



Michigan State Police

Emergency Management and Homeland Security Division

Informational Bulletin

Issue: 23-01

February 09, 2023

Safeguarding Tomorrow Revolving Loan Fund Program

Seeking Requests for Low Interest Loan Funding to Complete Hazard Mitigation Activities

Response Needed by March 31, 2023

The Michigan State Police, Emergency Management and Homeland Security (MSP/EMHSD) is seeking interest from communities in applying for low interest loans to implement hazard mitigation projects that reduce risks from natural hazards and disasters.

The MSP/EMHSD is in the information gathering process so the state may apply for a capitalization grant from the "Safeguarding Tomorrow Revolving Loan Fund Program."

If a capitalization grant is awarded, Michigan would be able to offer low interest loans to communities. To apply, MSP/EMHSD must provide a project proposal list generated from input from communities.

We ask communities that would be interested in applying for a loan, to complete an online project information form located [here](#).

Please note, this is not a loan application. No funding is currently available. If loan funding becomes available, communities who complete the form will be asked to apply.

Eligibility

- If awarded, a capitalization grant would allow the state to provide loans to local governments and tribes.
- Loan applicants must have a hazard mitigation plan that has been approved by the Federal Emergency Management Agency (FEMA).
- Loans awarded for certain types of projects will require Environment and Historic Preservation (EHP) review (before loan disbursement).
- A benefit-cost analysis is **not** required.

Hazard Mitigation Activities

- Eligible project types under this program include, activities that reduce disaster risks for homeowners, businesses, nonprofit organizations, and communities from the impact of natural hazards, including:
 - Drought and prolonged episodes of intense heat.
 - Severe storms, including hurricanes, tornados, windstorms, cyclones, and severe winter storms.
 - Wildfires.
 - Earthquakes.
 - Flooding, including the construction, repair, or replacement of a non-Federal levee or other flood control structure (subject to specific requirements).
 - Shoreline erosion.
 - High water levels.
 - Storm surges.

Safeguarding Tomorrow Revolving Loan Fund Program

Page 2

- Zoning and land use planning changes.
- Building code enforcement.
- Loans under this program may also be used by communities to pay the non-federal cost share for FEMA Hazard Mitigation Assistance grants.

Loan Information

- The maximum loan amount per hazard mitigation project is \$5 million.
- Interest rate of no more than 1 percent.
- Loan repayment will commence no later than 1 year after project completion.
- Loan repayment will be complete no later than 20 years after the date the project is completed, or 30 years after the date the project is completed for projects in a low-income geographic area.
- Loan recipient must establish a dedicated source of revenue for repayment.

Next Steps

- Communities interested in applying for a loan must complete the online project information form located [here](#) by March 31, 2023.
- The MSP/EMHSD will develop a project proposal list, generated from community input, for use in the state application for a capitalization grant.
- If there is adequate community interest in loan funding for eligible activities, MSP/EMHSD will develop an "Intended Use Plan" which will be made available for public comment.
- The MSP/EMHSD will complete and submit a grant application package to FEMA by April 28, 2023.

If you have questions about this program, contact Mr. Matt Schnepf at 517-256-1512 or send an email to the EMHSD Hazard Mitigation mailbox MSP-EMHSD-Hazard-Mitigation-Grants@michigan.gov.

Please visit FEMA's website for more information about the [Safeguarding Tomorrow Revolving Loan Fund Program](#). See below for instructions about completing the on-line project information form.

Instructions for Completing the Online Form

To be eligible to apply for a loan, if funding becomes available, jurisdictions must complete the form linked below by March 24, 2023. This form is not a loan application but must be completed for a community to gain eligibility to later apply for a loan. If funding becomes available, loan applications will most likely be completed in the summer or fall of 2023, depending on when federal grant selections are made.

Below is a preview of the questions from the online form to be completed by interested communities. This information **MUST** be completed and submitted by using the online form. This preview is designed to be used by communities to assist in the preparation of necessary information, before accessing the link.

The form must be completed in its entirety to submit the information. Please note, the form cannot be saved and closed while in the completion process. If the browser closes, previous information will be lost. It is strongly recommended that potential applicants review this document and collect all the appropriate information prior to accessing the link.

If you have multiple projects you would like to submit, multiple submissions may be made by clicking on the Microsoft Form link, completing the form by pressing submit and then selecting "submit another response" or reselecting the link below to open a new form.

After submitting each form, you will receive an email with the completed responses. If you do not receive a confirmation email, please check your spam and junk email folders prior to contacting the Hazard Mitigation Unit.

Microsoft Form Link: [Safeguarding Tomorrow Through Ongoing Risk Mitigation Revolving Loan Fund \(RLF\) Program](#)

See the following pages for the sections and questions that are included in the online form.

Form Sections and Questions:

Section 1: Applicant Information

- Applicant Organization/Agency Name

Section 2 and 3: Contact Information

A primary contact is required to be listed when submitting the form. The following information will be required for the primary contact and secondary contact, if providing one. The form will provide the option to include a secondary contact, however, this is not required.

