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# STATE AND FEDERAL AGENCY RESOURCES

For the Deep East Texas C.O.G.  
Economic Recovery Workshop  
April 5, 2018

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## **Participating Agencies**

Texas General Land Office  
Texas Water Development Board  
Texas Department of Agriculture  
Texas Division of Emergency Management  
Texas Workforce Commission  
U.S. Small Business Administration  
U.S. Department of Labor  
U.S. Economic Development Administration  
U.S.D.A. Rural Development  
Federal Emergency Management Agency  
U.S. Department of Labor  
Federal Reserve Bank  
U.S. Department of Housing & Urban Development  
U.S. Environmental Protection Agency\*  
Texas Department of Insurance\*

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The goal of the Philanthropic Advisor is to “increase opportunities for philanthropic partners to target and leverage funding to address unmet recovery needs of survivors and communities”

Using the following strategies to accomplish this goal:

- Identify and establish partnerships with philanthropic funding and other resources available to address unmet needs.
- Gather information and offer assistance on existing unmet needs that could be supported with philanthropic funding and resources.
- Connect philanthropic partners and potential funders/resources with opportunities to address unmet recovery needs.

## Federal Reserve Bank

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- Expertise from Kevin Dancy, Community Development Specialist with the Federal Reserve Bank in Houston.
- Works with banks and foundations to align capital to serve communities most in need.
- Topics covered will include small business, affordable housing, economic development, issues impacting low-to-moderate income (LMI) individuals and communities, and disaster areas and the Community Reinvestment Act (CRA).

## Texas Department of Insurance

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- The Texas Department of Insurance can help consumers and businesses with insurance claims. TDI connects consumers and businesses to FEMA, National Flood Insurance Program (NFIP), and insurance companies for direct assistance with their claims issues.
- TDI has helped more than 900 Texans recover more than \$3.6 million on Harvey claims.
- TDI also offers helpful resources on our website and in print that explain how to file claims after a disaster, as well as information about all types of insurance, and more.

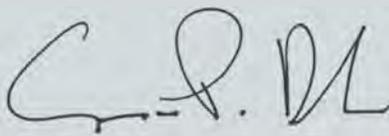


## COMMUNITY DEVELOPMENT & REVITALIZATION

# HURRICANE HARVEY

**“The GLO stands ready to help our state maximize the use of this disaster recovery funding to build back stronger and more resilient communities.”**

– *George P. Bush, Commissioner*



### We Rebuild Texas Communities

The Texas General Land Office Community Development and Revitalization program provides long-term recovery assistance to the people of Texas as they rebuild after disasters. The GLO is the lead state agency for administering more than **\$9 billion** in **Community Development Block Grant for Disaster Recovery (CDBG-DR)** funds allocated by the United States Department of Housing and Urban Development (HUD).

These funds have been allocated for recovery following Hurricanes Rita, Dolly, and Ike, the 2011 wildfires, the 2015 and 2016 floods and Hurricane Harvey.

## HURRICANE HARVEY CDBG-DR OVERVIEW

Hurricane Harvey marked the sixth major disaster declaration to hit Texas within the last three years. The hurricane impacted **8.8 million** people living in 49 counties with wind gusts up to 150 mph and as much as 60 inches of rain in the area. As a result of the devastation, the state of Texas has received allocations of **\$57.8 million** and **\$5.024 billion** from HUD to date. As a result of Hurricane Harvey, the GLO estimates over 1 million homes impacted and an unmet need of over \$60 billion in Texas.



## LONG-TERM RECOVERY



***The GLO’s strategy for administration of the programs allows for as much local control as possible.***

- The GLO partners with communities to efficiently and effectively facilitate the use of available funds.
- The GLO works with local communities to ensure funds are spent in accordance with HUD regulations to avoid potential penalties, which can include repayment of federal funds if used improperly.
- The GLO does not add any additional regulations beyond HUD mandates.
- Infrastructure projects are selected at the local level to emphasize a locally directed recovery.
- The GLO has developed new, innovative programs to expedite the recovery process.

## \$5.024 BILLION CDBG-DR FUNDING

### OVERVIEW:

- Commissioner Bush sent a letter to the Texas congressional delegation requesting \$60 billion in HUD unallocated CDBG-DR funds on August 28, 2017.
- On September 8, 2017, President Donald J. Trump signed the Continuing Appropriations Act of 2018 and the Supplemental Appropriations for Disaster Relief Requirements Act of 2017, which included \$7.4 billion to support response and recovery from disasters across the nation.
- HUD published the Federal Register (FR) on February 9, 2018, allocating **\$5.024 billion** to the state.
- HUD requires that 80% of the allocation must benefit HUD-identified most impacted counties and zip codes.
- 70% of the funds must be spent on low- to moderate-income households with a focus on housing programs.

*The GLO anticipates additional allocations from the additional \$89.3 billion recently appropriated by Congress for 2017 disasters.*

## HURRICANE HARVEY RECOVERY PROGRAMS

- **Single Family Homeowner Assistance:** Provides funding for rehabilitation and reconstruction of owner-occupied single family homes damaged by Hurricane Harvey.
- **Buyouts and Acquisitions:** Eligible homeowners are able to sell their home to a local government at a pre-storm or post-storm fair market value and move out of harm's way by relocating outside of a floodplain to a lower-risk area.
- **Homeowner Reimbursement:** Allows homeowners to be reimbursed for certain out-of-pocket expenses incurred for repairs to their home including reconstruction, rehabilitation or mitigation up to \$50,000.
- **Homelessness Prevention:** Provides programs such as short-term mortgage, utility payment and tenant-based rental assistance in an effort to prevent homelessness in the region following Hurricane Harvey.
- **Affordable Rental:** Provides funding for rehabilitation, reconstruction and new construction of affordable multi-family housing projects in areas impacted by Hurricane Harvey.
- **Local Infrastructure:** Repairs, enhances and restores infrastructure for local communities impacted by Hurricane Harvey as part of a comprehensive long-term recovery program.
- **Economic Revitalization:** Allows for interim assistance to businesses impacted by Hurricane Harvey through deferred forgivable loans and loans in exchange for job creation or retention.
- **Local, Regional and State Planning:** In coordination with Texas public universities, the GLO will conduct planning studies in the impacted areas with the purpose of promoting sound long term recovery.

## \$57.8 MILLION CDBG-DR FUNDING

On December 27, 2017, HUD published the Federal Register providing guidelines for a **\$57.8 million** allocation as requested by the GLO on August 28, 2017.

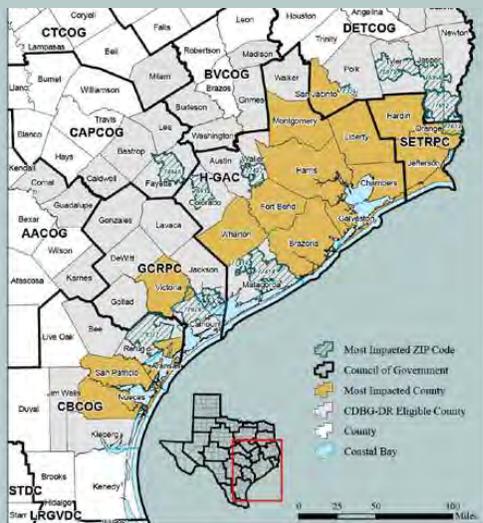


HUD has identified Harris County as the "most impacted and distressed" area in the Federal Register notice and has required that at least **80 percent** of the allocation must address unmet needs within the county. The remaining portion of these initial funds will go to Aransas, Nueces and Refugio Counties for affordable housing.



GLO drafted the Action Plan containing an in-depth needs assessment satisfying requirements detailed in the FR. GLO posted the Action Plan for public comment from January 18 – February 21, 2018. The Action Plan was submitted to HUD on March 8, 2018, for approval.

