



**AMERICAN
FLOOD
COALITION**

**FEDERAL FUNDING OPPORTUNITIES FOR
FLOOD RESILIENCE: A GUIDE FOR SMALL CITIES**

Across the country, local municipalities are on the front lines of protecting citizens from flooding and sea level rise. These challenges can be especially daunting for smaller and rural municipalities, but these are the very places that are critical if we want to successfully adapt as a country to stronger storms, higher seas, and more frequent flooding. From assessing risk to implementing projects, small municipalities can face enormous costs that they often cannot cover alone. Several federal agencies have programs that fund flood mitigation, flood risk reduction, and disaster recovery, but navigating these funding opportunities can be time-consuming and difficult.

With the exception of a few agencies, many federal programs do not make it readily apparent that smaller municipalities are eligible for funding. In fact, there is no standard definition of a small municipality across federal agencies. Nevertheless, there are important federal programs to be leveraged by local communities.

This guide is intended to be a resource for local leaders exploring federal funding opportunities for flooding projects in small municipalities. While there may be additional funding opportunities for which a connection to flooding could be made, this guide is focused on opportunities where there is a trend of funded projects that address flooding and sea level rise. In addition to summarizing how each federal program can be used by small municipalities, the guide includes external links to applications and in-depth program information, as well as Catalog of Federal Domestic Assistance (CFDA) numbers that applicants may use to search for grant information on federal websites. This guide is primarily targeted towards municipalities with populations of 50,000 or fewer, but communities of all sizes may find its information helpful.

The following symbols are used throughout this document to highlight specific program characteristics that may be of interest to your unique community:



Does not require a cost share or matching funds from smaller municipalities



Gives special consideration for small municipalities



Supports project planning or design



Administered by states



Requires a Presidential Disaster Declaration

The funding opportunities in this guide are separated into three categories (infrastructure, environmental restoration, and economic and community development), with funding opportunities presented from smallest to largest.

While this guide is not an exhaustive list of federal programs, it is a starting point for local leaders looking for options. No funding source should be viewed in a vacuum, and sometimes navigating the system through your county or state can bring more fruitful options than relying on federal programs alone. When communities combine and layer resources from federal, state, local, and even private sources, large-scale initiatives can become a reality.

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Note: This booklet was updated in April 2020. Please note that the budgets, policies, and priorities of federal agencies change over time as a result of decisions at the Congressional, White House and Agency Administration levels. For this reason, please refer to the American Flood Coalition’s Member Portal to check for updates to information regarding federal programs. See [page 33](#) of this booklet for more information on how to access the Member Portal.

Program cheat sheet

	No cost share	Priority for small municipalities	Supports planning or design	Administered by states	Requires disaster declaration
Infrastructure					
Rural Development Water and Environmental Programs	✓		✓		
Flood Mitigation Assistance Grant Program			✓	✓	
National Coastal Resilience Fund			✓		
Resilient Communities Program			✓		
Clean Water State Revolving Fund				✓	
Drinking Water State Revolving Loan Fund		✓	✓	✓	
Hazard Mitigation Grant Program				✓	✓
Building Resilient Infrastructure and Communities Program				✓	
BUILD Transportation Discretionary Grants		✓	✓		
Water Infrastructure Finance and Innovation Act Program		✓			
Interagency Nonstructural Flood Risk Management Projects					
Public Assistance Program - 406 Mitigation				✓	✓
Environmental Restoration					
Five Star Urban Waters Restoration Grant Program					
Environmental Education Local Grants					
U.S. Fish and Wildlife Service Coastal Program	✓		✓		
Community-Based Restoration Program	✓		✓		
Watershed and Flood Prevention Program			✓		
Section 319 Nonpoint Source Grant Program				✓	
Rivers, Trails, and Conservation Assistance Program	✓		✓		
Economic and community development					
Public Works and Economic Adjustment Assistance Programs			✓		
EDA Disaster Supplemental Funding			✓		✓
State Community Development Block Grant Program	✓		✓	✓	
Community Development Block Grant Section 108 Loan Guarantee Program	✓				
Community Development Block Grant - Disaster Recovery	✓		✓	✓	✓

Infrastructure

Resources to support planning, construction, and technical adaptation projects — both grey and green



Rural Development Water and Environmental Programs



Does not require a cost share or matching funds from smaller municipalities



Supports project planning or design

Summary: Small municipalities can leverage the US Department of Agriculture's Water and Environmental Programs (WEP), the federal government's only set of 10+ programs exclusively focused on the water and waste infrastructure needs of rural communities with populations of 10,000 or less. The WEP suite includes grants for predevelopment planning and low-interest loans for water and waste disposal infrastructure. These programs can be used to address flooding concerns through storm drainage or other similar projects. Matching funds are not required for several of the grants, although they may still be recommended.

Funding amount: \$3,000 to \$100,000 (varies by subprogram).

Cost share: Varies by program. Some grants mandate a 75% federal / 25% local cost share requirement, while the maximum guarantee of a loan may be 90% of the loan amount. Some programs may merely encourage partnerships with other federal, state, local, private and nonprofit entities.

Eligible activities: Planning, technical assistance, and implementation of projects to support water and waste disposal projects. For example, Pine Ridge Indian Reservation in South Dakota used an \$85,000 loan and a \$71,000 grant from the program to fund new storm drainage systems in 2016.

Need to know:

- ▶ Special consideration may be given for activities serving an area with fewer than 5,500 or fewer than 2,500 people; regional, multi-state, or national areas; or lower-income populations.
- ▶ Some WEP programs are region specific or targeted to serve a subset of communities.

Application process:

- ▶ To apply through USDA Rural Development's application portal, visit [this link](#).
- ▶ Partnerships with other federal, state, local, private, and nonprofit entities that offer financial assistance are encouraged.

