

The Colorado Office of EMERGENCY MANAGEMENT



Guidebook TO Mitigation GRANTS & LOANS

The Colorado Office of Emergency Management Guidebook to Mitigation Grants and Loans

This Guidebook is intended to provide county and municipal officials with a menu of available state and federal grants and loans which can be used for hazard mitigation. Although a portion of the programs listed may not mention mitigation as their mainstream effort, mitigation could certainly be a basic element for their pursuit and use.

The prevalent attitude in the past, from all levels of government, has been to focus on the purpose of the structure and not the long term effects of it's existence within it's environment. A new term which is readily being accepted is "Comprehensive Planning and Design". It encompasses all aspects of design, functionality and survivability. The functionality and efficiency of a structure is no longer its only measure of value. We must also include the structures ability to withstand whatever mother nature will throw at it. During a structures serviceable life, flood, tornado, earthquake/geologic hazard, and all realistic hazards are a real possibility and designing to resist them should be implemented along with aesthetics, functionality, and efficiency.

How to use this Guide

Agencies are listed with both a telephone number and an address. Where information has been provided on funding cycles, it is noted in the description. A breakdown of the format used in describing each program is shown below:

Agency: Name of the agency and whether it is state or federal.

Purpose: What the program is intended to do.

Form of assistance: Monetary, logistical, etc...

Application: What organization may apply (direct or sponsored), any fiscal cycle, and the primary beneficiary.

Match requirements: Generally a percentage of matching funds in either hard cash, or in-kind through value. This is usually provided by the receiving entity.

Contact: Address and/or phone number of the agency providing the support. Individuals that are in charge of the various programs are intentionally left out because of frequent turnovers and reassignments.

We encourage you to send any information you may have regarding programs not listed in this

guidebook to OEM, so that additions can be included with the periodic updates sent to everyone. The address is:

Colorado Office of Emergency Management
Attn: SHMO
15075 South Golden Rd.
Golden, CO 80401-3979

Phone: 303-273-1622 / Fax: 303-273-1795

The guidebook is broken down into three sections:

1. State Sponsored Programs
2. Federal Sponsored Programs
3. * Presidentially Declared Disaster Programs
4. Mitigation Match Process and Documentation

*Please note that number 3 only follows a Presidential Declaration of Disaster based on a request from the Colorado governor. For questions or clarification, please contact the State Hazard Mitigation Officer at The Colorado Office of Emergency Management, 303-273-1622.

State Sponsored Programs

Energy & Mineral Impact Assistance Grants & Loans

Community Development Block Grants

Planning & Capacity Building Grants

Open Space Grants

Local Government Parks, Outdoor Recreation, and Environmental Education Facilities

Smart Growth Regional Partnerships

Flood Mitigation Assistance Program

State Hazard Mitigation Program

Wildfire Hazard Mitigation Program

Colorado Disaster Preparedness Improvement Grant

Colorado Water Conservation Board (CWCB) Construction Loan Fund

Energy & Mineral Impact Assistance Grants & Loans

Agency: Colorado Dept. of Local Affairs.

Purpose: Broad based; past grants and loans have supported water lines, waste water plants, roads, town hall renovation, and planning, to include school technology.

Form of assistance: Grants and loans, historically ranging from \$25,000 to \$287,474.

Application: Direct; April 1 and October 1, deadlines.

Match requirements: Negotiated from none, up to 50% with in-kind or cash match based on situation.

Contact: Dept of Local Affairs Field Staff
1313 Sherman St. Rm 323
Denver, CO 80203
303-866-2771

Field Staff:

Southwest: Durango, 970-247-7311

Northeast: Sterling, 970-522-6600 ext. 714

South Central: Monte Vista, 719-852-9429

Central: Denver, 303-866-3688

Southeast: Pueblo, 719-544-6577

North Central: Loveland, 970-679-4501

North Mountains: Silverthorne, 970-468-1283

Northwest: Grand Junction, 970-248-7333

Community Development Block Grants (CDBG)

Agency: Colorado Dept. of Local Affairs (DoLA)

Purpose: CDBG's provide funds for basic facilities and services. The program is intended for low and moderate income populations. The application of this program has a wide scope and is flexible in its application.

