As you are aware, Louisiana has faced six major hurricanes since 1998, experienced hundreds of flooding events and felt the impacts of damaging high winds from tornadoes and ice storms. No area of the state is exempt from natural disasters. This devastation resulted in billions of dollars in damages and well over a thousand lost lives. In the past and in the future: We face a disaster. We are damaged. We rebuild. We have another disaster. We rebuild again.

We can break this cycle. While we cannot control the weather or protect ourselves from every potential threat we may face, we can control how we build and rebuild so we are better prepared to withstand the impacts of future disasters.

Government leaders are challenged with determining how we can protect our citizens and the property and facilities within our communities. We are challenged with empowering Louisiana citizens with knowledge and strategies to help them help themselves by making better decisions when constructing new or rebuilding, renovating or rehabilitating their homes and businesses.

The Governor’s Office of Homeland Security and Emergency Preparedness (GOHSEP) has launched a Community Education and Outreach (CEO) mitigation education initiative — EDUCATE to MITIGATE™. Through this effort and guided by the State Hazard Mitigation Plan, we are building a culture of mitigation throughout our state. We are touching Louisiana citizens with mitigation messages and opportunities. We are empowering them by providing access to mitigation strategies. We are showcasing “how to” techniques through demonstration projects and outreach events.

We are also reaching out to every local government across our state to ensure that mitigation best practices are known. Through this workbook, the getagameplan.org website and workshops within each region, we are identifying and facilitating access to resources that can help local leadership implement mitigation strategies and techniques within their communities.

Please join us in delivering this important message to Louisiana citizens. Begin by reading this workbook. Go to our website — getagameplan.org — and click on mitigation PLAN to learn more. Then set the standard for employing sound mitigation practices within your administrations, departments or offices. The payoff is significant. For every dollar spent on mitigation, approximately four dollars are saved in reduced losses.* More importantly, implementing mitigation strategies can save the lives of friends and neighbors and protect their homes and their businesses from damages.

We look to you for leadership as an advocate for mitigation. Our state will be better for it. Our communities will be safer. Our future will be stronger.

If my office can assist you in any way, please do not hesitate to call on us or any member of my staff. Together, we can change our approach and make smarter decisions while protecting our citizens, our culture and our unique way of life.

Kevin Davis
DIRECTOR, GOVERNOR’S OFFICE OF HOMELAND SECURITY AND EMERGENCY PREPAREDNESS

*According to New Study, Disaster Mitigation is Cost Effective and Reduces Future Losses, an independent study conducted by the National Institute of Building Sciences Multi-hazard Mitigation Council. (December 19, 2005)
1 WHY MITIGATION IS IMPORTANT TO YOU AND YOUR COMMUNITY
2 WHAT RESOURCES ARE AVAILABLE TO HELP?
3 WHAT IS HAZARD MITIGATION?
4 MITIGATION PLANNING
5 OTHER FEDERAL MITIGATION-RELATED PROGRAMS AND RESOURCES
10 ELIGIBLE MITIGATION ACTIVITIES
11 NON-DISASTER GRANTS
11 Pre-Disaster Mitigation (PDM) Grant Program
13 Flood Mitigation Assistance (FMA) Grants
15 Repetitive Flood Claims (RFC) Grants
17 Severe Repetitive Loss (SRL) Grants
19 DISASTER GRANTS
21 GRANT CYCLES
23 FIND US ON THE WEB!

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There are a number of grants specifically for mitigation and a host of mitigation-related technical assistance and funding resources within other federal agencies and programs. See pages 10-22 for more information on non-disaster and disaster Hazard Mitigation Assistance (HMA) programs.

FUNDING RESOURCES: The “Big 5”

<table>
<thead>
<tr>
<th>NON-Disaster</th>
<th>Disaster</th>
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<tbody>
<tr>
<td>1 Pre-Disaster Mitigation (PDM)</td>
<td>5 Hazard Mitigation Grant Program (HMGP)</td>
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<tr>
<td>2 Flood Mitigation Assistance (FMA)</td>
<td></td>
</tr>
<tr>
<td>3 Repetitive Flood Claims (RFC)</td>
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<td>4 Severe Repetitive Loss (SRL)</td>
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</table>

Other Federal Mitigation-Related Programs

To learn more, visit getagameplan.org
Hazard mitigation is any sustained actions taken to reduce or eliminate future risk to people and property from natural and man-made hazards and their effects.

**WHAT IS THE DIFFERENCE BETWEEN MITIGATION AND PREPAREDNESS?**

They are similar. Both are intended to reduce disaster impacts. Knowing where government services will be set up if offices are damaged or destroyed in the wake of a disaster is a preparedness strategy. Knowing how you will locate, connect with and organize staff after a disaster is a preparedness strategy. So is having generators on hand to deal with power outages.

On the other hand, building and rebuilding so that structures can withstand hurricane-force winds, enforcing building codes within your community, relocating structures to avoid the path of destruction, creating safe rooms and soil stabilization are all examples of mitigation strategies.