## \$5.024 BILLION HUD-IDENTIFIED MOST IMPACTED AREAS



**COUNTIES:**  
Harris, Jefferson, Orange, Galveston, Fort Bend, Brazoria, Montgomery, Liberty, Hardin, Chambers, Aransas, Wharton, San Patricio, San Jacinto, Nueces, Victoria

**ZIP CODES:**  
78945, 77423, 77612, 78934, 75956, 77632, 75979, 77414, 77335, 78377, 77979

TexasRebuilds.org  
1-888-958-0877  
512-463-5001  
Texas General Land Office  
P.O. Box 12873  
Austin, TX 78711-2873



## U.S. SMALL BUSINESS ADMINISTRATION FACT SHEET - DISASTER LOANS

### TEXAS Declaration #15274 & #15275

(Disaster: TX-00487)

Incident: HURRICANE HARVEY

occurring: August 23 through September 15, 2017

in the Texas counties of: **Aransas, Austin, Bastrop, Bee, Brazoria, Caldwell, Calhoun, Chambers, Colorado, DeWitt, Fayette, Fort Bend, Galveston, Goliad, Gonzales, Grimes, Hardin, Harris, Jackson, Jasper, Jefferson, Karnes, Kleberg, Lavaca, Lee, Liberty, Matagorda, Montgomery, Newton, Nueces, Orange, Polk, Refugio, Sabine, San Jacinto, San Patricio, Tyler, Victoria, Walker, Waller & Wharton;**

for economic injury only in the contiguous Texas counties of: **Angelina, Atascosa, Brazos, Brooks, Burleson, Guadalupe, Hays, Houston, Jim Wells, Kenedy, Live Oak, Madison, Milam, San Augustine, Shelby, Travis, Trinity, Washington, Williamson & Wilson;**

and for economic injury only in the contiguous Louisiana parishes of: **Beauregard, Calcasieu, Cameron, Sabine & Vernon**

#### Application Filing Deadlines:

Physical Damage: November 30, 2017

Economic Injury: May 25, 2018

If you are located in a declared disaster area, you may be eligible for financial assistance from the U.S. Small Business Administration (SBA).

#### What Types of Disaster Loans are Available?

- Business Physical Disaster Loans – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- Economic Injury Disaster Loans (EIDL) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.

#### What are the Credit Requirements?

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay all loans.
- Collateral – Collateral is required for physical loss loans over \$25,000 and all EIDL loans over \$25,000. SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but requires you to pledge what is available.

#### What are the Interest Rates?

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

	No Credit Available Elsewhere	Credit Available Elsewhere
Business Loans	3.305%	6.610%
Non-Profit Organization Loans	2.500%	2.500%
Economic Injury Loans		
Businesses and Small Agricultural Cooperatives	3.305%	N/A
Non-Profit Organizations	2.500%	N/A
Home Loans	1.750%	3.500%

**What are Loan Terms?**

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

**What are the Loan Amount Limits?**

- **Business Loans** – The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.
- **Economic Injury Disaster Loans (EIDL)** – The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration.
- **Business Loan Ceiling** – The \$2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.
- **Home Loans** – SBA regulations limit home loans to \$200,000 for the repair or replacement of real estate and \$40,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.

**What Restrictions are there on Loan Eligibility?**

- **Uninsured Losses** – Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.
- **Ineligible Property** – Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
- **Noncompliance** – Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA loans.

**Note:** Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

**Is There Help with Funding Mitigation Improvements?**

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20 percent of total amount of physical damage to real property, including leasehold improvements, and personal property as verified by SBA to a maximum of \$200,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

**Is There Help Available for Refinancing?**

- SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage (40 percent or more of the value of the property or 50% or more of the value of the structure), and (3) intends to repair the damage.
- Businesses – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.
- Homes – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, up to the amount of the loan for real estate repair or replacement.

**What if I Decide to Relocate?**

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

**Are There Insurance Requirements for Loans?**

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available.

For more information, contact SBA's Disaster Assistance Customer Service Center by calling (800) 659-2955, emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or visiting SBA's Web site at <https://www.sba.gov/disaster>. Deaf and hard-of-hearing individuals may call (800) 877-8339. Applicants may also apply online using the Electronic Loan Application (ELA) via SBA's secure Web site at <https://disasterloan.sba.gov/ela>.



Financial Assistance Programs

Texas Water  
Development Board

[www.twdb.texas.gov](http://www.twdb.texas.gov)

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## Disaster Recovery Response Emergency Relief and Urgent Need Funding Clean and Drinking Water State Revolving Funds

The TWDB is providing additional resources to help affected communities recover as rapidly as possible from disasters and other emergency situations. This initiative will offer a total of \$90 million of special assistance for disaster recovery.

This enhancement will provide immediate funding options to those communities that need to move rapidly

to recover from disasters and have determined these two TWDB programs are the most appropriate source of funds for their immediate and/or long-term recovery plans. The loan portion of this assistance offers 0% financing and may also serve as interim financing for the portion of project costs that FEMA will reimburse (the federal share).\*

### Eligible Projects

#### Clean Water State Revolving Fund (CWSRF)

- Disaster Recovery:
  - Governor-issued disaster declaration
  - Presidential disaster declaration
- Imminent threat to health and safety exists due to declared disasters
- Projects can include wastewater and stormwater management facilities

#### Drinking Water State Revolving Fund (DWSRF)

- Disasters and other catastrophic events resulting in the loss of a substantial portion of the water supply
- Severe flood damage to water supply facilities
- Unanticipated reduction of adequate water supply due to prolonged drought
- Situations that require immediate attention to address a substantial, imminent public health issue affecting at substantial portion of the water supply to customers, including widespread contamination in the water supply

### How to Apply

Complete and submit a Project Information Form, found at [www.twdb.texas.gov/financial/programs/pif.asp](http://www.twdb.texas.gov/financial/programs/pif.asp), and indicate the project's Emergency Relief or Urgent Need status in the Project Name and Project Description. For expedited review, include an affidavit or sealed engineer's statement that discusses the emergency/disaster conditions.

### Funding Availability and Principal Forgiveness\*

#### CWSRF

- Principal forgiveness - \$5,000,000
- Emergency Relief loans at 0% - \$53,000,000

#### DWSRF

- Principal forgiveness - \$7,000,000
- Urgent Need loans at 0% - \$25,000,000

The maximum amount of Emergency Relief and Urgent Need principal forgiveness that an entity may receive is based on their eligibility for Disadvantaged Community funding as shown below.

Maximum Amount of Principal Forgiveness	Disadvantaged Community-Principal Forgiveness Eligibility Percentage Level
\$500,000	0%-Project not eligible under Disadvantaged Community criteria
\$600,000	30%
\$700,000	50%
\$800,000	70%

For specific questions on the program, please contact [Financial\\_Assistance@twdb.texas.gov](mailto:Financial_Assistance@twdb.texas.gov).

Detailed information on the program is also available at [www.twdb.texas.gov/financial/programs](http://www.twdb.texas.gov/financial/programs).

*\*Receipt of principal forgiveness for project costs disqualifies the costs from reimbursement by FEMA*



## PROGRAM IMPACTS

### SUMMARY OF FY 2012-2016 AWARDS

Since 2012, \$1.4 billion has been invested in 3,244 projects. 615 of these projects, totaling \$786.2 million, are expected to create and/or retain 226,393 jobs and attract nearly \$29 billion in private investment. The other projects support planning, research, technical assistance, access to capital, and/or other activities.

### URBAN/RURAL SPLIT

Historically, EDA provides about two-thirds of its funding to rural areas and one-third to urban areas.

### CONSTRUCTION PROJECTS

Based on historical averages, every \$1 of EDA construction project funding generates approximately \$15 in private investment at a cost per job created/retained of approximately \$13,550.

*Want to Learn About What EDA Can Do in Your Community?  
Check out EDA's Success Stories Page at:*

[WWW.EDA.GOV/SUCCESS-STORIES/](http://WWW.EDA.GOV/SUCCESS-STORIES/)

"Without the involvement of EDA, the Santa Fe Business Incubator would not be the economic driver, business creation center, and innovation hub it is today. EDA support allowed us to build and equip our facility with a first-rate shared bio-science lab, which has helped us expand broader community resources and collaborative partnerships."

*— Marie Longserre,  
President & CEO, Santa Fe Business Incubator*

## EDA REGIONAL OFFICES

### ATLANTA

401 West Peachtree Street, NW  
Suite 1820  
Atlanta, GA 30308-3510  
P: 404-730-3002  
Serving: AL, FL, GA, KY, MS, NC, SC, TN

### AUSTIN

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Suite 206  
Austin, Texas 78701  
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# EDA

U.S. ECONOMIC DEVELOPMENT ADMINISTRATION



- INNOVATION • REGIONAL COLLABORATION •
- JOB CREATION •



U.S. DEPARTMENT OF COMMERCE

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## ABOUT EDA

As the only federal government agency focused exclusively on economic development, the U.S. Department of Commerce's Economic Development Administration (EDA) plays a critical role facilitating regional economic development efforts in communities across the nation.