Form of Assistance: Grants

Application: Direct to DoLA, no deadlines.

Match requirements: None

**Contact: Dept. of Local Affairs Field Staff
1313 Sherman St. Rm. 323
Denver, CO 80203
303-866-2771**

Southwest: Durango, 970-247-7311

Northeast: Sterling, 970-522-6600 X714

South Central: Monte Vista, 719-852-9429

Central: Denver, 303-866-3688

Southeast: Pueblo, 719-544-6577

North Central: Loveland, 970-679-4501

North Mountains: Silverthorne, 970-468-1283

Northwest: Grand junction, 970-248-7333

**Planning & Capacity Building Grants
(Great Outdoors Colorado)**

Agency: Great Outdoors Colorado

Purpose: To provide capacity building support for organizational development and project development of institutions, and expertise that furthers the preservation, enhancement, protection, and/or management of the state's wildlife, park, river, trail and/or open space heritage. Examples include planning and buildings.

Form of Assistance: Grants

Application: Limited to political subdivisions of the State of Colorado or nonprofit land conservation organizations, the Colorado Division of Wildlife, and the Colorado Division of Parks and Recreation. Projects ranging from \$10,000 to \$50,000 range more likely to be funded. Direct application to Great Outdoors Colorado with applications due usually in November.

Match requirements: 25% with a minimum 10% in cash.

**Contact: Great Outdoors Colorado
303 E. 17th Ave., Suite 900
Denver, CO 80203
303-863-7522**

Open Space Grants

Agency: Great Outdoors Colorado

Purpose: To assist with the identification, acquisition, and management of unique open space and natural areas of statewide significance, which will encourage cooperative investments by other public or private entities.

Form of Assistance: Grants.

Application: Limited to political subdivisions or non-profit conservation groups. Apply direct.

Match requirements: 25%, 12.5% must be cash.

Contact: Great Outdoors Colorado
303 E. 17th Ave., Suite 900
Denver, CO 80203
303-863-7522

**Local Government Parks, Outdoor Recreation, and
Environmental Education Facilities.**

Agency: Great Outdoors Colorado

Purpose: The program awards grants to local governments to acquire, establish, expand, and enhance park and outdoor recreation and environmental education facilities.

Form of assistance: Grants

Application: Limited to political subdivisions of the state of Colorado. Apply direct. Application deadline is usually October.

Match requirements: 10% of the total cost must be cash match; 30% of the total project cost must be from sources other than Great Outdoors Colorado.

**Contact: Great Outdoors Colorado
303 E. 17th Ave., Suite 900
Denver, CO 80203
303-863-7522**

Smart Growth Regional Partnerships: Grants for Innovation and Collaboration.

Agency: Colorado Dept. of Local Affairs (DoLA)

Purpose: Funds from this grant and assistance program are intended to be used flexibly by communities to promote regional planning, collaboration and solutions that accommodate local needs.

Form of assistance: Grants.

Application: Direct; cycles are usually in May and in July.

Match Requirements: 25% cash or in kind.

**Contact: Smart Growth Regional Partnerships
Program
1313 Sherman St., Room 521
Denver, CO 80203
303-866-2353**

Flood Mitigation Assistance Program

Agency: Colorado Water Conservation Board

Purpose: Acquisition of National Flood Insurance Program (NFIP) insured structures and real property; relocation or demolition of NFIP insured structures; dry flood proofing of NFIP insured structures; minor, localized structural projects that are not fundable by state or other federal programs. Can also provide for planning assistance.

Form of assistance: Grants

Application: Direct; cycle usually ends in December.

