APPENDIX H. RELATED PROGRAMS

The following are abstracts of FEMA programs that have mitigation potential. More information about these and other federal programs may be obtained from the Catalog of Federal Domestic Assistance or by directly contacting the agency.

As a consequence of a Presidential disaster declaration after a flood, additional options are provided to National Flood Insurance policyholders to mitigate or prevent future changes. In a post-flood situation, communities and others commonly consider relocation, acquisition or elevation of flood-damaged structures. If the property has sustained extensive damage, the owner is often interested in avoiding the inconvenience or danger resulting from a recurrence. The primary hazard mitigation program that comes from a Presidential disaster declaration is the Hazard Mitigation Grant Program (Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act). Other FEMA programs are also available.

National Flood Insurance Program (NFIP) (Catalog of Federal Domestic Assistance No. 97.022)

The National Flood Insurance Program was enacted in 1968 and has been amended several times. Congress established the NFIP to enable people to purchase insurance against physical damage to or loss of buildings and/or contents caused by flood, mudslides, and flood-related erosion. As such, the NFIP contributes to a reduction in federal disaster assistance payments and promotes wise floodplain management practices in the Nation’s flood-prone and mudflow-prone areas. The premiums are generally lower than normal actuarial rates. The details of the NFIP were discussed in Session 17 and need not be repeated here. We will move to considering additional federal programs that complement or supplement the NFIP.

Hazard Mitigation Grant Program (HMGP), Section 404, The Robert T. Stafford Disaster Assistance and Emergency Relief Act, as amended (Catalog of Federal Domestic Assistance No. 97.039)

These FEMA project grants can be used for implementing long-term hazard mitigation measures that permanently reduce or eliminate future damage and losses from natural hazards through safer building practices and improving existing structures and supporting infrastructure. These funds are based on the federal funds spent on the Public and Individual Assistance programs in response to the disaster, minus administrative expenses, can be used for projects that protect both public and private property. Funding under Section 404 increases from 15% to 20% - depending on an acceptable mitigation plan by the State which demonstrates their interest and intent to track the effectiveness of this program. Types of eligible projects include, but are not limited to, elevation, acquisition or relocation of structures, dry floodproofing of non-residential structures, and retrofitting of facilities. The cost-sharing requirement is up to 75% federal and 25% local (nonfederal). Up to 7% of the Section 404 funds are available to States to be used in developing mitigation plans. HMGP funds are administered through a State agency. The
applicant should review the information in the *Catalog of Federal Domestic Assistance* for post assistance requirements, such as report, audits, and records.

Flood Mitigation Assistance (FMA) (*Catalog of Federal Domestic Assistance* No. 97.029)

The FEMA will help States and communities carry out cost-effective measures designed to reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures covered under contracts for flood insurance and reduce the number of repetitive-loss structures. Eligible projects include mitigation activities that are in conformance with the State’s Flood Mitigation Plan, technically feasible, cost-effective, cost-beneficial to the National Flood Mitigation Fund, comply with minimum NFIP standards, and in a community that participates in the NFIP (not on probation). Examples of acceptable projects are acquisition, elevation, relocation, or demolition of NFIP-insured structures; dry floodproofing of NFIP-insured nonresidential structures; minor, localized structural projects; and beach nourishment activities. All funding is on a cost-share of up to 75% federal and 25% nonfederal. Up to one-half of the nonfederal share can be in-kind work (12.5% of the total) from third parties. The remaining half of the nonfederal share must be met by State and local government expenditures and cash funds identified at the time of the application. Funds are available before a flood disaster.

Public/Infrastructure Assistance (*Catalog of Federal Domestic Assistance* No. 97.036)

The FEMA makes project grants available (not less than 75% of the cost) to State and local governments for the repair, restoration, reconstruction, or replacement of a public facility or to a person who owns or operates a private nonprofit facility that is damaged or destroyed by a major disaster. Funds are available after a Presidential declaration. Private nonprofits that do not provide critical services need to apply for a Small Business Administration loan before they can receive disaster grant assistance from FEMA. This new section reduces the federal share of assistance to an eligible public facility or private non-profit facility that has been damaged on more than one occasion in ten years and has failed to implement appropriate mitigation measures to address the hazard. Types of projects that are eligible include protection and relocation of damaged water and sewer lines, floodproofing pumping stations, replacement of bridges with clear spans, and removal of wreckage and debris from private and public lands.

