

Description of Potential Business Mitigation Funding Sources

Funding Source	Objective	Eligibility	Sponsoring Organization
Community Emergency Response Teams	To train people in neighborhoods, the workplace, and schools in basic disaster response skills, such as fire suppression, urban search and rescue, and medical operations, and helps them take a more active role in emergency preparedness.	States with pass through to local jurisdictions	Department of Homeland Security Emergency Preparedness and Response Directorate www.fema.gov
The Community Foundation for Palm Beach and Martin Counties	To provide innovative responses to recognized community needs which do not unnecessarily duplicate other efforts; strive to equip people to help themselves; significantly strengthen the capacity of existing institutions to reach a broader segment of the community; emphasize shared values and collective interests and action among divergency groups that have little or no history of working together; programs that are neighborhood driven.	Unrestricted grants are made for charitable purposes primarily to organizations based in serving Palm Beach and Martin Counties. Applicants must be exempt from income taxes under Section 501(c)(3)	The Community Foundation for Palm Beach and Martin Counties 324 Datura St., Suite 340 West Palm Beach, FL 33401 Palm Beach: (561) 659-6800 Martin: (888) 832-6542 e-mail: cfpbmc@aol.com
Cooperative Extension Service	To provide information and educational material to farmers, ranchers, and others on what they can do to protect themselves and their property against the hazards associated with disasters; and advice on cleanup of damaged property, sanitation precautions, insect control, food preparation in an emergency, recovery actions on damaged farms, and renovation of damaged equipment and property.	Farmers and rural residents who have suffered losses as the result of natural disasters. There is also assistance available to producers who suffer losses as a result of crop or livestock disease or pest infestation.	http://mimosa.itc.nrcs.usda.gov/scripts/n_disapi.dll/oip_public/USA_map for a USDA service center in your area. WPB: West Palm Beach Service Center 559 N. Military tr.. West Palm Beach, FL 33415
Disaster Recovery Initiative Grants	Provides flexible grants to help cities, counties, and States recover from Presidentially declared disasters, especially in low-income areas. Grantees may use DRI funds for recovery efforts involving housing, economic development, infrastructure and prevention of further damage. Examples include: buying damaged properties in a flood plain and relocating them to safer areas; relocation payments for people and businesses displaced by the disaster; debris removal; rehabilitation of homes and buildings damaged by the disaster; buying, constructing, or rehabilitating public buildings; and code enforcement.	States and local governments in places that have been designated by the President of the United States as disaster areas.	For a guide to DRI, contact Community Connections at 800-998-9999
Disaster Reserve Assistance	To provide emergency assistance to eligible livestock owners, in a State, county, or area approved by the Secretary or designee, where because of disease, insect infestation, flood, drought, fire, hurricane, earthquake, hail storm, hot weather, cold weather, freeze, snow, ice, and winterkill, or other natural disaster, a livestock emergency has been determined to exist.	Basic program eligibility requirements include: (1) For the Disaster Reserve Assistance Program, crop losses in areas that have suffered a 40 percent or greater loss of normal grazing, and feed grain and forage production, and determined to be in a livestock feed emergency due to a natural disaster; (2) for the Emergency Feed Grain Donation Program: (a) the State committee must determine and document a livestock feed emergency on a county-by-county basis, when the danger of eligible livestock perishing as a result of snow and freezing conditions exists in the county, (b)	Department of Agriculture, Farm Service Agency, Emergency and Noninsured Assistance Program Division, STOP 0526, 1400 Independence Avenue SW, Washington, DC 20250-0526. Telephone: (202) 720-3168. http://www.fsa.usda.gov .

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		the livestock owner, or other person or entities (public or private) certify that the eligible livestock were or are in danger of perishing without immediate assistance; and (3) the Foundation Livestock Relief (Cost-Share) Program: (a) when foundation livestock are stranded and in imminent danger of perishing, and (b) when the State committee determines and documents livestock losses due to severe weather conditions.	