Flood Mitigation Assistance Grant Program (FMA)



Supports project planning or design



Administered by states

Summary: FEMA's FMA grant program is an attractive option for small municipalities with properties vulnerable to repetitive losses due to flooding. Small municipalities with a FEMA-approved hazard mitigation plan can use FMA to fund various mitigation activities and local mitigation planning efforts that reduce or eliminate the long-term risk of flood damage to structures insured under the National Flood Insurance Program.

Funding amount: Maximum federal shares for FMA planning sub-applications for FY19 are:

- ▶ \$25,000 for local mitigation plans.
- ▶ \$200,000 for community flood mitigation advanced assistance, such as project scoping.
- ▶ \$50,000 for technical assistance, applicant must have received at least \$1 million in FMA funds in the previous fiscal year.
- ▶ \$10 million for community flood mitigation projects.
- ▶ 5-10% of application budgets are available for management costs.

Cost share:

- ▶ 75% federal / 25% nonfederal, for NFIP insured properties, flood mitigation planning grants, community flood mitigation projects and project scoping.
- ▶ 90% federal / 10% nonfederal, for repetitive loss property in states with repetitive loss strategy, 100% federal / 0% nonfederal, for severe repetitive loss property in states with repetitive loss strategy.

Eligible activities: Construction and project scoping of localized community flood mitigation projects that integrate cost effective natural floodplain restoration solutions; flood-related mitigation of individual structures that have a current NFIP policy, including property acquisition and structure demolition, floodproofing, relocation, elevation, and reconstruction.

Need to know:

- ▶ Applicants and subapplicants must have a FEMA-approved hazard mitigation plan.
- ▶ Communities must be participating in the National Flood Insurance Program.

Application process:

- ▶ Local governments submit mitigation planning and project applications to their state during the open application cycle. After reviewing applications, the state prioritizes and forwards the applications to their FEMA Regional Office. Search for more information about the program using CFDA number 97.029.
- ▶ Local governments should contact their State Hazard Mitigation Officer or federally-recognized tribal or local government official for more information. Identify your state officer [here](#).

National Coastal Resilience Fund



Supports project planning or design

Summary: The National Fish and Wildlife Foundation's National Coastal Resilience Fund is a good fit for small municipalities with critical infrastructure vulnerable to flooding, including hospitals and emergency routes. Funds are awarded to projects that restore and strengthen green infrastructure systems to protect coastal communities from the impacts of storms, floods, and other natural hazards and enable them to recover quickly, while also enhancing habitats for important fish and wildlife populations. Starting in 2020, the National Coastal Resilience Fund now provides funding for community capacity building and planning, which coastal communities in the early phases of identifying their resilience needs can use for community outreach and determining which adaptation projects should be considered and prioritized.

Funding amount:

- ▶ Average of \$125,000 for community capacity building and planning.
- ▶ Average of \$125,000 for project preliminary design and site assessment.
- ▶ Average of \$250,000 for project final design and permitting.
- ▶ \$1 million to \$3 million for project restoration and monitoring.

Cost share: Minimum 50% federal / 50% local. Larger cost share ratios with funds from a diversity of partners are encouraged and will be more competitive during application review.

Eligible activities: Engaging stakeholders and building the capacity to plan and execute future resilience projects. Planning, design, or implementation of projects that reduce regional threats due to changes in sea and Great Lakes levels; storm surge, ocean surge, and tsunamis; or increased flooding due to storms, subsidence, and erosion.

Need to know:

- ▶ In 2019, grant awards totaled \$29 million.
- ▶ Combined requests for both planning and implementation activities are not considered.

Application process:

- ▶ The 2020 application cycle opened on March 4. Pre-proposals are due April 8, 2020. Proposals are due June 25, 2020.
- ▶ Apply [here](#).

Resilient Communities Program



Supports project planning or design

Summary: Small municipalities of low and moderate income may turn to the National Fish and Wildlife Foundation's Resilient Communities Program if they require financial assistance for restoring natural ecosystems, installing green infrastructure, or conserving other natural resources. The program's funding could also be used to restore wetlands to protect surrounding residential areas from stormwater runoff. This program gives priority consideration to under-resourced communities and programs that bridge rural and urban community resilience needs, especially those that impact more than one municipality.

Funding amount:

- ▶ Category 1: \$200,000 to \$500,000.
- ▶ Category 2: \$200,000 to \$500,000.
- ▶ Category 3: \$100,000 to \$500,000.

Cost Share: Minimum 50% federal / 50% local. Larger cost share ratios with funds from a diversity of partners are encouraged and will be more competitive during application review.

Eligible activities:

- ▶ Category 1 (Adaptation through conservation projects): Restoration and green stormwater infrastructure to help communities address floods, storm events, and sea level rise.
- ▶ Category 2 (Community capacity-building and demonstration projects): Demonstration and capacity-building projects that help communities organize and take actions to improve local resiliency by enhancing natural buffers; advance innovative and scalable resilience solutions benefiting multi-family affordable housing using green infrastructure; and build capacity to help municipalities plan for enhanced resilience through green infrastructure.
- ▶ Category 3 (Adaptation focused on affordable housing and small businesses): Adaptation strategies for affordable housing and small business districts that use nature-based solutions such as pocket parks, community green spaces, or stormwater bioretention.

Need to know:

- ▶ In 2019, grant awards totaled \$2.9 million.
- ▶ Category 2: Projects that only address one city will not be considered.
- ▶ Category 3: Priority consideration is given to projects that introduce innovative solutions.

Application process:

- ▶ The 2020 application cycle opened on January 14. Pre-proposals were due February 18, 2020. Proposals are due April 28, 2020.
- ▶ For information on the 2020 application cycle, visit [this link](#).

Clean Water State Revolving Fund



Administered by states

Summary: Small municipalities should consider leveraging the Environmental Protection Agency's (EPA) Clean Water State Revolving Fund if they require a source of low-cost financing to address stormwater concerns or create a green infrastructure project, including those that provide flood resilience and risk reduction. Some states may have customized loan terms to meet the needs of small and disadvantaged communities.

