

SECTION 9: FINANCE

Introduction

The purpose of this section is to provide an overview of the financial challenges that Manatee County government will face following a major disaster and to provide information about the various types of pre- and post-disaster funding sources that are available for Manatee County from local, state, federal, private sector, foundations and non-governmental organizations.

Major disasters reduce the normal flow of revenue to the communities that they impact, while, at the same time, place an increased need for funds on government, businesses and citizens so that each may respond and recover from the event. Communities that are well-prepared to seek and obtain funding and gain support from various organizations (not simply rely on FEMA funding) in order to implement a wide variety of post-disaster redevelopment projects are the communities that generally experience a less complicated recovery period. Post disaster impacts that strain local governments include physical damage to property and infrastructure including critical and historic properties, economic losses, environmental degradation, and erosion of quality of life and the social fabric of the community. Many of these impacts are addressed through implementation of successful hazard mitigation and redevelopment measures such as those found in the Manatee County LMS and the Recovery and Redevelopment Action Plan (Section 6 of this plan).

Long-Term Recovery and Redevelopment Funding

Revenue Sources

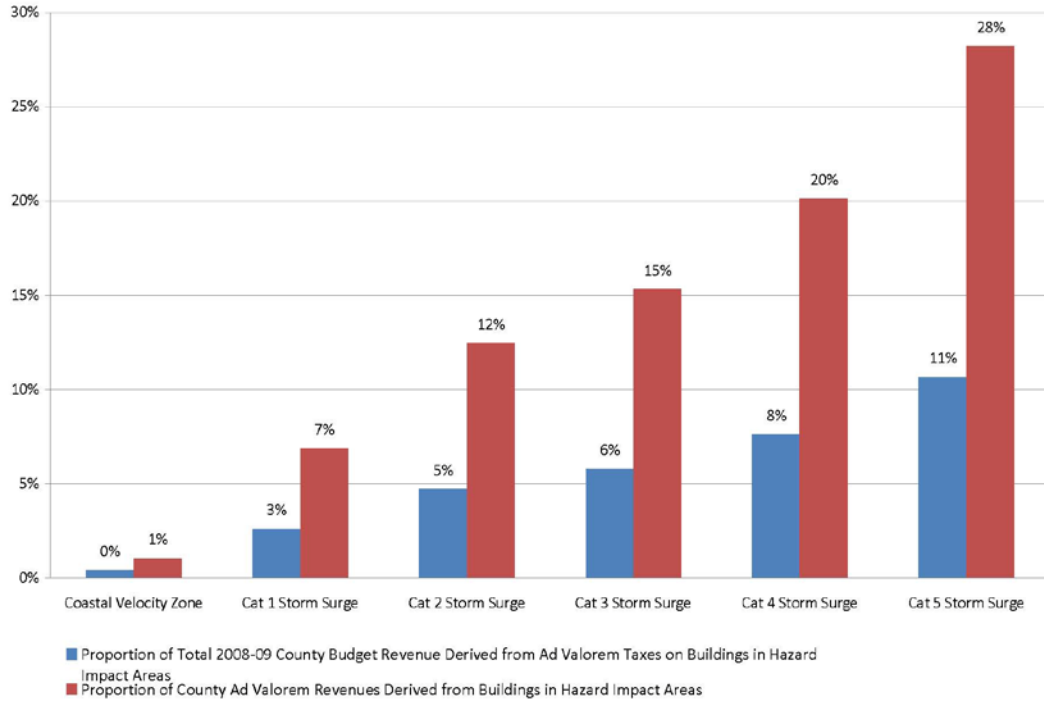
Manatee County government relies on the revenues it collects from various sources to provide services for its citizens and visitors. These funds are derived from a variety of sources, as detailed in **Table 9.1**. The FY08-09 budget for Manatee County was approved for \$544,695,162.

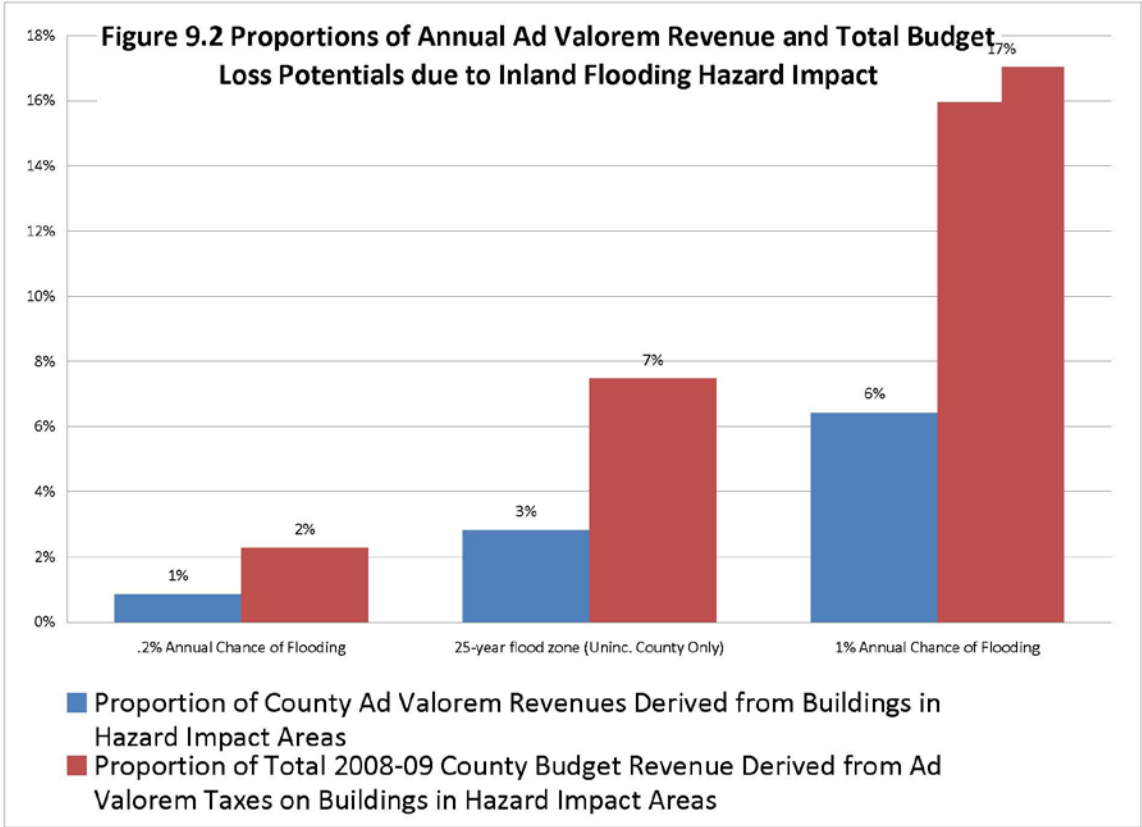
Table 9.1: Manatee County Revenue Sources	
SOURCE	PERCENTAGE OF NET AVAILABLE RESOURCES
Property Taxes	38%
Charges for Services	33%
Licenses/Permits/Fines	17%
State/Federal and other Intergovernmental Sources	7%
Other Taxes (Tourism Development, Gas Tax, etc)	5%

