

Federal Resources for Financing Climate Adaptation and Mitigation

This resource highlights federal funding opportunities documented in FEMA's [Climate Adaptation Planning: Guidance for Emergency Managers](#). For the full document, please visit: <https://www.fema.gov/plan>.

Policies, plans, and strategies to mitigate climate risks are of limited use if they are not adequately funded and resourced. The Federal government provides a number of funding opportunities for climate-related risk mitigation projects. Planners can support mitigation projects through existing programs, even if those funding opportunities do not exist to specifically combat climate-related risks. For instance, many federal grant dollars to upgrade infrastructure or mitigate natural hazard (most of which are influenced by climate change) can be used to achieve a variety of objectives including climate-related risk mitigation and adaptation. Overall, thinking with a climate-resilient mindset can help planners find creative funding sources for climate-related risk mitigation activities.

This resource highlights some federal programs that provide funding that may be used to mitigate climate-related risks. This list is not comprehensive and does not include all-hazard risk transfer activities, which play an important role in economic recovery and climate resiliency. The following call out box provides some useful overview guides.



Funding and Financial Management Resources

- [Disaster Financial Management Guide](#): Helps SLTT jurisdictions establish and implement sound disaster financial management practices.
- [U.S. Climate Resilience Toolkit](#): Provides a range of government entities and private foundations offering financial and technical resources to advance local adaptation and mitigation efforts in the U.S.
- [The Grants Learning Center](#): Allows users to explore available federal grants and financial assistance, learn about the laws and regulations for awards, examine grant eligibility, explore grant registration and management tools, and more.
- [The Ready-to-Fund Resilience Toolkit](#): Helps secure funding for the physical and social infrastructure necessary to increase climate resilience and create thriving, just, and equitable communities.



FEMA

Annual Funding Provided by Federal Agencies

This section details annual mitigation or mitigation-related funding from primarily federal sources followed by post-disaster funding. Planners should consult program-specific guidance to determine if each program can support a community's needs.

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) PROGRAMS

[FEMA grant funds](#) are available for pre- and post- emergency or disaster related projects.¹ Certain non-emergency FEMA funding requires communities have an approved hazard mitigation plan in order to be eligible to apply.² Some climate-related FEMA resources are highlighted below:

Building Resilient Infrastructure and Communities (BRIC)

FEMA's [BRIC program](#) funds capability- and capacity-building activities such as mitigation planning and mitigation projects that directly impact the natural and built environment. BRIC aims to deliver 40 percent of its overall benefits to disadvantaged communities.

For communities and Tribal Nations with limited resources, the [BRIC non-financial Direct Technical Assistance](#) program is available. This assistance, provided for up to 36 months, helps local and tribal jurisdictions reduce disaster damage, build community resilience, and sustain successful mitigation programs. The Direct Technical Assistance program includes climate risk assessments, community engagement, partnership building, hazard mitigation and climate adaptation planning.

Flood Mitigation Assistance (FMA)

FEMA's [FMA Grant](#) is focused on reducing or eliminating repetitive flood damage to buildings insured by the National Flood Insurance Program through mitigation planning and projects. FMA aims to deliver 40 percent of its overall benefits to disadvantaged communities that are marginalized, overburdened by pollution, and underserved.

Safeguarding Tomorrow Through Ongoing Risk Mitigation Program

The [Safeguarding Tomorrow Through Ongoing Risk Mitigation Program](#) is a capital loan program, similar to the Clean Water Act revolving loan fund, that allows grant recipients to provide loans for zoning and land-use planning. Communities must contribute funds to be eligible; they will receive a reduced interest rate to undertake projects.

Regional Catastrophic Preparedness Grant Program

FEMA's [Regional Catastrophic Preparedness Grant Program](#) supports the building of core capabilities essential to achieving the National Preparedness Goal of a secure and resilient nation by providing resources to fill known capability gaps in housing, logistics, and supply chain management in order to encourage innovative regional solutions to issues related to catastrophic incidents and building on existing regional efforts.

¹ For more information on FEMA grants, see <https://www.fema.gov/grants>.

² For more information on mitigation planning grant requirements, see <https://www.fema.gov/emergency-managers/risk-management/hazard-mitigation-planning/requirements>.

