

# WASHINGTON STATE



Working with  
communities  
before, during  
and after a wildfire

## BEFORE, DURING AND AFTER A WILDFIRE **COORDINATION GUIDE**

FEMA-4243DR-WA Erosion Threat Assessment/Reduction Team (ETART) | January 2016

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# I. INTRODUCTION

## Purpose of this Guide



This guide is intended to help government agencies and non-governmental organizations better coordinate their efforts to assist communities, tribal lands, and private landowners before, during, and after wildfires. We hope you will find the guide useful, and that it will serve as a catalyst to increase coordination between your agency, tribe, or organization and the other agencies, organizations, and community partners you work with.

The increasing frequency, severity, and costs of wildfires have created an urgent need to reduce the vulnerability of communities and private landowners to wildfire. The number of people, structures, and businesses at risk continues to rise because of continuing development in the wildland-urban interface, raising the likelihood that more Washington communities will face the tremendous social, economic, and ecological costs of catastrophic wildfires. Many federal, state, and local agencies, governments, and organizations are working hard to

reduce the vulnerability of communities to wildfire, but the magnitude of the problem, in terms of numbers of communities at risk and acres of unhealthy forests, far exceeds current efforts and resources.

Major federal wildfire policies recognize the need for collaboration and coordination as means to help achieve wildfire protection goals, and many state, local, and tribal governments are also seeking to increase cooperative efforts. The 10-Year Comprehensive Strategy Implementation Plan of the National Fire Plan and the Healthy Forests Restoration Act both emphasize coordination as a means to achieve protection of communities and other priority watersheds. Increased coordination can help direct limited resources to where they are most needed, when they are needed, and systematically build fire adapted community capacity while improving the combined efficiency and effectiveness of the agencies and organizations that provide assistance. Coordination is particularly important as agencies and fire adapted communities work across land ownership and jurisdictional boundaries to plan for wildfire protection, to reduce fuel hazards in the wildland-urban interface, and to implement recovery and restoration projects after a wildfire. Many of the agencies currently involved in assisting communities with wildfire protection have long coordinated efforts for wildfire suppression, but coordinated efforts for wildfire protection planning, hazard mitigation, and post-fire recovery and restoration are more recent and less well developed. This guide is intended to help support efforts to increase coordination.

One of the first steps in improving coordination is to increase awareness among agencies and their community partners of each other's roles, services, and programs, and of tools that can facilitate coordination. Sections III through V of this guide describe in brief the programs and services of relevant agencies and organizations. This guide offers just a brief summary of the many tools and resources available; we encourage you to contact agencies and organizations and explore websites for more detailed information about programs and services.

Examples of successful coordination are highlighted throughout the guide. These include development of interagency MOUs, development of community wildfire protection and natural hazard mitigation plans, and coordination of restoration and recovery activities following major wildfires. While there are many examples of successful coordination, much more could be done. A few examples include increasing coordination of grant programs and developing "one-stop shopping" websites; developing common measures of success and progress; and collecting and disseminating information on success stories and best practices on a regular basis.

## WHY COORDINATE?

- Helps solve problems that no one agency, organization, or individual can solve alone
- Promotes shared ownership of problems and solutions
- Enables action across land ownership and jurisdictional boundaries
- Builds mutual understanding and productive working relationships
- Generates better informed and more broadly supported decisions
- Encourages sharing of information and resources
- Avoids wasteful duplication of efforts

## Working Together to Make Things Happen



*Strong working relationships built during one phase of the cycle provide a foundation for continued coordination and cooperation during other phases of the cycle.*

Close coordination among local, state, tribal governments, federal agencies, and non-governmental organizations is essential to emergency response efforts during Washington wildfires, as well as recovery work after the wildfires. The Washington Conservation Commission (WCC) has recognized the need for close coordination as a result of wildfires and serves as a clearinghouse to coordinate and share participants' conservation concerns and priorities, discuss and implement solutions, and promote an atmosphere of collaboration among landowners, private organizations, and state and federal agencies.

The WCC is committed to providing such solutions for the serious, statewide issues of conserving, managing and restoring Washington's vast and diverse watersheds, wildlife habitat, and rangelands. In an unprecedented collaborative effort, the WCC combines the resources of agencies and organizations with long histories of ecosystem management and restoration endeavors in Washington into a single, functional partnership.

Historic and recent ecosystem changes have resulted in a current landscape in need of our attention and effort. Invasion of exotic species and pathogens, increased frequency and intensity of wildfire, conversion of productive habitat to undesirable species, land fragmentation, habitat loss, and lack of public understanding of these issues are just a few of the factors facing Washington's ecosystems and citizens. These problems not only affect wildlife and their habitat, but also goods, services, and quality of life provided by Washington's land base.

The WCC has developed three general approaches to address the risks to the shared interests of the partnership. The first is ecosystem restoration through physical and mechanical habitat manipulations such as seeding, reconstruction, vegetation management, species transplants, and other means. Secondly, administrative changes in land management may be made through permitted or allowed uses and management prescriptions. This may be done either independently of, or together with, mechanical interventions. Finally, communication and team building among the public, stakeholders, and the WCC, is promoted to better understand the risks to natural resources and values, and to improve cooperation and problem solving across boundaries. Frequent meetings with the WCC enabled participants to coordinate closely in developing and implementing recovery projects.

## Impacts of Wildfire

The impacts vary somewhat from one location to the next. They are dependent on fire severity, human resources in and adjacent to the burn (Wildland/Urban Interface), local ecosystem conditions (soil types, slopes, stream characteristics, etc.), and climate conditions during and immediately following the fire. Regardless of where the fire is at, the impacts of a large-scale burn fall within three general categories: social, economic, and environmental. Each of these impacts will be felt during the fire, and after.

### Social Impacts

People live in the wildland/urban interface (WUI), and so large-scale fires have a dramatic social impact on communities. For example, research supported by the United States Forest Service (USFS) indicates that 8.4 million new homes were added to the WUI during the 1990s.

During the fire, residents may be forced to abandon their homes. Some may be at work when an evacuation order goes into effect; they are simply not allowed to return home, even to retrieve valuables or save their animals (pets & livestock). Family members may be separated and have difficulty finding each other.

Information is often hard to come by during this phase, leaving residents anxious and fearful. Frustration reigns and tempers flare. Evacuation orders may be enforced by local law enforcement personnel, or by National Guard personnel, giving the area a state-of-siege feeling.

In the weeks after the fire, victims and community members often suffer from a variety of mental health problems, ranging from extreme anger to serious depression. Services to victims may be strained as police, social service agencies, and nonprofits struggle to meet the needs of large groups of citizens who traditionally have not needed their services.

### Economic Impacts

During a fire, and in its immediate aftermath, citizens, local governments, and businesses will suffer the double-whammy of loss of revenue coupled with unanticipated expenses. The impacts can ripple through local and personal economies for years, and are compounded by the fact that wildfires occur in areas with strong recreational and natural-resource based economies. These are the economic resources most damaged directly by the fire.

There are, of course, the obvious impacts to citizens who lose a home, but even those who don't lose their homes to the fire may feel the economic pinch. Power outages and evacuations have unexpected costs such as hotel bills or loss of perishables. Many people's jobs are lost—temporarily, or permanently. Farmers and ranchers lose crops, stored feed, or livestock. Fencing and other landowner infrastructure can be destroyed. Many citizens discover after the fire that their insurance is seriously insufficient to cover their losses, and for some who do lose their home, they are forced by their insurance to rebuild in the

moonscape of the burn if they want to receive any insurance payments.

Local governments, such as fire districts, and businesses such as utilities have equipment destroyed and supplies (that were intended to last for long periods) exhausted in a matter of days or weeks. Maintenance and operating costs for transportation systems, water supplies, and other infrastructure needs will increase, and the increase will last for years.

These same local governments are often strapped by a reduction in the assessed value of properties within their districts in the aftermath of the fire. Revenues are tied to values, so they see their funding shrink.

Healthcare costs increase for problems ranging from asthma to injuries, and heart attack to stroke, both during the fire and in the immediate months that follow it. Again, under- or uninsured citizens incur many of these costs.

Catastrophic fire usually results in a federal declaration of emergency, which brings some federal resources from agencies like FEMA, NRCS, and others to help, but these resources may not be immediately available, and the requirements to access them may be such that many citizens and entities can't readily take advantage of them. The paperwork, alone, is often a stumbling block. Some programs may be authorized by Congress, but not have actual funding available, and others may require local sponsors or landowners to provide match dollars from documentable non-federal sources.

## Environmental Impacts

There are myriad, and sometimes unexpected, environmental impacts, and these can have some of the longest-term impacts on local communities. Worsened air quality and water quality, reductions in wildlife habitat, and hazardous waste disposal all come into play. Mercury and other contaminants that have bio-accumulated in vegetation over many decades will be released and carried in either airborne drift or as waterborne runoff, to contaminate drinking water supplies and fisheries. On a smaller scale, farmers and ranchers often lose the capacity of their reservoirs to sediment flows, which are crucial to their operations for irrigation or stock watering. Fish and wildlife are killed during the fire by heat and smoke. Then critical wildlife habitat is destroyed—and in the case of Threatened & Endangered species, this may cause extinctions to occur. Invasive plant species often explode after the fire, as highly burned soils provide an ideal environment for them.