Funding amount: Generally, no federal statutory maximums exist for eligible activities, although individual states allocate funds to prioritized projects and may impose additional limitations. In Massachusetts, project funding for clean water initiatives in 2018 ranged from \$723,000 for street drainage improvements to \$81 million for a water pump station and river crossing.

Eligible activities: Construction and technical assistance for publicly owned treatment works; nonpoint source pollution management systems; National Estuary Program projects; decentralized wastewater treatment systems; stormwater management; water conservation; watershed pilot projects; and water reuse. For example, the city of New Smyrna Beach, Florida improved its stormwater management systems and built swales using four loans totaling over \$3 million that the city received through the program.

Cost share: Most assistance that municipalities receive through CWSRF is for loans that have to be repaid 100% to the CWSRF.

Need to know: In 2018, the average loan interest rate was 1.5%.

Application process:

- ▶ Project selection occurs annually at the 51-state level CWSRF programs across the country.
- ▶ Search for more information about the program using CFDA number 66.458.
- ▶ To apply, find your specific state program [here](#).

Drinking Water State Revolving Loan Fund



Gives special consideration for small municipalities



Supports project planning or design



Administered by states

Summary: The EPA's Drinking Water State Revolving Loan Fund (DWSRF) provides financial support to small municipalities for projects aimed at preserving the availability of clean drinking water. Small municipalities can leverage funding to incorporate flood resilience measures into efforts to improve, rehabilitate, or replace water infrastructure and create new water systems. Individual states may customize loan terms to meet the needs of small and disadvantaged communities. In addition, states have the option to set aside 15% of their DWSRF allocation specifically for local assistance programs, which includes loans to acquire land or conservation easements for the protection of source waters and loans to provide funding to implement voluntary, incentive based source water quality protection measures.

Funding amount: Generally, no federal statutory maximums exist for eligible activities, although individual states allocate funds to prioritized projects and may impose additional limitations. In 2019, the Florida Department of Environmental Protection awarded DWSRF dollars to finance and fund recovery efforts from Hurricane Michael, which included several projects tending to range in value from \$63,000 to nearly \$400,000.

Cost share: Most assistance that municipalities receive through DWSRF is for loans that have to be repaid 100% to the DWSRF.

Eligible activities: Construction of drinking water infrastructure projects, including modifications to ensure system capacity during flooding, planning for flooding events, and water quality treatment adjustments due to sea level rise; project planning and technical assistance may be eligible depending on the state.

Need to know:

- ▶ States rank the project applications they receive from water systems and produce a Project Priority List. States have flexibility to tailor their ranking process while meeting the SDWA requirement to give priority to projects that address the most serious risks to human health, are necessary to ensure compliance with the Safe Drinking Water Act, and assist systems most in need according to state affordability criteria.
- ▶ States may customize loan terms to meet the needs of small and disadvantaged communities or to provide incentives for certain types of projects.

Application process:

- ▶ Project selection occurs annually across the country.
- ▶ Search for more information about the program using CFDA number 66.468.
- ▶ To apply, find your specific state program [here](#).

Hazard Mitigation Grant Program



Administered by states



Requires a Presidential Disaster Declaration

Summary: Municipalities located in states or territories that receive a Major Presidential Disaster Declaration and are looking to reduce the impact of future debilitating events are a good fit for FEMA's Hazard Mitigation Grant Program (HMGP). HMGP provides funding for risk reduction activities that improve resilience and provide a long-term solution to problems associated with flooding and natural hazards.

Funding amount: Generally, no federal statutory maximums exist for eligible activities. The average project funding value for HMGP in 2018 was approximately \$600,000 for flood-related projects, which included \$18,750 for an in-line check valve in Asharoken, New York and over \$4.5 million for the acquisition of riverine properties in Jones County, North Carolina.

Cost share: 75% federal / 25% nonfederal; nonfederal cost share may include funds from a combination of sources, including states, local governments, property owners, or other third parties providing contributions.

Eligible activities: Hazard mitigation plan development; acquisition and structure demolition or relocation; dry floodproofing; structural retrofitting; stormwater infrastructure; or community safe rooms. The HMGP Post Fire Program can also provide assistance to mitigate potential flooding, erosion, and mudflows after wildfires.

Need to know:

- ▶ Total funding for the HMGP program is allocated based on the percentage of funds spent on Public and Individual Assistance for each Presidentially declared disaster.
- ▶ Applicants must have a FEMA-approved hazard mitigation plan.
- ▶ If the project is located in a designated Special Flood Hazard Area, the community must be a participating member of the National Flood Insurance Program.

Application process:

- ▶ For information on applying, visit [this link](#) or search by CFDA number 97.039.

The town of Windsor, North Carolina (population almost 3,500) was one of seven communities in the state that received funding from FEMA's Hazard Management Grant in July 2018. Windsor, which received the second largest single share of funding, was awarded \$5.2 million to prevent future flooding losses by acquiring or elevating residences particularly affected by Hurricane Matthew.

Building Resilient Infrastructure and Communities (BRIC) Program



Administered by states

Summary: FEMA's new BRIC program will focus on reducing the nation's risk by funding public infrastructure projects and mitigation efforts that increase a community's resilience before a disaster affects an area. In 2020, BRIC is expected to replace the Pre-Disaster Mitigation (PDM) program, which provided project funding for mitigation projects which commonly included property acquisition, structure demolition, structure floodproofing, structure relocation, structure elevation, infrastructure retrofits, and other localized and non-localized flood risk reduction projects. The BRIC program will emphasize building resilient infrastructure, and also aims to promote risk-informed projects, build capacity and capability, and support building code efforts. BRIC applicants that proactively consider the impacts to community lifelines in their mitigation planning and projects will help ensure the continuous operation of critical functions and potential cascading impacts before disaster strikes. Additional details concerning the BRIC program and how it will replace PDM are forthcoming.