Annual Funding Provided by Federal Agencies

Rehabilitation of High Hazard Potential Dam (HHPD) Grant Program

FEMA's [Rehabilitation of High Hazard Potential Dam \(HHPD\)](#) grant program provides technical, planning, design, and construction assistance in the form of grants for rehabilitating eligible high hazard potential dams. High hazard potential is a classification standard for any dam whose failure or mis-operation will cause loss of human life and significant property destruction. A state or territory with an enacted dam safety program, the State Administrative Agency, or an equivalent state agency, is eligible for the grant.

DEPARTMENT OF ENERGY (DOE) PROGRAMS

Resilient and Efficient Codes Implementation

[Resilient and Efficient Codes Implementation](#) grants provide funding for projects that support updating building energy codes as they transition to clean energy, empower workers, support resilience, and advance environmental justice.

DEPARTMENT OF HEALTH AND HUMAN SERVICES (HHS) PROGRAMS

Low Income Home Energy Assistance Program

HHS offers the [Low Income Home Energy Assistance Program](#) to mitigate extreme heat impacts by providing funding to grant recipients for cooling assistance, summer crisis assistance, year-round crisis assistance, and weatherization. It also provides federally funded assistance to reduce the costs associated with home energy bills.

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) PROGRAMS

Community Development Block Grant (CDBG)

HUD's [CDBG](#) program supports the development of stronger and more resilient communities. Investment support may include infrastructure, economic development projects, public facilities installation, community centers, housing rehabilitation, public services, and clearance or acquisition. The CDBG program also includes targeted funding for post-disaster recovery and hazard mitigation.³

DEPARTMENT OF TRANSPORTATION (DOT) PROGRAMS

Promoting Resilient Operations for Transformative, Efficient, and Cost-saving Transportation (PROTECT) Program

The [PROTECT program](#) supports eligible grant recipients by increasing the resilience of their transportation system. Eligible projects include evacuation routes, coastal resilience, making existing infrastructure more resilient, or efforts to move infrastructure to nearby locations that are not continuously impacted by extreme weather and natural disasters.

³ HUD also provides eligible grantees with direct grants for use in developing Indian and Alaska Native communities through the Indian CDBG. For more information on this grant and other tribal specific federal funding opportunities, see https://www.hud.gov/program_offices/public_indian_housing/ih/tribal_climate_resilience_and_adaptation_funding.

Annual Funding Provided by Federal Agencies

DOT Thriving Communities Program

The [Thriving Communities Program](#) aims to ensure that disadvantaged communities adversely or disproportionately affected by environmental, climate, and human health policy outcomes have the technical tools and organizational capacity to compete for federal aid and deliver quality infrastructure projects that enable their communities and neighborhoods to thrive.

Rebuilding American Infrastructure with Sustainability and Equity (RAISE) Grant Program

The [RAISE Grant program](#) provides an opportunity to obtain funding to build and repair road, rail, transit, and port projects. RAISE grants are eligible to a wide range of applicants, including special purpose districts and transit agencies, along with traditional SLTT governments. Funding is split between urban and rural areas.

ENVIRONMENTAL PROTECTION AGENCY (EPA) PROGRAMS

Environmental Justice Thriving Communities Grantmaking

The [Environmental Justice Thriving Communities Grantmaking Program](#) is a competition to select multiple Grantmakers around the nation to reduce barriers to the federal grants application process communities face and increase the efficiency of the awards process for EJ grants.

Wildfire Smoke Preparedness in Community Buildings

The EPA's [Wildfire Smoke Preparedness in Community Buildings Grant Program](#) supports enhancing wildfire smoke preparedness in community buildings. The program provides grants and cooperative agreements to states, federally recognized tribes, public pre-schools, local educational agencies, and nonprofit organizations for the assessment, prevention, control, or abatement of wildfire smoke in community buildings.

NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION (NOAA) PROGRAMS

Climate Resilience Funding

NOAA maintains a list of [Climate Resilience Funding Opportunities](#). While not comprehensive, this website is regularly updated with funding opportunities that may support climate mitigation and resilience-building activities for SLTT governments.

UNITED STATES DEPARTMENT OF AGRICULTURE (USDA) PROGRAMS

Disaster Assistance Programs

USDA offers disaster assistance through the [Emergency Watershed Protection Program](#), [Farm Service Agency](#), and [Rural Development](#) to help farmers, natural resource managers, and rural communities manage risk, protect their operations, and recover from the impact of natural disasters. The [Disaster Assistance Discovery Tool](#) helps those impacted by natural disasters navigate to the resources and assistance they need to access many of these programs.