Burned structures and vehicles leave a hazardous-waste disposal project of sometimes-unimaginable magnitude. Household and business chemicals, batteries, asbestos, lead, and simple debris all add to the cost of cleanup.



## QUICK GLANCE AGENCY GUIDE

AGENCY	PG	Before Fire	During Fire	After Fire
Bureau of Indian Affairs	10	1,2,5	7	8
Bureau of Land Management	11	1,2,4,5,6	3,4,6,7	1,3,4,6,8
Farm Service Agency	12			8
Federal Emergency Management Agency	13	1,4,5,6	4,6	4,6,8
National Park Service	15	4,5	7	4
National Weather Service	16	9	9	9
Natural Resources Conservation Service	17	1,2,4,6	4,6	8
U.S. Fish and Wildlife Service	18	1,2,4,5	4,7	4,8
U.S. Forest Service	19	1,2,3,4,5,6	4,6,7	1,3,4,6,8
U.S. Small Business Administration	21	9		8
Housing and Urban Development (HUD)	22			8
USACE	30	1		8

Within the following categories, an agency or organization may provide technical assistance, financial assistance, or other services:

- 1 - Hazard assessment/mitigation planning
- 2 - Fuels treatment and defensible space work
- 3 - Wildfire-related business development
- 4 - Public education
- 5 - Firefighting capacity building

- 6 - Coordination
- 7 – Suppression
- 8 - Recovery and restoration
- 9 - Other

## II. FEDERAL AGENCIES

### Bureau of Indian Affairs

The Bureau of Indian Affairs (BIA) is responsible for the administration and management of 55 million acres of land held in trust by the United States for American Indians, Indian tribes, and Alaska Natives.

<b>WHEN CAN WE HELP?</b>	Before Fire ✓	During Fire ✓	After Fire ✓
<b>HOW CAN WE HELP?</b>	Financial and technical assistance		
<b>WHO CAN WE HELP?</b>	Tribal governments and their members		

The BIA is one of five federal land management agencies with wildland firefighting responsibilities, and receives funding under the National Fire Plan (NFP) for projects in support of the NFP on tribal reservations. The BIA has completed a hazard assessment/mitigation plan for every tribal reservation in Washington. BIA also uses NFP funding to assist tribes with hazardous fuels treatment work. The BIA secures funding for and fields Burned Area Emergency Response (BAER) teams following wildfires.

### ASSISTANCE PROGRAMS:

**Forestry on Indian Lands**— financial and technical assistance for forest management activities

**Indian Community Fire Protection**—financial assistance for fire protection services

BIA is also a participating agency in the **Rural**

**Fire Assistance Program**

### CONTACT INFORMATION

#### Website

[www.doi.gov/bureau-indian-affairs.html](http://www.doi.gov/bureau-indian-affairs.html)

## Bureau of Land Management

The Bureau of Land Management (BLM) administers 261 million acres of America's public lands; its mission is to sustain the health, diversity, and productivity of these lands for the use and enjoyment of present and future generations.

<b>WHEN CAN WE HELP?</b>	Before Fire ✓	During Fire ✓	After Fire ✓
<b>HOW CAN WE HELP?</b>	Financial and technical assistance		
<b>WHO CAN WE HELP?</b>	State, local, and tribal governments, non-profits, rural fire departments		

The BLM is one of five federal land-management agencies with wildland firefighting responsibilities.

### ASSISTANCE PROGRAMS:

**National Fire Plan Community Assistance Program**—provides financial and technical assistance for risk assessment and mitigation planning, defensible space projects, and prevention and education programs, with a priority on activities that complement efforts on nearby BLM lands. The BLM's staff includes Mitigation and Education Specialists who administer the program. The BLM currently requires that an approved county-wide wildfire protection plan be in place before funds are awarded for defensible space, prevention, and education projects.

### CONTACT INFORMATION

#### Website

[www.blm.gov/nhp/index.htm](http://www.blm.gov/nhp/index.htm)

## Farm Service Agency

The Farm Service Agency's mission includes stabilizing farm income, helping farmers conserve land and water resources, providing credit to new or disadvantaged farmers and ranchers, and helping farm operations recover from the effects of disaster.

<b>WHEN CAN WE HELP?</b>	Before Fire ✓	During Fire ✓	After Fire ✓
<b>HOW CAN WE HELP?</b>	Financial and technical assistance		
<b>WHO CAN WE HELP?</b>	Agricultural producers		

Farm Service Agency offices are located in most counties in Washington.

### ASSISTANCE PROGRAMS:

**Emergency Conservation Program**—provides emergency financial and technical assistance to rehabilitate farmland damaged by natural disasters

**Emergency Loan Program**—provides emergency loans to help agricultural producers recover from production and physical losses due to natural disasters

**Livestock Assistance Program**—provides partial reimbursement for livestock losses in times of emergency, such as a natural disaster.

### CONTACT INFORMATION

**Website**  
[www.fsa.fda.gov](http://www.fsa.fda.gov)



## Federal Emergency Management Agency

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain and improve our capability to prepare for, protect against, respond to, recover from and mitigate all hazards.

<b>WHEN CAN WE HELP?</b>	Before Fire ✓	During Fire ✓	After Fire ✓
<b>HOW CAN WE HELP?</b>	Financial and technical assistance, training		
<b>WHO CAN WE HELP?</b>	State, local, and tribal governments, certain non-profits, fire departments		

FEMA leads the effort to prepare the U.S. for all hazards and effectively manage federal response and recovery efforts following any national incident. FEMA also initiates proactive mitigation activities, trains first responders, and manages the National Flood Insurance Program. FEMA often works in partnership with other agencies and organizations that are part of the nation's emergency management system, including state and local emergency management agencies, other federal agencies, and the American Red Cross. FEMA's programs provide assistance in areas including multi-hazard mitigation planning, implementation of hazard mitigation projects, and training and capacity building for state and rural firefighting programs.

### ASSISTANCE PROGRAMS:

**Assistance to Firefighters Grants**—provide assistance to states and fire departments to enhance firefighting capacity, including fire prevention **Fire Management Assistance Grants**—provide assistance to state, local, and tribal governments for fighting fires on non-federal property that threaten destruction that would constitute a major disaster

**Hazard Mitigation Grants**—provide assistance to state and local governments to implement long-term hazard mitigation measures after a major disaster declaration

**Individual Assistance**—FEMA provides several forms of assistance that can help individuals and households following a presidentially-declared disaster

**National Fire Academy Educational Programs**—provide training to fire department members and others with firefighting responsibilities

**Pre-Disaster Mitigation Competitive Grants**—provide assistance for mitigation planning and implementation of hazard mitigation activities

**Public Assistance**—provides aid to repair, replace, or supplement parts of a community's infrastructure following a presidentially-declared disaster **Reimbursement for Firefighting on Federal Property**—reimburse fire departments for fighting fire on federal property

**State Fire Training Systems Grants**—provide assistance for delivery of National Fire Academy courses and programs

### OTHER RESOURCES:

FEMA's website contains a wealth of informational resources and links to additional resources on disaster preparedness, prevention, response, and recovery, including fact sheets on hazards, best practices and case studies, hazard mitigation success stories, interagency activities, and educational and training opportunities. FEMA recently published *At Home in the Woods: Lessons Learned in the Wildland Urban Interface*, available at the national FEMA website.

Several pieces of federal legislation require or encourage state and/or local governments to prepare hazard mitigation plans. The Disaster Mitigation Act of 2000 requires state, local, and tribal governments to prepare pre-disaster mitigation (PDM) plans to be eligible for certain forms of disaster funding. Wildfire mitigation plans are key to achieving the goals of the National Fire Plan (NFP). To facilitate the inclusion of NFP documents in PDM plans, the federal agencies involved in delivery of the NFP in Washington have developed planning guidelines that are consistent with FEMA's PDM planning guidelines, and are working with communities to develop wildfire hazard mitigation plans at the county level.

### CONTACT INFORMATION

**Website**  
[www.fema.gov](http://www.fema.gov)

## National Park Service

The National Park Service (NPS) preserves unimpaired the natural and cultural resources and values of the national park system for the enjoyment, education, and inspiration of this and future generations.

<b>WHEN CAN WE HELP?</b>	Before Fire ✓	During Fire ✓	After Fire ✓
<b>HOW CAN WE HELP?</b>	Financial assistance, education		
<b>WHO CAN WE HELP?</b>	Communities adjacent to lands managed by the National Park Service		

The NPS is one of five federal land management agencies with wildland firefighting responsibilities, and cooperates with the other federal agencies and the state of Washington in wildfire protection and suppression.

The NPS has coordinated with other land-management agencies and neighboring communities on county fire plans, and is coordinating on fuels treatment projects in some areas. The NPS also play an important role in education about wildfire, through their interpretive programs, special programs for students, working with communities on Firewise programs, and post-fire educational tours.