- First Name
- Last Name
- Organization/Agency
- Title/Position
- Email (the email provided is where the submitted information will be sent. If a primary and secondary contact are provided, both contacts will receive emails.)
- Phone Number

Section 4: Project Information

- Is the project a primary Safeguarding Tomorrow RLF Program priority? *The following is a list of the priorities:*
 - Increasing Resilience and Reducing Risk
 - Eligible Entity Partnership
 - Accounts for Regional Impacts
 - Major Economic Sectors or Critical Infrastructure
- Project Title
- Hazard Mitigation Project Type *(This should be a brief description of the project type.)*
- Project Description *(Provide a general description of the project and how it aligns to the program's priorities and objectives in hazard mitigation.)*

Section 5: Community Lifeline and Hazard Sources

- What community lifeline does the project stabilize? The following is a list of the available community lifelines:
 - Communications
 - Energy
 - Food, Water Shelter
 - Hazardous Material
 - Health and Medical
 - Safety and Security
 - Transportation
- What is the primary hazard mitigated by the project and is there a secondary hazard being mitigated? A secondary hazard is not required. The following is a list of the available hazards:
 - Cyclone
 - Drought and prolonged episodes of intense heat
 - Earthquakes
 - Flood control structure
 - Flooding
 - High water levels
 - Hurricane
 - Severe storms, including hurricanes, tornados, wind storms, cyclones, and sever winter storms
 - Severe winter storm
 - Shoreline erosion
 - Storm surges
 - Tornado
 - Wildfires
 - Wind storm

Section 6: Project Location

- Provide the latitude and longitude if applicable.
- Select the county(ies) that would benefit from this project.
- Provide the Community Name(s) and Community Identification Number(s) (CID) that would benefit from this project.

Determining Community Identification Numbers (CIDs)

Follow these steps to find CIDs:

1. Select the link to access FEMA's National Flood Insurance Program (NFIP) Community Status Book site: <https://www.fema.gov/flood-insurance/work-with-nfip/community-status-book>
2. Scroll down to the section titled "Find a Community Status Report."
3. Locate Michigan in the list and click on "Michigan" or "pdf" to access a list of community names and identification numbers.

Communities participating in the NFIP are listed first in the document, followed by non-participating communities. If you are unable to find your community listed in the document, note that in your form response and contact the Hazard Mitigation Unit at MSP-EMHSD-Hazard-Mitigation-Grants@michigan.gov.

- Provide the Census Tract(s) number receiving benefits from this project.

Determining Census Tract Numbers

Follow these steps to determine census tract numbers.

1. Select the link to access the interactive map: https://www.atsdr.cdc.gov/placeandhealth/svi/interactive_map.html
2. In the top toolbar, select "Zoom to Level B" under Geographic Units.
3. Toggle the Geographic Units option to Census Tracts.
4. Click on the corresponding map locations to display the associated census tract number.

- What is the total population served that will benefit from this project? This should be determined by the population count of the census tract(s).

- Does the identified community(ies) participate in the Community Rating System (CRS)?

To determine participation in the Community Rating System (CRS), follow these steps to search FEMA's Flood Insurance Manual to find the CRS participation status for your community:

1. Select the link to find FEMA's Flood Insurance Manual (<https://www.fema.gov/flood-insurance/work-with-nfip/manuals#flood-insurance>).
2. Select the link for the most recent Flood Insurance Manual.
3. Select the link for the Community Rating System (see Appendix F of the manual, although its location is subject to change).
4. Scroll through the table of participating communities, listed alphabetically by state, to see if your community is listed.
 - If your community is not listed or if it is listed but has an "R" in the Status column (for Rescinded), then your community is not currently participating in the CRS.
 - If your community is listed and has a "C" in the Status column (for Current), then your community is currently participating in the CRS and the community's CRS rating can be found in the Current Class column.

- What is the CRS Class for the community(ies) listed above.

- What are the Vulnerable Area(s) as listed in 42 U.S.C. 5135 § (b)(1)(E) and 42 U.S.C. 5135 § (d)(3)(C). The following is a list of available options:
 - Areas at risk of earthquakes, tsunamis, droughts, severe storms, and wildfires
 - Micro-watersheds
 - River corridors
 - River basins
 - Watersheds
 - Wildland-urban interface
 - Bays
 - Coastal regions
 - Ecosystems
 - Estuaries
 - Micro-basins
 - N/A

- What is the major economic sector (if applicable) as listed in 42 U.S.C. 5135 § (d)(3)(D)? The following is a list of available options:
 - Bridges and waterways essential to interstate commerce
 - Chemical
 - Commercial Facilities
 - Communications
 - Critical Manufacturing
 - Dams
 - Defense
 - Emergency Services
 - Financial Services
 - Food and Agriculture
 - Global commodity supply chain assets
 - Government Facilities
 - Healthcare and Public Health
 - Information Technology
 - Nuclear Reactors, Materials and Waste
 - Other
 - Ports
 - Power
 - Transportation Systems
 - Water production and distribution centers
 - N/A

Section 7: Project Budget and Schedule

- Estimated Total Cost.
- Requested Loan Amount.
- Will this loan be used toward non-federal cost share for a grant under another grant program?
- How will the local government repay the loan principal and interest for projects that will not generate revenue? Identify the government's revenue stream that will support the project.
- Project's anticipated start date.
- Project's anticipated end date.