Funding amount: BRIC's main funding source will come from a set aside of up to 6 percent of estimated disaster expenditures.

Need to know:

- ▶ FEMA conducted webinars to provide information about program development and solicited stakeholder feedback in the summer of 2019. Visit [this link](#) for webinars.
- ▶ FEMA released its proposed policy, which sets a framework for the BRIC program, for public comment in April 2020. FEMA anticipates that it will release the Notice of Funding Opportunity (NOFO) for the program by fall 2020. Additional details such as application dates, specific funding amounts, and sample project types will be included in the NOFO. Visit [this link](#) to learn more.

BUILD Transportation Discretionary Grants



Gives special consideration for small municipalities



Supports project planning or design

Summary: The US Department of Transportation's BUILD grants are a good fit for small municipalities with large, expensive surface transportation projects, including roads, bridges, transit, rail, ports, or intermodal transportation. Some past projects included measures, such as roadway elevation or flood warning sensors, to address flooding. Rural communities can apply for multi-million-dollar grants through this program, and they receive special consideration for grants up to \$5 million. In fact, in 2019, the Department of Transportation awarded 50% of BUILD Transportation grant funding to projects located in communities with less than 200,000 people. BUILD grant funds will be divided equally between rural and urbanized areas.

Funding amount:

- ▶ Maximum: \$25 million.
- ▶ \$1 million minimum for projects in rural areas, defined as being located outside of an urbanized area with a population of less than 200,000.
- ▶ \$5 million minimum for projects in all other areas.
- ▶ There is no minimum award size, regardless of location, for planning grants.

Cost share:

- ▶ Up to 100% federal / 0% local, for projects in rural areas.
- ▶ 80% federal / 20% local, for all other projects.

Eligible activities: Planning, preparation, design, or construction of capital projects such as road or bridge projects; public transportation projects; passenger and freight rail transportation projects; port infrastructure investments; and intermodal projects. Example flood protection and mitigation measures include flood-prone bridge replacement, roadway elevation, flood warning sensors, and green infrastructure.

Need to know:

- ▶ DOT will award at least \$15 million in BUILD transportation planning grants for eligible activities relating to planning, preparation, or design—including environmental analysis, feasibility studies, and other preconstruction activities—that do not result in the construction of a capital project.

Application process:

- ▶ The 2020 application cycle opened on February 18. Applications are due May 18, 2020.
- ▶ For application instructions, visit [this link](#).

Water Infrastructure Finance and Innovation Act Program



Gives special consideration for small municipalities

Summary: Small municipalities can use the long-term, low-cost supplemental loans provided by the Environmental Protection Agency's Water Infrastructure Finance and Innovation Act (WIFIA) Program to upgrade aging water infrastructure and manage stormwater to enhance their resilience to flooding.

Funding amount:

- ▶ Small communities with a population of 25,000 or less: \$5 million minimum.
- ▶ All other communities: \$20 million minimum.

Cost share:

- ▶ Up to 49% federal / 51% local.
- ▶ Total amount of federal assistance (e.g., WIFIA and other federal sources) may not exceed 80% of total project cost.

Eligible activities: Construction of measures to manage, reduce, treat, or capture stormwater, including those that provide flood resilience and risk reduction; brackish or seawater desalination, aquifer recharge, alternative water supply, and water recycling projects; drought prevention, reduction, or mitigation projects; and property acquisition.

Need to know:

- ▶ Credit assistance is awarded on a competitive basis.

Application process:

- ▶ EPA estimates it will announce newly available funding in May 2020. To receive updates about when funding will be available, sign up for WIFIA's mailing list [here](#).
- ▶ For information on applying, visit this link or search by CFDA number 66.958.
- ▶ For more information on applying, visit [this link](#).

Interagency Nonstructural Flood Risk Management Projects

Summary: The U.S. Army Corps of Engineers Floodplain Management Services (USACE FPMS) Program provides a portion of its funding for Interagency Nonstructural Flood Risk Management projects. This interagency work promotes participation by USACE staff in small efforts undertaken in collaboration with other partners, both public and private, in order to achieve flood risk management benefits. This is not a federal grant program, but is instead an opportunity to enable USACE involvement, such as providing technical engineering or planning services to local, county, state, Tribal, or other partners. USACE labor is a typical use of funds. All projects must leverage resources invested by multiple partners (monetary or in-kind), and should seek to reduce flood risk through nonstructural means, with a focus on reducing human exposure or vulnerability to a flood hazard. Structural approaches (like the design or construction of a levee, berm, or floodwall) are not eligible. Some examples of nonstructural approaches are floodplain mapping, evacuation planning, relocation or buyout/acquisition strategies, floodproofing or elevation of buildings, risk communication, public engagement, and local land management activities.

Funding amount: An average proposed project requests approximately \$100,000 in FPMS funding, and the vast majority request \$150,000 or less . Due to the wide range of project types, and the requirement to leverage monetary or in-kind resources from multiple partners, the total contributed by all partners per project has varied, generally ranging from approximately \$50,000 to \$1 million.

Cost share: Not applicable.

Eligible activities: Proposals may address flood risk preparation, response, recovery, or mitigation and may focus on both coastal and riverine areas.

Need to know:

- ▶ Proposals should include at least two governmental partners in addition to USACE and should be executable in 12-18 months.
- ▶ Proposals utilizing USACE funds for construction or intended to culminate in Corps-funded construction will not be considered.

Application process:

- ▶ An annual Call for Proposals typically opens in late winter/early spring. Proposals must be submitted through local **USACE District offices**, and must be coordinated with partners within USACE prior to submission.
- ▶ Many proposals are submitted by and awarded to **Silver Jackets teams**, which focus on state priorities. If you would like to learn more about coordinating your proposal with state priorities, your USACE District Office can connect you to a state or USACE contact from your local Silver Jackets team.