Economic Adjustment Program	The Economic Adjustment Program predominantly supports three types of grant activities: strategic planning, project implementation, and revolving loan funds. Strategy grants help organize and carry out a planning process resulting in a Comprehensive Economic Development Strategy (CEDS) tailored to the community's specific economic problems and opportunities. Implementation grants support one or more activities identified in an EDA approved CEDS. Activities may include, but are not limited to, the creation/expansion of strategically targeted business development and financing programs such as, construction of infrastructure improvements, organizational development and market or industry research and analysis. Revolving Loan Fund (RLF) grants may also be used to implement a CEDS. These grants capitalize a locally administered fund and are used for making loans to local businesses, which in turn, create jobs and leverage other private investment while helping a community to diversify and stabilize its economy.		U.S. Department of Commerce Economic Development Administration Headquarters: 14th & Constitution Avenue, NW Washington, DC 20230 http://www.doc.gov/eda
Economic Development: Public Works Impact Program	To promote long-term economic development and assist in providing immediate useful work to unemployed and underemployed persons in highly distressed areas. Examples of Funded Projects: 1) Renovation of buildings, including historic preservation; 2) repairing industrial streets and roads; construction of water/sewer systems.	Eligibility is based on designation of a community or neighborhood as a redevelopment area.	David L. McIlwain, Director, Public Works Division, Economic Development Administration, Room H7326, Herbert C. Hoover Bldg., Washington, DC 20230. Phone: (202) 482-5265.
Economic Development - Technical Assistance	To promote economic development and alleviate underemployment and unemployment in distressed areas, EDA operates a technical assistance program. The program provides funds to : (1) enlist the resources of designated university centers in promoting economic development;(2) support innovative economic development projects; (3) disseminate information and studies of economic development issues of national significance; and (4) finance feasibility studies and other projects leading to local economic development.	Most technical assistance recipients are private or public nonprofit organizations, educational institutions, municipal, county, or State governments.	Department of Commerce Research and National Technical Assistance Division, Economic Development Administration Rm. H7315 Herbert C. Hoover Bldg. Washington, D.C. 20230 (202) 482-4085 http://www.doc.gov/eda
Economic Injury Disaster Loans For Small Businesses	An EIDL can help you meet necessary financial obligations that your business could have met had the disaster not occurred. It provides relief from economic injury caused directly by the disaster and permits you to maintain a	The SBA provides EIDL assistance only to those businesses we determine are unable to obtain credit elsewhere. The SBA can provide up to \$1.5 million in disaster assistance to a	U.S. Small Business Administration Disaster Area 2 Office One Baltimore Pl. Ste. 300

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	<p>reasonable working capital position during the period affected by the disaster.</p> <p>The interest rate on EIDLs cannot exceed 4 percent per year. The term of these loans cannot exceed 30 years. Your term will be determined by your ability to repay the loan. (See SBA publication No. DA-2, Physical Disaster Business Loans.)</p>	<p>business. This loan cap includes both economic injury and physical damage assistance. Your loan amount will be based on your actual economic injury and financial needs.</p>	<p>Atlanta, GA 30308 1-800-359-2227</p>
