CRS 360 FINANCIAL ASSISTANCE INFORMATION

| Funding Organization | Pre or Post Flood | Program Name | Program Overview | Limitations / Conditions | Notes | Contact Info | Website |
|-------------------------|----------------------|---|---|--|--|------------------------------|--|
| FEMA | Post | Hazard Mitigation Grant Program | Provides grants to states and local governments so they may implement long-term hazard mitigation measures after a major disaster declaration. | Individual homeowners and businesses may not apply (Local governments / communities may "sub-apply" on behalf of an individual property or business) | | http://scemd.org | http://www.fema.gov/hazard-mitigation-grant-program |
| FEMA | Pre | The Pre-Disaster Mitigation Program | Designed to assist states, territories, and local communities in implementing pre- disaster mitigation programs and flood proof construction. | Individual homeowners and businesses may not apply *All 3 of the FEMA Grants come with a Management Cost Grant (payment to the grantee)* | Applications processing for 2015 closes on 08/25/2015 at 3pm (EDT) | | http://www.fema.gov/pre-disaster-mitigation-grant- program |
| FEMA | Pre | Flood Mitigation Assistance Program | Aims to reduce claims under the NFIP by providing funds for projects ¹ and plans ² that reduce the risk of flood damage. | Individual homeowners and businesses may not apply (Local governments / communities may "sub-apply" on behalf of an individual property or business) | Does not cover any structural retrofitting | | <u>http://www.fema.gov/flood-mitigation-assistance-</u> program |
| FEMA | Post | Public Assistance Program | FEMA provides assistance to state and local governments, as well as NPO so that communities can quickly respond to and recover from major disasters or emergencies declared by the President. | | Seems to cover pre and post flood projects, but is "activated" by flood events. | | http://www.fema.gov/public-assistance-local-state-tribal- and-non-profit |
| S.C. DOI | Pre | Safe Home Program | Provides reimbursement grants to individual home owners for the sole purpose of retrofitting homes to guard against severe storms, hurricanes, and floods. | Home value cannot exceed \$300,000 Recommended improvements must be submitted within 6 months of the award notification | Property owner must complete a wind certification inspection before sending in the grant application | Staff: 803-737-6087 | http://www.doi.sc.gov/605/SC-Safe-Home |
| USDA / NRCS | Post | Emergency Watershed Protection Program | Designed to respond to emergencies created by natural disasters. NRCS will pay up to 75 percent of the construction costs needed for repairing disaster damaged infrastructure. | EWP work is not limited to any one set of prescribed measures. A case-by-case investigation of the work is made by NRCS. | It is not necessary for a national emergency to be declared in an area to be eligible for assistance | Fred Reaves: 202-690-0793 | http://www.nrcs.usda.gov/Internet/FSE_DOCUMENTS/st elprdb1045263.pdf http://www.nrcs.usda.gov/wps/portal/nrcs/main/nationa l/programs/landscape/ewpp/ |
| US SBA | Post | Disaster Loans | Homeowners may apply for up to \$200,000 to replace or repair their primary residence Qualified businesses and nonprofit organizations may apply for up to \$2 million. | A national emergency must be declared in your area in order to be eligible for assistance | Read website information. There are many stipulations involved in these loans. | | http://www.sba.gov/category/navigation-structure/loans- grants/small-business-loans/disaster-loans |
| HUD | Post | CDBD Disaster Recovery Assistance | HUD provides funds to governmental bodies and non-profit organizations that assist with disaster relief, and have <i>significant</i> financial needs which are not being met | Funding must be used to: -Benefit low/moderate income populations -Aid in the elimination of slums -Meet urgent community development needs | At least 51% of the population that benefit from the funded projects need to be at or below the poverty line. | | https://www.hudexchange.info/programs/cdbg-dr/ |