Public Assistance Program - 406 Mitigation



Administered by states



Requires a Presidential Disaster Declaration

Summary: FEMA's Public Assistance (PA) program supports disaster recovery by providing grants for debris removal, life-saving emergency protective measures, and restoring public infrastructure. If your community qualifies for repairs through FEMA's PA Program, you may also be eligible for additional funding to protect your community's facilities and infrastructure. The 406 Mitigation Program can support additional hazard mitigation measures in conjunction with the repair of disaster-damaged facilities to improve their future resilience.

Funding amount: Generally, no federal statutory maximums exist for eligible activities. Instead, hazard mitigation measures must meet one of the following tests of cost-effectiveness:

- ▶ Cost no more than 15% of the total cost of repair work for the damaged facility.
- ▶ Cost no more than 100% of the total cost of repair work and project is on the list of FEMA-approved mitigation measures.
- ▶ Have a benefit-cost ratio of equal to or greater than 1.0.

Cost share: 75% federal (minimum) / 25% nonfederal. The cost share is dependent on the match ratio set by FEMA Public Assistance for the specific disaster.

Eligible activities: Hazard mitigation improvements to a disaster-damaged facility, such as the construction of floodwalls, installation of culverts for improved drainage, elevation of equipment above the base flood elevation, slope stabilization, and upgrading of materials to disaster-resistant options.

Need to know: FEMA evaluates proposed PA mitigation measures for four main factors: risk reduction, cost-effectiveness, technical feasibility, and compliance with applicable laws and regulations. These funds can be used in conjunction with FEMA's Hazard Mitigation Grant Programs. FEMA assists and handles many steps of the grant process in coordination with the applicant.

Application process: During the recovery process, FEMA will assist with assessing damage, developing a Hazard Mitigation Proposal, and evaluating the cost-effectiveness of mitigation projects.

Local officials should contact their State Hazard Mitigation Officer or federally-recognized tribal or local government official to obtain detailed information on the application process. To identify your state officer, visit: [this link](#).

Environmental restoration

Funding to protect and promote a healthy environment
as a critical defense against flooding impacts



Five Star Urban Waters Restoration Grant Program

Summary: The National Fish and Wildlife Foundation's (NFWF) Five Star and Urban Waters Restoration Program is a great fit for municipalities in need of smaller amounts of funding for projects that support community stewardship of local natural resources and enhancing habitats for local wildlife. Funding is available to make linkages to municipal flood mitigation and stormwater programs in developed watersheds, improve urban water quality, restore riparian habitat and community forests, and increase public access to urban waterways.

Funding amount: Awards range from \$20,000 to \$50,000 with an average size of \$30,000.

Cost share: Minimum 50% federal / 50% local. Larger cost share ratios with funds from a diversity of partners are encouraged and will be more competitive during application review.

Eligible activities: Education and community outreach activities that address water quality issues in priority watersheds, such as erosion due to unstable streambanks, pollution from stormwater runoff, and degraded shorelines caused by development. In order to address concerns of pollution from runoff and flood events through natural water filtration, Eufaula, Oklahoma (population 2,900) utilized this grant program to create four acres of new wetland habitat.

Need to know:

- ▶ 40-50 grants are awarded per year.

Application process:

- ▶ The most recent application cycle closed on January 30, 2020. Awards will be announced in late summer 2020.
- ▶ NFWF hosts application webinars during the winter to assist applicants.
- ▶ For instructions to apply, visit [this link](#).

Environmental Education Local Grants

Summary: Small municipalities looking to promote environmental awareness and community stewardship may consider the EPA's Environmental Education Local Grants, which support environmental education projects that increase the ability for participants to make informed decisions and take responsible actions towards the environment. Some projects have focused on flooding, for example, the Central Arkansas Planning and Development District in Lonoke, Arkansas (population 4,200) received a grant to train local floodplain managers and explore possible mitigation projects for housing located within floodplains. Low-income, minority communities were a major focus of the program, as these communities are at the greatest risk of living in housing in flood-prone areas.

Funding amount: \$50,000 to \$100,000.

Cost share: 75% federal / 25% local. Environmental Education grants are limited to 75% of the total project cost.

Eligible activities: Projects that design, demonstrate, and/or disseminate environmental education practices, including teacher training, educational advancement, or career development.

Need to know:

- ▶ 25% of EPA funding must be used for subawards, with each subaward having a value of \$5,000 or less.
- ▶ EPA expects to award three to four grants from each of the EPA's 10 regional offices for a total of approximately 30 to 35 grants nationwide.

Application process:

- ▶ The most recent application cycle was open from October 24, 2019 to January 6, 2020.
- ▶ For more information on applying, visit [this link](#) or search by CFDA number 66.951.

U.S. Fish and Wildlife Service Coastal Program



Does not require a cost share or matching funds from smaller municipalities



Supports project planning or design

Summary: Small municipalities concerned with habitat conservation and its benefits related to flood mitigation might consider the US Fish and Wildlife Service's (FWS) Coastal Program. The Coastal Program provides technical and financial assistance through cooperative agreements with coastal communities, conservation partners, and landowners to restore and protect fish and wildlife habitats on public and private lands.

Funding amount: Up to \$500,000.

Cost share: Cost sharing is not required, although FWS strives to achieve a cost share ratio of 50% federal / 50% nonfederal. On average, funding recipients contribute eight times the amount they receive in federal funding for their project.

Eligible activities: Technical and financial assistance for habitat conservation planning; design and project implementation activities to deliver habitat conservation in coastal watersheds on both public and private lands; and technical and financial assistance for third-party land acquisitions to protect habitats. To support the Department of the Interior's financial assistance priorities, some Coastal Program projects include culvert retrofits; stream channel improvements; the removal of tidal restrictions and low head dams and levees; wetland restoration; living shorelines; streambank stabilizations; dune restoration; revegetation; fencing; the construction of berms; and the installation of water control structures.

Application process

- ▶ Applications for funding are currently being accepted through September 30, 2020.
- ▶ Apply [here](#).
- ▶ Identify your local field staff for application questions [here](#).