### CONTACT INFORMATION

#### Website

[www.nps.gov](http://www.nps.gov)

## National Weather Service

The National Park Service (NPS) preserves unimpaired the natural and cultural resources and values of the national park system for the enjoyment, education, and inspiration of this and future generations.

### WHEN CAN WE HELP?

Before Fire ✓

During Fire ✓

After Fire ✓

### HOW CAN WE HELP?

Weather, hydrologic and climate forecasts

### WHO CAN WE HELP?

All entities involved in wildfire protection, suppression, and recovery

The forecasts, warnings, and watches by the NWS provide weather information before, during, and after wildfires. During fires, NWS Incident Meteorologists travel to fire sites when requested by the fire-management team and provide weather information essential to the firefighting effort. The NWS coordinates closely with other agencies such as the U.S. Forest Service and the U.S. Geological Survey during recovery efforts to help forecast flash flood and debris flow events, and with local law enforcement offices to help provide emergency notification to landowners in areas threatened by flash flooding or debris flows.

## CONTACT INFORMATION

### Website

[www.nws.noaa.gov](http://www.nws.noaa.gov)



## Natural Resources Conservation Service

The Natural Resources Conservation Service (NRCS) provides leadership in a partnership effort to help people conserve, maintain, and improve our natural resources and environment.

<b>WHEN CAN WE HELP?</b>	Before Fire ✓	During Fire	After Fire ✓
<b>HOW CAN WE HELP?</b>	Financial and technical assistance		
<b>WHO CAN WE HELP?</b>	Communities, private landowners, agricultural producers		

### ASSISTANCE PROGRAMS:

**Emergency Watershed Program**—provides financial and technical assistance to implement emergency measures to relieve imminent hazards to life and property created by a natural disaster

**Environmental Quality Incentives Program (EQIP)**—provides assistance to agricultural producers to address natural resource concerns. In Washington, a special share of EQIP funding can be used for post-fire restoration work.

The NRCS is coordinating with the U.S. Forest Service Burned Area Emergency Response (BAER) Team, which assesses and prescribes treatments for risks immediately after a wildfire, with the goal of protecting life, property, water quality, and ecosystems from further damage. The NRCS and USFS have signed an MOU allowing the USFS to pay the NRCS to help with BAER assessments on private lands adjacent to national forests. Coordination maximizes the efficiency of both agencies, and speeds implementation of emergency mitigation measures.

### CONTACT INFORMATION

#### Website

[www.nrcs.usda.gov](http://www.nrcs.usda.gov)

## U.S. Fish and Wildlife Service

The U.S. Fish and Wildlife Service's (USFWS) mission is working with others to conserve, protect, and enhance fish, wildlife, and plants and their habitats for the continuing benefit of the American people.

<b>WHEN CAN WE HELP?</b>	Before Fire ✓	During Fire ✓	After Fire ✓
<b>HOW CAN WE HELP?</b>	Financial and technical assistance		
<b>WHO CAN WE HELP?</b>	Private landowners		

The FWS is one of five federal land management agencies with wildland firefighting responsibilities, and cooperates with the other federal agencies and the Washington Department of Natural Resources (Washington DNR) in wildfire protection and suppression.

### ASSISTANCE PROGRAMS:

Limited prescribed burning assistance for private landowners may be available when the private lands are adjacent to a National Wildlife Refuge and burning those lands is beneficial to the refuge. The USFWS can also provide technical and financial assistance for restoration and rehabilitation work following a wildfire.

### CONTACT INFORMATION

**Website**  
[www.fws.org/fire](http://www.fws.org/fire)

## U.S. Forest Service

The U.S. Forest Service's (USFS) mission is to sustain the health, diversity, and productivity of the Nation's forests and grasslands to meet the needs of present and future generations.

<b>WHEN CAN WE HELP?</b>	Before Fire ✓	During Fire ✓	After Fire ✓
<b>HOW CAN WE HELP?</b>	Financial and technical assistance, equipment		
<b>WHO CAN WE HELP?</b>	State, local, and tribal governments, non-profits, rural and local fire departments		

The USFS is one of five federal agencies with wildland firefighting responsibilities, and assists with establishing Fire Recovery Teams and Fire Recovery Assistance Centers. The State and Private Forestry Program through the USFS's offers a variety of assistance programs in areas including community planning for fire protection, hazardous fuel treatments, assistance to state and volunteer firefighting organizations, public education, economic action programs, forest health management, noxious weed treatment, and multi-resource stewardship.

### ASSISTANCE PROGRAMS:

**Community Planning for Fire Protection**—provides funding for development and revision of communities' strategic, action, and fire risk management plans.

**Cooperative Forestry Assistance**—assists state forestry agencies in stewardship programs on non-federal lands

**Cooperative Lands Forest Health Management**—provides funding to state forestry agencies to assist in identifying and treating forest health problems and assessments of trees damaged by fire

**Economic Action Program**—provides technical and financial assistance for long-term economic and social health of rural areas; interests include helping communities develop and expand markets for wood products resulting from either hazardous fuel removal or forest fires

**Federal Excess Personal Property Program**—assists state and local governments by providing loans of equipment, vehicles, and supplies

**Forest Stewardship Program**—assists state forestry agencies by providing funding for preparation of forest management plans and restoration plans on state, private, and tribal lands

**Hazardous Fuels Reduction**—assists state forestry agencies by providing funding for fuel treatments on state, private, and tribal lands in the wildland-urban interface

**Noxious Weed Treatment**—provides funds through the state Department of Agriculture to treat noxious weeds on private, state, and tribal lands affected by wildfire

**Rural Community Assistance**—assists communities that have been affected economically due to the loss of jobs or income derived from forestry, forest-related industry, or dependence on National Forest or Grasslands resources

**State Fire Assistance**—assists state forestry agencies by providing funding for preparedness, high-priority prevention, and mitigation education programs; funds the Western Wildland Urban Interface Grants Program

**Volunteer Fire Assistance**—assists state forestry agencies by providing financial and technical assistance, training, and equipment to help build rural fire department capacity

### CONTACT INFORMATION

#### Website

[www.fs.fed.us](http://www.fs.fed.us)



## U.S. Small Business Administration

The U.S. Small Business Administration's (SBA) mission is to maintain and strengthen the nation's economy by aiding, counseling, assisting, and protecting the interests of small businesses and by helping families and businesses recover from national disasters.

<b>WHEN CAN WE HELP?</b>	Before Fire ✓	During Fire	After Fire ✓
<b>HOW CAN WE HELP?</b>	Financial assistance		
<b>WHO CAN WE HELP?</b>	Small businesses, homeowners, renters		

The FWS is one of five federal land management agencies with wildland firefighting responsibilities, and cooperates with the other federal agencies and the Washington Department of Natural Resources (Washington DNR) in wildfire protection and suppression.

### ASSISTANCE PROGRAMS:

**Pre-Disaster Mitigation Loan Program**—offers loans to eligible small businesses to implement mitigation measures to protect business property from damage that may be caused by future disasters

Several of the SBA's assistance programs offer loans to eligible applicants following a declared disaster:

**Physical Disaster Business Loans**

**Economic Injury Disaster Loans**

**Home and Personal Property Disaster Loans**

### CONTACT INFORMATION

**Website**  
www.sba.gov

## Housing and Urban Development (HUD)

A Presidential Disaster Declaration (PDD) allows the U.S. Department of Housing and Urban Development (HUD) to speed federal disaster assistance to communities and provide support to homeowners and low-income renters forced from their homes due to disasters. Whether it's granting a 90-day moratorium on foreclosures of Federal Housing Administration (FHA)-insured home mortgages or giving the participating jurisdictions the ability to re-allocate existing federal resources toward the relief effort, HUD stands ready to assist in the rebuilding process. In many instances, communities can take advantage of HUD program flexibility even if the scale of the disaster does not trigger a PDD.

<b>WHEN CAN WE HELP?</b>	Before Fire	During Fire	After Fire ✓
<b>HOW CAN WE HELP?</b>	Financial assistance, loans, housing assistance		
<b>WHO CAN WE HELP?</b>	Homeowners, renters		

### ASSISTANCE PROGRAMS:

#### Office of Community Planning and Development (CPD) - CDBG and HOME Flexibility

Grantees may reprogram previously awarded grants to redirect their focus to disaster recovery activities, including housing and services for disaster victims. They may also elect to use their CDBG funds for emergency, short-term assistance if such activities are not funded by FEMA or SBA, including tenant-based rental assistance.

HUD can waive regulatory and statutory program requirements to increase the flexibility of [CDBG](#) and [HOME](#) for disaster recovery. Non-entitlement local governments which already have received a grant from the state may ask the state to permit an amendment if the locality determines that the disaster has created higher priority needs.