Guided by the basic principle that sustainable economic development should be locally-driven, EDA works directly with communities and regions to help them build the capacity for economic development based on local business conditions and needs. EDA's grant investments in planning, technical assistance, and infrastructure construction are designed to leverage existing regional assets to support the implementation of economic development strategies that make it easier for businesses to start and grow.

EDA provides economic development financial assistance to communities so they can encourage innovation and entrepreneurship in a way that works best for them. Through its network of regionally-based staff and portfolio of flexible grant tools, EDA helps communities experiencing economic distress take control of their future and position themselves for economic prosperity and resiliency.

**EDA**  
U.S. ECONOMIC DEVELOPMENT ADMINISTRATION

"The local community's project to expand and renovate Hangar 200 on the Grissom Aeroplex (Peru, Indiana) provided Dean Baldwin Painting with the opportunity to create 200 new jobs, while continually making significant investments in our commercial aircraft painting operations. This project took a former military aircraft hangar and converted it into a modern, state of the art commercial aircraft paint facility. Without EDA's direct involvement and partnership with the local community, the hangar would have remained vacant, continued to deteriorate, and become a detriment to the community."

— Barbara Baldwin, CEO Dean Baldwin Painting

## EDA PROGRAMS

At EDA, we understand that some communities need help developing a plan and figuring out where to start their economic development efforts. Others need critical infrastructure supporting business expansion. Still others need help building ecosystems to translate innovations into jobs. It's a continuum, and EDA helps communities at every point along the way – from planning to public works.

In addition, EDA leads the integration of economic development resources from all sources, including federal, state, local and philanthropic, to achieve better outcomes for communities across America. Please contact the EDA Regional Office serving your state for more information regarding economic development integration or any of the EDA grant programs noted below.

### PUBLIC WORKS

Empowers distressed communities to revitalize, expand, and upgrade their physical infrastructure (e.g., roads, water/wastewater, broadband) to support new industry, business expansion, economic diversification, and generate or retain long-term, private sector jobs and investment.

### ECONOMIC ADJUSTMENT ASSISTANCE

Assists state and local interests in designing and implementing strategies to adjust or bring about change to an economy. The program focuses on areas that have experienced or are under threat of serious structural damage to the underlying economic base like those resulting from a natural disaster or industry restructuring. Under Economic Adjustment Assistance, EDA administers its Revolving Loan Fund (RLF) program, which allows local loan administrators to provide gap financing to small businesses and entrepreneurs.

### PLANNING

Helps a national network of EDA-designated Economic Development Districts as well as local organizations (Indian Tribes and other eligible recipients) with long-term strategic economic development planning efforts, and helps communities undertake focused, project specific planning activities.

### LOCAL TECHNICAL ASSISTANCE

Provides focused assistance to public and nonprofit leaders to help in economic development decision making (e.g., impact analyses, feasibility studies).

### UNIVERSITY CENTERS

Strengthens the partnership of the federal government and academia, making the varied and vast resources of universities available to the economic development community.

### REGIONAL INNOVATION STRATEGIES

Spurs innovative capacity-building activities by creating and expanding cluster-focused proof-of-concept and commercialization programs and early-stage seed capital funds.

### TRADE ADJUSTMENT ASSISTANCE FOR FIRMS

Supports the competitiveness of American companies that have lost domestic sales and employment because of increased imports of similar goods and services through a national network of Trade Adjustment Assistance Centers.

### RESEARCH AND NATIONAL TECHNICAL ASSISTANCE

Supports research of cutting-edge economic development practices, as well as information dissemination efforts to national audiences.

## ELIGIBILITY, CRITERIA/REQUIREMENTS, HOW TO APPLY

### WHO IS ELIGIBLE TO RECEIVE FINANCIAL ASSISTANCE?

Eligible recipients must be a state, a political subdivision of a state, district organization, Indian tribe, institution of higher education, or a non-profit acting in coordination with a political subdivision of a state.

### WHAT CRITERIA AND REQUIREMENTS MUST BE MET TO APPLY?

Certain economic distress criteria must be met (for Public Works or Economic Adjustment investments):

- an unemployment rate that is, for the most recent twenty-four (24) month period for which data are available, at least one (1) percentage point greater than the national average unemployment rate; or
- per capita income that is, for the most recent period for which data are available, eighty (80) percent or less of the national average per capita income; or
- a "special need" (certain unemployment or economic adjustment issues, such as a presidentially-declared disaster, as determined by EDA).

Proposals must be based on a locally developed Comprehensive Economic Development Strategy (CEDS) or equivalent document (for Public Works or Economic Adjustment Assistance investments).

### COST SHARING

Cost sharing or matching is required; generally, the amount of the EDA investment may not exceed fifty (50) percent of the total cost of the project.

### HOW DO YOU APPLY?

Interested and eligible recipients are urged to first speak with their respective Economic Development Representative (see [WWW.EDA.GOV/CONTACT](http://WWW.EDA.GOV/CONTACT) for contact information).

Proposals and applications must be submitted to: [WWW.GRANTS.GOV](http://WWW.GRANTS.GOV) or to the appropriate EDA regional office.

For more information on EDA programs and Federal Funding Opportunities, visit: [WWW.EDA.GOV](http://WWW.EDA.GOV).



"EDA plays a vital role in our continued success. Our facility enables us to grow, provide valuable trainings, and reach the women, veterans, minorities, and low income entrepreneurs who need us most."

— PeopleFund President & CEO, Gary Lindner



## Hazard Mitigation Grant Program Fact Sheet



### Program Description

The Hazard Mitigation Grant Program (HGMP) is authorized by Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act. It is a partnership that is designed to assist states, local governments, private non-profit organizations and Indian Tribes in implementing long-term hazard mitigation measures following a major disaster declaration. The HMGP is funded by the Federal Emergency Management Agency (FEMA), and administered by the State of Texas through the Texas Division of Emergency Management.

### Program Goals

The HMGP is not a disaster relief program for individual disaster victims or a recovery program that funds repairs to public property damaged during a disaster, it is a mitigation grant with a single mission to provide a means to:

- Prevent or reduce future losses to lives and property through the identification and funding of cost-effective mitigation measures
- Minimize the costs of future disaster response and recovery

The HMGP can fund mitigation measures that protect both public and private property, so long as the measures fit within the overall mitigation strategy for the disaster area, are cost effective, and comply with all Federal and State program guidelines.

### Eligibility Requirements

HMGP may provide federal funds up to 75% of the cost of appropriate hazard mitigation projects. Eligible applicants include state and local governments, federally recognized tribes, and certain private non-profit organizations and institutions. Selected sub-grantees must contribute at least 25% of the cost of their projects. This 25% cost share can be made in a variety of ways to include cash or "in kind" services.

Federal funding is limited, and there are usually more requests than dollars. Awards are made on a competitive basis, with only the most effective projects being selected.

The Period of Performance (POP) for HMGP begins with the opening of the application period and ends no later than 36 months from the close of the application period.

Eligibility to participate in the HMGP for disasters declared after November 1, 2004, requires jurisdictions to have a FEMA approved Mitigation Action Plan (MAP) for all applications submitted to the State with the exception of planning grants to develop or update a mitigation action plan.

The FEMA Regional Administrator may grant an exception to the local or Tribal Mitigation Plan requirement in extraordinary circumstances when justification is provided. If this exception is granted, a local or Tribal Mitigation Plan must be approved by FEMA within 12 months of the award of the project sub-award to that community.

**PLEASE NOTE: HMGP project applications are competitive and those eligible projects that are specifically identified in the sub grantee's mitigation action plan will have the best chance of selection.**

1. A project that meets the following general requirements
  - a. Solves a problem by preventing or substantially reducing hazard consequences and future risks
  - b. Has a beneficial impact by providing long-term meaningful and definable risk reduction benefits
  - c. Is cost effective with a project cost that is less than the loss from potential future damages
  - d. Is environmentally sound creating no negative impacts on the environment, impoverished or minority populations, or surrounding communities
  - e. Complies with all state and federal laws, rules, and administrative requirements
2. Current participation in the National Flood Insurance Program (NFIP) for all projects located in a mapped special flood hazard area. Sub-applicants cannot be sanctioned or suspended by the NFIP.

### **State Strategy and Priorities**

Following a Presidential disaster declaration for the State of Texas, the HMGP is open to participation from eligible applicants throughout Texas.