Community-Based Restoration Program



Does not require a cost share or matching funds from smaller municipalities



Supports project planning or design

Summary: The National Oceanic and Atmospheric Administration's (NOAA) Community-Based Restoration Program supports habitat restoration projects, which provide natural and nature-based solutions that help protect from coastal flooding, extreme weather events, and coastal erosion.

Cost share: 50% federal / 50% local, encouraged but not mandated by statute.

Funding amount: In 2020, applicants could apply for projects ranging from \$75,000 to \$3 million over a one to three-year award period.

Eligible activities: Proposals may include restoration feasibility, design, and/or implementation activities. Previously funded projects included removing dams and other barriers, restoring coral and oyster reefs, and restoring coastal wetlands.

Need to know: The 2020 cycle of community-based restoration program funding is in the form of Coastal and Marine Habitat Restoration Grants. An estimated \$4 million is expected to be available this fiscal year, with an additional \$8 million expected to be available in fiscal years 2021 - 2022, for a total of \$12 million under this program.

Application process

- ▶ The most recent application cycle included a mandatory pre-proposal. Projects funded with 2020 funds are expected to be announced publicly in July 2020.
- ▶ Apply [here](#).

Tillamook Bay, Oregon partnered with NOAA to restore local estuary habitats. This project helped floodwaters naturally flow away from the town of Tillamook, reducing the intensity and duration of a flood in October 2017. The project is projected to prevent over \$9.2 million in flood damages over the next 50 years.

Watershed and Flood Prevention Program



Supports project planning or design

Summary: The US Department of Agriculture’s Watershed Protection and Flood Prevention Program helps communities protect and restore watersheds of up to 250,000 acres through federal-state-local cooperative efforts to mitigate erosion, floodwater, and sediment damage, as well as to further watershed conservation. Small municipalities can use this program to receive financial and technical assistance for watershed protection, flood prevention, and water management efforts.

Funding: Varies. Projects costing more than \$5 million require Congressional approval.

Cost share:

- ▶ When a watershed plan calls for flood damage protection, USDA pays all engineering and construction costs; local sponsors provide all land rights and easement costs:
 - Land treatment for water quality purposes: USDA provides up to 50% of funding.
 - Irrigation, drainage, public recreation, and fish and wildlife habitat development: USDA provides engineering services and up to 50% of construction costs.
 - Land rights and minimum basic facilities for public recreation: under certain circumstances, USDA will pay up to 50%.
 - Erosion and sediment control: Cost share is 65% federal / 35% local.
- ▶ All other costs, including the costs for municipal and industrial water supply and energy, must be paid by sponsoring local organizations.

Eligible activities: Financial and technical assistance for erosion and sediment control; watershed protection; flood prevention; water quality improvements; water management; fish and wildlife habitat enhancement; hydropower sources; and efforts related to rural, municipal and industrial water supplies.

Need to know:

- ▶ Currently, USDA is investing \$150 million in 51 new projects in 48 states through the Watershed Protection and Flood Prevention Program. Funding is also included for work on 41 additional existing projects in 11 states.
- ▶ Benefits that are directly related to agriculture, including rural communities, must be at least 20% of the total benefits of the project.

Application process: Project sponsors can request funding to carry out an existing NRCS authorized plan. For more information, visit [this link](#).

Section 319 Nonpoint Source Grant Program



Administered by states

Summary: The EPA provides grant funding that small municipalities can access for technical and financial assistance to control nonpoint sources of water pollution, which can result from flooding or existing drainage problems. Water quality issues from nonpoint source pollution are caused when runoff from rainfall or snowmelt carries natural and human-made pollutants to lakes, rivers, wetlands, coastal waters, or ground waters.

Funding amount: Generally, no federal statutory maximums exist for eligible projects, although individual states allocate funds to prioritized projects and may impose additional limitations. The North Carolina Department of Environmental Quality in 2018 awarded 10 Section 319 grants in amounts between \$35,000 and \$245,000.

Cost share: 60% federal / 40% nonfederal; however, it is considered best practice for states to leverage funds beyond the match requirement.

Eligible activities: Technical assistance; financial assistance; education; training; technology transfer demonstration projects; and regulatory programs aimed at reducing or eliminating water quality impairments and improvements in water quality and habitat.

Need to know:

- ▶ The federal government disbursed \$165.4 million under this program during fiscal year 2019.
- ▶ Projects may include subcontracts for private firms and nonprofit organizations for consulting, engineering, construction, and other tasks.

Application process:

- ▶ View current application guidance [here](#) and search by CFDA number 66.460 for more information.
- ▶ To apply, find your state NPS coordinator [here](#).

Rivers, Trails, and Conservation Assistance Program



Does not require a cost share or matching funds from smaller municipalities



Supports project planning or design

Summary: The National Park Service’s Rivers, Trails, and Conservation Assistance program provides free, on-location planning and technical assistance expertise that small municipalities can use to support community-led natural resource conservation and outdoor recreation projects, including natural-based flood control measures, such as riverbank restoration. National Park Service staff can help communities with the project planning process, community outreach, and fundraising support.

Funding: This program is a free service and has no cost.

Cost share: This program has no cost share requirements.

Eligible activities: Project must have tangible conservation or outdoor recreation goals that protect, improve, or enhance natural resources, such as rivers, wetlands, or floodplains.

Need to know:

- ▶ Priority is given to proposals that include both natural resource conservation and outdoor recreation.
- ▶ Can be considered an “in-kind” contribution for matching fund purposes on other projects.

Application process:

- ▶ The most recent application cycle ended June 30, 2019, with award notifications in November.
- ▶ For more information on applying, and an example application, visit [this link](#) or search CFDA number 15.921.

Bozeman, Montana leveraged this program in order to restore Bozeman Creek, which had previously contributed to flooding during storm events. With planning help from the National Park Service, the community planned a restoration of natural vegetation alongside an 800-foot stretch of the creek, reducing flood risk and improving local fishing, recreation, and aesthetics in the process.