Source: Manatee County Finance Department

Property taxes provide the largest source of net available resources for Manatee County. Damage to property from disasters will impact the amount of property taxes that are collected. **Figures 9.1** through **9.7** depict the percentages of potential ad valorem and total budget losses that the County may experience based upon the potential loss estimates found in Section 3: Vulnerability Assessment.

Figure 9.1 Proportions of Annual Ad Valorem Revenue and Total Budget Loss Potentials due to Coastal Flooding Hazard Impact





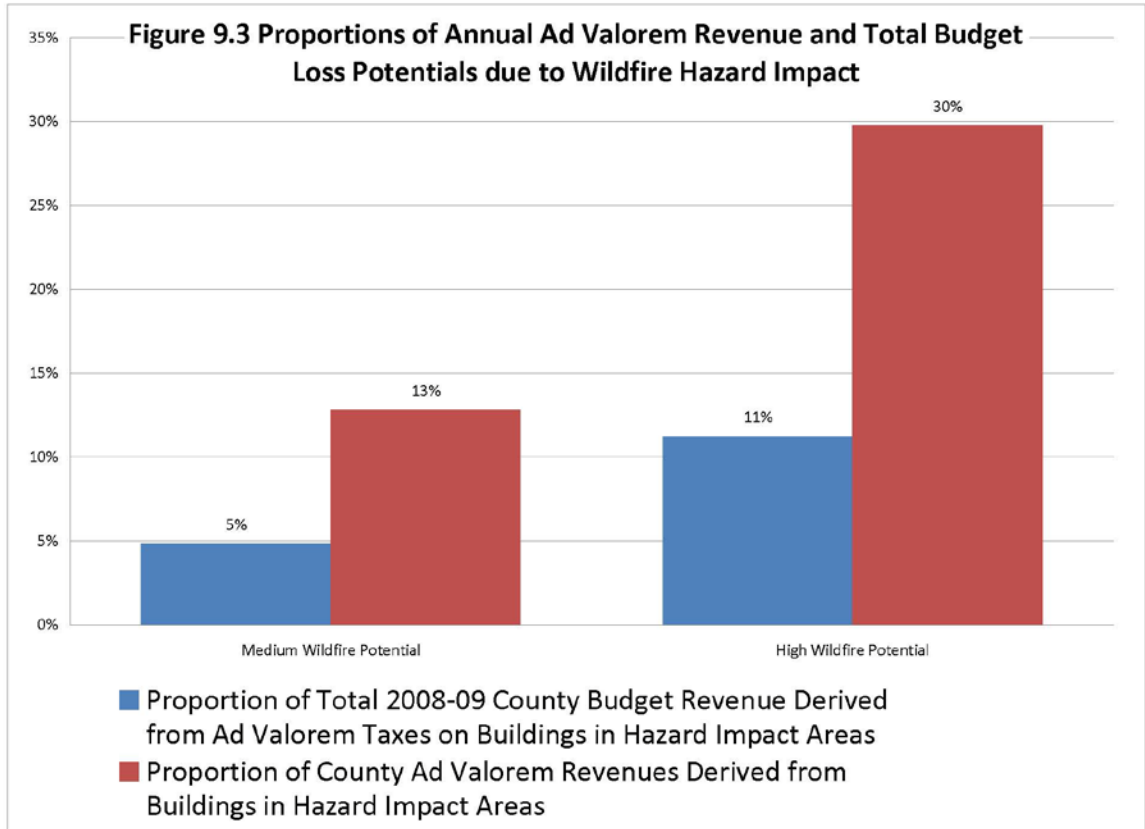
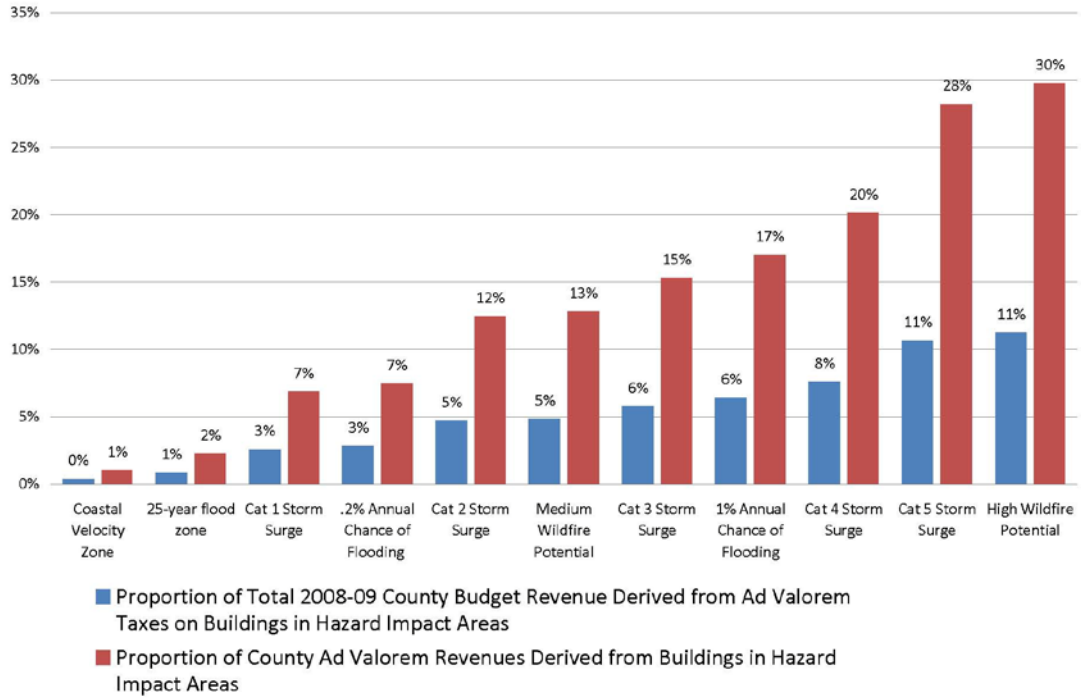