#### Office of Community Planning and Development (CPD) - Section 108 Loan Guarantee Assistance

HUD may offer state and local governments federally guaranteed loans for housing rehabilitation, economic development and repair of public infrastructure. Entitlement communities can receive (in the aggregate) loan guarantees equal to 5 times their CDBG entitlement amount. Communities in non-entitlement areas can receive loan guarantees (in the aggregate) equal to 5 times the state's grant under the CDBG program.

The Section 108 loan guarantees can be used to finance acquisition of real property (including related

public improvements, clearance, and relocation), rehabilitation of publicly owned real property (including infrastructure such as streets), housing rehabilitation, public facilities, and economic development activities.

### **Office of Multifamily Housing - Priority for Permanent Rental Housing**

Displaced residents may be moved to the top of the waiting list in Section 221(d) and 236 projects for permanent rental housing as long as the residents are FEMA certified as disaster victims. To obtain temporary rental housing, an applicant must have the FEMA letter, which will specify the applicant as displaced from their housing and as eligible for housing assistance.

### **Office of Multifamily Housing – Multiple Occupants in a Unit**

The Department will allow multiple occupants in a unit provided it does not create a health and safety problem. FEMA-certified displaced residents can move in with families and friends occupying HUD-assisted units on a temporary basis, provided that the host household obtains the project owner's approval.

In the case of a Section 8-assisted unit, if a current, eligible family chooses to allow a non-eligible FEMA-certified individual/family to move into the unit on a short-term basis, the non-eligible family is considered a guest of the eligible Section 8 family. A multifamily project owner may allow the eligible family to house the guest(s) for a limited period (e.g., 90 days) without interruption of the subsidy. Residence by the eligible family is the predicate for continuation of the Section 8 subsidy.

### **Office of Multifamily Housing – Leases and Rents**

Owners with persons to be housed under these temporary housing measures should have the applicant execute a 30-day renewable lease. Subject to state or local law, the lease should have a provision which states that the lease terminates when the resident's permanent housing unit becomes available or when FEMA no longer certifies a resident's FEMA eligibility. Rents for these temporary housing units must be set at the rents that were in effect immediately prior to the Presidential declaration. In the event the rents are more than the FEMA-approved rental assistance, the resident is responsible for paying the difference.

### **Office of Multifamily Housing – Community Space**

Owners are encouraged to allow community space, kitchens, restrooms and other facilities to be used for shelters or disaster recovery-related activities.

### **Office of Multifamily Housing – REAC Inspections**

The Department's practice is to postpone all physical inspections of projects for a minimum of 30 days from the date of the federally-declared disaster throughout the designated counties. The Department will conduct an evaluation from time to time to determine when, and for what counties, physical inspections will resume. When inspections are resumed, information will be posted on the REAC web site.

**Office of Multifamily Housing – MF-FASS**

Owners of multifamily properties located in the declared area that sustained damage, and who are required to file an annual financial statement (AFS), may request an extension of up to 30 days to file their AFS. This extension request must be submitted electronically to REAC via the Multifamily Financial Assessment Subsystem.

**Office of Multifamily Housing – Occupancy Requirements**

Program occupancy requirements do not apply for tenants who are afforded temporary housing.

**Office of Multifamily Housing – Vacant Units**

Owners are encouraged to hold vacant units off the market in anticipation of providing temporary housing to FEMA-certified displaced residents. However, please note that for Section 202/811 projects, vacant units can only be provided for temporary housing for FEMA-certified displaced residents, if there is no waiting list.

**Office of Multifamily Housing – Evictions of Current Residents**

Owners are encouraged not to evict residents who have not returned to their units in the impacted areas after the units have been repaired, if the resident has a reasonable basis for not returning (health, loss of income, loss of personal property like furniture, etc.). Owners may hold the vacant units off the market for a reasonable time as long as the rent is current. If the resident is delinquent on rent payments, the owner is encouraged to make a judgment based on the facts and circumstances of each case. Owners must stay in contact with displaced residents and keep them informed as to the date they can return to their units. However, if a displaced resident moves from a shelter or from temporary housing to other permanent housing, the owner is free to rent the unit.

**Office of Multifamily Housing – Use of Escrows**

The Department will approve use of reserves for replacements/residual receipts to make necessary repairs pursuant to outstanding Departmental policies and Handbooks. Mortgagees have been encouraged to provide priority processing for these requests. Once the request for funds (Form HUD-9250) is received, the approval will be expedited. Headquarters will use United Parcel Service for overnight mailing. The field office must provide a specific address (not a post office box) to ensure the release of funds can be expedited. Also, the request for funds must be identified as “disaster relief.”

**Office of Multifamily Housing – Insurance loans Mortgage Servicing**

HUD has instructed mortgagees to allow maximum flexibility for owners with delinquent project loans in the impacted areas. HUD encourages owners to quickly repair their properties to reduce resident displacement and to permit the return of displaced residents.



**Office of Multifamily Housing – HUD Held and 202 Mortgage Servicing**

The Department will allow mortgagors to defer their payments, if they are using project funds to repair the property while waiting for insurance benefits or disaster financial assistance. HUD will approve a temporary forbearance plan under these circumstances.

**Office of Multifamily Housing – Resident Occupancy Eviction**

Owners are encouraged to allow residents who have been displaced from their unit to have a right of first refusal for a reasonable time after their unit is repaired and ready for re-occupancy. Owners must inform residents in writing when their unit is habitable and can be re-occupied. Residents should be given a reasonable time frame to return to their unit. Owners are encouraged not to evict residents who have returned to their unit and who have reduced income due to a job loss as a result of the declared disaster. Payment plans for delinquent rents are encouraged. However, if a former resident moves to other permanent housing, the owner may rent the unit.

**Office of Multifamily Housing – Section 8 Assisted Units**

Owners with residents under a project-based Section 8 contract whose unit was rendered uninhabitable can temporarily lease a unit in another building, which is habitable, under Uniform Physical Condition Standards. The owner can sign a temporary lease on behalf of the displaced Section 8 resident and begin to voucher for the contract rent for that temporary unit. The owner then pays the contract rent on the temporary dwelling until the resident's permanent rental unit has been restored to a habitable condition and the owner notifies the resident that they may resume occupancy of their unit. The resident is still responsible for resident's share for the temporary unit.

Should the displaced resident fail to return, the owner may rent the repaired unit to an eligible Section 8 applicant. Before doing so, however, the owner must inform the tenant in writing that their assistance is terminated. In the event that the owner rents the unit to an eligible Section 8 applicant, the owner must first terminate the lease that the owner executed on behalf of the displaced resident. In addition, should the temporarily displaced resident move from the temporarily leased unit before their permanent rental unit is repaired and made available for their return, the owner can no longer voucher for the temporary units.

Once the original unit is fully repaired and ready for occupancy, all Section 8 provisions apply. This arrangement calls for close contact and cooperation between the owner and the resident.

In the event the owner may wish to rent temporarily a vacant Section 8- assisted unit to a FEMA-certified displaced resident, the Department will allow an owner to house this resident. However, the owner can only voucher and the Department may only pay Section 8 housing assistance payments for units occupied by eligible Section 8 families.

**Office of Native American Programs – Indian Community Development Imminent Threat Grants**

Each year a certain amount (up to 5 percent) of the Indian Community Development Block Grant (ICDBG) funds are set aside on a national level for IT grants. Funds are available on a first come-first served basis. The IT funds are intended to alleviate or remove imminent threats to health or safety. The problem to be addressed must be such that an emergency situation exists or would exist if the problem were not addressed. The grants provide a solution to problems of an urgent nature that were not evident at the time of the ICDBG single-purpose funding grant cycle, or that require immediate action.

The current grant ceiling for imminent threat requests is \$450,000 (\$900,000 for Presidentially declared disasters). The FEMA website should be used to verify

Presidentially Declared disasters and is located at: <http://www.fema.gov/news/disasters.fema>

There is an expedited application process for the IT grants, so tribes should contact ONAP as soon as possible after being confronted with an imminent threat to health and safety to discuss the availability and potential of obtaining an IT grant.

**Office of Native American Programs – Indian Community Development Block Grant (ICDBG)**

If a tribe is confronted with a disaster and has an open ICDBG grant with unobligated funds, it could potentially amend its grant to reprogram the unobligated funds to address its immediate needs related to a disaster. Any amendment would have to be for an eligible activity and follow the ICDBG amendment procedures at 24 CFR § 1003.305.

The ICDBG Program provides eligible grantees with direct grants for use in developing viable Indian and Alaska Native Communities, including decent housing, a suitable living environment, and economic opportunities, primarily for low and moderate income persons. Single purpose grants are awarded on a competition basis pursuant to the terms published in an annual Notice of Funding Availability (NOFA). The ICDBG program can provide funding for recipients in the following categories: Housing - Housing rehabilitation, land acquisition to support new housing construction, and under limited circumstances new housing construction.

Community Facilities - Infrastructure construction (e.g., roads, water and sewer facilities, and electric distribution systems), and single or multipurpose community buildings.

Economic Development - Wide variety of commercial, industrial, agricultural projects which may be recipient owned and operated or which may be owned and/or operated by a third party.