Match Requirements: 25%; half of which must be cash (12.5%).

**Contact: Colorado Water Conservation Board
1313 Sherman St.
Denver, CO 80203
303-866-3441**

State Hazard Mitigation Program

Agency: Colorado Office of Emergency Management

Purpose: Mitigation-related training, printing, planning, studies. Response oriented equipment is not eligible. Structural projects will not be considered due to limited funds.

Form of assistance: Grants

Application: Direct; usually November time frame.

Match requirements: 25% cash or in-kind.

Contact: Colorado Office of Emergency Management.

**State Hazard Mitigation Officer
15075 S. Golden Rd.
Golden, CO 80401-3979
303-273-1622**

Wildfire Hazard Mitigation Grant

Agency: Colorado State Forest Service

Purpose: Proposed projects must relate to county land use planning and wildfire mitigation. Projects must address one or more of these areas: public education, preparedness, regulation, and secondary hazards. This grant may not be used to purchase equipment or supplies for use in emergency response. Equipment purchase must relate directly to county planning and mitigation efforts.

Form of Assistance: Grants

Application: Direct; application deadline has occurred in late September on varying dates each year. Please call to confirm current year deadline.

Match requirements: 50% cash sent to CSFS prior to grant payout. Project must be completed prior to 12/31 of following year.

**Contact: Colorado State Forest Service
Colorado State University
Ft. Collins, CO 80523
970-491-6303**

**Colorado Disaster Preparedness Improvement
Grant**

**Agency: Colorado Office of Emergency
Management**

Purpose: Supplement comprehensive/master plans for local or county jurisdictions to avoid or reduce the risk of placing people/structures in identified hazard locations. May also be used to generate a thorough hazard analysis and risk assessment for existing people/structures.

Form of assistance: Grants

Application: Direct; application cycle is April 1, and October 1, each year.

Match requirements: 50% Cash

**Contact: Colorado Office of Emergency
Management**

**15075 S. Golden Rd.
Golden, CO 80401-3979
303-273-1622**

CWCB Construction Loan Fund

**Agency: Colorado Water Conservation Board
(CWCB)**

Purpose: The Construction Loan Fund consists of monies previously set aside by the General Assembly and made available for water project planning and construction. Flood mitigation funding is set at 5% of the Loan Fund annual revenues. Projects involving expansion or planning that incorporate mitigation costs may not involve the 5% funding set aside solely for mitigation. This includes the construction of new dams or enlargement of existing dams, rehabilitation of existing dams to meet safety standards, and rehabilitation of agricultural water supplies or municipal raw water supply systems.

Form of assistance: Low Interest loans, previous amounts range from \$34K to \$1M.

Application: Direct to CWCB; deadline is August 31.

Match requirements: None indicated.

**Contact: Colorado Water Conservation Board
1313 Sherman St., Rm. 721
Denver, CO 80203
303-866-3441**

Federally Sponsored Programs

Project Impact

Emergency Watershed Protection (EWP)

Public Law 566 (PL 566)

Water & Wastewater Program (Federal)

Community Facility Program

Project Impact

Agency: Federal Emergency Management Agency

Purpose: Create an environment where business, citizens, and local government combine efforts and ideas to create a disaster-resistant community.

Projects include education, planning, design, construction, and modification in and about the community with mitigation of natural hazards as its focal point. Mitigation of technical hazards will also be considered.

Form of assistance: Grants and guidance.

Application: Counties or local communities can apply directly to:

Colorado Office of Emergency Management
15075 S. Golden Rd.
Golden, Co 80401-3979

No indication of cycle. Criteria such as motivated lead individual and supportive local political environment are important.

Match requirements: 25% cash or in-kind.