Representatives of designated State agencies that compose the State Hazard Mitigation Team (SHMT) have the responsibility to participate in various facets of the State Hazard Mitigation Program to include: participation in inter-agency hazard mitigation team activities; identify priorities and strategies to reduce losses; and review of the HMGP applications.

**Priorities for HMGP Funding:**

1. Priority given to projects submitted by jurisdictions in counties included in Major Disaster Declaration associated with the open HMGP offering
2. Projects that address the principal hazards associated with the disaster declaration
3. Projects that demonstrate greatest community benefit
  - a. Highest Benefit Cost Ratio (BCR)
  - b. Verifiable population directly served or benefitting by the project

**Types of Projects Considered for Funding**

The HMGP can be used to fund projects to protect either public or private property. Examples of projects include:

<b>Eligible Activities</b>
<b>Property Acquisition and Structure Demolition</b> of an existing flood-prone structure which is deed-restricted in perpetuity to open space uses.
<b>Property Acquisition and Structure Relocation</b> of an existing structure to an area outside of a hazard-prone area which is deed-restricted in perpetuity to open space uses.
<b>Structure Elevation</b> -physically raising and/or retrofitting an existing structure in accordance with ASCE 24-14 (Base Flood Elevation {BFE} plus freeboard or higher when required by FEMA or local ordinance.
<b>Mitigation Reconstruction</b> -construction of an improved, elevated building on the same site where an existing building and/or foundation has been partially or completely demolished or destroyed.
<b>Dry Floodproofing of Historic Residential Structures</b> -is permissible only when other techniques that would mitigate to the BFE would cause the structure to lose its status as a Historic Structure, as defined in 44 CFR Section 59.1.
<b>Dry Floodproofing of Non-residential Structures</b> -must be performed in accordance with NFIP Technical Bulletin (TB) 3-93, Non-Residential Floodproofing—Requirements and Certification, and the requirements pertaining to dry floodproofing of non-residential structures found in 44 CFR Sections 60.3(b)(5) and (c)(4).
<b>Generators</b> -A generator that is a stand-alone project can be considered under regular HMGP funding if the generator protects a critical facility. Critical facilities may include police and fire stations, hospitals, and water and sewer treatment facilities (for the definition of critical facilities, see HMA Guidance, Appendix B, Glossary). A generator that is a component of a larger project (e.g., elevation of a lift station) can also be funded under regular HMGP funding and the use of aggregation is permitted.
<b>Localized Flood Risk Reduction Projects</b> -Projects to lessen the frequency or severity of flooding, and decrease predicted flood damage, within an isolated and confined drainage or catchment area that is not hydraulically linked or connected to a larger basin.
<b>Non-localized Flood Risk Reduction Projects</b> -Projects that lessen the frequency or severity of flooding, and decrease predicted flood damage, within

### Eligible Activities

an area that is hydraulically linked or connected to a drainage basin that is regional in scale.

**Structural Retrofitting of Existing Buildings**-Modifications to the structural elements of a building to reduce or eliminate the risk of future damage and to protect inhabitants. The structural elements of a building that are essential to prevent damage include foundations, load-bearing walls, beams, columns, building envelope, structural floors and roofs, and the connections between these elements.

**Non-structural Retrofitting of Existing Buildings and Facilities**-Modifications to the non-structural elements of a building or facility to reduce or eliminate the risk of future damage and to protect inhabitants. Non-structural retrofits may include bracing of building contents to prevent earthquake damage or the elevation of utilities.

**Safe Room Construction**-Safe room construction projects are designed to provide immediate life-safety protection for people in public and private structures from tornado and severe wind events, including hurricanes. For HMA, the term "safe room" only applies to extreme wind (combined tornado and hurricane) residential, non-residential, and community safe rooms; tornado community safe rooms; and hurricane community safe rooms.

**Wind Retrofit for One- and Two-Family Residences**-must be designed in conformance with the design criteria found in FEMA P-804, *Wind Retrofit Guide for Residential Buildings* (2010). This document is available in the FEMA Library at <http://www.fema.gov/library/viewRecord.do?id=4569>.

**Infrastructure Retrofit**-Measures to reduce risk to existing utility systems, roads, and bridges.

**Soil Stabilization**-Projects to reduce risk to structures or infrastructure from erosion and landslides, including installing geotextiles, stabilizing sod, installing vegetative buffer strips, preserving mature vegetation, decreasing slope angles, and stabilizing with rip rap and other means of slope anchoring. These projects must not duplicate the activities of other Federal agencies.

**Wildfire Mitigation**-Projects to mitigate at-risk structures and associated loss of life from the threat of future wildfire.

**Post-Disaster Code Enforcement**-Projects designed to support the post-disaster rebuilding effort by ensuring that sufficient expertise is on hand to ensure appropriate codes and standards, including NFIP local ordinance requirements, are used and enforced.

**Advance Assistance**-Applicants and subapplicants may use Advance Assistance to develop mitigation strategies and obtain data to prioritize, select, and develop complete HMGP applications in a timely manner.

**5 Percent Initiative Projects**-provide an opportunity to fund mitigation actions that are consistent with the goals and objectives of the State or Tribal (Standard or Enhanced) and local mitigation plans and meet all HMGP requirements, but for which it may be difficult to conduct a standard BCA to prove cost-effectiveness.

**Miscellaneous/Other**<sup>(1)</sup>-FEMA encourages Applicants and subapplicants to pursue activities that best address mitigation planning and priorities in their

### Eligible Activities

community; however, these eligible activities are not limited to those that are described under Part III, E of the HMA Guidance.

**Planning Related Activities**-The mitigation planning process includes hazard identification and risk assessment leading to the development of a comprehensive mitigation strategy for reducing risks to life and property.

(<sup>1</sup>) Miscellaneous\other indicates that any proposed action will be evaluated on its own merit against program requirements. Eligible projects will be approved provided funding is available.

**Limited funding** is available for the following:

- Initiative projects such as public awareness, enhanced hazard information systems, enhanced warning capabilities, etc.
- Development of state and local mitigation action plans (MAPs), including studies to enhance a community's understanding of risk (e.g. dam inundation studies, flood studies, wildfire studies).

**Ineligible Activities** include but are not limited to projects that:

- Do not reduce risk to people, structures, or infrastructure
- Depend on a contingent action
- Purpose open space acquisition of unimproved land
- Acquire property not compatible with open space
- Are non-localized flood risk reduction specific to Flood Mitigation Assistance
- Include flood control to repair or replace dams and other flood control structures
- Physical work has occurred prior to award or final approval
- Include preparedness activities such as sandbags, bladder, etc.
- Create revolving loan funds
- Result from negligence or intentional actions
- Are located in Coastal Barrier Resources System Units
- Are located in an Otherwise Protected Area (OPA)
- Are activities on federal lands
- Are related to beach nourishment or re-nourishment
- Are for hazardous fuels reduction in excess of 2 miles from at-risk structures
- Address unmet needs from a disaster not related to mitigation
- Only address manmade hazards
- Address, without an increase in the level of protections, the operation, deferred or future maintenance, rehabilitation, restoration, or replacement of existing structures.
- Are for ornamental landscaping
- Remediate hazardous materials such as asbestos, lead-based paint, etc.
- Address water quality infrastructure
- Primarily address ecological or agricultural issues
- Address forest management
- Prescribe burning or clear-cutting
- Create or maintain fire breaks, access roads, or staging areas
- Are for irrigation systems

- Propose studies not directly related to design and implementation of a proposed mitigation project
- Address preparedness measures and response

### **Cost Effectiveness**

Mitigation program authorizing statutes (Flood Mitigation Assistance at 42 U.S.C. 4104c, Pre-Disaster Hazard Mitigation at 42 U.S.C. 5133, and Hazard Mitigation at 42 U.S.C. 5170c) require that FEMA provide funding for mitigation measures that are cost effective or are in the interest of the NFIP.

The determination of cost-effectiveness is performed in a variety of ways. It is typically demonstrated by the calculation of a benefit-cost ratio (BCR), dividing total annualized project benefits by total annualized project cost.

Mitigation projects funded by HMA must be both feasible and effective at mitigating the risks of the hazard(s) for which the project was designed. A project's feasibility is demonstrated through conformance with accepted engineering practices, established codes, standards, modeling techniques, or best practices. Effective mitigation measures funded under HMA provide a long-term or permanent solution to a risk from a natural hazard

### **Application Process**

The Texas Division of Emergency Management (TDEM) serves as the Grantee and administers the HMGP for the State of Texas.