WHERE CAN I SEE MITIGATION STRATEGIES IN PRACTICE?

There are many places to see mitigation techniques. For example:

- The FEMA Best Practices Portfolio consists of mitigation stories submitted by individuals and communities that describe measures they have taken to reduce the loss of life and property from disasters. Visit www.fema.gov/mitigation/index.jsp.

- Located at 2858 Gourrier Avenue in Baton Rouge, LaHouse, a project of LSU AgCenter, showcases hazard-resistant design. To learn more, visit www.lsuagcenter.com/en/family_home/home/la_house/.

- StormSafe is an interactive, kid-friendly mitigation learning exhibit at Epcot® Center, Disney World (Florida). To learn more, visit www.flash.org.

- Currently, GOHSEP is developing plans and construction documents for a movable demonstration project, the Louisiana Mitigation House, that will tour Louisiana so that important mitigation messages and “how to” techniques are brought to Louisiana citizens where they work, live and play.
Hazard mitigation planning is about risk assessment and risk reduction.

It is the process state, local and tribal governments use to identify threats to public health and safety, property damage and economic loss a community or area faces from disasters. It helps participants develop goals, objectives and long-term strategies that can break the cycle of disaster damage, reconstruction and repeat damage. And it identifies mitigation projects that are cost-effective, technically feasible and environmentally sound.

WHY IS MITIGATION PLANNING IMPORTANT?
Mitigation planning results in a framework for developing feasible and cost-effective mitigation projects that make communities and individual structures and facilities better able to withstand future threats.

An important reason for mitigation planning is that under the Disaster Mitigation Act of 2000, state, local and tribal governments are required to develop a Hazard Mitigation Plan as a condition for receiving certain types of non-emergency disaster assistance. Local jurisdictions are required by federal law to have a FEMA-approved Hazard Mitigation Plan to receive Pre-Disaster Mitigation (PDM) assistance, or receive Flood Mitigation Assistance (FMA), Repetitive Flood Claims (RFC) assistance and/or Severe Repetitive Loss (SRL) grant funding as well as participate in the Hazard Mitigation Grant Program (HMGP).

Every state has a FEMA-approved Hazard Mitigation Plan. However, many local jurisdictions still do not. In extraordinary circumstances, HMGP funds can be awarded to communities that do not have a Hazard Mitigation Plan if they agree to develop a plan within 12 months of receiving project grants.

It is also important to note that the planning process can be as important as the resulting plan by encouraging jurisdictions to integrate mitigation with day-to-day decision-making regarding land use, site design, floodplain management and other functions. We are pleased to note that every Louisiana parish has a local Hazard Mitigation Plan.

WHO IS INVOLVED?
Successful mitigation planning includes significant participation from community stakeholders: Elected leadership, emergency management professionals, mitigation and disaster recovery stakeholders and the general public. Mitigation planning should also involve environmental groups, neighborhood groups, civic organizations, academia, the business community, nonprofits and faith-based organizations. Because the process is inclusive, it facilitates community dialogue and consensus building, ensuring broad support.

IS FUNDING AVAILABLE FOR MITIGATION PLANNING?
Yes. Pre-Disaster Mitigation (PDM) and Flood Mitigation Assistance (FMA) grants can be used for planning. (See pages 10-14.) So can post-disaster Hazard Mitigation Grant Program (HMGP) funds. (See pages 19-20.)

FOR MORE INFORMATION ON MITIGATION PLANNING
Contact: Steve Garcia steven.garcia@la.gov 225-267-2644

Risk assessment answers the question: What would happen if a natural disaster occurred?

Does your community have a Hazard Mitigation Plan?
If not, you need to develop one.

mitigation planning
other federal mitigation-related programs and resources
There are many federal mitigation-related programs.

Included among them are the following:

<table>
<thead>
<tr>
<th>Program</th>
<th>Description</th>
<th>Contact Information</th>
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<tr>
<td><strong>Beneficial Uses of Dredged Material Program</strong></td>
<td>Using dredged material from navigable waterways to create wetlands, protect eroding shorelines and more.</td>
<td>U.S. Army Corps of Engineers (USACE) New Orleans District Office (504) 862-2201 // <a href="http://www.mvn.usace.army.mil/index.asp">www.mvn.usace.army.mil/index.asp</a></td>
</tr>
<tr>
<td><strong>Continuing Authorities</strong></td>
<td>Blanket authority that allows the agency to respond quickly to water resource development needs.</td>
<td>U.S. Army Corps of Engineers (USACE) New Orleans District Office (504) 862-2201 // <a href="http://www.mvn.usace.army.mil/index.asp">www.mvn.usace.army.mil/index.asp</a></td>
</tr>
<tr>
<td><strong>Floodplain Management Services</strong></td>
<td>Technical services and planning assistance to guide state and local governments towards prudent use of the nation’s floodplain.</td>
<td>U.S. Army Corps of Engineers (USACE) New Orleans District Office (504) 862-2201 // <a href="http://www.mvn.usace.army.mil/index.asp">www.mvn.usace.army.mil/index.asp</a></td>
</tr>
<tr>
<td><strong>Flood Control Act Funds</strong></td>
<td>Funding, through federal appropriations in support of flood control infrastructure projects.</td>
<td>U.S. Army Corps of Engineers (USACE) New Orleans District Office (504) 862-2201 // <a href="http://www.mvn.usace.army.mil/index.asp">www.mvn.usace.army.mil/index.asp</a></td>
</tr>
<tr>
<td><strong>Non-Structural Alternatives to Structural Rehabilitation of Damaged Flood Control Works</strong></td>
<td>Planning and construction grants for non-structural alternatives to structural rehabilitation of damage flood control works.</td>
<td>U.S. Army Corps of Engineers (USACE) New Orleans District Office (504) 862-2201 // <a href="http://www.mvn.usace.army.mil/index.asp">www.mvn.usace.army.mil/index.asp</a></td>
</tr>
<tr>
<td><strong>Project Modification for Improvement of the Environment</strong></td>
<td>Ecosystem restoration by modifying structures and/or operations or water resources projects constructed by USACE, or restoring areas where USACE projects degraded an area.</td>
<td>U.S. Army Corps of Engineers (USACE) New Orleans District Office (504) 862-2201 // <a href="http://www.mvn.usace.army.mil/index.asp">www.mvn.usace.army.mil/index.asp</a></td>
</tr>
<tr>
<td><strong>Water Resources Development Act</strong></td>
<td>Funding to support federal projects, including flood control and coastal restoration.</td>
<td>U.S. Army Corps of Engineers (USACE) New Orleans District Office (504) 862-2201 // <a href="http://www.mvn.usace.army.mil/index.asp">www.mvn.usace.army.mil/index.asp</a></td>
</tr>
<tr>
<td><strong>Farm Ownership Loans</strong></td>
<td>Loans provided to farmers for developing, constructing and improving farm homes and services buildings.</td>
<td>U.S. Department of Agriculture (USDA), Farm Service Agency (FSA) See your Parish Ag Extension Agent <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a></td>
</tr>
<tr>
<td><strong>Transfer of Inventory Farm Properties to Federal and State Agencies for Conservation Purposes</strong></td>
<td>Transfer of title of certain inventory farm properties owned by FSA to federal and state agencies for conservation purposes, including restoration of wetlands/floodplains.</td>
<td>U.S. Department of Agriculture (USDA), Farm Service Agency (FSA) See your Parish Ag Extension Agent <a href="http://www.fsa.usda.gov">www.fsa.usda.gov</a></td>
</tr>
</tbody>
</table>
Emergency Watershed Protection Program
Technical and financial assistance for relief from imminent hazards in small watersheds, including mitigating life and property.
USDA, Natural Resources Conservation Service (NRCS)
(318) 473-7673 // www.la.nrcs.usda.gov

Emergency Watershed Program-Floodplain Easement
Purchase of floodplain easements, including property with repetitive flood loss, to restore, protect and maintain function of floodplains.
USDA, NRCS
(318) 473-7673 // www.la.nrcs.usda.gov

Land Protection
Technical assistance for run-off retardation and soil erosion prevention to reduce hazards to life and property.
USDA, NRCS
(318) 473-7673 // www.la.nrcs.usda.gov

Watershed Protection and Flood Prevention Program
Improvement projects to protect, develop and utilize land or water resources in small watersheds under 250,000 acres.
USDA, NRCS
(318) 473-7756 // www.la.nrcs.usda.gov

Watershed Surveys and Planning
Grants and counseling services for conservation use and development.
USDA, NRCS
(318) 473-7751 // www.la.nrcs.usda.gov

Wetlands Reserve Program
Financial and technical assistance to protect and restore wetlands through easements and restoration programs.
USDA, NRCS
(318) 473-7803 // www.la.nrcs.usda.gov

Housing Assistance
Grants, loans and technical assistance following disaster declarations to rehabilitate houses and meet health and safety needs in primarily low-income rural areas.
USDA Rural Development
(318) 473-7630 // www.rurdev.usda.gov/la

Utilities
Direct and guaranteed rural economic loans and business enterprise grants to address utility issues and development needs.
USDA Rural Development
Monroe (318) 343-4467 // Natchitoches (318) 352-7100
Lafayette (337) 262-6601 // Amite Area (985) 748-8751
www.rurdev.usda.gov/la
Section 502 Loan and Guaranteed Loan Program
Loans, loan guarantees and technical assistance to very low and low-income applicants to purchase, build or rehabilitate homes in rural areas.
USDA Rural Development  
(318) 473-7630 // www.rurdev.usda.gov/la

Section 504 Loans for Housing
Repair loans, grants and technical assistance to very low-income senior homeowners living in rural areas to repair homes.
USDA Rural Development  
(318) 473-7630 // www.rurdev.usda.gov/la