Figure 9.4 Proportions of Annual Ad Valorem Revenue and Total Budget Loss Potentials due to All Hazard Impacts



**Figure 9.5 Potential for Ad Valorem Tax Loss to County from Hurricane Wind Damage
(Based on PDRP Table 3.15)**

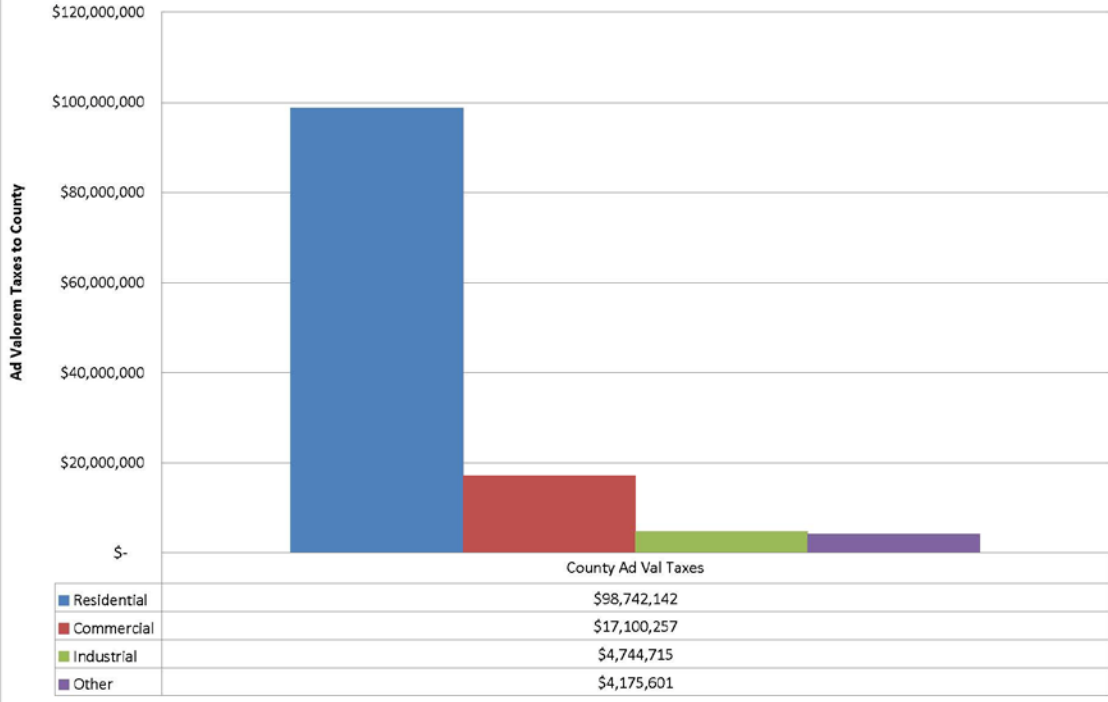


Figure 9.6 Proportions of Annual Ad Valorem Revenue and Total Budget Loss Potentials due to Category 5 Hurricane Wind Damage (HAZUS Scenario) County-wide