Increased Cost of Compliance

Each flood insurance policy includes a $75 premium to fund the Increased Cost of Compliance program. When a NFIP insured structure (home or business) within the special flood hazard area is declared substantially damaged (including cumulative substantial damage in applicable communities), the property owner may receive up to $30,000 for the cost of mitigation measures. Mitigation measures include elevation, floodproofing, demolition, and relocation. ICC coverage provides for the payment of a claim to help pay for the cost to comply with State or community floodplain management laws or ordinances after a flood event. This $30,000 can be used as part of the 25% nonfederal match required under the HMGP.
Federal Assistance to Individuals and Households—Human Services Programs (Catalog of Federal Domestic Assistance No. 97.048)

This new section of the “Disaster Mitigation Act of 2000” combines the Housing and Individual Family Grant Programs of the original Stafford Act. The federal cost will remain at 200% for housing and 75% for other financial assistance (grants). This program helps individuals and business owners with temporary housing, repair aid, food stamps, and grants and loans. Grants may be up to $25,000 per household. Housing assistance can be used for temporary lodging expenses, rent, home repair and replacement, permanent housing construction, and other approved disaster related needs. These moneys support small mitigation activities especially in areas subject to shallow flooding. For example, these funds can be used for small projects such as elevating furnaces, water heaters, washers, dryers, or electrical service boxes above flood levels.

Unmet Needs Program

The Unmet Needs Program provides grants designed to help applicants fund projects not covered under other programs (FEMA, Small Business Administration, or U.S. Army Corps of Engineers) when a Presidential Disaster Declaration is authorized. Funding must be used for disaster related unmet needs for the purposes of disaster relief, buyout assistance, long-term recovery, or mitigation. Programs must be implemented in a manner consistent with the Hazard Mitigation Grant Program. Contact the State agency for additional information and guidance.

These programs offer potential sources of funding for carrying out mitigation projects identified in your State. CAUTION! You should always visit the internet to update this list annually, review the requirements, determine what changes apply, and assemble the more recent information and forms.

Related FEMA programs

Related FEMA programs demonstrate that mitigation includes more than buildings and damage. I will refer to the Catalog of Federal Domestic Assistance for additional information on the following programs.

Individual and Family Grants. CFDA 97-035

Section 411 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act provides grants for necessary expenses and serious needs of disaster victims that cannot be met elsewhere (other disaster assistance programs or insurance). Households may receive up to $14,800 for each major disaster for real property, personal property, medical, dental, funeral, and transportation. Costs which are ineligible include: improvements or additions to real or personal property, recreational property, cosmetic repair, business expenses, and debts incurred before the disaster.

Disaster Housing Program. CFDA 97.037
Section 408 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act provides assistance to households affected by a disaster for their disaster-related housing needs. Direct payments are provided for transient accommodations reimbursement, home repair assistance, rental assistance, or mortgage and rental assistance.

The following federal and State programs and local actions have mitigation potential. More detailed information about these and other programs may be obtained from the Catalog of Federal Domestic Assistance or by directly contacting the agency.

RURAL HOUSING AND COMMUNITY DEVELOPMENT SERVICES, USDA

Section 502 Rural Housing Loans (Catalog of Federal Domestic Assistance No. 10.410)

The Rural Housing Service, Department of Agriculture administers this program. These direct loans are available to very low, low-income and moderate-income households for the construction, repair, or purchase of modest, decent, safe, and sanitary permanent housing in a rural area. Any actions must comply with NFIP elevation requirements.

Section 504 Rural Housing Loans and Grants (Catalog of Federal Domestic Assistance No. 10.417)

The Rural Housing Service (USDA) provides direct loans and project grants to very low-income rural homeowners, giving them an opportunity to make essential repairs to their homes, to make them safe, and to remove health hazards to the family or the community. These funds can be used to elevate homes and farm structures.

Emergency Loans (Catalog of Federal Domestic Assistance No. 10.404)

The Farm Service Agency (USDA) provides direct loans to assist established family farmers, ranchers, and aquaculture operators with loans to cover losses from major and/or natural disasters. Loans may be used to repair, restore, or replace damaged or destroyed farm property. These funds can be used to elevate homes and meet NFIP requirements.

U.S. ARMY CORPS OF ENGINEERS

Small Flood Control Projects, Section 205 of the Flood Control Act (Catalog of Federal Domestic Assistance No. 12.106)

The objective of the Section 205 projects is to reduce flood damage through projects not specifically authorized by Congress. The Corps of Engineers can develop and construct small control projects that are clearly shown to be engineering feasible from an engineering standpoint and economically justified. Each project is limited to a federal cost share of not more than $7 million. The total local contribution is 50% of the project cost and may be in the form of cash, provision of lands, easements, right-of-way, and relocation necessary for the project, and other requirements. Nonstructural alternatives are viable options for funding and include such
measures as flood warning systems, raising and/or flood proofing of structures, and relocation of flood prone facilities.

ENVIRONMENTAL PROTECTION AGENCY (EPA)

Clean Water State Revolving Funds (Catalog of Federal Domestic Assistance No. 66.458)

The EPA provides loans at below market interest rates for up to 20 years. These loans can be used for water quality protection projects for wastewater treatment, nonpoint source pollution control, and watershed and estuary management.