Disaster Mitigation Planning and Technical Assistance
Technical and planning assistance grants for capacity building and mitigation, focused on creating disaster resistant jobs and workplaces.
U.S. Department of Commerce (DOC), Economic Development Administration (EDA)  
(512) 381-8144 // www.eda.gov

Post-Disaster Economic Recovery Grants and Assistance
Grants for long-term economic recovery of communities, industries and firms adversely impacted by disasters.
DOC, EDA  
(512) 381-8144 // www.eda.gov

Coastal Zone Management Program
Grants provided for planning and implementation of non-structural coastal flood and hurricane hazard mitigation projects and coastal wetlands restoration.
DOC, National Oceanic and Atmospheric Administration (NOAA)  
1-800 267-4019 // www.coastalmanagement.noaa.gov

Indian Housing Assistance
Grants and technical assistance to substantially eliminate substandard Native American housing.
U.S. Department of the Interior (DOI), Bureau of Indian Affairs  
(615) 564-6700 // www.indianaffairs.gov

Stream Gauging and Flood Monitoring
Network data from 7,000 stream gauges regarding flood characteristics of rivers.
DOI, United States Geological Survey (USGS)  
(225) 298-5481 // la.water.usgs.gov

Clean Water State Revolving Fund
Loans at actual or below-market rates to help build repair, relocate or replace wastewater treatment plants.
U.S. Environmental Protection Agency (EPA)  

federal agency mitigation-related programs and resources
### Clean Water Act Section 319 Grants
Grants to states to implement non-point source programs, including support for non-structural watershed resource restoration activities.
**EPA**  

### Community Development Block Grants (CDBG) (Supplemental Appropriations)
Grants to help cities, parishes/counties and states recover from disasters, especially in low-income areas.
**U.S. Department of Housing and Urban Development (HUD)**  
(225) 342-7412  //  [www.doa.louisiana.gov/CDBG/cdbg.htm](http://www.doa.louisiana.gov/CDBG/cdbg.htm)

### CDBG, State-Administered Program
Financial assistance to promote development and economic opportunities for low and moderate-income persons, including mitigation actions.
**HUD**  
(225) 342-7412  //  [www.doa.louisiana.gov/CDBG/cdbg.htm](http://www.doa.louisiana.gov/CDBG/cdbg.htm)

### CDBG, Entitlement Communities Program
Financial assistance to larger cities and urban parishes to promote development and economic opportunities for low and moderate-income persons, including mitigation actions.
**HUD**  
(225) 342-7412  //  [www.doa.louisiana.gov/CDBG/cdbg.htm](http://www.doa.louisiana.gov/CDBG/cdbg.htm)

### Disaster Recovery Initiative
Grants to fund gaps in available recovery assistance after disasters, including mitigation initiatives.
**HUD**  
(225) 342-7412  //  [www.doa.louisiana.gov/CDBG/cdbg.htm](http://www.doa.louisiana.gov/CDBG/cdbg.htm)

### Section 108 Loan Guarantee Program
Loan guarantees to public entities for community and economic development, including mitigation measures.
**HUD**  
(225) 342-1700  //  [www.doa.louisiana.gov/CDBG/cdbg.htm](http://www.doa.louisiana.gov/CDBG/cdbg.htm)

### Public Housing Modernization Reserve for Disasters and Emergencies
Funding to provide housing agencies with modernization needs resulting from disasters including elevations, floodproofing, retrofits.
**HUD**  
(225) 342-7412  //  [www.doa.louisiana.gov/CDBG/cdbg.htm](http://www.doa.louisiana.gov/CDBG/cdbg.htm)

### Investments Partnership Program
Grants and loans to states and local governments and consortia for permanent and transitional housing (including support for property acquisition and rehabilitation) for low-income persons.
**HUD, HOME Investment Partnerships Program**  

### Disaster Assistance Program
Low-interest loans to businesses and homeowners, including up to twenty percent additional amount to mitigate structures.
**U.S. Small Business Administration (SBA)**  
1-(800) 827-5722  //  [www.sba.gov/services/disasterassistance](http://www.sba.gov/services/disasterassistance)

For more information on the above programs and for a comprehensive listing of federal programs, please visit [www.fema.gov/library/viewRecord.do?id=2152](http://www.fema.gov/library/viewRecord.do?id=2152) and download the document: Disaster Assistance: A Guide to Recovery Programs OR visit [www.cfda.gov](http://www.cfda.gov) and download Catalog of Federal Domestic Assistance.
The U.S. Department of Homeland Security (DHS) Federal Emergency Management Agency (FEMA) Hazard Mitigation Assistance (HMA) programs are important opportunities and resources for reducing the risk to individuals and property from hazards while also reducing reliance on federal disaster funds. There are two broad categories of assistance: Grants available pre-disaster; and grants available immediately after a disaster. There are four non-disaster grants and one disaster grant program. Together they are known as the “Big 5”. Grants are federally funded; however they are administered by the state.