<p>Emergency Conservation Program</p>	<p>To enable farmers to perform emergency conservation measures to control wind erosion on farmlands, to rehabilitate farmlands damaged by wind erosion, floods, hurricanes, or other natural disasters and to carry out emergency water conservation or water enhancing measures during periods of severe drought.</p>	<p>Any agricultural producer who as owner, landlord, tenant, or sharecropper on a farm or ranch, including associated groups, and bears a part of the cost of an approved conservation practice in a disaster area, is eligible to apply for cost-share conservation assistance. This program is also available in Guam, Commonwealth of the Northern Mariana Islands, Puerto Rico, and the Virgin Islands.</p>	<p>USDA/FSA/CEPD, Stop 0513, 1400 Independence Ave., SW., Washington, DC 20250-0513. Telephone: (202) 720-6221. http://www.fsa.usda.gov.</p>
<p>Emergency Loans</p>	<p>To assist established (owner or tenant) family farmers, ranchers and aquaculture operators with loans to cover losses resulting from major and/or natural disasters, which can be used for annual farm operating expenses, and for other essential needs necessary to return disaster victim's farming operations to a financially sound basis in order that they will be able to return to private sources of credit as soon as possible. Loan funds may be used to repair, restore, or replace damaged or destroyed farm property and supplies which were lost or damaged as a direct result of a natural disaster;</p>	<p>Must meet requirements.</p>	<p>Department of Agriculture, Farm Service Agency, Director, Loan Making Division, Ag Box 0522, Washington, DC 20250. Phone: (202) 720-1632.</p>
<p>Emergency Management Preparedness and Assistance Trust Fund: Emergency Management Competitive Grants. Municipal Competitive Grant Program</p>	<p>Competitive: Provides competitive grants to state or regional agencies, local governments, and private non-profit organizations to implement projects that will further state and local emergency management objectives.</p> <p>Municipal: Provides competitive grants to municipalities that are legally constituted, have an authorized, established, and maintained emergency management program, and have signed the current Statewide Mutual Aid Agreement and supplied all required information and documentation such that the SMAA is ready to be signed by the Division as of the date of the application deadline.</p>	<p>Local business's mitigation project must be listed on the county's Project Prioritization List in the Local Mitigation Strategy. Contact the local Emergency Management Department for more information.</p>	<p>Department of Community Affairs 2555 Shumard Oak Blvd, Tallahassee, FL 32399-2100, 850.488.8466, (F) 850.921.0781, http://www.dca.state.fl.us/cps/grants.htm</p>
<p>Flood Insurance</p>	<p>To enable persons to purchase insurance against physical damage to or loss of buildings and/or contents therein caused by floods, mudslide, or flood-related erosion, thereby reducing Federal disaster assistance payments, and to promote wise floodplain management practices in the Nation's flood-prone and mudflow-prone areas.</p>	<p>Any State of political subdivision with authority to adopt floodplain management practices. Beneficiaries may include: residents, business, and property owners in applicant community, in which like States can insure municipal structures.</p>	<p>Federal Emergency Management Agency Federal Insurance Administration Washington, D.C. 20472 (202) 646-2781 http://www.fema.gov/nfip</p>

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Flood Plain Management Services (FPMS)	To promote appropriate recognition of flood hazards in land and water use planning and development through the provision of flood and flood plain related data, technical services, and guidance. Available information identifies areas subject to flooding and flood losses from streams, lakes, and oceans and describes flood hazard at proposed building sites. It can be used as a basis for planning flood plain use, for flood emergency preparedness planning, for hurricane evacuation and preparedness planning, for assistance in developing flood plain regulations, for setting elevations for flood proofing, and implementing flood proofing measures, and for indicating areas to be acquired for open space. Services are available to States and local governments without charge, but within annual funding limitations on request.	States, political subdivisions of States, other nonfederal public organizations and the public.	U.S. Army Corps of Engineers, Attn: CECW-PF, Washington, DC 20314-1000. Phone: (202) 761-0169.