If a tribe is confronted with a disaster and has unobligated funds in its IHBG grant, it could amend its grant to reprogram the unobligated funds to address its immediate needs related to a disaster. In accordance

with 24 CFR§ 1000.232, the only amendments that need HUD approval are those that involve adding new activities or decreasing the funds available for the maintenance of units developed under the 1937 Housing Act. Except for these situations, a tribe or TDHE can immediately reprogram unobligated IHBG funds for an eligible activity to address disaster recovery needs.

The Indian Housing Block Grant Program (IHBG) is a formula grant that provides a range of affordable housing activities on Indian reservations and Indian areas. The block grant approach to housing for Native Americans was enabled by the Native American Housing Assistance and Self Determination Act of 1996 (NAHASDA). Eligible IHBG recipients are federally recognized Indian tribes or their tribally designated housing entity (TDHE), and a limited number of state recognized tribes.

Eligible activities include the maintenance, rehabilitation, and development of affordable housing; project or tenant based rental assistance; down payment assistance; the provision of housing services including housing counseling, self-sufficiency, etc.; crime prevention and safety; and model activities (e.g., community buildings, child care facilities, etc.) that provide creative approaches to solving affordable housing problems.

### **FHA Single Family Housing Programs – Discounted REO Property Purchase**

Eligible Public Housing Agencies (PHA) are able to purchase Single Family Real Estate Owned (REO) properties at a discount of fifty percent (50%). This is only available to PHAs that operate a homeownership program in the jurisdiction covering the major disaster. Following the sale of the property, the PHA is solely responsible for leasing and/or selling the property to eligible disaster-area residents.

### **FHA Single Family Housing Programs – Mortgage Insurance for Disaster Victims**

This program provides mortgage insurance to protect lenders against the risk of default on mortgages to qualified disaster victims. Individuals are eligible for this program if their homes are located in an area that was designated by the President as a disaster area and if their homes were destroyed or damaged to such an extent that reconstruction or replacement is necessary.

Insured mortgages may be used to finance the purchase or reconstruction of a one-family home that will be the principal residence of the homeowner.

### **Office of Community Planning and Development – Self-help Ownership Opportunity Program**

SHOP grants must be used to purchase land and make necessary infrastructure improvements, which together may not exceed an average SHOP investment of \$15,000 per dwelling unit. Leveraged funds must be used for the construction or rehabilitation of these homeownership units.

Grantees may carry out activities directly and/or distribute SHOP funds to local non-profit affiliates that will develop the SHOP units, select homebuyers, coordinate the homebuyer sweat equity and volunteer efforts,

and assist in the arrangement of interim and permanent financing for the homebuyers. The grantees ensure that the new homebuyers can afford their homes at the time of purchase and for the long term. Many of the SHOP homebuyers are first-time homeowners and come from underserved groups.

### **Office of Public Housing – Right to Public Housing Tenant Relocation**

If an alternative public housing unit is available the family may be relocated. If an alternative public housing unit is not available, the family may be eligible for FEMA assistance until an alternative or their original housing unit is available.

### **Office of Public Housing – Exception Payment Standards for People With Disabilities**

The process basically allows a PHA, with HUD approval, to raise the payment standard for a disabled family if it can show that the unit is rent-reasonable and has features that meet the needs of that family. This is allowed in instances where the family would not otherwise be able to find an acceptable unit below 110% of the payment standard (see Notice PIH 2013-18).

### **Office of Public Housing – Housing Choice Voucher portability**

Under the Section 8 housing choice voucher program, participating families may move with continued assistance anywhere in the country where a public housing agency administering the voucher program has jurisdiction. This means that a voucher program participant displaced by a natural disaster may be able to use their voucher to relocate (port) to another city or town.

### **Office of Public Housing – Jurisdiction-wide payment standard exceptions above 110% of Fair Market Rent**

110% is the highest the PHA can set payment standards. 24 CFR §982.503(c)(2) allows the HUD Field Office to approve payment standards between 110 and 120 percent, however the process does ask the PHA for a lot of information. Raising the payment standards above 120% of FMR, the regulations at 24 CFR 982.503(c)(3) states that it must be approved by HUD HQ and it must be statistically backed up in the same way as the 50th percentile method, plus it will only be approved if the PHA has already raised the payment standards to between 110 and 120 percent of FMR for at least 6 months.

### **Office of Public Housing – Capital Fund Emergency / Natural Disaster Funding**

Each year Congress sets aside funds within the Capital Fund appropriation to create a reserve for emergencies and natural disasters. Public Housing Agencies (PHAs) that confront an emergency situation or a natural disaster are eligible to apply for and receive funds from the reserve provided that they comply with certain requirements (example: funds provided because of a disaster are only available to the extent that needed repairs are in excess of reimbursement from insurance and other sources, such as the Federal Emergency Management Agency (FEMA)).

**HUD Office of Policy Development and Research (PD&R) - HUD User Geospatial Datasets and Resources**

Web-interfaced mapping tools to identify your community's needs through mapping current grant activities, local housing market and economic data, Census data, and other data sources, and homeless grant planning data.

**HUD Office of Policy Development and Research (PD&R) – HUD Resource Locator**

GIS mapping tool to identify HUD resources; Affordable Housing, Public Housing Authority office and Inventory, Low-Income Housing Tax Credit (LIHTC) inventory, Homeless Resources via Continuum of Care, USDA Rural Development Resources.

**CONTACT INFORMATION**

**Website**

<http://portal.hud.gov/hudportal/HUD>

## U.S. Army Corps of Engineers

The U.S. Army Corps of Engineers (Corps of Engineers) is the Nation's primary water resources development agency. Its water resources program began in 1824 when Congress provided funds for improving river navigation. Since then, the Corps of Engineers has been involved in developing recreational and commercial navigation, reducing flood damage and restoring ecosystems.

<b>WHEN CAN WE HELP?</b>	Before Fire ✓	During Fire	After Fire ✓
<b>HOW CAN WE HELP?</b>	Restoration and flood management		
<b>WHO CAN WE HELP?</b>	Communities		

### ASSISTANCE PROGRAMS:

#### Continuing Authorities Program

The Continuing Authorities Program (CAP) authorizes the Corps of Engineers to plan, design and construct small scale projects under existing program authority from Congress. Local governments and agencies seeking assistance may request the Corps of Engineers to investigate potential water resource issues that may fit a particular authority.

#### Section 14 – Emergency Streambank and Shoreline Protection

The Corps of Engineers is authorized to construct bank stabilization and protection projects to protect endangered public and non-profit infrastructure including highways, bridges, approaches and other essential public services such as hospitals, cultural sites and water supply systems from flood and storm damages due to erosion. Privately owned property and facilities are not eligible for protection under this authority. The maximum federal dollar limit is \$5 million per project.

#### Section 103 – Beach Erosion and Hurricane and Storm Damage Reduction

This authority allows the Corps of Engineers to assist in the protection of public infrastructure on small beaches against erosion and damages caused by natural storm driven waves and currents. Typical projects include protecting utilities, roadways and other public infrastructure systems. The maximum federal dollar limit is \$5 million per project.

#### Section 107 – Navigation Improvements

This authority allows the Corps of Engineers to plan, design and construct small projects for commercial navigation purposes such as channels, breakwaters and jetties to ensure safe and efficient use of the nation's navigable waterways. The maximum federal dollar limit is \$10 million per project.

## **Section 111 – Shore Damage Prevention or Mitigation Caused by Federal Navigation Projects**

The Corps of Engineers is authorized to investigate and construct projects for prevention or mitigation of shore damages to public and privately owned shores along coastlines that are attributable to federal navigation. The maximum federal dollar limit is \$10 million per project.

## **Section 204 – Beneficial Use of Dredged Material**

The Corps of Engineers can restore, protect or create aquatic and wetland habitats in connection with construction maintenance dredging of an authorized federal navigation project. The cost-share under this program is 65 percent federal and 35 percent non-federal for all costs above the base disposal plan, where the base disposal plan is the least costly plan for typical disposal of dredged material. The federal government pays 100 percent up to the cost of the base disposal plan. The maximum federal dollar limit is \$10 million per project.

## **Section 205 – Flood Control**

The Corps of Engineers is authorized under this authority to investigate and construct local flood control projects by construction or improvement of flood control works. Typical flood control projects include levees, floodwalls, channel modifications, pumping stations or some non-structural measures. The maximum federal limit is \$10 million per project.

## **Section 206 – Aquatic Habitat Ecosystem Restoration**

The Corps of Engineers is authorized to restore and protect aquatic ecosystems and wetland habitats to improve the quality of the environment. Examples of projects include creek daylighting, channel modifications and wetland restoration. The maximum federal limit is \$10 million per project.

## **Section 1135 – Project Modifications for Improvement of the Environment**

The Corps of Engineers is authorized to assist in the restoration of degraded ecosystems through the modification of Corps of Engineers' structures, operations or implementation of measures in affected areas. The maximum federal limit is 10 million per project.

