

Post-Disaster Financing Guidance

Grant Writing Guide: A
Process to Request
Recovery Assistance

(https://www.fema.gov/medi a-library-data/20130726-1819-25045-2871/local_grant_writing_gui de.pdf)

Community Recovery Management Toolkit

https://www.fema.gov/nation al-disaster-recoveryframework/communityrecovery-management-toolkit



Federal Disaster Recovery Funding: Minimizing Roadblocks to Maximize Resources

http://www.iedconline.org/cli entuploads/Downloads/IEDC Minimizing Roadblocks.pdf



Post-Disaster Funding Sources for Resilient Recovery

The effects of disaster are overwhelming no matter how well prepared a community may be. After immediate community needs are addressed, recovery efforts can focus on mitigation actions that reduce the effects of any future disaster and lead to more resilient recovery. The first priority is to ensure that rebuilding and future development decisions rely on and adapt to the best available hazard risk information. Funding for these and other mitigation actions can come from a number of sources, including local funds, state and federal grants, and technical assistance programs. Some hazard mitigation actions are inexpensive and can be done quickly; while other solutions may become major projects that are very expensive, require financial assistance, and take years to complete. Links to the well-known FEMA recovery programs are included after the table below, which highlights some of the non-FEMA resources that may be used to fund disaster risk reduction post-disaster.

Community Development Block Grant (CDBG) Program

| U.S. Department of Housing and Urban Development (HUD) | | Community Development Block Grant (CDBG) Program |
|-----------------------------------------------------------------|----------|--------------------------------------------------------------------|
| | | (metropolitan cities, urban counties, and states with limited |
| | | resources) |
| | | Title I Property Improvement Loans (property owners with the |
| | | ability to repay loans in regular monthly payments) |
| | | HOME Program (low-income homeowners) |
| | | 5-H Homeownership Program (low-income families) |
| | | https://portal.hud.gov/hudportal/HUD?src=/info/disasterresources |
| | \wedge | Section 504 Repair Loans and Grants (loans to very-low-income |
| | | homeowners to repair, improve or modernize their homes or |
| | | grants to elderly very-low-income homeowners to remove health |
| | | and safety hazards) |
| | > | Mutual Self-Help Housing Loans (government non-profits, federally |
| | | recognized tribes, private non-profit organizations to help them |
| II.C. D | | carry out local self-help housing construction projects) |
| U.S. Department of Agriculture | | Rural Rental Housing Loans (owners to purchase buildings or land, |
| | | to construct or renovate buildings, and to provide necessary |
| | | facilities such as water and waste disposal systems) |
| | > | Section 502 Single-Family Housing Direct and Guaranteed Loans |
| | | (low to very- low-income applicants to build, repair, renovate, or |
| | | relocate homes, or to make necessary rehabilitation of a house |
| | | affordable) |
| | | https://www.usda.gov/topics/rural/housing-assistance |





| Philanthropic Disaster Funding Resources | Private philanthropic organizations providing funding for disaster relief | | |
|------------------------------------------------|---------------------------------------------------------------------------|--|--|
| | and recovery: | | |
| | Conrad N. Hilton Foundation Disaster Relief & Recovery (long-term | | |
| | projects and partnerships with organizations, not individuals) | | |
| | https://www.hiltonfoundation.org/priorities/disaster-relief-and- | | |
| | <u>recovery</u> | | |
| | Lions Club International Foundation (provides disaster grants for | | |
| | districts to support various stages of disaster relief operations) | | |
| | http://www.lcif.org/EN/apply-for-a-grant/disaster.php | | |
| | Northwest Minnesota Foundation (Organizations must be located | | |
| | and/or conducting activities in Beltrami, Clearwater, Hubbard, | | |
| | Kittson, Lake of the Woods, Mahnomen, Marshall, Norman, | | |
| | Pennington, Polk, Red Lake and Roseau Counties) | | |
| | http://www.nwmf.org/home/donors/disaster-recovery-funds/ | | |
| | Long-term recovery groups formed by communities and voluntary | | |
| | agencies. The VOAD framework occurs at national (NVOAD), state | | |
| | (VOAD) and community (COAD) levels. If those impacted by disaster | | |
| | still have needs unmet by other programs, VOADs may be able to | | |
| Voluntary | provide building materials, labor, or other types of assistance. | | |
| Organizations | National Voluntary Organizations Active in Disaster Long-Term | | |
| Active in Disasters | Recovery Manual | | |
| (VOADs) | http://www.arvoad.org/NVOADLTRecovery.php | | |
| , | COAD (Community Organizations Active in Disaster) | | |
| | http://www.communitycouncilstc.org/disasteremergency- | | |
| | planning-coad | | |
| | Multi-State VOADs | | |
| Small Business Association (SBA) | Business Physical Disaster Loans (repair or replace disaster- | | |
| | damaged property) | | |
| | Economic Injury Disaster Loans (EIDLs) (working capital loans to | | |
| | help small businesses, through the disaster recovery period, meet | | |
| | their ordinary and necessary financial obligations that cannot be | | |
| | met as a direct result of the disaster) | | |
| | https://www.sba.gov/content/disaster-loan-program | | |