Flood Risk Reduction Program	The Flood Risk Reduction Program was established to allow farmers who voluntarily enter into contracts to receive payments on lands with high flood potential. In return, participants agree to forego certain USDA program benefits. These contract payments provide incentives to move farming operations from frequently flooded land.		USDA, Farm Service Agency http://mimosita.itc.nrcs.usda.gov/scripts/n disapi.dll/oip_public/USA_map for a USDA service center in your area. WPB: West Palm Beach Service Center 559 N. Military Tr.. West Palm Beach, FL 33415
Florida Hurricane Catastrophe Fund -	The purpose of the FHCF is to protect and advance the state's interest in maintaining insurance capacity in Florida by providing reimbursements to insurers for a portion of their catastrophic hurricane losses.		1801 Hermitage Blvd, Tallahassee, FL 32308, 850.413.1349, (F) 850.413.1344 www.fsba.state.fl.us/fhcf/about.asp
Hazardous Waste Worker Health and Safety	To assist organizations in the development of institutional competency through appropriate training and education to hazardous waste workers.		Department of Health and Human Services, Public Health Service National Institutes of Health Office of Extramural Outreach and Information National Institutes of Health 6701 Rockledge Dr., MSC 7910 Bethesda, MD 20892-7910 (301) 435-7910 http://www.nih.gov/
Historic Preservation Fund Grants-in-Aid	(1)To provide matching grants to States for the identification, evaluation, and protection of historic properties by such means as survey, planning technical assistance, acquisition, development, and certain Federal Tax incentives available for historic properties;(2) to provide matching grants to States to expand the National Register of Historic Places; (3)to provide matching grants to the National Trust or Historic Preservation for its congressionally chartered responsibilities to preserve historic resources.	State and local governments, public and private nonprofit organizations and individuals.	Department of the Interior National Park Service, Preservation Heritage Services Division 1849 C Street, NW Washington, D.C. 20240 (202) 343-6004

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Historic Preservation Grants	To assist in the identification, excavation, protection, and rehabilitation of historic and archaeological sites in Florida; to provide public information about these important resources; and to encourage historic preservation in smaller cities through the Florida Main Street program.	Departments or agencies of the state (including universities), cities, counties and other units of local government, and not-for-profit organizations.	Division of Historical Resources 500 S. Bronough Street Tallahassee, FL 32399-0250 (850) 245-6300
Hurricane Program	To significantly reduce the loss of life, property, economic disruption, and disaster assistance costs resulting from hurricanes.	Texas, Louisiana, Mississippi, Alabama, Florida...	Federal Emergency Management Agency Mitigation Directorate 500 AC@ St., SW Washington, D.C. 20472 (202) 646-4621 http://www.fema.gov/mit
Local Initiatives Support Corporation	Helps existing community development groups revitalize urban neighborhoods throughout the country. By combining investments, technical assistance, and grants, LISC seeks to increase the ability of experienced local development groups to design projects of significant scale, raise and manage necessary capital, and work effectively with their natural allies in the private sector.	Available upon request.	John Mascotte, Chairman of the Board, or Paul S. Grogan, President Local Initiatives Support Corporation 733 3 rd Ave. New York, NY 10017 (212) 455-9800
National Flood Insurance Program	Provides federally-backed flood insurance to those who generally were not able to obtain it from the private-sector companies, and to promote sound floodplain management practices in flood prone areas.		
Physical Disaster Loans and Economic Injury Disaster Loans	Disaster loans to non-farm, private sector owners of disaster damaged property for uninsured losses. Loans can be increased by up to 20 percent for mitigation purposes.		Small Business Administration (SBA) National Headquarters Associate Administrator for Disaster Assistance: (202) 205-6734
Port Security Grants for Critical National Seaports.	To support efforts of critical national seaports/terminals to enhance port security through: 1) security assessments and mitigation strategies; and 2) enhanced facility and operational security (e.g., terminal, commuter or ferry vessels access control, physical security, cargo security, and passenger security), including proof of concepts.	1) Public and private ports or terminals; 2) state/local government entities; and 3) consortiums composed of local stakeholder groups (i.e., river groups, ports, and terminal associations). Private entities will be considered when security interests related to location and/or operation affects the greater public interest. Consultants may prepare applications for an eligible party, but only the eligible party may submit and be considered for the grant. Prerequisites: For Enhanced Facility and Operational Security grants, applicants must have already completed a security assessment and tie the security enhancements to the assessment.	Transportation Security Administration Headquarters, Office of Maritime and Land Security, Grants/Contracts Management Branch, TSA-8, 701 South 12th Street, Arlington VA 22202. Tony Corio, tony.corio@dhs.gov , (571) 227-1233.