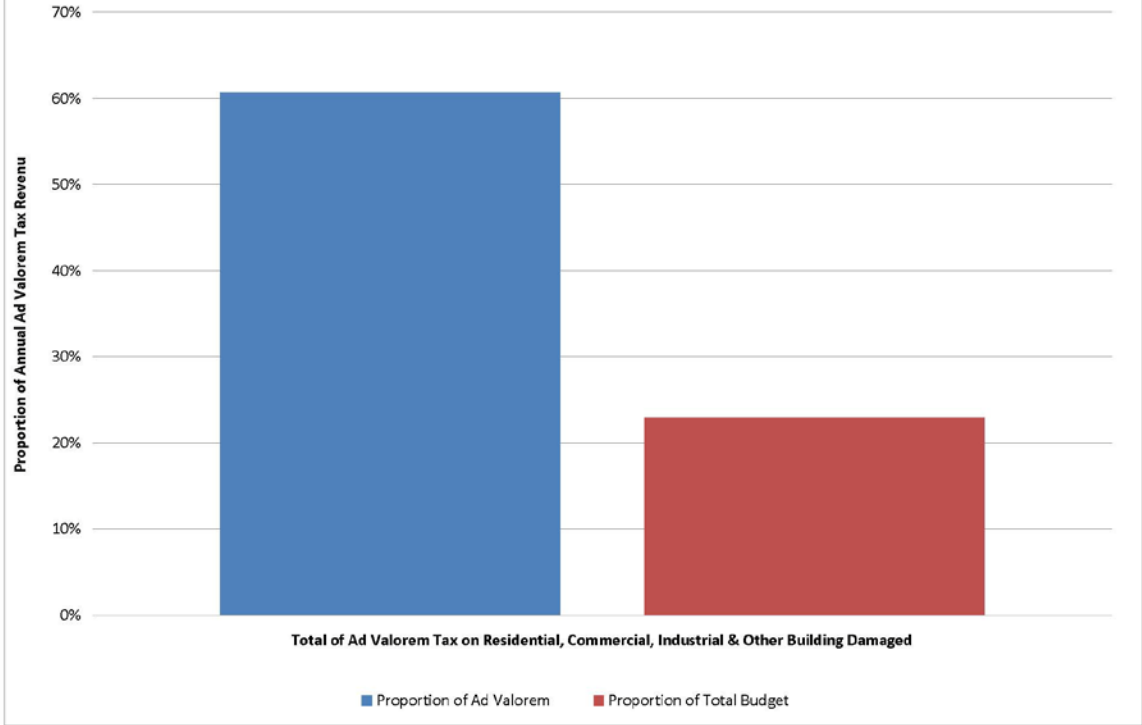
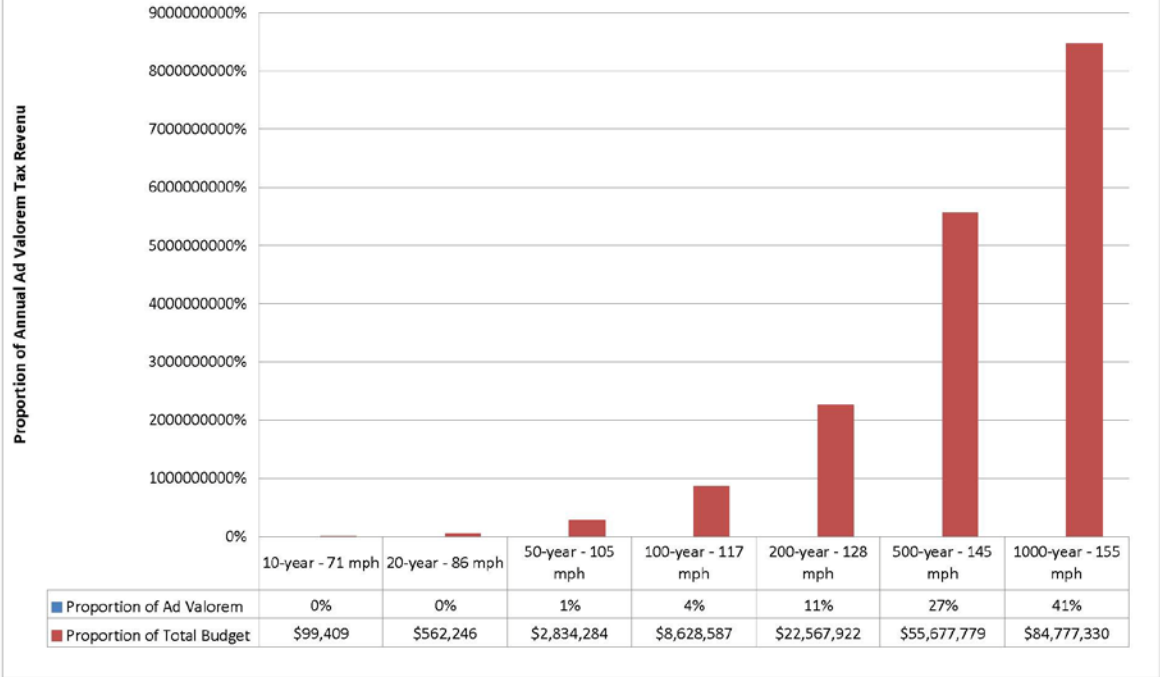


Figure 9.7 Proportions of Annual Ad Valorem Revenue and Total Budget Loss Potentials by Hurricane Wind Event/Intensity (HAZUS Scenario) to improved properties in *unincorporated* Manatee County (Based on PDRP Table 3.14)



Source information for Figures 9.1-9.7: Manatee County 2008-2009 Budget; Post Disaster Redevelopment Plan Chapter 3. Tables 3.4-3.10, 3.14 & 3.15; Manatee County Planning Department, 2009.

Another important consideration for Manatee County is that most of the funding that will be provided to the County for recovery purposes following a disaster through federal and state funds and volunteer donations will mainly be used to rebuild critical infrastructure and facilities. There is currently no source of funding that is used to pay the costs of the extra hours that planners and building department staff will have to put in to review the increased number of plan submittals, building permits, variance requests, rezoning requests, etc that will be coming into the County Planning and Building Departments. FEMA’s Public Assistance grant funding program includes an administrative fee that is used for local governments for staff costs to implement Public Assistance grants; however, these funds are based on a sliding scale and do not always cover all associated costs.

Local Reserves, Credit and Insurance

Reserve funds can be important for Manatee County because communities with significant reserves can borrow from themselves to finance operations and rebuild critical facilities until federal funds begin to come in to reimburse the County for their expenditures. Without a healthy local reserve, the County will have to explore other options for funding post disaster expenditures

It is also important that a community to have a strong line of credit available following a disaster. This allows the community to access funding before FEMA Public Assistance reimbursement dollars are available. The Public Assistance program requires that local governments first pay for critical facility and infrastructure repairs (for large projects; the 2009 large project threshold is \$64,200 and annually increases based on the Consumer Price Index) before they can be reimbursed for those expenses. Therefore, a healthy line of credit is in itself an asset to the County. Manatee County is one of only four Counties in the State of Florida to obtain a credit quality rating of “AAA” from Standard and Poor’s.

