found at:

<http://flris.org/about.cfm>

The Resource Identification Strategy features a database inside DCA's website that contains information on historical and potential funding sources for disaster mitigation, recovery and long-term redevelopment projects funded by federal, state and other organizations. The database provides representative examples of grant projects that have been approved by each grant funding resource. Program descriptions, eligibility requirements, application procedures and contact information are provided for various funding sources. Users can search for information by disaster type, state, project type, and key words. The goal of the database is to provide communities with potential revenue before a crisis, when developing local mitigation strategies, and after a disaster when looking at ways to build stronger, disaster resistant communities.

### **Hazard Mitigation Grant Program**

The Hazard Mitigation Grant Program (HMGP) operates under the authority of Public Law 100-707, the Robert T. Stafford Disaster Relief and Emergency Assistance Act. There are two hazard mitigation programs authorized under the Stafford Act. The site specific mitigation under Section 406 is part of each Damage Survey Report that is written if authorized by the federal/state/local officials and is in accordance with any applicable rules and regulations. This type of mitigation receives 75 percent federal money and requires a state/local match of 25 percent.

The HMGP under Section 404 provides 75/25 matching funds to eligible applicants to implement immediate and long-term hazard mitigation measures. A total of up to 15 percent of the combined public assistance and individual assistance programs are available to fund hazard mitigation projects.

These measures will be consistent with the state's Hazard Mitigation Administrative Plan and the Hazard Mitigation Plan developed in response to the planning requirements of the Stafford Act.

The HMGP is used to fund projects to protect either public or private property. Examples are:

- Structural hazard control or protection, such as debris basins or stormwater facilities
- Retrofitting of critical facilities, such as flood proofing or installation of hurricane shutters
- Property acquisition, relocation, and elevation to protect structures from future damage
- Development of state and local mitigation standards, and comprehensive mitigation plans or programs with implementation as an essential component.

### **Public Assistance Funding**

Section 406 of the Stafford Act authorizes funding to local governments for cost-effective repairs, restoration, reconstruction, or replacement of a public facility damaged or destroyed by a major disaster. This funding is site specific and must be tied to a specific damaged facility.

The Federal Coordinating Officer may authorize hazard mitigation measures that are necessary for compliance with codes and standards if the measures are in the public interest and the following conditions are met:

- The mitigation measures will substantially reduce or eliminate the risk of recurring damage to the facility.
- The measures reflect sound engineering and construction practices.
- The measures are cost-effective.
- Applicable environmental and floodplain management requirements have been met.

It is important that the State Hazard Mitigation Officer work with the Hazard Mitigation Engineer when inspecting the damage to make site specific recommendations for incorporating hazard mitigation measures into necessary repairs and to include them in the Damage Survey Reports.

### **Emergency Management Preparedness and Assistance Trust Fund**

The Emergency Management Preparedness and Assistance Trust Fund (EMPA) consists of two competitive grant programs: The Emergency Management Competitive Grant Program and the Municipal Competitive Grant Program. Both programs are designed to implement projects that will further State and local emergency management objectives. The Notice of Funding Availability (NOFA) to open grant cycles for the EMPA grant programs are published in the Florida Administrative Weekly. Examples of eligible activities include:

- Storm shelter and critical facility retrofitting and equipping.
- Informational studies relating to evacuation scenarios, hurricane insurance risk assessment, transportation methodologies.
- Operational readiness and response equipment (such as radios, potable water delivery system, search and rescue equipment, warning/alert devices).
- Public disaster education projects, including individual training, radio and television public service announcements, brochures/ publications.
- Local mitigation strategy development activities.

### **Flood Mitigation Assistance Program (FMAP)**

The Florida Division of Emergency Management in coordination with the Federal Emergency Management Agency administers the FMAP which is a pre-disaster grant program. Planning is the foundation of flood mitigation. Therefore, the state of Florida and FEMA encourage local governments to identify ways to reduce their risk of flood damage by preparing Flood Mitigation Plans. Planning grants may be provided to local governments to develop or update the flood portion of Local Mitigation

Strategies. Project grants are available to owners of repetitively flooded structures to reduce flood losses. Examples of projects include:

- Elevation of structures insured by the National Flood Insurance Program (NFIP).
- Acquisition of NFIP insured structures and real property.
- Relocation or demolition of NFIP insured structures.
- Dry flood proofing of NFIP insured structures.
- Minor localized drainage projects.
- Beach renourishment activities

### **Florida Communities Trust**

The Florida Communities Trust Program (FCT) provides approximately \$300 million annually to local governments. Small local governments with a population of less than 10,000 are eligible for a 100% grant award. The amount of any award or combination of awards to an applicant cannot exceed ten percent of the advertised amount of available funding. Application cycles are announced in the Florida Administrative Weekly at least 75 days prior to each application deadline.

The FCT offers incentives to assist local governments in protecting resources identified in the comprehensive plan. FCT helps to implement conservation, recreation, open space, and coastal management elements. FCT provides financial and technical assistance to acquire lands that conserve natural resources, correct undesirable development patterns, restore degraded natural areas, enhance resource values, restore deteriorated urban waterfronts, reserve lands for later purchase, use innovative land acquisition methods, and provide public access to surface waters.

In 2008, the Florida legislature created the Stan Mayfield Working Waterfronts Florida Forever grant program. This program sets aside 7.5 million of the annual 300 million dollar budget for seafood harvesting and aquaculture industries in Florida.