Post-Disaster Economic Recovery Grants and	Grant funding to assist with the long-term economic recovery of communities, industries, and firms adversely impacted by disasters.		Department of Commerce (DOC) – Economic Development Administration

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Assistance			(EDA) EDA Headquarters Disaster Recovery Coordinator: (202) 482-6225
Pre-Disaster Mitigation Loans for Small Businesses	The SBA's Pre-Disaster Mitigation Loan Program was developed in support of FEMA's Pre-Disaster Mitigation program. SBA's pilot loan program was authorized at a level of \$15 million for each of five fiscal years from 2000 to 2004 to provide loans to small businesses for the purpose of implementing mitigation measures to protect their property from disaster-related damage. Eligible small businesses may borrow up to \$50,000 each fiscal year at a fixed interest rate of four percent per annum or less for mitigation measures approved in the loan request.	Businesses proposing mitigation measures to protect against flooding must be located in a Special Flood Hazard Area (SFHA). FEMA publishes maps indicating a community's flood hazard areas and the degree of risk in those areas. Flood insurance maps usually are on file in a local repository in the community, such as the planning and zoning or engineering offices in the town hall or the county building. FEMA's Map Service Center provides online access to flood maps: FEMA's Map Service Center. Businesses may consult these maps to find out if the business is located in a SFHA. For information pertaining to hazard identification mapping and floodplain management, contact the local community floodplain administrator or the State floodplain manager. The National Flood Insurance Program (NFIP) General Program Information web page provides additional information on mapping and a link to the State coordinating agency contacts.	Disaster Area 2 Office One Baltimore Place, Suite 300 Atlanta, GA 30308 1-800-359-2227
Pre-Disaster Mitigation Program	This program provides funding for mitigation activities before disasters strikes. In recent years it has provided assistance for mitigation planning. In FY03, Congress passed a competitive pre-disaster mitigation grant program that will include project funding.	State, local, and tribal government	Department of Homeland Security Emergency Preparedness and Response Directorate
Property Improvement Loan Insurance for Improving All Existing Structures and Building of New Nonresidential Structures (Title I)	To facilitate the financing of improvements to homes and other existing structures and the building of new nonresidential structures. Insured loans may be used to finance alterations, repairs, and improvements for existing structures and the building of new nonresidential structures which substantially protect or improve the basic livability or utility of the properties.	Eligible borrowers include the owner of the property to be improved, lessee having a lease extending at least 6 months beyond maturity of the loan, or a purchaser of the property under a land installment contract.	Persons are encouraged to contact the Homeownership Center serving their State, or nearest local HUD Office.
Public Assistance	To provide supplemental assistance to States, local governments, and certain private nonprofit organizations to alleviate suffering and hardship resulting from major disasters or emergencies declared by the President.	State and local governments and any political subdivision of a State, Indian tribes, and native villages are eligible. Also eligible are private nonprofit organization that operate educational, utility, emergency, or medical facilities, provide custodial care or other essential services of governmental nature to the general public.	Federal Emergency Management Agency Infrastructure Support Division, Response and Recovery Directorate 500 AC@ St., S.W. Washington, D.C. 20472 (202) 646-3026 http://www.fema.gov/mit/

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Section 108 Loan Guarantee Program	Loan guarantees to public entities for community and economic development (including mitigation measures).		HUD Community Planning and Development staff at appropriate HUD field office, or the Section 108 Office in HUD Headquarters: (202) 708-1871
Small Business Administration Pre-Disaster Mitigation Loan Program -	The purpose of the Pre-Disaster Mitigation Loan Program is to make low-interest; fixed-rate loans to eligible small businesses for the purpose of implementing mitigation measures to protect business property from damage that may be caused by future disasters. The program is a pilot program, which supports the Federal Emergency Management Agency (FEMA) Pre-Disaster Mitigation Program. SBA's Pre-Disaster Mitigation Program is available to businesses whose proposed mitigation measure conforms to the priorities and goals of the mitigation plan for the community, as defined by FEMA, in which the business is located.		Disaster Area 2 Office, One Baltimore Place, Suite 300, Atlanta, GA 30308, 1-800-359-2227, http://www.sba.gov/disaster_recov/loaninfo/pre_disaster_mitigation.html