Drinking Water State Revolving Funds (Catalog of Federal Domestic Assistance No. 66.468)

The EPA loans can be used to repair, replace, or relocate community water systems (public and private) damaged by flooding. Loans are below-market interest rates for up to 20 years, although disadvantaged communities may qualify for 30-year loans. Additional information may be obtained from the State Revolving Fund Agency. Instructor should identify the agency for her/his State.

Clean Water Act Section 319 Nonpoint Source Implementation Program (Catalog of Federal Domestic Assistance No. 66.460)

The EPA provides grants to States, territories, and tribes to address water quality threats and impairments from nonpoint sources. The grant funds can be used for technical assistance, financial assistance, development of watershed plans, education, training, technology transfer, demonstration projects, and monitoring.

SMALL BUSINESS ADMINISTRATION

Physical Disaster Loans and Economic Injury Disaster Loans (Catalog of Federal Domestic Assistance No. 59.008)

These disaster loans are available after a declared disaster to non-farm, private sector owners of disaster damaged property for uninsured losses. All loans must be repaid although at a low interest rate of 4% and a 30 year term. Loans may be used for relocation of non-farm and nongovernmental structures. Additional information is available from the Disaster Area 3 Office, Fort Worth, TX.

NATIONAL OCEAN SERVICES

Coastal Zone Management Administration Awards (Catalog of Federal Domestic Assistance No. 11.419)
The Office of Ocean and Coastal Resources provides several types of grants to coastal States (including the Great Lakes) and territories for a variety of purposes including coastal wetlands and estuarine management and protection; natural hazards management (including potential sea and Great Lakes level rise); public access improvements; reduction of marine debris; assessment of cumulative and secondary impacts of coastal growth and development; special area management planning; and implementation of the Coastal Nonpoint Source Pollution Program.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Community Development Block Grant (CDBG) — Entitlement Communities Program
(Catalog of Federal Domestic Assistance No. 14.218)

Department of Housing and Urban Development CDBG formula grants can be used for acquisition of real property, clearance, relocation, housing rehabilitation, public services, public facilities and improvements (such as water and sewer facilities, streets, and neighborhood centers), or mitigation activities directly related to an event. The program targets low and moderate income people in metropolitan cities and urban parishes. The nonfederal matches are derived from a formula based on the characteristics of each metropolitan city and urban county. Additional information is available from HUD.

Community Development Block Grant (CDBG) — State Administered Program (Catalog of Federal Domestic Assistance No. 14.228)

Department of Housing and Urban Development CDBG formula grants can be used for acquisition of real property, clearance, relocation, housing rehabilitation, public services, public facilities and improvements (such as water and sewer facilities, streets, and neighborhood centers), or mitigation activities directly related to an event. The program targets low and moderate income people in non-entitlement areas. Non-entitlement areas are cities with populations of less than 50,000, and parishes with populations of less than 200,000. The nonfederal matches are derived from a formula based on the characteristics of each State. Additional information is available from HUD.

Home Investment Partnerships Program (Catalog of Fed. Domestic Assist. No. 14.239)

Department of Housing and Urban Development formula and project grants can be used to provide assistance in floodplain management areas to assist renters, new home buyers, and existing homeowners with acquisition, new construction, rehabilitation, and tenant-based rental assistance. The target audience is low-income persons. A 25% match is required, but this may be waived due to fiscal distress or in presidential declared disaster areas.

HUD Disaster Recovery Initiative

These HUD grants must be used for buyouts, relocation, long-term recovery, and mitigation to a covered disaster. Activities that can be funded include:
• Acquisition of real property, including the buy out of properties in a floodplain and the acquisition of relocation property;

• Relocation payments and assistance for displaced persons, businesses, organizations, and farm operations;

• Repair, rehabilitation or reconstruction of residential and non-residential structures;

• Acquisition, construction, reconstruction, or installation of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes;

• Acquisition, construction, or reconstruction of buildings for the general conduct of government damaged or destroyed as a direct result of a Presidential declared disaster.

These funds are available to States and local governments experiencing a Presidential declared disaster. Coordination is with HUD.

Public Housing Modernization Reserve for Disaster and Emergencies

HUD grants may be used by public housing agencies for modernization needs, such as elevation and floodproofing, caused by a disaster. Disasters may be either Presidential declared or any event that HUD determines would qualify for a Presidential declaration if it were on a larger scale. Public Housing Agencies should contact HUD for additional application materials.

Section 108 Loan Guarantee Program

HUD provides loan guarantees to public entities for community and economic development. Loans may be used for acquisition of real property; relocation of property, homeowners, and businesses; rehabilitation of publicly-owned property such as water and sewer systems; and housing rehabilitation, including elevation of properties. The target is low and moderate to income persons.