### **Florida Small Cities Community Development Block Grant (CDBG)**

In addition to the long-established CDBG entitlement programs the state allocates funding for a Neighborhood Revitalization program and an Economic Development program. Typical activities that are eligible for the Revitalization program are:

- Construction of water and sewer lines
- Construction of streets and neighborhood facilities.
- Sewer and water system hookups.
- Upgrades to systems in low to moderate income neighborhoods.
- Housing.

Typical activities eligible for funding under the Economic Development program are:

- Assistance to local businesses in retaining or creating jobs.
- Public infrastructure necessary for business to locate at a desired site.

The CDBG program will also allocate funding to affected areas following Presidentially declared disasters. Current priorities are: acquisition of repetitive loss properties, elevation of structures, and drainage projects. As always, CDBG grant funding focuses on low to moderate income households.

### **Other Emergency Related Funding Sources**

These funding sources are not specifically targeted by the Local Mitigation Strategy; however, are included to give a more complete overview of disaster-related funding sources.

#### ***Small Business Administration (SBA)***

Once implemented, the SBA program can offer low interest rates to individuals and businesses for refinancing, repair, rehabilitation or replacement of damaged property (real and personal). Loans may be available to businesses which have suffered an economic impact as the result of the disaster. An SBA declaration can be made independently or in concert with a Presidential disaster declaration. There must be a minimum of 25 homes or businesses with 40 percent or more uninsured losses and/or five businesses with substantial economic or physical losses.

#### ***Temporary Housing***

In the event of a Presidentially declared disaster, the FEMA managed Temporary Housing Program may be authorized in order to meet the housing needs of victims. The program has several components including:

a. **Mortgage and Rental Assistance Program**

Applicable for individuals or families who have received written notice of eviction or foreclosure due to financial hardship caused by the disaster.

b. **Rental Assistance**

Provided to homeowners or renters whose dwelling is determined unlivable as a direct result of the disaster.

c. **Minimal Repair Program**

This program provides money for owner occupied, primary residences which have sustained minor damage, and are unlivable as a direct result of the disaster.

d. **Mobile Homes or Other Readily Fabricated Dwellings**

When all other avenues are exhausted, FEMA may initiate the mobile home program. Such homes are moved to, or near, the disaster site and set up.

***Individual and Family Grant Program***

The Individual and Family Grant Program (IFG) provides grants up to \$14,800 though the average grant award ranges from 2,000 to 4,000 dollars to help families meet serious needs and necessary expenses that are not covered by other governmental assistance programs, insurance, or other conventional forms of assistance. Financial aid can be provided under the following categories:

- a. Medical expenses
- b. Transportation costs
- c. Home repairs
- d. Replacement of essential property
- e. Protective measures
- f. Funeral expenses

Seventy-five percent of the costs are funded by FEMA and 25 percent funded by the state and/or local government.

***Disaster Unemployment Assistance***

Individuals unemployed as a result of a major disaster, and not covered by regular state or private unemployment insurance programs, will be eligible for unemployment benefits. The weekly compensation received will not exceed the maximum amount of payment under Florida's Unemployment Compensation Program, and may be provided until an individual is re-employed or up to 26 weeks after the major disaster is declared, whichever is the shorter period.

***Farmers Home Administration (FmHA)***

Low interest disaster loans are made available to farmers, ranchers and agricultural operators for physical or production losses. Loans of up to 50 percent are made available to farmers, ranchers and agricultural operators for physical or production losses. Loans of up to 50 percent of the loss or \$500,000 (whichever is less) may be made to either the tenant or owner of the agricultural business.

***Income Tax Service***

The Internal Revenue Service helps victims identify ways in which the disaster affects their federal income tax. Casualty loss credits, early tax refunds and information on lost documentation are some services available to disaster victims.

***Food Coupons***

Emergency food coupons may be made available to disaster victims. This program is administered by the U.S. Department of Agriculture at the federal level and Department of Human Resources DHRS at the state level. Length and eligibility for receiving food coupons will be determined by the President.

***Community Outreach***

FEMA and state officials will conduct “outreach” activities in an effort to inform disaster victims concerning what programs are available. This outreach will be accomplished by utilizing all media resources and by assembling and deploying outreach teams to remote areas to inform residents of assistance efforts.

***Disaster Related Stress Management***

Professional services are provided to help relieve disaster- related stress and prevent the development of more serious physical and mental health problems.

***Florida Department of Insurance***

Assistance and information about resolving insurance claims are provided.

***National Fire Programs***

Project Grants; Use of Property, Facilities, and Equipment; Provision of Specialized Services;  
Direct Financial Assistance

**County Resource Identification Strategy**

Following is a matrix outlining many different and various funding sources related to disaster relief that is the starting point, and will eventually become an appendix of, the County Resource Identification Strategy (CRIS).

The purpose of this index is to provide basic information about assistance programs available to individuals, businesses, and public entities after a disaster. This information is intended to serve as a starting point for County and Municipal officials, nonprofit organizations and businesses to use in identifying sources of assistance. The information in this matrix was developed through a detailed review of the Catalogue of Federal Domestic Assistance.

Helpful resources:

<http://www.floridacommunitiestrust.org/>

<http://disaster.ifas.ufl.edu/PDFS/CHAP04/D04-32.PDF>