Small Cities Community Development Block Grant Program	Provides funds to rural communities to improve local housing, streets, utilities, and public facilities. The Section 108 Loan Guarantee Program offers local governments a source of financing for economic development, large-scale public facility projects, and public infrastructure.		Ian Smith (850) 922-1870 Susan Cook (850) 487-3644 Rick Stauts, Planning Manager with the Department of Community Affairs (850) 487-3644
Special Economic Development and Adjustment Assistance Program - Sudden and Severe Economic Dislocation (SSED) and Long Term Economic Deterioration (LTED)	To assist State and local areas develop and/or implement strategies designed to address structural economic adjustment problems resulting from sudden and severe economic dislocation such as plant closings, military base closures and defense contract cutbacks, and natural disasters (SSED), or from long-term economic deterioration in the area's economy (LTED).	States, cities, counties, or other political subdivisions of a State, consortia of such political subdivisions, public or private nonprofit organizations representing redevelopment areas designated under the Public Works and Economic Redevelopment Act of 1965, Economic Development Districts established under Title IV of the Act, and Indian tribes.	Department of Commerce Economic Adjustment Division, Economic Development Administration Room H7327, Herbert C. Hoover Bldg. Washington, D.C. 20230 (202) 482-26659 http://www.doc.gov/eda/
Stewardship Incentives Program	The Stewardship Incentive Program provides technical and financial assistance to encourage non-industrial private forest landowners to keep their lands and natural resources productive and healthy. Qualifying land includes rural lands with existing tree cover or land suitable for growing trees and which is owned by a private individual, group, association, corporation, Indian tribe, or other legal private entity. Eligible landowners must have an approved Forest Stewardship Plan and own 1,00 or fewer acres of qualifying land. Authorization may be obtained for exceptions of up to 5,000 acres.		USDA, Forest Service http://mimosa.itc.nrcs.usda.gov/scripts/nadisapi.dll/oip_public/USA_map for a USDA service center in your area. WPB: West Palm Beach Service Center 559 N. Military Tr.. West Palm Beach, FL 33415

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Sustainable Development Challenge Grants	To (1) catalyze community-based and regional projects and other actions that promote sustainable development, thereby improving environmental quality and economic prosperity; (2) leverage significant private and public investments to enhance environmental quality by enabling community sustainability efforts to continue past EPA funding; (3) build partnerships that increase a community's long-term capacity to protect the environment through sustainable development; and (4) enhance EPA's ability to provide assistance to communities and promote sustainable development, through lessons. Examples of Funded Projects: From Grassroots to Tree Roots - Sustaining Forestry in New Hampshire promotes using better forest management practices to protect environmental quality and sustain the State's timber industry. Mid-City Green Project Building Materials Exchange will expand its current Paint Exchange into a full-scale Building materials Exchange to reduce the amount of discarded construction materials waste in the New Orleans area and encourage urban renewal. This will be accomplished through construction materials recovery, transformation, and low-cost resale; neighborhood rehabilitation promotion; creative reuse; and education.	Eligible applicants include community groups and other nonprofit organizations, local governments, universities, tribes, and States.	Office of Air and Radiation, Environmental Protection Agency, Program Contact: Pamela Hurt. Phone: (202) 260-2441.
Wallace Global Fund	The Wallace Global Fund supports initiatives which promise to advance globally sustainable development in some fundamental way. The Fund seeks to maximize its impact by investing its resources in projects that meet the following criteria: Tackle root problems that impede progress toward a sustainable future; propose compelling strategies for promoting environmentally and/or socially sustainable development, such as leveraging additional financial resources, catalyzing policy change, implementing innovative programs; offer potential for significant impact at the global level; and require private money, at least initially.		http://www.wgf.org/program_criteria.html
Wetlands Reserve Program	The Wetlands Reserve Program is a voluntary program to restore wetlands. Participating landowners can establish conservation easements of either permanent or 30-year duration, or can enter into restoration cost-share agreements where no easement is involved.		USDA, Natural Resources Conservation Service http://mimoso.itc.nrcs.usda.gov/scripts/n_disapi.dll/oip_public/USA_map for a USDA service center in your area. WPB: West Palm Beach Service Center 559 N. Military Tr.. West Palm Beach, FL 33415