## **FLOODPLAIN MANAGEMENT SERVICES**

### **What the Corps of Engineers Can Do**

The Floodplain Management Services (FPMS) Program provides the full range of technical services and planning guidance needed to support effective floodplain management. Funding cannot support construction. FPMS is 100 percent federally funded.

The program develops or interprets site-specific data on obstructions to flood flows; flood formation and timing; flood depths or stages; floodwater velocities; and the extent, duration and frequency of flooding. It also provides information on natural and cultural floodplain resources before and after the use of floodplain management measures.



**PLANNING ASSISTANCE TO STATE****What the Corps of Engineers Can Do**

Typical studies are only at the planning level of detail; they do not include detailed design for project construction and do not include any construction funding. The studies generally involve the analysis of existing data for planning purposes, using standard engineering techniques, although some data collection is often necessary. Most studies become the basis for State, Tribal and local planning decisions. The cost-share for these studies is 50 percent federal and 50 percent non-federal.

**READINESS AND RESPONSE**

The Emergency Readiness, Response, and Recovery Program allows the Corps of Engineers to undertake activities necessary to ensure that a knowledgeable and experienced work force is always available to respond to natural disasters. Readiness and Response includes development of an emergency management organization, planning, training, and maintaining adequate supplies. The Corps of Engineers may also provide emergency assistance for flood response during a disaster in the form of personnel, material and technical advice. Emergency Readiness and Response is 100 percent federally funded and includes activities such as technical advice, emergency repairs and flood-fight material like sandbags, pumps, or rock.

**RECOVERY**

Post-flood response activities are intended to save lives and protect property (i.e., public facilities/services and residential/commercial developments) following a major flood event. Assistance to individual homeowners and businesses is not permitted. Authority to perform post-flood activities immediately after a flood is provided by Public Law 84-99 as amended, along with Public Law 93-288 as administered by the Federal Emergency Management Agency (FEMA). Work under this authority after a flood typically includes repair of eligible flood control structures, debris removal, and temporary restoration of critical public services or facilities. Recovery efforts are funded 100 percent federally initially for design and coordination work; implementation of repairs or other work is cost-shared 80 percent federal and 20 percent non-federal.

**SPECIFICALLY AUTHORIZED PROJECTS**

Projects specifically authorized by Congress allow the Corps of Engineers to provide support for a variety of water resource related issues. These projects differ from projects under other program authorities. First, to initiate a study, the Corps of Engineers requires specific Congressional authorization to address issues within a specified area. Also, the study scope can include one or more different Corps of Engineers mission areas and the total study cost is not limited.

**CONTACT INFORMATION****Website**

<http://nws.usace.army.mil>

## Multiagency Programs and Services

PROGRAM / ACTIVITY	TYPE OF ASSISTANCE	AGENCY & CONTACT
<b>General Information</b>		
<b>2015 Central Washington Fire Recovery</b>	2015 Burned Area Emergency Response (BAER) data, analysis and reports that assist in identifying immediate and emergency actions to address post-fire risks to people, property and cultural and natural resources.	<a href="http://centralwashingtonfirerecovery.info/">http://centralwashingtonfirerecovery.info/</a>
<b>Washington Fire Adapted Communities Learning Network</b>	The Washington Fire Adapted Communities Learning Network, funded by BLM, facilitates learning and provides a means to invest resources in around Washington that are working to create fire adapted communities.	<a href="http://www.fireadaptedwashington.org">http://www.fireadaptedwashington.org</a>
<b>Okanogan Conservation District</b>	Okanogan Conservation District provides voluntary, non-regulatory services to landowners and lessees in Okanogan County to address natural resource concerns. The Wildfire Recovery page provides Interagency Burned Area Emergency Response (iBAER) Team reports, news and information.	<a href="http://okanogancd.org/">http://okanogancd.org/</a>
<b>New Mexico After the Wildfire Guide.</b>	This guide was written to help New Mexico communities recover after wildfire. It includes information on how to mobilize your community, a list of resources available to communities and individuals for assistance, and a technical guide with information about post-fire treatments to address the catastrophic effects of a wildfire on the land and to prepare for potential flooding.	<a href="http://afterwildfirenm.org/report_print">http://afterwildfirenm.org/report_print</a>

<b>Utah Interagency Coordination Guide</b>	This guide is intended to help government agencies and non-governmental organizations better coordinate their efforts to assist communities, tribal lands, and private landowners before, during, and after wildfires.	<a href="http://www.fs.usda.gov/Internet/FSE_DOCUMENTS/stelprdb5353040.pdf">http://www.fs.usda.gov/Internet/FSE_DOCUMENTS/stelprdb5353040.pdf</a>
<b>Hazard ID &amp; Mapping</b>		
<b>USGS Post-Fire Debris-Flow Hazard</b>	USGS Emergency Assessment of Post-Fire Debris-Flow Hazards page provides post-fire debris-flow hazard assessments for select fires in the Western U.S	<a href="http://landslides.usgs.gov/hazards/postfire_debrisflow/">http://landslides.usgs.gov/hazards/postfire_debrisflow/</a>
<b>Remote Sensing Applications Center (RSAC)</b>	Remote Sensing Applications Center (RSAC) provides monitoring and mapping of natural resources. Including the BAER Imagery Support program cooperative effort which provides rapid delivery of satellite imagery, Burned Area Reflectance Classifications (BARC) and other geospatial data to Forest	<a href="http://www.fs.fed.us/eng/rsac/">http://www.fs.fed.us/eng/rsac/</a>
<b>Cooperative Water Program (CWP)</b>	Funding assistance for stream gage activities.	Department of Interior (DOI) – US Geological Survey (USGS)  <a href="http://water.usgs.gov/coop/">water.usgs.gov/coop/</a>
<b>National Streamflow Information Program (NSIP)</b>	Operation of a network of over 7,000 stream gaging stations that provide real- time and historical data on streamflows. Provides funding for stream gage activities.	Department of Interior (DOI) – US Geological Survey (USGS)  <a href="http://water.usgs.gov/nsip/">water.usgs.gov/nsip/</a>
<b>National Geospatial Program</b>	Maintains mapping and digital data standards and coordinates multiple mapping activities.	Department of Interior (DOI) – US Geological Survey (USGS)  <a href="http://www.usgs.gov/ngpo/">www.usgs.gov/ngpo/</a>
<b>Earthquake Hazards Program</b>	Seismic Mapping.	Department of Interior (DOI) – US Geological Survey (USGS) - Earthquake  <a href="http://earthquake.usgs.gov/hazards/">earthquake.usgs.gov/hazards/</a>

<b>Coastal Inundation Mapping</b>	Training for certified floodplain managers and state and local officials on the coastal inundation issues and spatial techniques for mapping inundation.	Department of Commerce (DOC) - National Oceanic and Atmospheric Administration (NOAA)  <a href="http://www.csc.noaa.gov/training">www.csc.noaa.gov/training</a>
<b>National Cooperative Soil Survey</b>	Maintains soil surveys of counties or other areas to assist with farming, conservation, mitigation or related purposes.	US Department of Agriculture (USDA) - Natural Resources Conservation Service (NRCS)  <a href="http://www.wa.nrcs.usda.gov/programs/soil_survey.html">www.wa.nrcs.usda.gov/programs/soil_survey.html</a>
<b>National Flood Insurance Program: Flood Mapping</b>	Flood insurance rate maps and flood plain management maps for all NFIP communities.	Federal Emergency Management Agency (FEMA)  <a href="https://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping">https://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping</a>
<b>Risk Mapping, Assistance and Planning (Risk MAP) CTP program</b>	Training, Technical, and supplemental Funding assistance for flood mapping activities.	Federal Emergency Management Agency (FEMA) Region X  <a href="https://www.fema.gov/risk-mapping-assessment-and-planning-risk-map">https://www.fema.gov/risk-mapping-assessment-and-planning-risk-map</a>
<b>National Digital Evaluation Program (NDEP)</b>	Promotes the exchange of accurate digital land evaluation data among government, private, and non-profit sectors and the academic community.	Multiple Agencies  <a href="http://www.ndep.gov">www.ndep.gov</a>
<b>National Digital Orthophoto Program (NDOP)</b>	Develops orthoimagery for use in mapping of flood and other hazards and coordinates Federal and State agency imagery requirements.	Multiple Agencies  <a href="http://www.ndop.gov">www.ndop.gov</a>
<b>Project Support Programs and Grants</b>		
<b>Community Assistance Grants</b>	Planning assistance grants for the development Community Wildfire Protection Plans (CWPPs).	Department of Interior (DOI) –Bureau of Land Management (BLM) through the National Fire Plan  <a href="http://www.nwfireplan.gov/CommunityAsst/Apply.htm">www.nwfireplan.gov/CommunityAsst/Apply.htm</a>