Economic and community development

Federal support to help communities who have experienced economic hardship due to the impacts of flooding and sea level rise



Public Works and Economic Adjustment Assistance Programs



Supports project planning or design

Summary: Rural and urban municipalities implementing resilience measures to mitigate both future disaster-related infrastructure losses and existing adverse economic impacts from flooding can take advantage of the Economic Development Administration's (EDA) Public Works and Economic Adjustment Assistance (EAA) Programs. The PW program supports the construction, expansion or upgrade of public infrastructure and facilities, while the EAA program flexibly supports the design and implementation of strategies to help communities that have experienced or are under the threat of serious damage to their underlying economic base.

Funding amount:

- ▶ \$150,000 to \$1 million for Economic Adjustment Assistance awards, with an average award of \$650,000
- ▶ \$600,000 to \$3 million for Public Works awards, with an average award of \$1.4 million

Cost share:

- ▶ 50% federal / 50% local.
- ▶ EDA may increase the federal share up to 80%, based on the relative needs of the region where the project is located in accordance with EDA's regulations.

Eligible activities: Supports construction (under both the PW and EAA programs), non-construction, technical assistance, and revolving loan fund projects (under the EAA program). For example, Arcadia, Wisconsin (population 3,000) received a \$4.3 million grant to mitigate the impact of repetitive flooding on local businesses through improvements to local stormwater systems.

Need to know: In addition to cities, other entities eligible for the programs include states, counties, tribal governments, higher education institutions, economic development districts and non-profit organizations acting in cooperation with public officials.

Application process:

- ▶ Most recent application cycle began October 18, 2019. EDA plans to accept applications on a rolling basis until all funds are obligated; there is no deadline for applications.
- ▶ For more information, visit: [this link](#).
- ▶ Apply [here](#) or search by CFDA numbers 11.307 (EAA program) and 11.300 (PW program).

Disaster Supplemental Funding



Supports project planning or design



Requires a Presidential Disaster Declaration

Summary: Small municipalities impacted by Presidentially declared disasters may apply for multi-million-dollar grants through the Economic Development Administration's (EDA) Disaster Supplemental Funding. Disaster supplemental funding is through EDA's Economic Adjustment Assistance Program. In 2019, funds through the program were targeted to address only flooding and tornado-related disasters. Small municipalities can use these funds to plan and implement resilience projects to increase their ability to recover and build back stronger from natural disasters. In addition, municipalities can leverage grant dollars to capitalize on revolving loan funds to further fuel their economic recovery.

Funding amount: Varies. EDA makes awards based on the specific circumstances of proposed projects. For example, Port Aransas, Texas (population of less than 5,000) received \$5 million in Disaster Supplemental Funding for recovery and mitigation efforts to repair multiple buildings and to prepare for future disasters by installing a new seawater system on the UT-Austin Marine Science Institute Campus following Hurricane Harvey in 2017.

Cost share:

- ▶ In general, 80% federal / 20% local.
- ▶ EDA will consider on a case-by-case basis whether the circumstances of a proposed project warrant a federal cost share in excess of 80%.

Eligible activities: Construction activities, including the restoration of damaged infrastructure, infrastructure enhancement, and building new infrastructure, including high performance and resilient infrastructure. Other activities include economic recovery strategic planning, public works construction, development, and implementation of disaster recovery strategies. Municipalities can also use grant dollars to access revolving loan funds.

Need to know:

- ▶ EDA received Disaster Supplemental funding in the amount of \$600 million in both 2018 and 2019 (a total of \$1.2 billion) for grants to regions located in, or serving, communities impacted by Presidentially-declared disasters in 2017 and 2018, as well as flooding and tornado-related disasters occurring in 2019.
- ▶ EDA encourages the submission of applications based on long-term, regionally oriented, coordinated, and collaborative economic development or redevelopment strategies that foster economic growth and resilience. EDA will regard applications that are substantively supported by such strategies as more competitive.

Application process:

- ▶ For more information, visit: [this link](#).
- ▶ EDA plans to accept proposals on a rolling basis until all funds are obligated.

State Community Development Block Grant Program (CDBG)



Does not require a cost share or matching funds from smaller municipalities



Supports project planning or design



Administered by states

Summary: Funding from the US Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG) can assist small municipalities with low- and moderate-income populations in addressing threats to community health and welfare, including threats stemming from flooding and sea level rise. The program works to ensure decent affordable housing, to provide services to the most vulnerable members of communities, and to create jobs through the expansion and retention of businesses.

Funding amount: Generally, no federal statutory maximums exist for eligible projects, although individual states allocate funds to prioritized projects and may impose additional limitations. In 2019, South Carolina allocated \$12 million of CDBG funding to community infrastructure projects in grants valued between \$50,000 and \$750,000.

Cost share: This program has no federal/state cost share requirements, although some states may impose a match requirement on local grantees.

Eligible activities: There are 27 eligible activities, including open space acquisition; construction, repair, replacement, or relocation of public facilities; and improvements, such as dams or levees. Each grantee is free to determine which activities it will fund as long as each activity meets one of three national objectives:

- Principally benefits moderate- or low-income people
- Aids in eliminating / preventing slums or blight
- Addresses an imminent threat to health or safety of residents

Need to know:

- ▶ \$21.4 million was expended on flood and drainage facilities in 2016.
- ▶ Funds can be used to meet the nonfederal matching fund requirement of other federal programs.
- ▶ At least 70% of CDBG funds must benefit low- and moderate-income persons.
- ▶ This program is distinct from HUD's CDBG Entitlement Program, which provides annual grants on a formulaic basis to entitled cities and counties to develop viable urban communities. For the State CDBG program, only local governments that are not considered entitlement communities may receive funds. CDBG entitlement communities include central cities of Metropolitan Statistical Areas and other metropolitan cities with populations of at least 50,000, as well as qualified urban counties with populations of at least 200,000 (excluding the population of entitled cities).