**NON-DISASTER GRANTS**

Non-disaster grants are available annually. They are:
- **Pre-Disaster Mitigation (PDM) Grants**
- **Flood Mitigation Assistance (FMA)**
- **Repetitive Flood Claims (RFC)**
- **Severe Repetitive Loss (SRL)**

**DISASTER GRANTS**

Grants available immediately after a **Presidentially declared** disaster come through the **Hazard Mitigation Grant Program (HMGP)**.

**HOW CAN THEY BE USED?**

- PDM grants can be used for mitigation planning and implementation of mitigation projects.
- FMA grants can be used to reduce or eliminate risk of flood damage to buildings insured under the **National Flood Insurance Program (NFIP)**.
- RFC funds are available to retrofit **individual properties** insured under the NFIP that have had one or more claim payments.
- SRL funds can be applied to **residential structures** insured under the NFIP that are qualified as a severe repetitive loss structure.

The post-disaster **Hazard Mitigation Grant Program (HMGP)** provides funds to address state, tribal and local mitigation priorities during recovery.

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**ELIGIBLE APPLICANTS**

**GOVERNMENTS/NONPROFITS/TRIBES**

Under the HMA programs, state and local governments, certain private nonprofit and Native American tribes are eligible. Individuals and businesses are not eligible applicants to apply for HMA funds; however, an eligible applicant (state or local government, certain nonprofit and Native American tribe) may apply for funding to mitigate private structures. The chart below provides a list of eligible applicants for each type of grant.

<table>
<thead>
<tr>
<th>State Agencies</th>
<th>Tribal Governments</th>
<th>Local Governments</th>
<th>Private Nonprofit Organizations</th>
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**INDIVIDUALS**

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<tr>
<th>Individuals</th>
<th>THROUGH ELIGIBLE APPLICANTS</th>
<th>ROAD HOME/OFFICE OF COMMUNITY DEVELOPMENT (OCD)</th>
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**ELIGIBLE ACTIVITIES**

Eligible activities for funding under the Hazard Mitigation Assistance (HMA) programs fall into the following categories:

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For information on hazard mitigation project funding in your area contact the local OEP office (Office of Emergency Preparedness) in the parish in which you live.
**WHAT IS IT?**

The Pre-Disaster Mitigation (PDM) program provides funds on an annual basis for hazard mitigation planning and the implementation of mitigation projects before a disaster occurs. Funding is provided through the National Pre-Disaster Mitigation Fund and is subject to congressional appropriations.

Grant awards are 75% federal/25% non-federal cost share. Cash and in-kind contributions are accepted as part of the non-federal matching share. Except as allowed by federal statute, no other federal grant funds can be used as a match.

Funded projects are consistent with the goals of FEMA-approved state and local Hazard Mitigation Plans and compliant with environmental and historic preservation laws and regulations. FEMA conducts the final environmental review and approval for all funded activities.

**WHY DO IT?**

The PDM Grant Program helps reduce the overall risk to people and property from future disasters. Because risks are minimized reliance on funding from disaster declarations when a disaster occurs is reduced.

**WHO IS ELIGIBLE?**

Funds are available to the following applicants:
- State agencies
- Local governments
- Native American tribes

**WHAT IS COVERED?**

Eligible projects include:
- Voluntary acquisition of real property and structural demolition.
- Property acquisition and structural relocation.
- Elevation of existing public or private structures.

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FOR MORE INFORMATION ON PRE-DISASTER MITIGATION (PDM) GRANTS

Visit:
- [www.gohsep.la.gov/mitigation/mitigationindex.htm](http://www.gohsep.la.gov/mitigation/mitigationindex.htm)
- [www.fema.gov/government/grant/pdm/index](http://www.fema.gov/government/grant/pdm/index)

Contact: Group Lead for your GOHSEP Region (page 2).
• Dry floodproofing of historic residential structures.
• Dry floodproofing of non-residential structures.
• Minor localized flood reduction projects.
• Structural and non-structural retrofitting of existing building and facilities.
• Construction of safe rooms.
• Infrastructure retrofitting.
• Soil stabilization.
• Wildfire mitigation.
• Hazard mitigation planning.
• Vegetation management.
• Protective measures for utilities.
• Stormwater management projects.
• Localized flood control projects, that are designed to protect critical facilities.

**How To Apply**

PDM grants are available on an annual basis and are awarded on a national competitive basis. GOHSEP is allocated $500,000.

- Federally-recognized tribal governments can choose to apply for funding directly to FEMA or through GOHSEP.
- Local governments and state agencies can apply for funding through GOHSEP.
- State or local governments can apply on behalf of nonprofit organizations and individual property owners.
- Completed applications for PDM must be submitted to GOHSEP through the eGrants system. The eGrants system encompasses the complete grant application process and provides the means to electronically create, review and submit a grant application via the Internet.
- Applicants in designated Special Flood Hazard Areas (SFHAs) must be participating in the National Flood Insurance Program (NFIP) (if they have been mapped through the NFIP) and must be in good standing (not on probation or suspension).
- FEMA-approved state and local mitigation plans are required prior to approval of mitigation project grants.