<b>Volcano Hazards Program</b>	Technical assistance: Volcano hazard warnings and operation of five volcano observatories to monitor and assess volcano hazard risk.	Department of Interior (DOI) – US Geological Survey (USGS) Volcanic Hazards  Cascades Volcano Observatory (CVO) <a href="http://vulcan.wr.usgs.gov/home.html">vulcan.wr.usgs.gov/home.html</a>
<b>National Database of State and Local Wildfire Hazard Mitigation Programs</b>	Technical and planning assistance for activities associated with wildland and urban interface fire hazards mitigation. Notice: this database, with the exception of the Biomass Utilization section, is not actively administered and has not been updated since 1/1/2010.	United State Department of Agriculture (USDA) - US Forest Service (USFS)  <a href="http://www.wildfireprograms.usda.gov">www.wildfireprograms.usda.gov</a>
<b>National Drought Mitigation Center</b>	Technical and planning assistance for activities associated with drought mitigation.	University of Nebraska - sponsored by multiple federal agencies <a href="http://www.drought.unl.edu/index.htm">www.drought.unl.edu/index.htm</a>
<b>National Flood Insurance Program (NFIP)</b>	Formula grants to States to assist communities to comply with NFIP floodplain management requirements (Community Assistance Program).  Technical Bulletins are available on the website to help with flood protection activities.	Federal Emergency Management Agency (FEMA) - National Flood Insurance Program (NFIP)  <a href="https://www.fema.gov/national-flood-insurance-program">https://www.fema.gov/national-flood-insurance-program</a>
<b>Puget Sound Protection and Restoration: Tribal Implementation Assistance Grants</b>	Grants to federally recognized Tribal governments within the greater Puget Sound Basin for help in implementing priority of work for the protection and restoration of Puget Sound.	Environmental Protection Agency (EPA) – Region 10  <a href="http://www.epa.gov/aboutepa/epa-region-10-pacific-northwest">http://www.epa.gov/aboutepa/epa-region-10-pacific-northwest</a>
<b>Puget Sound Scientific Studies and Technical Investigations Assistance Grants</b>	Grants to State and local government agencies, federally recognized Tribal governments, public and private institutions of higher education, and public interest entities located within the greater Puget Sound Basin.	Environmental Protection Agency (EPA) - Region 10  <a href="http://www.epa.gov/aboutepa/epa-region-10-pacific-northwest">http://www.epa.gov/aboutepa/epa-region-10-pacific-northwest</a>

<b>Puget Sound Watershed Management Assistance Grants</b>	Grants to local governments, federally recognized Tribal governments, and special purpose districts for help in integrating watershed protection and land use decisions.	Environmental Protection Agency (EPA) - Region 10  <a href="http://www.epa.gov/aboutepa/epa-region-10-pacific-northwest">http://www.epa.gov/aboutepa/epa-region-10-pacific-northwest</a>
<b>Clean Water Act Section 319 Grants (Nonpoint Source Management Program) and State Centennial Clean Water Grant Program</b>	Grants to States to implement non-point source programs, including support for nonstructural watershed resource restoration activities and urban storm water runoff activities. The State Dept of Ecology runs a combined application and funding cycle for these grants.	Environmental Protection Agency (EPA)  <a href="http://www.epa.gov/owow/nps/cwact.html">www.epa.gov/owow/nps/cwact.html</a> <a href="http://www.ecy.wa.gov/programs/wq/funding/funding.html">www.ecy.wa.gov/programs/wq/funding/funding.html</a>
<b>Silver Jackets Program</b>	Formal and consistent strategy for an interagency approach to planning and implementing measures to reduce the risks associated with flooding and other natural hazards.	Department of Defense (DOD), United States Army Corps of Engineers (USACE), Federal Emergency Management Agency (FEMA), and State Agencies  <a href="http://www.iwr.usace.army.mil/nfrmp/state/about.cfm">www.iwr.usace.army.mil/nfrmp/state/about.cfm</a>
<b>National Flood Risk Management Program</b>	Facilitates interagency teams (Silver Jackets) at the state level to develop and implement solutions to state natural hazard priorities.	Department of Defense (DOD), United States Army Corps of Engineers (USACE) See USACE District contact info above and Flood Risk Management Gateway:  <a href="http://operations.usace.army.mil/flood.cfm">operations.usace.army.mil/flood.cfm</a>
<b>National Nonstructural/Flood Proofing Committee (NFPC)</b>	Workshops to provide training on nonstructural mitigation measures to be utilized in floodplain management.	Department of Defense (DOD), United States Army Corps of Engineers (USACE) See USACE District contact info above and Flood Risk Management Gateway:  <a href="http://operations.usace.army.mil/flood.cfm">operations.usace.army.mil/flood.cfm</a>
<b>Watershed Protection and Flood Prevention Program</b>	Technical and financial assistance for installing works of improvement to protect, develop, and utilize land or water resources in small watersheds under 250,000 acres.	US Department of Agriculture (USDA), Natural Resources Conservation Service (NRCS) -  <a href="http://www.nrcs.usda.gov">www.nrcs.usda.gov</a>

<b>Watershed Surveys and Planning</b>	<p>Surveys and planning studies for appraising water and related resources, and formulating alternative plans for conservation use and development.</p> <p>Grants and advisory/counseling services to assist w/ planning and implementation improvement.</p>	<p>US Department of Agriculture (USDA) – Natural Resources Conservation Service (NRCS)</p> <p><a href="http://www.nrcs.usda.gov">www.nrcs.usda.gov</a></p>
<b>Emergency Watershed Protection Program (Can be opened for both a Presidentially declared and locally declared disaster)</b>	<p>Technical and financial assistance for relief from imminent hazards in small watersheds, and to reduce vulnerability of life and property in small watershed areas damaged by severe natural hazard events.</p>	<p>US Department of Agriculture (USDA) - Natural Resources Conservation Service (NRCS)</p> <p><a href="http://www.wa.nrcs.usda.gov/programs/ewp.html">www.wa.nrcs.usda.gov/programs/ewp.html</a></p>
<b>National Database of State and Local Wildfire Hazard Mitigation Programs</b>	<p>Grants and other funding sources for activities associated with wildland and urban interface fire hazards mitigation.</p>	<p>US Department of Agriculture (USDA) -- US Forest Service (USFS)</p> <p><a href="http://www.wildfireprograms.usda.gov">www.wildfireprograms.usda.gov</a></p>
<b>Transfers of Inventory Farm Properties to Federal and State Agencies for Conservation Purposes</b>	<p>Transfers title of certain inventory farm properties owned by FSA to Federal and State agencies for conservation purposes (including the restoration of wetlands and floodplain areas to reduce future flood potential)</p>	<p>US Department of Agriculture (USDA) – Farm Service Agency (FSA)</p> <p><a href="http://www.resales.usda.gov/FSA/FSAPropMain.cfm">www.resales.usda.gov/FSA/FSAPropMain.cfm</a></p>
<b>Farm and Ranch Land Protection Program</b>	<p>Technical assistance for run-off retardation and soil erosion prevention to reduce hazards to life and property.</p>	<p>US Department of Agriculture (USDA) - Natural Resources Conservation Service</p> <p><a href="http://www.nrcs.usda.gov/programs/frpp/">www.nrcs.usda.gov/programs/frpp/</a></p>
<b>Coastal Zone Management Program</b>	<p>Grants for planning and implementation of nonstructural coastal flood and hurricane hazard mitigation projects and coastal wetlands restoration.</p>	<p>Department of Commerce (DOC) - National Oceanic and Atmospheric Administration (NOAA) - National Ocean Service - Office of Ocean and Coastal Resource Management</p> <p><a href="http://oceanservice.noaa.gov/topics/coasts/management/">oceanservice.noaa.gov/topics/coasts/management/</a></p>



<b>Economic Adjustment Assistance Program (Subject to supplemental funding by Congress after disasters)</b>	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 (EDA)  <a href="http://www.eda.gov">www.eda.gov</a>
<b>Pacific Coastal Salmon Recovery Fund</b>	Funding to States and Tribal Governments for acquisition projects to help protect, restore, and conserve Pacific salmon and steelhead populations and their habitats.	Department of Commerce (DOC) - National Oceanic and Atmospheric Administration (NOAA)  <a href="http://www.nwr.noaa.gov/Salmon-Recovery-Planning/PCSRF/Index.cfm">www.nwr.noaa.gov/Salmon-Recovery-Planning/PCSRF/Index.cfm</a>
<b>Community Development Block Grant (CDBG) State Administered Program</b>	Grants to States to develop viable communities (e.g., housing, a suitable living environment, expanded economic opportunities) in non-entitled areas, for low- and moderate income persons. The Imminent Threat Grant (a subgrant of the CDBG) provides funding for emergency needs that pose a serious, immediate threat to public health and safety.	US Department of Housing and Urban Development (HUD)  <a href="http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs">http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs</a>
<b>Public Housing Capital Fund Emergency/Natural Disaster Funding</b>	Funding to public housing agencies for modernization needs resulting from natural disasters (including elevation, flood proofing, and retrofit).	US Department of Housing and Urban Development (HUD)  <a href="http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs">http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs</a>
<b>Community Development Block Grant Entitlement Communities Program</b>	Grants to entitled cities and urban counties to develop viable communities (e.g., decent housing, a suitable living environment, expanded economic opportunities), principally for low- and moderate-income persons.	US Department of Housing and Urban Development (HUD)  <a href="http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs">http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs</a>