All eligible jurisdictions/organizations are encouraged to develop proposed eligible mitigation projects and seek funding through the HMGP. The State has determined that HMGP will be available Statewide for each Federal Disaster Declaration. State priorities are determined for each disaster, such as special attention given to those jurisdictions impacted by the current disaster or projects addressing the cause of the current disaster.

Notification of the availability of HMGP funding will be accomplished with a notice posted in the Texas Register and local applicant briefings held for jurisdictions within the declared area. All eligible applicants are invited to complete and submit a formal application for HMGP funds to TDEM. Applications received by the postal deadline are reviewed for completeness, eligibility and technical feasibility based upon criteria in the Project Summary Sheet. The State Hazard Mitigation Team (SHMT) reviews the project applications and creates a list of pros and cons for each project.

Once the applications are collected, TDEM reviews and prioritizes submissions based on specific criteria that align with its Texas Hazard Mitigation Administrative Plan with regards to available funding and project type. Finally, the application is submitted to FEMA for determination of eligibility based on cost-

effectiveness, technical feasibility, mitigation planning, and environmental planning and historic preservation (EHP) considerations. FEMA may send the Applicant a request for information (RFI). An RFI is often used to help clarify and strengthen the application.

After FEMA determines that the application will be approved, TDEM notifies the applicant that the application has been approved. TDEM will assign a HMGP grant coordinator who will monitor the project. If the project is a planning project, TDEM will also assign a planning coordinator. A kickoff meeting will be scheduled to answer any questions the applicant may have prior to beginning the project.

**PLEASE NOTE: Due to the comprehensive application review process and federal program requirements, the approval by FEMA of more complex HMGP projects can take a substantial amount of time – DO NOT begin your project prior to FEMA approval.**

### **Sub-applicant Responsibilities**

- Sub-applicants must submit a complete and accurate application to TDEM for participation, and commit to meeting the 25% cost-share requirement
- The senior elected official (County Judge or Mayor) or Chief Executive Officers must authorize the individuals working with the state on all aspects of the project
- The Primary Project Officer serves as the point of contact with TDEM, and is responsible for coordinating application and project implementation activities at the local level in accordance with all-applicable laws, regulations, and administrative requirements

### **Terms and Conditions**

The applicant must enter into a grant agreement (consisting of FEMA Disaster Award and Grant Terms and Conditions (T&C). The T&C includes specifics about Standards of Performance, Failure to Perform, Funding Obligations, Performance Period requirements, Audit Requirements, state requirements, restrictions and general conditions, procurement and contracting requirements, monitoring requirements, retention and accessibility of records requirements, specifics for changes, amendments, suspension or termination, enforcement, conflicts of interest, and closing grant requirements.

### **Additional Information and Assistance**

Regulations for the HMGP are published in the revised [Title 44 of the Code of Federal Regulations \(CFR\)](#) and the [Hazard Mitigation Assistance Unified Guidance](#) (published annually) that are in effect at the time of the disaster declaration. All required forms as well as fact sheets, job aids, and guidance materials are available on line at [www.txdps.state.tx.us/dem](http://www.txdps.state.tx.us/dem), under: Division Information-TDEM Forms-Hazard Mitigation.

For additional information, please contact email [TDEM-Mitigation@dps.texas.gov](mailto:TDEM-Mitigation@dps.texas.gov)  
or  
TDEM Mitigation (512) 377-0023 or (512) 424-7820

### **Additional Resources**

BCA: [bchelp@dhhs.gov](mailto:bchelp@dhhs.gov)

Engineering: [enghelp@dhhs.gov](mailto:enghelp@dhhs.gov)

Environmental: [ehhelp@dhhs.gov](mailto:ehhelp@dhhs.gov)

Website: [Benefit Cost Toolkit Version 5.3 | FEMA.gov](#)

FEMA HMGP Webpage: <https://www.fema.gov/hazard-mitigation-grant-program>

FEMA HMA Guidance: [https://www.fema.gov/media-library-data/1424983165449-38f5dfc69c0bd4ea8a161e8bb7b79553/HMA\\_Guidance\\_022715\\_508.pdf](https://www.fema.gov/media-library-data/1424983165449-38f5dfc69c0bd4ea8a161e8bb7b79553/HMA_Guidance_022715_508.pdf)

Rev: 2-2018



USDA Rural Development delivers a number of programs to help improve the quality of life in rural communities throughout the nation. These programs may also help rural communities, businesses and individuals impacted by a disaster such as fire, drought or earthquakes. For additional resources and information on applying for any of the programs, contact our staff listed below or visit us online at [www.rd.usda.gov/tx](http://www.rd.usda.gov/tx).

## Assistance for Rural Homeowners and Rental Tenants

<p><b>Home Repair Loan &amp; Grant Program</b></p> <ul style="list-style-type: none"> <li>• USDA provides loans and grants to help eligible homeowners make repairs to their homes.</li> <li>• Grants are limited to individuals age 62 or older. Loans have no age restrictions, 1% interest with up to 20 years repayment.</li> <li>• Applicants must be very low-income homeowners, and the homes must be located in eligible areas with a population of 35,000 or less.</li> <li>• Web: <a href="https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/tx">https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/tx</a></li> </ul>	<p><b>Disaster Assistance</b></p> <ul style="list-style-type: none"> <li>• Grants up to \$7,500 and loans up to \$20,000 are available to help with repairs from damages.</li> <li>• Those whose property was severely damaged by a presidentially declared disaster may receive priority hardship application processing.</li> <li>• Contact USDA: Regina Wilcox, <a href="mailto:regina.wilcox@tx.usda.gov">regina.wilcox@tx.usda.gov</a> or 254 742-9770</li> </ul>
<p><b>Rural Housing Direct Loan Program</b></p> <ul style="list-style-type: none"> <li>• USDA provides loans to eligible low-income individuals for the purchase of a home, or to make repairs to their homes.</li> <li>• Applicants must meet repayment requirements.</li> <li>• Applicants must be low-income homeowners, and the homes must be located in eligible areas with a population of 35,000 or less.</li> <li>• Web: <a href="https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans/tx">https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans/tx</a></li> </ul>	<p><b>Disaster Assistance</b></p> <ul style="list-style-type: none"> <li>• Home repair loans may be available to help make repairs caused from a disaster.</li> <li>• Those whose property was severely damaged by a presidentially declared disaster may receive priority hardship application processing.</li> <li>• Contact USDA: Regina Wilcox, <a href="mailto:regina.wilcox@tx.usda.gov">regina.wilcox@tx.usda.gov</a> or 254 742-9770</li> </ul>
<p><b>Existing Home Loan Borrowers Disaster Assistance</b></p> <p>USDA home loan borrowers who may have lost their job or had their hours reduced due to a disaster may receive assistance on their loan payment. Options may include payment reduction, moratorium, or workout agreement.</p> <p>Through the Rural Housing Direct Loan Program, USDA can offer subsequent loans to current borrowers for essential repairs to their homes.</p>	<p><b>USDA Contact</b></p> <p>USDA Customer Service Center: (800) 414-1226. Call toll free 24 hours a day, 7 days a week; customer service reps available 7:00 am - 5:00 pm (Central Time) Monday - Friday</p> <p>Contact USDA: Regina Wilcox, <a href="mailto:regina.wilcox@tx.usda.gov">regina.wilcox@tx.usda.gov</a> or 254 742-9770</p>
<p><b>Multi-Family Housing</b></p> <ul style="list-style-type: none"> <li>• USDA finances affordable rental housing in rural areas for low-income families, farmworkers, the elderly and people with disabilities.</li> <li>• USDA provides rental assistance to low-income tenants of USDA-financed properties to prevent rent payments from exceeding 30% of the tenant's income.</li> </ul>	<p><b>Disaster Assistance</b></p> <ul style="list-style-type: none"> <li>• Anyone impacted by a natural disaster can receive a Letter of Priority Entitlement (LOPE) for USDA-financed properties</li> <li>• USDA can waive deposit, age restrictions and lease requirements</li> <li>• USDA can allow zero income applicants to live in apartments, offer available rental assistance, use imputed income from assets</li> <li>• Contact USDA: Amanda Ayers, <a href="mailto:amanda.ayers@tx.usda.gov">amanda.ayers@tx.usda.gov</a> or 254 742-9770</li> </ul>