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**Potential pre-disaster mitigation (PDM) projects in your community**

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WHAT ARE THEY?

Flood Mitigation Assistance (FMA) provides funds on an annual basis to fund measures that reduce or eliminate risks of flood damage to buildings, manufactured homes and other structures insured under the National Flood Insurance Program (NFIP) before a disaster occurs. A priority of the FMA program is to reduce the number of repetitive losses to structures insured by the NFIP.

FMA is funded at $20 million nationally. Grant awards are 75% federal/25% non-federal cost share. Half of the 25% non-federal match can be in-kind contributions from third parties.

Funded projects must be consistent with the goals of applicable FEMA-approved state and local Hazard Mitigation Plans and compliant with environmental and historic preservation laws and regulations. Funded projects must conform with the minimum standards of the NFIP floodplain management regulations and all applicable laws and regulations.

There are limits on the frequency of grants and the amount of funding that can be allocated to a state or community in any five-year period.

States serve as program administrators. They set mitigation priorities, provide technical assistance to communities applying for FMA funds and evaluate applications, working with FEMA to approve grants and award funds to communities.
WHY DO IT?
FMA grants help break the cycle of repeated damage. Reductions in damaged property save important local, state and federal resources.

WHO IS ELIGIBLE?
Funds are available to the following applicants:
- State agencies
- Local governments
- Native American tribes

WHAT IS COVERED?
There are three types of grants available under FMA: Planning, Project and Technical Assistance Grants.
- **FMA Planning Grants** are available to states and communities to prepare Flood Mitigation Plans. NFIP-participating communities with approved Flood Mitigation Plans can apply for FMA Planning Grants.
- Eligible projects can be awarded FMA Project Grants.
- Ten percent of a project grant is available to states as a Technical Assistance Grant.

Funds can be used for:
- Property **acquisition** and structural **demolition** or relocation.
- Structure **elevation**.
- **Dry floodproofing** of historic residential structures.
- **Dry floodproofing** of non-residential structures.
- Minor localized **flood reduction** projects.
- Hazard mitigation **planning**.
- Grants are offered to states and local governments and communities participating in the NFIP.
- Grants may be awarded outside of a NFIP community if the project reduces future flood damages in NFIP community. It excludes those communities on probation, suspended or that have withdrawn from NFIP.

HOW TO APPLY
FMA grants are available on an annual basis.
- Federally-recognized tribal governments can choose to apply for funding directly to FEMA or through GOHSEP.
- Local governments and state agencies can apply for funding through GOHSEP.
- State or local governments can apply on behalf of nonprofit organizations and individual property owners.
- Completed applications for FMA must be submitted to GOHSEP through the eGrants system. The eGrants system encompasses the complete grant application process and provides the means to electronically create, review and submit a grant application via the Internet.
- Applicants in designated Special Flood Hazard Areas (SFHAs) must be participating in the National Flood Insurance Program (NFIP) (if they have been mapped through the NFIP) and must be in good standing (not on probation or suspension).
- FEMA-approved state and local mitigation plans are required prior to approval of mitigation project grants.

FOR MORE INFORMATION ON FLOOD MITIGATION ASSISTANCE (FMA) GRANTS
Contact: Group Lead for your GOHSEP Region (page 2).
repetitive flood claims (RFC) grants

WHAT ARE THEY?
The Repetitive Flood Claims (RFC) grant program authorizes up to $10 million annually for FEMA to provide RFC funds to assist states and communities in reducing flood damages to individual properties insured by the National Flood Insurance Program (NFIP) that have had one or more claim payments for flood damage. It makes funding available to support local mitigation activities in the nation’s highest risk areas and provides funding for structures insured under the NFIP that do not meet FMA requirements.

RFC grants provide up to 100% federal cost assistance for eligible projects in communities that qualify for the program.

Funded projects must conform with the minimum standards of the NFIP floodplain management regulations, State Flood Mitigation Plan and all applicable laws and regulations.

WHY DO IT?
Nearly 29,000 Louisiana families live in homes subject to repetitive damage from flooding. Frequent flooding subjects them to thousands of dollars in losses due to damages, long recovery times and significant emotional stress.

Because a non-federal match is not required, there is little or no financial burden to participating states, communities and property owners.

WHO IS ELIGIBLE?
Eligible applicants include:
- State agencies
- Local governments
- Native American tribes

WHAT IS COVERED?
Projects located in a participating NFIP community or that reduce future flood damages in a NFIP community are covered.

Funding can be used for:
- Property acquisition and structural demolition or relocation.
- Structure elevation.
- Dry floodproofing of historic residential structures.
- Dry floodproofing of non-residential structures.
- Minor localized flood reduction projects.
• Residential or non-residential (commercial) properties that have received one or more NFIP insurance payments.
  > Properties included in a sub-application must be NFIP-insured at the time of application submittal.
  > Flood insurance must be maintained at least through completion of the mitigation activity.