The private insurance industry also plays a major role in post disaster redevelopment. Manatee County businesses and citizens all rely on the funds made available from private insurance companies. One of the most difficult elements of post disaster redevelopment for homeowners and businesses along the Gulf Coast following Hurricane Katrina was dealing with private insurance companies to process and fund claims made.

Manatee County, however, will not rely on the private insurance industry following a disaster as none of the County’s structures are covered by private insurance policies.

State and Federal Resources, Grants and Loans

Funding for post disaster redevelopment projects is available both before and after disasters occur. Manatee County is interested in taking full advantage of these funding opportunities and will make every attempt to be in a better position to receive funding by establishing relationships with the potential funding organizations. Proactive partnering and conversations with these funding organizations will provide Manatee County staff with an understanding of the organization’s policies, timelines, funding uses and restrictions, types of aid, and recipient and project eligibility.

Manatee County is aware that many funding programs may have local match requirements, which can include in-kind services. In certain cases, funding organizations might allow waivers of certain criteria or allow creative financing solutions depending on the type or magnitude of the disaster, so it is advisable to inquire as to whether these options exist.

There are numerous sources for governmental and non-governmental disaster relief programs and private donations that can support post disaster redevelopment. For example, the Florida League of Cities has developed a 370-page resource book entitled, *Financial and Technical Assistance for Florida Municipalities 2008-2009*, which provides information on grants, loans, technical assistance and other resources that are available to Florida municipalities. This resource book includes information on various programs for topics such as community development and redevelopment, economic development, emergency management, critical facilities, coastal management, environmental, historic preservation, housing and infrastructure. For more information visit: <https://insurance.flcities.com/services/simplicity-property-program>.

Another resource for Manatee County is a program created by the State of Florida that serves as a funding and management source for recovery needs that have not been met by relief organizations, government agencies and insurance. This program, formerly known as the **Hurricane Relief Fund** that began in 2004, was renamed by Governor Charlie Crist in 2007 as the **Florida Disaster Recovery Fund**. Private corporations and foundations may donate funding to a program such as the Florida Disaster Recovery Fund or provide funding through other vehicles after a disaster has occurred. For more information visit: <http://www.flahurricanefund.org/>.

Another important tool available to Manatee County is the **Resource Identification Strategy (RIS)** database that was developed in conjunction between the Department of Community Affairs and the Florida Public Affairs Center at Florida State University. The RIS is designed to identify traditional and non-traditional funding sources for local governments looking to implement disaster preparedness, response, mitigation, recovery and long-term redevelopment projects. The RIS can be accessed by visiting: <https://ispa.fsu.edu/>.

Through FEMA's **Community Disaster Loan** program, Manatee County may be able to obtain a maximum of \$5 million dollars to cover operating costs for the fiscal year in which the event occurs. Under extraordinary circumstances these loans may exceed \$5 million dollars and in rare cases, the loans are forgiven. However, following a major disaster, Manatee County will likely be faced with a financial crisis that far exceeds the cap that is placed on this program and will need funding outside of the fiscal year in which the event occurred.

Manatee County has identified numerous vulnerability reduction measures in the existing *Local Mitigation Strategy (LMS) Projects*, and *Local Comprehensive Plan Capital Improvement Projects*. Projects placed on either of these lists have a greater likelihood of being funded by federal funding programs. For example, a hazard mitigation project must be listed in the LMS as a condition for receiving Federal Emergency Management Agency (FEMA) Section 404 Hazard Mitigation Grant Program (HMGP) grant funding. Having an approved LMS positions a community to be eligible for FEMA Section 406 Public Assistance hazard mitigation funding, which is easier and quicker to receive than HMGP funding as funds are granted earlier in the recovery process on a non-competitive grant application basis. An approved LMS is also required for local governments to be eligible to receive grant funding for permanent work (i.e., road systems and bridges, water control facilities, public buildings and contents, public utilities, and parks and recreational facilities).

Manatee County staff will continue to familiarize themselves with potential funding programs, organizations and requirements that are available through inquiry and participation in training classes or workshops in anticipation and well in advance of needing such funds. The County will also keep in mind existing staff levels and capabilities and remember that depending on the workload faced following a disaster, extra staff may be needed to help manage grants or loans once received.

A detailed listing of state and federal grant and loan program is provided at the end of this section.

Commercial Loans

In addition to the various potential funding sources described above, the County still may have a need to pursue commercial loans to cover disaster costs. These are most often provided through local banks and/or credit unions that have a local stake in the community. Manatee County plans to work with the local banking industry to explore the establishment of different ways the industry can help Manatee County and the businesses in the County following a disaster.

One of the types of assistance that private banks within the county could provide to local businesses following a disaster is the bridge loan program. Bridge loans are short term loans that can be used for a variety of purposes, but the primary purpose of these loans in a post disaster environment would be to help the County and/or local businesses recover from the disaster until the County or the local businesses could secure a more permanent source of financing.

There is already a bridge loan program established in Manatee County that is managed by GulfCoast Business Finance (GBF). The Small Business Emergency Bridge Loan Program provides short-term loans to small businesses in Manatee County that experience difficulty surviving or re-starting as a result of a disaster. The loans are interest free and are provided for a maximum loan amount of \$25,000. The term of the loans is from 90 to 180 days. More information about these loans can be found at <https://gulfcoastsba.com>.