Annual Funding Provided by Federal Agencies

Natural Resources Conservation Services

The [Natural Resources Conservation Service](#) offers a variety of programs, services, resources, and tools to help conservation programs. Financial assistance and one-on-one technical support is also available for conservation programs that directly support climate-smart agriculture and forestry, including the Environmental Quality Incentives Program, Conservation Stewardship Program, Agricultural Conservation Easement Program, and Conservation Technical Assistance.

The Community Wildfire Defense Grant Program

The [Community Wildfire Defense Program](#) is intended to help at-risk local communities and tribes plan for and reduce the risk of wildfire. This program prioritizes at-risk communities in an area identified as having high or very high wildfire hazard potential, are low-income, or have been impacted by a severe disaster that affects the risk of wildfire. [Additional Federal Wildfire Grant Resources](#) (e.g., training grants, mitigation grants, conservation funding, and restoration funding) across USDA and FEMA can further support community-led efforts to prepare for wildfire.

Urban and Community Forestry Program

The [Urban and Community Forestry Program](#) provides funding to support urban tree planting, urban forest planning and management, and related activities, particularly in disadvantaged communities.



The Bipartisan Infrastructure Law (BIL) and Inflation Reduction Act (IRA)

The [Bipartisan Infrastructure Law \(BIL\)](#) of 2021 and [Inflation Reduction Act \(IRA\)](#) of 2022 provide for investment in clean energy, climate adaptation, infrastructure resilience, environmental justice, and much more. Agency-specific opportunities are listed below, though many more can be found using the [BIL Guidebook](#) and [IRA Guidebook](#).

- The Department of Interior received [BIL](#) and [IRA](#) funding for ecosystem restoration, drought mitigation, landscape conservation, and includes targeted funding for Tribal communities.
- EPA programs received funding from the [BIL and IRA](#) for projects to mitigate greenhouse gas emissions, reduce pollution impacts, and advance environmental justice initiatives.
- The [BIL](#) and the [IRA](#) allocated funding to FEMA for the support of community-wide mitigation and investments in low-carbon materials, among other objectives.
- Health and Human Services' [Quickfinder for Leveraging the IRA for the Health Sector](#) identifies IRA funding opportunities for incorporating resilience in the climate sector.
- NOAA programs received funding from the [BIL](#) and [IRA](#) to advance coastal resilience, fisheries protection, and other resilience objectives.
- The USDA was allocated significant funding through the [BIL](#) and [IRA](#) for climate and energy programs, including wildfire risk and flood prevention.

Post-Disaster Funding Provided by Federal Agencies

FEMA POST-DISASTER FUNDING

Public Assistance (PA) Program

FEMA's [PA program](#) provides supplemental federal grant assistance for debris removal, emergency protective measures, and the restoration of disaster-damaged, publicly owned facilities and facilities of certain private nonprofit organizations. The PA program also encourages protection of these damaged facilities from future incidents by providing assistance for hazard mitigation measures. Potential applicants can apply within 30 days following a Presidential disaster declaration. FEMA's PA funding will cover no less than 75 percent of the project's cost.

Hazard Mitigation Grant Program (HMGP)

FEMA's [HMGP](#) provides funding to SLTT governments to rebuild in a way that reduces, or mitigates, future disaster losses in their communities. HMGP funding can be used for mitigation planning, post-disaster code adoption and enforcement, and mitigation projects that address any natural hazard. The amount of HMGP funding available to a state, tribe, or territory is based on the estimated total federal assistance provided under a Presidential Disaster Declaration.

HMGP Post-Fire Program

The [HMGP Post-Fire program](#) is available to states, tribes, and territories affected by fires that result in a Fire Management Assistance Grant (FMAG). FEMA determines annually how much funding will be available based on a rolling 10-year national average of assistance provided under FMAG declarations and determines an allocation to affected states, tribes, and territories. FEMA also sets the funding priorities, with the highest priority being wildfire and post-wildfire mitigation activities such as defensible space, erosion control and slope failure prevention.

DOT POST-DISASTER FUNDING

Federal Highway Administration (FHWA) Emergency Relief (ER) Program

FHWA administers the [ER Program](#) for emergency repair or reconstruction projects on the Federal-aid highway system needed as a result of natural disasters or catastrophic failures from an external cause. The damage to highways must be severe, occur over a wide area, and result in unusually high expenses to the highway agency. ER funds may be used on repairs that improve the long-term resilience of the Federal-aid highways, if the design is consistent with current standards, or the State DOT demonstrates that the resilience feature is economically justified to prevent future recurring damage.