HOW TO APPLY
RFC grants are available on an annual basis and are awarded on a national competitive basis. They are awarded to applicants nationwide without reference to state allocations, quotas or other formula-based allocations.

• Applicants must demonstrate why the FMA cost-sharing requirement cannot be met, as a requirement for RFC funding.
• If a project was previously identified for HMA funding and was not funded, the applicant or subapplicant must explain why the 25% non-federal cost share is no longer available for this project.
• Subapplicants should consult the official designated point of contact (POC) for their state, tribe or territory for more information regarding the application process.
• Federally-recognized tribal governments can choose to apply for funding directly to FEMA or through GOHSEP.
• Local governments and state agencies can apply for funding through GOHSEP.
• State or local governments can apply on behalf of nonprofit organizations and individual property owners.
• Completed applications for RFC must be submitted to GOHSEP through the eGrants system. The eGrants system encompasses the complete grant application process and provides the means to electronically create, review and submit a grant application via the Internet.
• Applicants in designated Special Flood Hazard Areas (SFHAs) must be participating in the National Flood Insurance Program (NFIP) (if they have been mapped through the NFIP) and must be in good standing (not on probation or suspension).
• FEMA-approved state and local mitigation plans are required prior to approval of mitigation project grants.

FOR MORE INFORMATION ON REPETITIVE FLOOD CLAIMS (RFC) GRANTS
Contact: Group Lead for your GOHSEP Region (page 2).

potential repetitive flood claims (rfc) projects in your community

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severe repetitive loss (srl) grants

WHAT ARE THEY?
The Severe Repetitive Loss (SRL) grant program provides funds on an annual basis to reduce or eliminate the long-term risk of flood damage to residential structures insured under the National Flood Insurance Program (NFIP) that are qualified as severe repetitive loss structures. The program supports local mitigation activities that lessen the impacts of future flooding on some of the nation’s highest risk properties.

WHY DO IT?
Nearly 7,000 individuals and families in the United States live in homes at risk for severe and repetitive damage due to flooding resulting in thousands of dollars in damages, long recovery times and significant emotional stress.

These losses are also a burden to the National Flood Insurance Fund (NFIF) program. Mitigating severe and repetitive losses is an effective way to reduce both the number and cost of flood insurance claims in communities across the country.

WHO IS ELIGIBLE?
Eligible applicants include:
- State agencies
- Local governments
- Native American tribes

To maintain eligibility for SRL funds, NFIP insurance coverage on structures to be mitigated must be maintained throughout implementation of the mitigation activity.

WHAT IS COVERED?
Funding can be used for:
- Property acquisition and structural demolition or relocation.
- Structure elevation.
- Mitigation reconstruction.
- Dry floodproofing of historic residential structures.
- Minor localized flood reduction projects.

Eligible properties must have at least:
- Four NFIP claim payments (including building and contents) over $5,000 each, and a cumulative payment amount that exceeds $20,000; OR,
Two separate claims payments (building payments only) with a cumulative amount exceeding the market value of the building.

For both, claims must have occurred within a 10-year period, and must have occurred more than 10 days apart.

**HOW TO APPLY**

SRL grants are available on an annual basis.

- **Eligible property owners must be consulted** before an application can be made and must include a project timeline and estimated final project cost.
- Because grants are awarded on cost-effectiveness, community leaders should work with residents to choose individual properties that will be **most beneficial to the community**.
- Federally-recognized tribal governments can choose to apply for funding directly to FEMA or through GOHSEP.
- Local governments and state agencies can apply for funding through GOHSEP.
- State or local governments can apply on behalf of nonprofit organizations.
- Completed applications for SRL must be submitted to GOHSEP through the eGrants system. The eGrants system encompasses the complete grant application process and provides the means to electronically create, review and submit a grant application via the Internet.
- Applicants in designated Special Flood Hazard Areas (SFHAs) must be participating in the National Flood Insurance Program (NFIP) (if they have been mapped through the NFIP) and must be in good standing (not on probation or suspension).
- FEMA-approved state and local mitigation plans are required prior to approval of mitigation project grants.
WHAT ARE THEY?
The Hazard Mitigation Grant Program (HMGP) assists in implementing long-term mitigation measures following major disaster declarations.

Funding is available to implement projects in accordance with state, tribal and local priorities. It is determined by a “sliding scale” formula that includes but is not limited to the percentage of funds spent on federal Public Assistance (PA) and Individual Assistance (IA) programs in response to the disaster. For states with a Standard State Hazard Mitigation Plan, the formula provides:

- 15% of the first $2 billion of estimated aggregate amounts of the disaster;
- 10% for the next $2 billion up to $10 billion;
- 7.5% for the next $10 billion up to $35.333 billion.
- FEMA pays up to 75% of project cost. (The remaining 25% is covered by the state and/or applicant and can include in-kind services and materials).