FEMA Post-Disaster Risk Reduction and Resilient Funding

| FEMA Fire | |
|------------------|--|
| Management | |
| Assistance Grant | |
| Program | |

Available to States, local and tribal governments, for the mitigation, management, and control of fires on publicly or privately owned forests or grasslands

https://www.fema.gov/fire-management-assistance-grant-program

FEMA Hazard Mitigation Grants Program (HMGP)

Provides grants to States and local governments to implement long-term hazard mitigation measures after a major disaster declaration https://www.fema.gov/hazard-mitigation-grant-program

FEMA Historic Preservation and Cultural Resources Program

Disaster assistance programs include grant funding for repair, restoration, or replacement of damaged, eligible publicly owned and private non-profit facilities to include historic properties https://www.fema.gov/office-environmental-planning-and-historic-preservation

FEMA Individuals and Households Program

In addition to temporary relief for displaced persons this program allows individuals and families to mitigate as well as repair https://www.fema.gov/media-library/assets/documents/124228

FEMA Public Assistance (PA) Program: Local, State, Tribal and Private Non-Profits

PA encourages and provides funding for protection of damaged publiclyowned facilities and certain private, non-profit organizations from future events by providing assistance for hazard mitigation measures during the recovery process

https://www.fema.gov/public-assistance-local-state-tribal-and-non-profit

National Flood
Insurance Program
(NFIP) Increased Cost of
Compliance (ICC)
Coverage

- ➤ Helps cover the costs of meeting the community's rebuilding requirements that will protect homes from future flood damages
- Can help to pay the cost of one or any combination of the following four mitigation activities; elevate, relocate, demolish, and dry floodproof https://www.fema.gov/increased-cost-compliance-coverage



Excerpts from "Muncy - Moving From Planning to Action: Creating a Resilient Community"

Robert Goldman, PG (TRC Environmental), Kim Wheeler, AICP and Jenny Picciano, AICP (Lycoming County Planning & Community Development), and William Ramsey (Muncy Borough)

Muncy Borough, Pennsylvania, located along the West Branch Susquehanna River and Muncy Creek, is a community faced with the challenges of potential catastrophic flooding in its historic downtown, in areas of brownfields sites, and along transportation corridors. This small community is beginning to plan for and create a future of resiliency by elevating new buildings above the floodplain, renovating existing buildings so they are less susceptible to floodwater damage, remediating brownfields properties that could impact land and water quality, and building state and federal partnerships.

Muncy is moving forward reviewing threats, risks, and assets in the community and has developed an adaptive plan to become a Resilient Community.

One source of funding for this initiative is **HUD's Disaster-Related Community** Development Block Grant Program.

MUNCY - MOVING FROM PLANNING TO ACTION: Creating a Resilient Community

HOW IS MUNCY BECOMING MORE RESILIENT? **Greater Muncy Resiliency Plan** implementation of best practices for community resilience. CTRC (a) (b) Funding and Activities

Muncy Borough and its partners are working on a Greater Muncy Resiliency Plan that will showcase Muncy as the role model, "Most Resilient Community" for resiliency planning in PA. It was selected because it best characterizes the economic stressors, population loss natural hazard issues and transportation challenges that face hundreds of other rural communities across the Commonwealth. As a result of the project, Muncy will have a plan of action that includes specific details for

- Lycoming County has secured \$250,000 in CDBG-DR funding for this plan.
- The U.S. Army Corp of Engineers is conducting a study of nonstructural flooding solutions for the Greater Muncy Area. (\$500,000)
- The County has secured an additional \$2,600,000 to reduce the impact of major flooding events by conducting property mitigation best practices such as home elevation and utility retrofitting



Build Your Roadmap

Produced by NHMA, *Building Your Roadmap* to a Disaster Resilient Future helps vital community stakeholders navigate through the varied and at times bewildering array of pre- and post- disaster resources and programs available to reduce the impact of natural, technological, and human made events on the human built environment. This document offers quick and effective access to resources, programs, and ways of building agreement on pursuit of resilience, following the "whole community" approach.

The *Roadmap* is supported by FEMA for professional production assistance. It brings enormous volunteer expertise, directed at getting past the problems of how to begin and where to start – it is part Roadmap and part Guidebook.

http://nhma.info/publications/