Mutual Aid Agreements

Mutual aid agreements facilitate and expedite recovery, as other local governments that have not been impacted by the disaster can provide staffing and other resources to assist the impacted county. For example, mutual aid agreements can be developed to include the following staffing and services: planners, permit specialists, emergency period debris removal staff and equipment, geographic information system (GIS) specialists, public information officer (PIO), etc. Currently, Manatee County has no mutual aid agreements in place for long-term recovery staffing needs.

Pre-Established Recovery Contracts

Pre-established contracts are helpful or expediting the goods and services needed for post disaster recovery. These contracts are more readily procured and executed, as they have already been reviewed and approved by the Manatee County's Financial Management Department. Although, FEMA will reimburse local governments for emergency contracts, services are typically limited to the first 72 hours of work. There are cases when sole source contracts may be let, but there are special requirements that must be adhered to per the Code of Federal Regulations (CFR) Section 13.36. Manatee County currently has pre-established contracts with debris removal companies to provide post disaster services.

Private Donations

Following a major disaster, Manatee County will receive an outpouring of donations from private organizations. Manatee County has established ESF 15 in the Comprehensive Emergency Management Plan (CEMP) to address the volunteers and donations that will be available to the County following a disaster.

Manatee County recognizes that an unorganized or cumbersome process for receiving donations following a disaster can have negative impacts. As a result, the County has identified a Recovery and Redevelopment Action to streamline the County's process for receiving private donations and to address the need to be prepared for donations to continue to come in to the County well beyond the short term recovery period.

Potential of Municipal Insolvency

As presented in the Vulnerability Assessment Section of this plan, the municipal governments on Anna Maria Island are particularly at risk to natural hazards, with most of the building stock of the communities located in hazard zones. It is possible that if these municipalities are impacted by a severe enough event, they could be faced with difficult choices to make about their communities.

Manatee County is committed to doing their part to ensure that these communities do not face insolvency. The County will assist the municipalities in whatever ways they can by attempting to anticipate the needs of the municipalities before a disaster occurs.

Funding of Recovery and Redevelopment Actions

Each of the Recovery and Redevelopment Actions found in Section 6 contain information about the resources needed to implement the action. This includes listing potential funding sources, if applicable. For example, funds to implement the actions may be provided from existing operating or future operating budgets or general funds, a previously established contingency fund, a cost-sharing federal or state grant program, etc.

Conclusions

While Manatee County can be assured that a major disaster will place a strain on the financial stability of the County, careful planning and utilization of both traditional and non-traditional funding sources, resources and techniques can help to minimize the strain. By using the resources and techniques described in this section and by accomplishing the Recovery and Redevelopment Actions identified throughout, Manatee County can make positive strides towards effectively reducing the impacts that a major disaster will place on the County's finances.

Some of the major recovery and mitigation funding programs are described in detail in the following pages.

Pre-Disaster Funding Programs

Pre-Disaster Mitigation (PDM) competitive grants

The PDM program was authorized by Section §203 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act), as amended by Section §102 of the Disaster Mitigation Act of 2000, to assist communities to implement hazard mitigation programs designed to reduce overall risk to the population and structures before the next disaster occurs. Eligible projects include:

- Property acquisition or relocation;
- Structural and non-structural retrofitting (e.g. elevation, storm shutters, and hurricane clips);
- Minor structural hazard control on protection (e.g. culverts, floodgates, retention basins); and
- Localized flood control projects that are designed to protect critical facilities and are not part of a larger flood control system.

Ineligible activities include;

- Major flood control projects;
- Engineering designs are not integral to a proposed project;
- Feasibility and drainage studies that are not integral to a proposed project;
- Flood studies that are not and mapping; and
- Response and communication equipment (e.g. warning systems, generators that are not integral to a proposed project).

Florida Department of Community Affairs
Division of Emergency Management
2555 Shumard Oak Blvd.,
Tallahassee, FL 32399-2100
(850) 413-9966

Community Assistance Program State Support Services Element (CAP-SSSE)

To ensure that communities participating in the National Flood Insurance Program (NFIP) are achieving flood loss reduction measures consistent with program direction. The CAP-SSSEE is intended to identify, prevent and resolve floodplain management issues in participating communities before they develop into problems requiring enforcement action.

Federal Emergency Management Agency
Mitigation Directorate
Program Implementation Division
500 C Street SW
Washington, DC 20472
(202) 646-2719

Community Development Block Grant (CDBG) (also see post-disaster funding)

Manatee County is a CDBG entitlement community. These funds are administered by the Neighborhood Services Department. The Community Development Block Grants (CDBG) provide for long-term needs, such as acquisition, rehabilitation or reconstruction of damaged properties and facilities and redevelopment of disaster-affected areas. Funds may also be used for emergency response activities, such as debris clearance and demolition, extraordinary increases in the level of necessary public services. Eligible projects include the following:

- Voluntary acquisition or if appropriate, elevation of storm damaged structures (can be used as match for FMA projects in low income areas);
- Relocation payments for displaced people and businesses;
- Rehabilitation or reconstruction of residential and commercial buildings;
- Assistance to help people buy homes, including down payment assistance and interest rate subsidies; and
- Improvement to public sewer and water facilities

Department of Housing and Urban Development
Community Planning and Development
451 7th Street, SW
Washington, DC 20410
(202) 708-3587
www.hud.gov

Community Facilities Loan Program (10.423)

To construct, enlarge, extend, or otherwise improve community facilities providing essential services to rural residents.

Rural Economic and Community Development
4440 NW 25th Place
PO Box 147010
Gainesville, FL 32614-7010
(904) 334-3440

Conservation and Recreation Lands (CARL)

This grant program is intended to conserve environmentally endangered lands and provide resource conservation measures for other types of lands.

Florida Department of Environmental Protection
Division of State Lands
Marjory Stoneman Douglas Bldg.
3900 Commonwealth Blvd., MS 100
Tallahassee, FL 32399-3000
(850) 245-2555
www.dep.state.fl.us/lands/

Emergency Advance Measures For Flood Prevention

To perform activities prior of flooding or flood fight that would assist in protecting against loss of life and damages to property due to flooding.