Contact: Colorado Office of Emergency
Management
15075 S. Golden Rd.
Golden, CO 80401-3979
303-273-1622

Emergency Watershed Protection (EWP)

**Agency: Dept. of Agriculture, Natural Resources
Conservation Service. (NRCS)**

Purpose: The funds administered by NRCS are to relieve any imminent hazards to life and property caused by flood, erosion or other natural disasters. Emergency watershed protection consists of installing or repairing conservation measures that control flooding and prevent soil erosion, as needed to protect life and property from floods, drought and erosion. The program is applicable in any watershed impaired by a natural occurrence.

Form of Assistance: Direct payments; technical assistance.

Application: Direct through the local NRCS. Applicants must be represented by a sponsor. Federal agencies or legal subdivisions of state or local governments are eligible to sponsor

Match requirements: None; limited to 75% of construction costs. Match may be in cash or in-kind or a combination of both.

**Contact: USDA NRCS
655 Parfet St.
Lakewood, CO 80215
303-236-2903**

PL 566 (Public Law 566)

**Agency: Dept. of Agriculture, Natural Resources
Conservation Service**

**Purpose: Construct watershed/flood protection
projects and land reshaping. Drainage areas smaller
than 250,000 acre.**

**Form of assistance: 100% grants for structural
projects; 75% for non-structural projects.**

Application: Direct through local NRCS Office.

**Match requirements: 75/25 for non-structural
projects.**

**Contact: USDA NRCS
655 Parfet St.
Lakewood, CO 80215
303-236-2903**

Water & Wastewater Program

**Agency: U. S. Dept. of Agriculture, Rural
Development**

**Purpose: Loans and grants for water, wastewater,
and storm water projects in rural areas and
communities under 10,000 in population.**

Form of assistance: Loans and grants.

Application: Direct, no deadline.

Match requirements: None

**Contact: U. S. Dept. of Agriculture
Rural Development
655 Parfet St., Rm E100
Lakewood, CO 80215
303-236-2801**

Community Facility Program

Agency: U. S. Dept. of Agriculture, Rural Development

Purpose: Community facilities for health care, public safety, and public services in rural areas and communities of up to 20,000 in population. This can include funds needed to acquire land to develop the facility, construction, pay necessary professional fees, and purchase equipment required for its operation. Past and present applications include a wide variety of uses and projects.

Application: Direct, no deadline.

Match requirement: None indicated.

**Contact: U. S. Dept. Of Agriculture
Rural Development
655 Parfet St., Rm. E100
Lakewood, CO 80215
303-236-2801**

Post Disaster, Presidentially Declared Programs

Public Law 100-707 Robert T. Stafford and
Emergency Assistance act
"The Hazard Mitigation Grant Program"

Public Assistance/Infrastructure

Small Business Administration Disaster
Recovery Loan Program

Individual Assistance

**Public Law 100-707 Robert T. Stafford and
Emergency Assistance Act
"The Hazard Mitigation Grant Program"**

Agency: Federal Emergency Management Agency

Purpose: The President may contribute up to 75% of the cost of hazard mitigation measures determined to be cost effective and which substantially reduce the risk of future damage, hardship, loss, or suffering in any area affected by a major disaster. Such measures shall be identified following the evaluation of natural hazards under section 409 of the "Stafford Act" and shall be subject to approval by the President.

Form of assistance: Cash; up to 15% of the total federal payment in Public Infrastructure and Individual and Family Grant Assistance.

Application: Direct to the state.

Match requirements: 25% share to be negotiated between state and local jurisdictions.

**Contact: Colorado Office of Emergency
Management
15075 S. Golden Rd.
Golden, CO 80401-3979
303-273-1622**

Public Assistance/Infrastructure (2 pages)

Agency: Federal Emergency Management Agency

Purpose: Public Assistance is FEMA's primary post-disaster grant program. It is designed to address the repair, restoration, or relocation of public facilities, infrastructure, and services damaged or destroyed as a result of a federally declared disaster. The Public Assistance program offers several opportunities for hazard mitigation. These opportunities include a requirement to repair or replace facilities to existing codes and standards, a provision to include cost effective hazard mitigation measures in the restoration of a facility, the option of relocating a destroyed at-risk facility, the option of pursuing an alternate project, and the option of including non-federally supported mitigation measures in an improved project.