## Assistance for Rural Communities

Community Facilities Loan & Grant Program	Disaster Assistance
<ul style="list-style-type: none"> <li>• USDA provides loans and a limited amount of grant funding for the construction, renovation, or purchase and installation of equipment for essential community facilities for public use in rural areas.</li> <li>• Eligible projects include fire and police facilities, community centers, hospitals, schools, city vehicles, food banks, daycare centers, and more.</li> <li>• Eligible applicants include most state and local government entities, nonprofit organizations and federally recognized Tribes.</li> <li>• Projects must be located in rural areas and towns of up to 20,000 in population.</li> <li>• Grants range from \$20,000 - \$30,000. Long-term fixed-rate loans. The length of term depends on the type of facility being improved or equipment installed and its useful life.</li> <li>• Web: <a href="https://www.rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program/tx">https://www.rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program/tx</a></li> </ul>	<ul style="list-style-type: none"> <li>• USDA can help rural communities repair or rebuild their community facilities and replace damaged equipment after a disaster.</li> <li>• Contact USDA: Connie Petru, <a href="mailto:connie.petru@tx.usda.gov">connie.petru@tx.usda.gov</a> or 254 742-9789</li> </ul>

Water & Waste Disposal Loan & Grant Program	Disaster Assistance
<ul style="list-style-type: none"> <li>• USDA provides loans and a limited amount of grant funding for the construction, renovation, and purchase and installation of equipment for water and waste disposal systems in rural communities.</li> <li>• Eligible applicants include most state and local government entities, nonprofit corporations and federally recognized Tribes.</li> <li>• Grants may be provided in conjunction with loans to help reduce user rates. Long-term fixed-rate loans.</li> <li>• Projects must be located in rural areas and towns of up to 10,000 in population.</li> <li>• Web: <a href="https://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/tx">https://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/tx</a></li> </ul>	<ul style="list-style-type: none"> <li>• USDA can help rural communities repair or rebuild their water and waste systems after a disaster.</li> <li>• Contact USDA: Connie Petru, <a href="mailto:connie.petru@tx.usda.gov">connie.petru@tx.usda.gov</a> or 254 742-9789</li> </ul>

## Assistance for Rural Businesses

Business & Industry Loan Guarantee Program	Disaster Assistance
<ul style="list-style-type: none"> <li>• USDA guarantees loans made by commercial lenders to rural businesses. USDA may guarantee up to 80% of loans of \$200,000 to \$5 million and up to 70% on loans up to \$10 million.</li> <li>• Rates and terms are negotiated between the business and the lender.</li> <li>• USDA charges an initial guarantee fee equal to 3% of the guaranteed amount plus an annual renewal fee equal to .50% of the guaranteed amount</li> <li>• A bank, credit union, insurance company or other lender may request a USDA guarantee on a loan made to a proprietorship, partnership, corporation, LLC, cooperative, trust, nonprofit, tribe, or public body for projects in unincorporated areas and cities with populations of less than 50,000.</li> <li>• Funds may be used for equipment, real estate, working capital and refinancing.</li> <li>• Most legal business purposes except production agriculture are eligible.</li> <li>• Web: <a href="https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/tx">https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/tx</a></li> </ul>	<ul style="list-style-type: none"> <li>• USDA can help businesses recover from the damages caused by a natural disaster by guaranteeing their business loans with eligible lenders.</li> <li>• Contact USDA: Billy Curb, <a href="mailto:billy.curb@tx.usda.gov">billy.curb@tx.usda.gov</a> or 254 742-9780</li> </ul>

Revolving Loan Funds	Disaster Assistance
<ul style="list-style-type: none"> <li>• USDA provides seed capital to revolving loan funds operated by qualified nonprofits and public bodies. Known as intermediaries, these lenders finance small and emerging businesses and community development projects in rural areas. USDA can put rural businesses and nonprofits in contact with intermediary lenders to discuss eligibility and availability of funds.</li> </ul>	<ul style="list-style-type: none"> <li>• USDA-funded revolving loan funds may provide financing to help businesses recover from the damages caused by a disaster.</li> <li>• Contact USDA: Billy Curb, <a href="mailto:billy.curb@tx.usda.gov">billy.curb@tx.usda.gov</a> or 254 742-9780</li> </ul>

Revised January 2018

USDA is an equal opportunity provider, employer and lender.



## TEXAS DEPARTMENT OF AGRICULTURE COMMISSIONER SID MILLER

### **Community Development Block Grant (CDBG) Program for Rural Texas**

The primary objective of the Community Development Block Grant program is to develop viable communities by providing decent housing and suitable living environments, and expanding economic opportunities principally for persons of low- to moderate-income.

**Eligible Applicants:** Non-entitlement cities and counties whose populations are less than 50,000 and 200,000 respectively, and that are not participating or designated as eligible to participate in the entitlement portion of the federal Community Development Block Grant Program (CDBG).

#### **Community Development Fund**

**Application Deadline: February 2019**

**Max Award: varies by region**

The Community Development Fund is the largest fund category in the TxCDBG Program. This fund is available through a competition in each of the 24 state planning regions. Although most funds are used for Public Facilities (water/wastewater infrastructure, street and drainage improvements and housing activities), there are numerous other activities for which these funds may be used.

#### **Texas Capital Fund**

Supports rural business development, retention, and expansion by providing funds for public infrastructure, real estate development, or elimination of deteriorated conditions.

##### **Infrastructure Development**

**Applications due on the 20th of each month**

**Max Award: \$1,000,000**

Provides grants or zero-interest loans for Infrastructure Development to create or retain permanent jobs.

##### **Real Estate Development**

**Applications due on the 20th of each month**

**Max Award: \$1,000,000**

Provides a zero-interest loan to fund real estate acquisition or improvements to create or retain permanent jobs.

##### **Downtown Revitalization Program**

**Application Deadline: October 2018**

**Max Award: \$250,000**

Awards matching grant funds for public infrastructure to foster and stimulate economic development in rural downtown areas.

##### **Main Street Improvement Program**

**Application Deadline: October 2018**

**Max Award: \$250,000**

Provides Texas Main Street communities with matching grants to expand or enhance public infrastructure in historic main street areas.

##### **Small and Microenterprise Revolving Fund**

**Application Deadline: October 2018**

**Max Award: \$100,000**

Provides loan funds for small businesses to create or retain permanent jobs, which will remain in a local economic development revolving fund. (provided in conjunction with Downtown Revitalization or Main Street programs)

#### **Planning and Capacity Building Fund**

**Application Deadline: March 2018**

**Max Award: \$55,000**

The Planning and Capacity Building Fund is an annual competitive grant program for local public facility and housing planning activities. Localities apply for financial assistance to prepare a "comprehensive plan" or any of its components.

#### **Disaster Relief Fund**

**Application Deadline: 1 Year from Declaration**    **Max Award: \$350,000**

The Disaster Relief Fund addresses emergency situations that have received an official state or federal disaster declaration. Funds can be used to restore infrastructure damaged by natural disasters to pre-disaster condition in design, function, and capacity. In a drought situation, the DR fund may also be used to install new facilities that resolve a primary drinking water supply shortage.

#### **Colonia Funds**

These funds are available to eligible county applicants for projects in severely distressed unincorporated areas. The term "colonia" means any identifiable unincorporated community that is within 150 miles of the border between the United States and Mexico, except that the term does not include any standard metropolitan statistical area that has a population exceeding 1,000,000.

##### **Colonia Planning Fund**

**Application Deadline: June 2018**

**Max Award: \$100,000**

Assistance for the completion of planning activities that prepare colonia areas for needed water, sewer and housing improvements.

##### **Colonia Construction Fund**

**Application Deadline: June 2018**

**Max Award: \$500,000**

Assistance to fund water and wastewater improvements, housing rehabilitation, payment of assessments levied against properties to recover the capital cost for a public improvement and other improvements including street paving and drainage.

##### **Colonia Economically Distressed Areas Program**

**Application Deadline: As Needed**

**Max Award: \$1,000,000**

Assistance to colonia areas to connect to a water and sewer system project funded by the Texas Water Development Board Economically Distressed Areas Program.