US Army Corps of Engineers
Attn: CECW – OE
Washington, DC 20314
(202) 272-0251

Emergency Management Program Assistance (EMPA)

Purpose of program is to administer the Emergency Management Preparedness and Assistant Trust Fund, count base grants, and incoming federal, state, or private funding. Within this program is the Municipal Grant Program. Cities can apply for up to \$50,000 worth of grant money. Also included, is the Open Competitive Grant Program in which cities, counties, not for profits, etc. can apply for up to \$300,000 in grant money.

Emergency Management Program Assistance (EMPA)
Dept. of Community Affairs
2555 Shumard Oaks Blvd.,
Tallahassee, FL 32399-2100
(850) 413-9966

Expanded Local Management Hazardous Waste Program

The primary purpose of this fund is to cover costs incurred to establish the expanded local hazardous waste management program as stated in FS403.7238 including training for county personnel, materials & equipment for educational activities.

Florida Dept. of Environmental Protection
2600 Blair Stone Rd.
Tallahassee, FL 32399-2400
(850) 488-0300

The Federal Assistance for Beach Renourishment Program

Provides up to 65% of the costs to renourish beaches and for up to 50 years of periodic maintenance.

Southeast Atlantic Division
US Army Corps of Engineers
Jacksonville District
(904) 232-1697

Flood Control Projects

To reduce flood damages through projects not specifically authorized by Congress.

Commander
US Army Corps of Engineers
Attn: CECW – OE
Washington, DC 20314
(202) 272-1975

Flood Mitigation Assistance

To fund cost effective measures to States and communities that reduce or eliminate the long term risk of flood damage to buildings, manufactured homes, and other insurable structures.

Program Implementation Division
Federal Emergency Management Agency
500 C Street SW
Washington, DC 20472
(202) 646-3619

NOTE: We did not include FMAP Projects on the mitigation list due to the owner of the property has to agree and apply.

Flood Plain Management Services

To promote appropriate recognition of flood hazards in land and water use planning and development through the provision of flood and flood plain related data, technical services, and guidance.

US Army Corps of Engineers
Attn: CECW – PF
Washington, DC 20314-1000
(202) 272-0169

Flood Prevention, Emergency Advance Measures

To mitigate, before an event, the potential loss of life and damages to property due to floods.

USACE
CECW-OE
DoD
Washington, DC 20314
(202) 761-0251

Florida Communities Trust (FCT)

This grant program facilitates the purchase of lands for conservation and/or recreation purposes by local governments. This land acquisition program helps to implement conservation, recreation, open space, and coastal elements of local comprehensive plans. The Board of Florida Communities Trust has latitude to consider innovative financing arrangement, loans, and land swaps. However, most of the Trust’s funding is for land acquisition. Land acquisition

projects in which matching funds are available will receive more favorable consideration, although a portion of available funds may be awarded on outright grants.

Florida Division of Emergency Management
2555 Shumard Oaks Blvd.,
Tallahassee, FL 32399
(850) 815-4000
www.floridadisaster.org

Grants & Loans for Public Works & Development Facilities

To provide financial assistance for the construction of public facilities needed to initiate and encourage the creation or retention of permanent jobs in the private sector in designated areas where economic growth is lagging.

Economic Development Administration
The Federal Building
Room 423
80 N. Hughey Ave.
Orlando, FL 32801
(407) 648-6572

Hazardous Materials Training Program for Implementation of the Superfund Amendment and Reauthorization Act (SARA) of 1986

The goal of the SARA Title III Training Program is to make funding available to support programs of State, local, and Tribal governments, and university sponsored programs designed to improve emergency planning, preparedness, mitigation, response, and recovery capabilities. These programs must provide special emphasis on emergencies associated with hazardous chemicals.

Federal Emergency Management Agency
Support Systems Branch, Training Division
16825 S. Seton Ave.
Emmitsburg, MD 21727
(301) 447-1142

Hurricane Program

To reduce the loss of life, property, economic disruption, and disaster assistance costs resulting from hurricanes.

Director
Program Implementation Division
Mitigation Directorate
FEMA
500 C Street SW
Washington, DC 20472
(202) 646-4621

Insurance Program, National Flood (NFIP)

To enable individuals to purchase insurance against losses from physical damage to or loss of buildings and or contents therein caused by floods, mudflow, or flood-related erosion, and to promote wise floodplain management practices in the nation’s flood prone areas.

Claim and Underwriting Division
FIA
FEMA
500 C Street SW
Washington, DC 20472
(202) 646-3422

Payments to States in Lieu of Real Estate Taxes

To compensate local taxing units for the loss of taxes from federally acquired lands, 75 percent of all monies received or deposited in the Treasury during any fiscal year for the account of leasing of lands acquired by the United States for flood control, navigation and allied purposes, including the development of hydroelectric power, are paid at the end of each year to the States in Which such property is situated.

Headquarters
US Army of Corps of Engineers
Attn: CERM-FC
20 Massachusetts Ave. NW
Washington, DC 20314-1000
(202) 272-1931

Protection, Clearing and Straightening Channels

To restore channels for purposes of navigation or flood control.

Commander
US Army Corps of Engineers
Attn: CECW-OD
Washington, DC 20314-1000
(202) 272-8835

Protection of Essential Highways, Highway Bridge Approaches, and Public Works

To provide bank protection of highways, highway bridges, essential public works, churches, hospitals, schools, and other nonprofit public services endangered by flood caused erosion.

US Army Corps of Engineers
Attn: CECW-PM
Washington, DC 20314-1000
(202) 272-1975

Public Works Impact Projects Program (PWIP) (11.304)

To provide financial assistance in the construction of public facilities for the purpose of providing immediate useful work to unemployed and underemployed persons in designated project areas.