Form of assistance: Cash grants.

**Application: Direct to the Colorado Office of
Emergency Management .**

**15075 South Golden Rd.
Golden, CO 80401-3979
303-273-1622**

Match requirements: 25%, divided between state and local jurisdiction as negotiated between the two parties.

**Contact: Colorado Office of Emergency
Management
15075 S. Golden Rd.
Golden, CO 80401-3979
303-273-1622**

**Small Business Administration Disaster Recovery
Loan Program (2 pages)**

Agency: Small Business Administration (SBA)

Purpose: This program offers low interest loans to individuals and businesses for refinancing, repair, rehabilitation, or replacement of damaged property. The primary difference between this program and FEMA post-disaster programs, is that the Small Business Administration program offers loans, rather than grants. The threshold for a state to obtain a Small Business Administration declaration is significantly lower than that required to activate FEMA programs. The SBA has a requirement of 25 homes or business with 40% or more in uninsured losses, or five businesses with substantial economic losses to qualify for assistance without a Presidential declaration. The cost of mitigation to meet current code is included in the base loan. An additional 20% can be added to the loan to meet mitigation not required by current code.

Form of assistance: Low interest loans to qualified applicants.

Application: Direct to state in non-Presidential declared disasters. Direct to the SBA in a Presidential declared disaster.

Match requirements: None

**Contact: Colorado Office of Emergency
Management
15075 S. Golden rd.
Golden, CO 80401-3979
303-273-1622**

Individual Assistance (2 pages)

Agency: Federal Emergency Management Agency

Purpose: Individual Assistance is the name given to a series of grant and aid programs designed to directly support individuals with uninsured losses who are impacted by a federally declared disaster, including, but not limited to the Temporary Housing Program, and the Individual and Family Grant Program. The majority of grants made available through the Individual Assistance Program are restricted to those individuals unable to qualify for Small Business Administration loans.

Form of assistance: Temporary Housing Assistance is normally provided in the form of a check to cover the cost of rent (typically 30 days) or essential home repairs. The Individual and Family Grant Program is a 75%/25% match (federal/state) and ranges from \$200 to \$13,400. Minor mitigation measures can be addressed through the Minimal Home Repair Program, and through home repairs made under the Individual and Family Grant Program. Inspectors employed by FEMA, in coordination with, and sometimes in the company of state representatives conduct site visits of the damaged structures to verify damages and estimate the cost of needed repairs.

Application: Direct to the state.

Match requirements: Temporary Housing Assistance is 100%. Individual and Family Grants require a 25% match provided by the state.

Contact: Colorado Office of Emergency Management

**15075 South Golden Rd.
Golden, CO 80401-3979
303-273-1622**

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Mitigation Match Process and Documentation

Local matching of grant funds can be a confusing, frustrating activity for the recipient. Here are some quick tips on dealing with this issue.

1. **READ, then READ AGAIN** the document awarding you the funds as it will tell you the match percentage usually, 25-50 %.

2. If the local match is 50 % and you send in bills, invoices or other documentation for \$ 100.00, you will get a payment of \$ 50.00.

3. If the local match is 25 % and you send in bills, invoices or other documentation for \$ 100.00, you will get a payment of \$ 75.00.

4. In almost all cases you **CANNOT** match Federal funds with other federal funds either in cash or in-kind. The only exception we are aware of is Community Development Block Grants (CDBG).

You **CANNOT** use Federal employee time or federally purchased equipment as soft (in-kind) match.

5. State funds **CAN** be used as match by local or state grant recipients.

6. Local match can only be used once against the federal dollars.

7. Performance period. If the period ends for example on June 30 of 1999, your bills, invoices and other documentation MUST be dated June 30, 1999 or BEFORE.