Application process:

- ▶ For application information, contact your local HUD Community Planning and Development field office.
- ▶ Identify your office [here](#).
- ▶ Communities may also want to contact their State Economic Development Office, which administers the program.

The City of Fellsmere, Florida was one of 24 small and rural communities across Florida that received a grant through the Florida Small Cities Community Development Block Grant (CDBG) program in July of 2019. A grant of \$700,000 will help the City to pave and make flood and drainage improvements along streets and to install a swale drain. The majority of grant funds will be used for flood mitigation and drainage improvements in an area plagued by flooding during heavy rainfall.

CDBG Section 108 Loan Guarantee Program



Does not require a cost share or matching funds from smaller municipalities

Summary: HUD's CDBG Section 108 Loan Guarantee Program allows local governments to transform a portion of their CDBG funds into low-cost, federally-guaranteed loans for economic development, housing rehabilitation, public facilities, and other physical infrastructure projects, including those to increase resilience to natural disasters. While these funds are focused on entitlement communities (larger cities), small municipalities can apply for financing with the assistance of their state.

Funding:

- ▶ Entitlement communities can receive loan guarantees equal to five times the entitlement community's CDBG award amount.
- ▶ Communities in non-entitlement areas that are assisted in the submission of applications by their state can receive loan guarantees equal to five times the state's grant under the CDBG program.

Cost share: This program has no cost share requirements.

Eligible activities: Guaranteed loan funds may be used for many of the CDBG-eligible activities, including open-space acquisition; construction, repair, replacement, or relocation of public facilities; and improvements such as dams and levees. Funded activities must be part of a large-scale economic development, housing, or public facilities project.

Need to know:

- ▶ CDBG entitlement communities include central cities of Metropolitan Statistical Areas and other metropolitan cities with populations of at least 50,000, as well as qualified urban counties with populations of at least 200,000 (excluding the population of entitled cities). Non-entitlement communities can apply for Section 108 financing with the assistance of their state.
- ▶ This is a fee-based program, in which HUD is authorized to charge a fee to cover the long-term cost of the guarantee.
- ▶ At least 70% of CDBG funds, including Section 108 loans, must benefit low- and moderate-income persons.

Application process:

- ▶ For application information, contact your local HUD Community Planning and Development field office.
- ▶ Identify your office [here](#).

Community Development Block Grant - Disaster Recovery



Does not require a cost share or matching funds from smaller municipalities



Supports project planning or design



Administered by states



Requires a Presidential Disaster Declaration

Summary: CDBG-DR funding is particularly useful for small municipalities because of its broad list of eligible projects. Small municipalities needing funds to recover from a debilitating disaster may benefit from HUD Disaster Recovery grants. A subset of the Community Development Block Grant Program, these grants provide crucial seed money and address the long-term recovery and restoration of infrastructure, housing, and economic activity, including mitigation and mitigation planning activities intended to reduce or eliminate damage from future disasters.

Funding amount: Varies. Congress appropriates funds to HUD in response to a natural disaster, which then allocates funds to eligible states and municipalities based on unmet recovery needs. The City of San Marcos, Texas received a \$33 million CDBG-DR grant following significant flooding in May and October 2015 to fund public housing and housing reconstruction, infrastructure projects, planning, and administrative expenses.

Cost share: This program has no cost share requirements.

Eligible activities: There are 27 eligible activities. Flood-related activities include open space acquisition; construction, repair, replacement, or relocation of public facilities; and improvements, such as dams or levees.

Need to know:

- ▶ HUD will notify states, municipalities, and counties if they are eligible to receive CDBG-DR grants. HUD allocates funds based on unmet recovery needs.
- ▶ Funds can be used to meet the nonfederal matching fund requirement of other federal programs.
- ▶ Funds subject to availability of supplemental appropriations.

Application process:

- ▶ For application information, contact your local HUD Community Planning and Development field office.
- ▶ Identify your office [here](#).
- ▶ Communities may also want to contact their state economic development office, which administers the program.

How to use the coalition's member portal

Log on to our member portal to access additional resources.

Logging into your account

Access your account and create a profile by following the steps below:

- 1 You will receive an email from info@floodcoalition.org with instructions about accessing your account and creating a user profile.
- 2 Follow the link in the email to reset your password.
- 3 Once you have reset your password, follow the prompts on the screen to create your user profile
 - ▶ Fill out basic information like your title and location
 - ▶ You will have the option to fill in your expertise by writing a short bio and uploading a headshot
- 4 If you check "I am willing to be contacted by other coalition members," other portal users will see your email address and phone number (if added). If you choose not to check this, your contact information will remain private.



If you have any issues accessing your account or resources, check that you are using the latest version of your internet browser.

Navigating the portal

Once you have created your profile, we encourage you to explore the portal, as described below:

- 1 Use the **Dashboard** as your main view of the portal. Here you will find a snapshot of the latest announcements and resources.
- 2 See a list of other portal users on the **Member Directory**. You can filter by member type, location, and expertise.
- 3 Find the latest announcements and events on the **Announcements** page. Click on specific announcements and events for more detail.
- 4 Access our library of educational resources on the **Resources** page.
- 5 Edit your profile at any time by clicking **My Profile**.
- 6 Find background materials about the coalition on the **Coalition Essentials** page. These include the coalition one-pager, our policy booklet, and more.

Once again, welcome to the portal! If you have any questions about this or do not receive an email with your login information, please reach out directly to info@floodcoalition.org.

Additional resources for local businesses and individuals

Conservation Innovation Grants (USDA)

Conservation Stewardship Program (USDA)

Regional Conservation Partnership Program (USDA)

Environmental Quality Incentives Program (USDA)

Rural Economic Development Loan & Grant Program (USDA)

Small Business Disaster Loans (SBA)

Emergency Watershed Protection - Floodplain Easements (USDA)

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