For further details please visit: [www.texasagriculture.gov](http://www.texasagriculture.gov)

## **Texas Workforce Commission Programs Regional Economic Recovery Workshops**

### **Dislocated Worker Grant**

On August 28, 2017, the U.S. Department of Labor awarded TWC \$30 million in WIOA National Dislocated Worker Grant Funds. These funds are being used for the following:

- Recovery Jobs Funding –
  - Provide for temporary clean up jobs funding (subsidized employment), funds for training, funds for other general workforce services (must be an eligible dislocated worker)
- Funding to colleges for short-term construction/building trades training programs
- Skills Shortages and Industry Needs Initiative
  - Will be used to address skills shortages and industry need created by Hurricane Harvey.

### **TWC Programs that can help employers grow post Harvey**

#### **Skills Development Fund**

- A Texas public community college, technical college of the Texas Engineering Extension Service applies for the grant in partnership with a business, business consortium or trade union which provides:
  - Up to \$500,000 per business, more for consortiums for training that is customized for the needs of the business
  - Target average cost per trainee of \$1,800
  - Training for full time employees

#### **Skills for Small Business**

- A small business with fewer than 100 employees for the grant which provides:
  - Up to \$1,800 for tuition and fees per new hire, per 12-month period
  - Up to \$900 for tuition and fees per incumbent employee per 12-month period
  - Training for full-time employees
  - Training selected from courses offered by a Texas public community or technical college or the Texas Engineering Extension Service

#### **Skills for Veterans**

- Business of any size applies for the grant which provides:
  - Up to \$1,800 for tuition and fees per new hire, per 12-month period
  - Training for newly hired veterans
  - Training from courses offered by a Texas public community or technical college or the Texas Engineering Extension Service

#### **High Demand Job Training program**

- The Local Workforce Development Board (Board) applies for the grant and collaborates with an eligible, Type A or Type B, Economic Development Corporation, to leverage sales tax dollars and provide high-demand occupational job training in their local workforce areas.  
Self-Sufficiency Fund

#### **Jobs and Education for Texans (JET) Program**

- Public Community, technical or state colleges and Independent School Districts can apply for a JET grant to purchase and install equipment necessary for the development of career and technical education courses or programs that lead to a license, certificate or post-secondary degree in a high-demand occupation.
- ISD's must be partnered with a Texas public community, technical or state college
- Current JET RFA out and closes on May 1.

**Vocational Rehabilitation Funding**

- TWC received \$33 million from the U.S. Department of Education's Rehabilitation Services Administration to assist former and current Vocational Rehabilitation customers who have been adversely affected by Hurricane Harvey.

**Unemployment Insurance/DUA**

- Individuals who were unable to work due to Hurricane Harvey could receive Unemployment Insurance for the time they were unable to work due to the storm.
- Federal Disaster Unemployment Assistance was also available for those individuals who did not qualify for regular state-funded benefits.
- TWC paid over \$120 million in total disaster-related UI benefits as a result of Hurricane Harvey.

## EPA Brownfields Grant Basics

### Area Wide Planning Grants:

- Funding to conduct planning and community involvement in a targeted area, where the revitalization of a Brownfields Site could serve as an economic catalyst
- Up to \$200,000
- No cost share requirement

### Assessment Grants:

- Funding to inventory, characterize, assess and conduct planning and community involvement related to Brownfields sites
- Up to \$400,000 (\$200,000 hazardous and \$200,000 petroleum), or a coalition may apply for up to \$600,000 to conduct community-wide assessments
- No cost share requirement

### Revolving Loan Fund (RLF) Grants:

- Funding to capitalize a revolving loan fund allows for loans and sub-grants to cleanup Brownfield Sites
- Up to \$1 million
- Apply individually or as of a coalition
- Twenty percent cost share required

### Cleanup Grants:

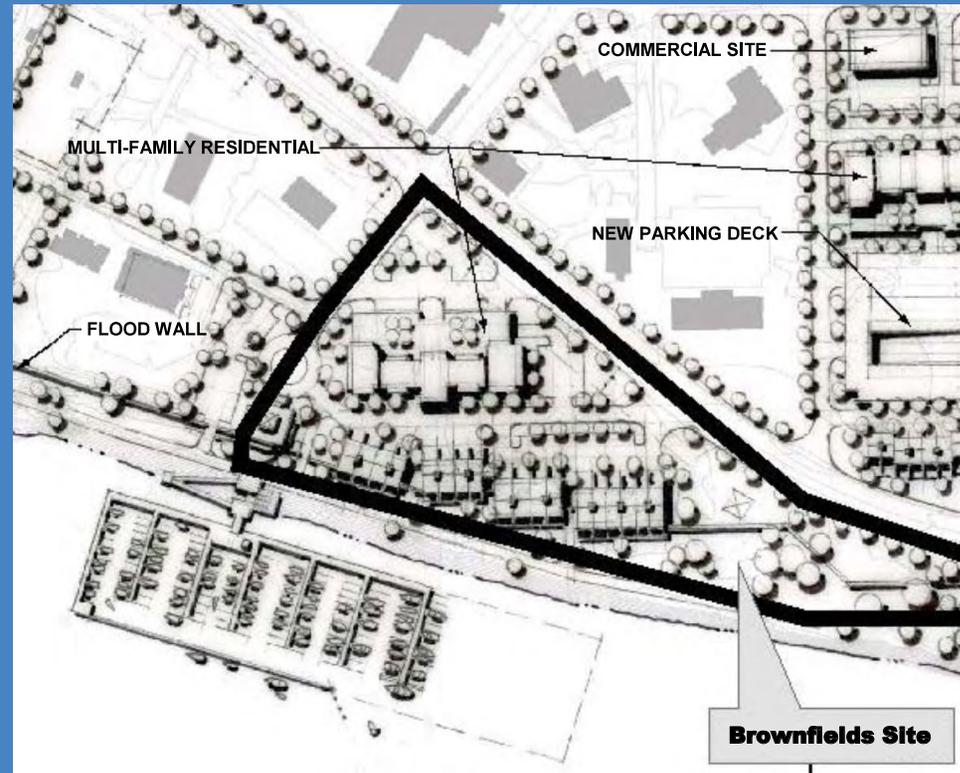
- Funding to carry out cleanup activities at Brownfield Sites
- Up to \$200,000 per site
- Maximum three sites per year
- Applicant must *own* site for at the time of proposal
- Applicant cannot be considered liable for contamination at the site
- Twenty percent cost share required

### Job Training Grants:

- Funding for environmental remediation training for residents of communities affected by Brownfields.
- Up to \$200,000 to provide environmental Job Training.
- For non-profit and educational organizations
- No cost share requirement



## REGION 6 BROWNFIELDS PROGRAM



### Contact Information

EPA Region 6  
Brownfields Program  
214-665-2241  
[r6brownfields@epa.gov](mailto:r6brownfields@epa.gov)

<https://www.epa.gov/brownfields/epa-region-6-south-central-brownfields>

Or call 1-800-533-3508 (toll free)  
and ask for Brownfields

*A Brownfield is defined as real property, the expansion, redevelopment, or reuse of which may be complicated by the presence or potential presence of hazardous substances, pollutants, contaminants, controlled substances, petroleum or petroleum products, or is mine-scarred land.*

### What is EPA's Brownfields Program?

The U.S. Environmental Protection Agency's Brownfields Program is designed to empower states, communities, and other stakeholders to work together to prevent, assess, safely cleanup, and sustainably reuse Brownfields in a timely manner. Through this voluntary program, the EPA provides:

- Grants to Local Communities
- Free Assessment Services
- Clarification of Liability Protections
- Support of State and Tribal Response Programs

### Brownfields Program Background

There are more than 450,000 Brownfields across the country. A Brownfield has many faces – former industrial facility, old gas station, dump, former rail yard, oil & gas site, mothballed commercial or office building, historical main street building, or former dry cleaner. Lenders, investors, and developers fear the environmental liability associated with these sites and are more inclined to develop pristine land. The result has been blighted properties – Brownfields – that impact the economic, social, and environmental conditions of communities.

In the early 1990's, the U.S. Conference of Mayors pointed to Brownfields as one of the most critical problems facing cities. These sites push down property values and tax revenues, worsen blight, and remain contaminated. In response, EPA provided seed money "pilot" grants to help communities and support new ideas to address these sites.

The success of the Brownfields Initiative led to federal Brownfields legislation (Small Business Liability Relief and Brownfields Revitalization Act, January 2002). The new law expanded the Brownfields grant programs, clarified liability protections, and increased support for state programs.