Economic Development Administration
The Federal Building, Room 423
80 N. Hughey Ave.
Orlando, FL 32801
(407) 648-6572

Snagging and Clearing for Flood Control

To reduce flood damage.

US Army Corps of Engineers
Attn: CECW-PM
Washington, DC 20314-1000
(202) 272-1975

Post-Disaster Funding Programs

Community Development Block Grants (CDBG)/Entitlement Grants

To develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low to moderate income individuals.

Entitlement Communities Division
Office of Block Grant Assistance
CPD, HUD
451 7th Street SW
Washington, DC 20410-7000
(202) 708-3587

Community Development Block Grants (CDBG)/State's Program

To develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low to moderate income individuals.

State and Small Cities Division
Office of Block Grant Assistance
CPD, HUD
451 7th Street SW
Washington, DC 20410-7000
(202) 708-3587

Cora C. Brown Fund

To assist disaster victims for unmet disaster related needs. When Cora C. Brown of Kansas City, Missouri, died in 1977, she left a portion of her estate to the Federal Government as a special fund to be used solely for the relief of human suffering caused by disasters.

Human Services Division
Response and Recovery Directorate
FEMA
500 C Street SW
Washington, DC 20472
(202) 646-3642

Disaster Emergency Loans – Farmer Programs

To provide financial assistance to eligible applicants to help them overcome the adverse effects of a natural disaster to their farm operation.

Rural Economic and Community Development
4440 NW 25th Place
PO Box 147010
Gainesville, FL 32614-7010
(904) 334-3440

Disaster Reserve Assistance

To provide emergency feed assistance to eligible livestock owners, in a State, county, or area approved by the Secretary or designee, where because of disease, insect infestation, flood, drought, fire, hurricane, earthquake, hail storm, hot weather, cold weather, freeze, snow, ice, and winterkill, or other natural disaster, a livestock emergency has been determined to exist. The program provides assistance to eligible livestock producers for losses of feed grain crops, forage, and grazing.

Dept. of Agriculture
Farm Service Agency
Emergency and Noninsured Assistance Program Division
STOP 0526
1400 Independence Ave. SW
Washington, DC 20250-0526
(202) 720-3168

Economic Injury Disaster Loans (EIDL)

To assist business concerns suffering economic injury as a result of certain presidential, Secretary of Agriculture, and/or SBA declared disasters.

Office of Disaster Assistance
SBA
409 3rd Street SW
Washington, DC 20416
(202) 205-6734

Emergency Conservation Program

To enable farmers to perform emergency conservation measures to control wind erosion on farmlands, or to rehabilitate farmlands damaged by wind erosion, floods, hurricanes, or other natural disasters and to carry out emergency water conservation or water enhancing measures during period of severe drought.

Consolidated Farm Service Agency
Dept. of Agriculture
PO Box 2415
Washington, DC 20013
(202) 720-6221

Emergency Operations Flood Response and Post Flood Response

To provide emergency flood response and post flood response assistance as required to supplement State and local efforts and capabilities in time of flood coastal storm.

Commander US Army Corps of Engineers
Attn: CECW- OE
Washington, DC 20314-1000
(202) 272-0251

Emergency Shelter Grants Program (ESG)

To provide financial assistance to renovate or convert buildings for use as emergency shelters for the homeless. Grant funds may also be used to operate the shelter (excluding staff) and pay for certain support services.

Community Planning & Development
Dept. of Housing and Urban Development
325 West Adams Street
Jacksonville, FL 32202-4303
(904) 232-2626

Federal Emergency Shelter Grants Program for the Homeless

Grants for the provision of emergency shelter and essential support services to the homeless. Funds may be used for structural improvements to shelters, shelter operating expenses, furnishings and equipment, and other services.

Benefit Recovery & Special Program
Economic Services Program
1317 Winewood Blvd.
Tallahassee, FL 32399-0700
(850) 487-2966

Hazard Mitigation Grant Program (HMGP)

To prevent future losses of lives and property due to disaster; to implement State or local hazard mitigation plans; to enable mitigation measures to be implemented during immediate recovery from a disaster; and to provide funding for previously identified mitigation measures to benefit the disaster area.

Director
Program Implementation Division
Mitigation Directorate
FEMA
500 C Street SW
Washington, DC 20472
(202) 646-4621

Physical Disaster Loans (Business)

To provide loans to businesses affected by declared physical type disasters for uninsured losses.

Office of Disaster Assistance
SBA
409 3rd Street SW
Washington, DC 20416
(202) 205-6734

Public Assistance Program

To provide supplemental assistance to States, local governments, and certain private nonprofit organizations to alleviate suffering and hardship resulting from major disasters or emergencies declared by the President. Public Assistance (PA) provides funding for the repair, restoration, reconstruction, or replacement of a public facility or infrastructure damaged or destroyed by a disaster. Eligible applicants at the county level include local governments and certain private non-profit (PNP) organizations. Eligible PNP's include educational, emergency, medical, rehabilitation, and temporary or permanent custodial care facilities, utilities, and other PNP facilities which provide essential governmental services to the general public. PA Funds are available for debris removal, emergency protective measures, road systems and bridges, water control facilities, public buildings and contents, public utilities, and parks and recreational facilities. PA funds may not be used when other funding sources are available, such as insurance, to avoid the duplication of benefits.

Infrastructure Support Division
Response and Recovery Directorate
FEMA
500 C Street SW
Washington, DC 20472
(202) 646-3026

Other Federal Domestic Assistance Available:

Beach Erosion Control Projects
CFDA # 12.101

Business and Industrial Loans
CFDA # 10.768

Coastal Zone Management Administration Awards
CFDA # 11.419

Watershed Protection and Flood Prevention
CFDA # 10.904