Single Family Home Mortgage Insurance for Disaster Victims — Section 203(h) (Catalog of Federal Domestic Assistance No. 14.119)

HUD provides guaranteed/insured loans for individuals on a new principal, single-family residence after displacement by a disaster. This Federal Housing Administration program supports relocation of residences outside of the floodplain. The borrower may finance 100% of the annual cost of the insurance.

ECONOMIC DEVELOPMENT ADMINISTRATION (EDA)

Post-Disaster Economic Recovery
Congress may appropriate supplemental funds to the Economic Development Administration after a disaster. Economic Development Administration construction project grants to States, local governments, and certain non-profit organizations may be used for construction of infrastructure. Public works direct grants have a cost share of 80% federal and 20% local. Contact the EDA for additional information.

Other Federal Agencies With Natural Hazards Missions

The following information about the hazards-related aspects of federal agencies’ missions is taken from Mileti (1999). Missions of agencies are subject to revision, priorities and projects change. Updates on this information should be sought. The following list is not a complete listing of all federal agencies with a natural-hazards mission component.

Centers for Disease Control and Prevention (CDC). The CDC responds to natural disasters in terms of human health effects and medical consequences. The Centers provide support for disaster planning and response and recommends ways to mitigate the health consequences of future disasters.

Department of Energy (DOE). The Office of Environment, Safety and Health develops and implements policies, standards, and practices that will reduce the effects of hazards on buildings, hazardous materials facilities, and electrical transmission structures.

Department of Transportation (DOT)

The department is responsible for transportation safety improvements and continuity of transportation services, and provides technical assistance and transportation funds to cities and States.

Federal Energy Regulatory Commission (FERC). This agency regulates all non-federal hydroelectric projects in the U.S., including a dam safety program with engineering guidelines, flood methodology and criteria, seismic analyses and evaluations, and emergency plans for warnings, training, and public safety.

Federal Housing Administration (FHA). FHA programs aim to provide safe, affordable, and sanitary housing in a suitable living environment.

National Institute of Standards and Technology (NIST). Their Building and Fire Research Laboratory conducts research and development to improve standards and practices for buildings and lifelines to reduce losses from earthquakes, extreme winds, and fire and to predict the behavior of fire and smoke and the performance of detection and suppression systems.

National Aeronautics and Space Administration (NASA). NASA obtains information from satellites to help investigate natural hazards processes; provides space-based: hazards mapping, risk assessment, and hazard monitoring; and develops systems for information dissemination and hazards mitigation. NASA funds landslide hazard research.
National Institutes of Health. The National Institute of Mental Health conducts and supports research on mental health and related services following disasters.

National Oceanic and Atmospheric Administration (NOAA). NOAA, including the National Weather Service, describes and predicts changes in the earth’s environment; promotes coastal management and the wise use of natural resources; and develops, maintains, and disseminates information on severe storms, flood warnings, weather forecasts, water resources forecasts, climate change predictions, ocean and coastal analyses.

National Science Foundation (NSF). The foundation funds scientific and engineering research and education projects that generate knowledge needed for better understanding, managing, and mitigating natural disasters, including basic research on the physical processes that underlie hazards; impacts; prediction and warning; risk assessment and mitigation; disaster recovery and reconstruction; and social and behavioral responses. NSF funds landslide hazard research.

Office of U.S. Foreign Disaster Assistance (OFDA). This office coordinates the U.S. response to natural and technological disasters worldwide; provides assistance for emergency shelter, water, and sanitation; and promotes disaster prevention, mitigation, and preparedness.

U.S. Army Corps of Engineers (USACE). The Corps manages and executes engineering, construction, and real estate programs for federal agencies and for foreign governments; supervises and conducts research and development; responds to natural emergencies; and provides information, technical services, and planning assistance regarding, floods, floodplain, and coastal hazards issues.

U.S. Environmental Protection Agency (USEPA). The agency works to improve and preserve the quality of the environment and to protect human health and the productivity of natural resources. USEPA provides information on global warming and on sea level rise.

U.S. Department of Agriculture (USDA). The USDA Forest Service provides fire protection for life, property, and natural resources and technical assistance in training, prevention and other areas including research and mitigation of landslide hazards.

U.S. Geological Survey (USGS). The Survey conducts research, transfers technology, and fosters policies and practices to reduce losses from earthquakes, volcanic eruptions, landslides, coastal erosion, and hydrological hazards. The USGS has a Landslide Hazard Program and a National Landslide Information Center.

Other federal agencies with responsibility for large land holdings or infrastructure have natural hazards experts on staff and programs to address natural hazards. These agencies include: the Bureau of Land Management, the National Park Service, the Office of Surface Mining Reclamation and Enforcement, and the Bureau of Reclamation (Schwab et al. 2005).