WHY DO IT?
Funds are intended to reduce loss of life and damage to property when communities are faced with future disasters by funding mitigation initiatives during disaster recovery.

WHO IS ELIGIBLE?
Eligible applicants include:
- State agencies
- Local governments
- Native American tribes
- Private nonprofits

WHAT IS COVERED?
Eligible projects must provide long-term solutions to a specific risk. Funds can be used to make improvements on public or private property. Examples include:
- Elevating flood-prone homes or businesses, so that floodwater flows under the house rather than through it.

The HMGP program is administered by the state.
• Acquisition of (and either demolishing or relocating) flood-prone homes from willing owners and returning the property to open space in perpetuity. The local government becomes the owner of the property.
• Retrofitting buildings to minimize damage from high winds, flooding, earthquakes and other hazards. FEMA and other organizations have worked to develop model code requirements and building guides to aid in the process.
• Floodwall systems to protect critical facilities.

Funding can be used for:
• Dry floodproofing of historic residential structures.
• Dry floodproofing of non-residential structures.
• Minor localized flood reduction projects.
• Safe room construction.
• Infrastructure retrofit.
• Soil stabilization.

• Wildfire mitigation.
• Post-disaster code enforcement.
• 5% initiative projects.
• Hazard mitigation planning.

HOW TO APPLY
Applications are made during the recovery phase of a disaster.

• Local governments and state agencies can apply for funding through GOHSEP.
• Completed applications for HMGP must be submitted to GOHSEP to review for eligibility and completeness. All complete and eligible applications will be forwarded to FEMA for funding consideration.
• State and local governments and nonprofit organizations can apply on behalf of private property owners.
• FEMA-approved state and local mitigation plans are required prior to approval of mitigation project grants.

FOR MORE INFORMATION ON DISASTER GRANTS
Contact: Group Lead for your GOHSEP Region (page 2).
grant cycles

24-MONTH CYCLE

HAZARD MITIGATION GRANT PROGRAM (HMGP)

1. Disaster Declaration Issued
2. GOHSEP Requests Letter of Intent from Potential Applicants
3. FEMA Provides 6-Month Lock-in
4. GOHSEP Notifies Potential Applicants of Available Funds
5. FEMA Provides State 3-Month Estimate
6. GOHSEP Notifies Potential Applicants of Available Funds

AVAILABLE FUNDING UNDER HMGP INCLUDES BUT IS NOT LIMITED TO
15% FOR THE FIRST $2,000,000,000 OF IA/PA FUNDING OR LESS;
10% FOR AMOUNT OVER $2,000,000,000 OF IA/PA FUNDING AND NOT TO EXCEED $10,000,000;
AND
7.5% FOR AMOUNT OVER $10,000,000,000 OF IA/PA FUNDING AND NOT TO EXCEED $35,333,000,000.

HAZARD MITIGATION GRANT PROGRAM (HMGP)

Disaster Declaration
Issued

FEMA Provides
State 3-Month
Estimate

FEMA Provides
3-Month Lock-in

GOHSEP
Requests
Letter of
Intent from
Potential
Applicants

GOHSEP
Notifies
Potential
Applicants of
Available Funds

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**HMGP Disaster Grant Cycle**

**HAZARD MITIGATION GRANT PROGRAM (HMGP)**

Available funding under HMGP includes but is not limited to:

- 15% for the first $2,000,000,000 of IA/PA funding or less;
- 10% for amount over $2,000,000,000 of IA/PA funding and not to exceed $10,000,000; and
- 7.5% for amount over $10,000,000,000 of IA/PA funding and not to exceed $35,333,000,000.
Two thousand (2,000) copies of this public document were published by the Governor’s Office of Homeland Security and Emergency Preparedness (GOHSEP), State of Louisiana, at a total cost of $5,631.00. One thousand five hundred (1,500) copies were published in this 2nd printing at a cost of $4,972.25. The total cost of all printings of this document, including reprints, is $10,603.25. This document was published for the purpose of public information and education. This material was printed in accordance with standards for printing by the State Agencies established in R.S. 43.31. Printing of this material was purchased in accordance with the provisions of Title 43 of the Louisiana Revised Statutes. This document was prepared under a grant from the United States Department of Homeland Security (DHS), Federal Emergency Management Agency (FEMA) Hazard Mitigation Grant Program (HMGP). No State dollars were used for this document.

1. Go to getagameplan.org and click on the MITIGATION PLAN button.
2. From the menu on the right, click on READ LOUISIANA’S 2008 STATE HAZARD MITIGATION PLAN.
3. Or from the menu on the right, click on GRANT PROGRAMS and navigate to GOHSEP ADMINISTERED HAZARD MITIGATION GRANT PROGRAMS or STATE OF LOUISIANA HOMELAND SECURITY GRANT PROGRAM.
4. Or scroll down, click on HAZARD MITIGATION REGIONS MAP.