<b>Disaster Recovery Assistance (Subject to supplemental funding by Congress after disasters)</b>	Grants to fund gaps in available recovery assistance after disasters (including mitigation).	US Department of Housing and Urban Development (HUD)  <a href="http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs">http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs</a>
<b>HOME Investments Partnerships Program</b>	Grants to States, local government and consortia for permanent and transitional housing (including support for property acquisition and rehabilitation) for low- income persons.	US Department of Housing and Urban Development (HUD)  <a href="http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs">http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs</a>
<b>Federal Highways Bridge Program</b>	Grants to Local Jurisdictions for locally-owned bridge repair and rehabilitation projects, including those for seismic retrofitting and scour mitigation.	US Department of Transportation (USDOT)  <a href="http://www.wsdot.wa.gov/LocalPrograms/Bridge/Call.htm">www.wsdot.wa.gov/LocalPrograms/Bridge/Call.htm</a>
<b>Hazard Mitigation Grant Program (HMGP)</b>	Grants to States, Local Jurisdictions, Tribes, and Private Nonprofits for implementing long-term hazard mitigation measures following a major disaster declaration.	Federal Emergency Management Agency (FEMA)  <a href="http://www.fema.gov/hazard-mitigation-grant-program">http://www.fema.gov/hazard-mitigation-grant-program</a>
<b>Flood Mitigation Assistance (FMA)</b>	Grants to States, Local Jurisdictions, and Tribes for predisaster mitigation to help reduce or eliminate the long-term risk of flood damage to structures insurable under the National Flood Insurance Program (NFIP).	Federal Emergency Management Agency (FEMA)  <a href="http://www.fema.gov/flood-mitigation-assistance-grant-program">http://www.fema.gov/flood-mitigation-assistance-grant-program</a>
<b>Pre-Disaster Mitigation (PDM)</b>	Grants to States, Local Jurisdictions, Tribes, and Private Nonprofits for hazard mitigation planning and the implementation of mitigation projects prior to a disaster event.	Federal Emergency Management Agency (FEMA)  <a href="http://www.fema.gov/pre-disaster-mitigation-grant-program">http://www.fema.gov/pre-disaster-mitigation-grant-program</a>
<b>Repetitive Loss Claims (RFC)</b>	Grants to States, Local Jurisdictions, and Tribes to reduce flood damages to insured properties that have had one or more claims to the NFIP.	Federal Emergency Management Agency (FEMA)  <a href="http://www.fema.gov/repetitive-flood-claims-grant-program-fact-sheet">http://www.fema.gov/repetitive-flood-claims-grant-program-fact-sheet</a>

<b>Severe Repetitive Loss (SRL)</b>  <b>(also see NFIP ICC summary below for potential supporting funding for this program)</b>	Grants to States, Local Jurisdictions, and Tribes to reduce or eliminate the long- term risk of flood damage to severe repetitive loss (SRL) structures insured under the NFIP.	Federal Emergency Management Agency (FEMA)  <a href="http://www.fema.gov/media-library-data/20130726-1912-25045-0789/20_srl_may2013.pdf">http://www.fema.gov/media-library-data/20130726-1912-25045-0789/20_srl_may2013.pdf</a>
<b>Public Assistance Program (Infrastructure)</b>	Grants to States, Local Jurisdictions, Tribes, and Private Nonprofits to repair damaged infrastructure and public facilities, and help restore government or government-related services. Mitigation funding is available for work related to damaged components of the eligible building or structure.	Federal Emergency Management Agency (FEMA)  <a href="https://www.fema.gov/media-library/assets/documents/90743">https://www.fema.gov/media-library/assets/documents/90743</a>
<b>National Flood Insurance Program (NFIP)</b>	Makes available flood insurance to residents of communities that adopt and enforce minimum floodplain management requirements.	Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP)  <a href="https://www.fema.gov/national-flood-insurance-program">https://www.fema.gov/national-flood-insurance-program</a>
<b>National Flood Insurance Program (NFIP) Increased Cost of Compliance (ICC) Coverage (NOTE: this funding can count towards the local share requirement of the other FEMA HMA grant programs listed above)</b>	Funding Assistance to homeowners insured under the NFIP to help cover the cost of complying with community floodplain management ordinances when homes are substantially damaged or repetitively damaged. NOTE: as of this plan update, FEMA had just introduced a policy by which homeowners of SRL properties can access this funding prior to an actual substantial or repetitive damage determination.	Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP)  <a href="http://www.fema.gov/increased-cost-compliance-coverage">http://www.fema.gov/increased-cost-compliance-coverage</a>
<b>Partners for Fish and Wildlife</b>	Financial and technical assistance to private landowners interested in pursuing restoration projects affecting wetlands and riparian habitats.	Department of Interior (DOI) – Fish and Wildlife Service (FWS)  <a href="http://www.fws.gov/partners/">www.fws.gov/partners/</a>

<b>North American Wetland Conservation Fund</b>	Cost-share grants to stimulate public/private partnerships for the protection, restoration and management of wetland habitats.	Department of Interior (DOI) –Fish and Wildlife Service (FWS)  <a href="http://www.fws.gov/birdhabitat/Grants/NAWCA/index.shtm">www.fws.gov/birdhabitat/Grants/NAWCA/index.shtm</a>
<b>Land Acquisition</b>	Acquires or purchases easements on high quality lands and waters for inclusion into the National Wildlife Refuge System.	Department of Interior (DOI) - Fish and Wildlife Service (FWS) <a href="http://www.fws.gov/refuges/realty/about.html">www.fws.gov/refuges/realty/about.html</a>
<b>Federal Land Transfer / Federal Land to Parks Program</b>	Identifies, assesses, and transfers available Federal real property for acquisition for State and local parks and recreation, such as open space.	Department of Interior (DOI) -National Parks Service (NPS)  <a href="http://www.nps.gov/ncrc/programs/flp/flp_abt_us.html">www.nps.gov/ncrc/programs/flp/flp_abt_us.html</a>
<b>Financing and Loan Guarantees</b>		
<b>Physical Disaster Loans and Economic Injury Disaster Loans</b>	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  <a href="http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans/types-disaster-loans">http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans/types-disaster-loans</a>
<b>State Water Pollution Control Revolving Fund Loan Program</b>	Loans at actual or below-market interest rates to help build, repair, relocate, or replace wastewater treatment plants.  Can also fund nonpoint source, watershed protection or restoration, and estuary management projects.	Environmental Protection Agency (EPA)  <a href="http://water.epa.gov/grants_funding/cwsrf/cwsrf_index.cfm">http://water.epa.gov/grants_funding/cwsrf/cwsrf_index.cfm</a> <a href="http://www.ecy.wa.gov/programs/wq/funding/funding.html">www.ecy.wa.gov/programs/wq/funding/funding.html</a>
<b>Section 108 Loan Guarantee Program</b>	Loan guarantees to public entities for community and economic development (including mitigation measures).	US Department of Housing and Urban Development (HUD) National Program  <a href="http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs">http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs</a>

<b>Rural Housing Repair and Rehabilitation Loans (AKA: Section 504 Program)</b>	Loans, grants, and technical assistance to very low-income homeowners of modest homes living in rural areas to repair their homes and remove health and safety hazards.	US Department of Agriculture (USDA)  <a href="http://www.rurdev.usda.gov/rhs/sfh/brief_repairloan.htm">www.rurdev.usda.gov/rhs/sfh/brief_repairloan.htm</a>
<b>Loan Guarantee Program (AKA: Section 502 Program)</b>	Provides loans, loan guarantees, and technical assistance to very low and low income applicants to purchase, build, rehabilitate, or relocate a home in a rural area.	US Department of Agriculture (USDA)  <a href="http://www.rurdev.usda.gov/wa/Statecontact.htm">www.rurdev.usda.gov/wa/Statecontact.htm</a>
<b>Rural Development Assistance -- Utilities</b>	Direct and guaranteed rural economic loans and business enterprise grants to address utility issues and development needs.	US Department of Agriculture (USDA)  <a href="http://www.rurdev.usda.gov/wa/Utilities.htm">www.rurdev.usda.gov/wa/Utilities.htm</a>
<b>Farm Ownership Loans</b>	Direct loans, guaranteed / insured loans, and technical assistance to farmers so that they may develop, construct, improve, or repair farm homes, farms, and service buildings, and to make other necessary improvements.	US Department of Agriculture (USDA)  <a href="http://www.fsa.usda.gov/FSA/webapp?area=home&amp;subject=fmlp&amp;topic=landing">www.fsa.usda.gov/FSA/webapp?area=home&amp;subject=fmlp&amp;topic=landing</a>
<b>FEMA Mitigation Planning</b>		
<b>FEMA Hazard Mitigation Planning Resources</b>	Provides resources for state, tribal, and local officials and other parties engaged in developing and implementing hazard mitigation plans.	<a href="https://www.fema.gov/hazard-mitigation-planning-resources">https://www.fema.gov/hazard-mitigation-planning-resources</a>