### Who is Eligible to Apply for an EPA Brownfields Grant?

Eligible entities include state, local, tribal governments, general purpose units of local government, land clearance authorities, or other quasi-governmental entities, regional council or redevelopment agencies. Non-profit organizations are eligible to apply for cleanup grants.

### Key Brownfields Liability Clarifications

The federal Brownfields legislation provides CERCLA/Superfund liability protections for landowners who qualify as contiguous property owners, bona fide prospective purchasers (BFPP), or innocent landowners.

To qualify as a BFPP, a landowner:

- Did not cause or contribute to site contamination, is not affiliated with person who caused or contributed to site contamination
- Completed an All Appropriate Inquiry (current ASTM Phase I Environmental Site Assessment) prior to acquisition
- Complies with ongoing obligations

For more information on liability issues: <https://www.epa.gov/enforcement/enforcement-tools-address-liability-concerns-brownfields-and-land-revitalization>



### Partners—Key Project Roles

#### LOCAL

- Project Initiator and Manager
- Establish Site Reuse Vision or Plan

#### STATE

- Technical Decision Maker
- Liability Protection through State Brownfields, Voluntary Cleanup or Voluntary Remediation Programs

#### US EPA

- Provides Grants and Free Services to Support Local Projects
- Provides Grants to Support State and Tribal Programs

### Brownfields Program Accomplishments

- Every government dollar spent on Brownfields returns almost \$2.50 in private investment. (Council for Urban Economic Development, 1999)
- Every acre of Brownfields redeveloped saves 4.5 acres of greenspace. (George Washington University, 2001)
- To date, nationally, the Brownfields Program has Leveraged more than \$14 billion in cleanup and redevelopment and more than 66,500 jobs.

### Targeted Brownfields Assessment Services Provided by EPA Region 6 Brownfields Program

- Phase I Environmental Site Assessment (ESA)
- Phase II ESA, or other Site Characterization, like an Asbestos or Lead-based Paint Survey
- Site Cleanup Planning

Services can be provided by the State or EPA. Requests for services can be made year round.

## What is a Targeted Brownfields Assessment?

Many communities are burdened by brownfields vacant properties where contamination (or perceived contamination) prevents their reuse or redevelopment. Brownfields sites often depress neighborhoods and slow economic growth.

Region 6 EPA Brownfields program offers a free brownfields evaluation, including sampling and analyses; cleanup planning based on proposed reuse, cleanup cost estimates and other valuable technical reports.

This program is called Targeted Brownfields Assessment (TBA) and can be provided to communities in all of the five states of Region 6 (Arkansas, Louisiana, Oklahoma, New Mexico and Texas).

These assessments will ensure that sufficient environmental information is obtained about the property to encourage the process of reuse and redevelopment.

### US EPA REGION 6 CONTACT INFO

TBA Coordinator Region 6  
U.S. EPA — 6SF-VB  
1445 Ross Avenue  
Suite 1200  
Dallas, TX 75202-2733

Phone: 214-665-2241  
Toll Free: 800-533-3508

Email: [rbrownfields@epa.gov](mailto:rbrownfields@epa.gov)

<https://www.epa.gov/brownfields/region-6-targeted-brownfields-assessment>

REGION 6

## Targeted Brownfields Assessment



Plant the seeds of redevelopment



**Four Steps to Reuse**

:: Whether a property is perceived to be contaminated or actually is contaminated, before it can be returned to productive reuse, it should undergo the following:

**Step One:** A Phase I Environmental Site Assessment (ESA) will provide a liability release and due diligence for a new owner. It establishes the chain of ownership and prior land use.

**Step Two:** If it is determined that the possibility of contamination exists from a previous use, a Phase II ESA is recommended to determine if contamination is actually present. A Phase II ESA includes sampling and laboratory analyses.

If no contamination is found, the property is ready for reuse.

**Step Three:** If contamination is found, additional assessments or engineering controls should be implemented per state regulations/guidelines.

**Step Four:** The EPA offers clean-up funding through a competitive grant process, and most of the Region 6 states offer assistance through their Voluntary Clean Up Program. Once the property is cleaned up, it is ready for redevelopment.

**Who is eligible?**

**Many properties are eligible for TBA funding. Applicants may include:**

- :: Local government units
- :: A quasi-public entity, such as a community development organization
- :: Non-profit entities
- :: Tribal governments
- :: If the redevelopment benefits the general public, private owners may be eligible.

**Does my community need an Inventory Assessment or Area-wide Planning?**

Sometimes the idea of a community Brownfields program seems daunting. So much so, that it is almost impossible to determine where to begin. In this case, you might want to consider an inventory leading to area-wide planning. This process allows you to look at your community as a whole first, utilizing the information obtained to prioritize your properties, projects and the next steps needed.

**What assistance does EPA offer?**

Through the Targeted Brownfields Assessment (TBA) Program eligible entities are offered:

**Phase I and Phase II Environmental Site Assessments, Asbestos and Lead-based Paint Surveys and Clean-up Planning.**

Services can be provided by the State or EPA. Requests for services can be made year round.

**How long does the process take?**

The environmental assessment process is dependent upon the complexity and size of the property and contamination found.

Generally, the timetable can be expected to be:

- :: **Phase I**–60-90 days
- :: **Phase II**–120-180 days
- :: **Phase III**–90-120 days

**How do I sign up?**

To begin the process, send a brief email or letter to the TBA Coordinator, or complete the online application, which can be found on the Region 6 Brownfields website: <http://go.usa.gov/chq3H>



Phase I: Environmental Site Assessment-historical records review and site inspection



Phase II: Environmental Site Assessment-sampling and laboratory analyses



Cleanup Planning-propose remedial alternatives and estimated costs



Redevelopment-either through clean up or engineering controls, property is ready for productive use

HOW THE TARGETED BROWNFIELDS ASSESSMENT PROCESS WORKS FOR YOU



## Malama Learning Center Small Grant Success Story

In 2010, with a \$25,000 Environmental Justice Small Grant award, the **Malama Learning Center** formed a partnership with Leeward Community College, as well as local businesses, government and community groups to launch the Hawaii Green Collar Institute. The purpose of the institute was to engage high school and college students in learning about public health and climate change issues affecting their communities.

Students learned from professionals about environmental justice issues, conducted team-based research projects, and received training to become better prepared to enter Hawaii's green collar job industry. In March 2011, the Institute honored its first graduating class of 36 students, 40% of which were of Native Hawaiian descent.

The Institute supported its students' transitions into the workforce by offering them career counseling services that include bulletins to alert them of **green job** openings, resume writing workshops, practice job interview sessions, and career fair opportunities.

To read about more projects like this, visit [www.epa.gov/environmentaljustice/environmental-justice-small-grants-program](http://www.epa.gov/environmentaljustice/environmental-justice-small-grants-program)



U.S. Environmental Protection Agency  
Office of Environmental Justice

## About the EJ Small Grants Program

**E**PA's Environmental Justice Small Grants program provides financial assistance to community-based organizations, local tribal organizations and tribal governments working on projects to address environmental and public health concerns. The Office of Environmental Justice (OEJ) supports the Plan EJ 2020 Action Agenda through the Environmental Justice Small Grants Program. The program uses grants to strengthen community-based programs that engage overburdened communities and build partnerships to promote environmental well-being and improve public health.

**S**ince its inception in 1994, the Environmental Justice Small Grants Program has awarded more than \$24 million in funding to over 1,400 projects across the country. The Program helps affected communities by providing up to \$30,000 in assistance over a one-year period to create community-based projects. The goal of the Small Grants Program is to help affected communities create self-sustaining, community-based partnerships that will continue to improve environments.

## Is My Organization Eligible?

An eligible applicant **MUST BE** one of the following entities:

1. Incorporated, non-profit, community-based organizations. This includes environmental justice networks, faith based organizations and those affiliated with religious institutions;
2. Federally recognized tribal governments; OR
3. Tribal organizations

AND an eligible applicant must be:

1. Located within the same state, territory, commonwealth, or tribe where the proposed project will be located; and
2. Able to demonstrate that it has worked directly with the affected community.

## How To Apply

To find the application or more information, visit [www.epa.gov/environmentaljustice/environmental-justice-small-grants-program](http://www.epa.gov/environmentaljustice/environmental-justice-small-grants-program)

*Did You Know?*

EPA awarded environmental justice grants to local organizations helping communities affected by the BP oil spill. Funds are being used to help address and adapt to the spill's long-term effects.

