

Entity Eligibility and Grant Application Requirements on the Safeguarding Tomorrow through Ongoing Risk Mitigation Revolving Loan Fund Program

Release Date: Sep 13, 2024

The Safeguarding Tomorrow through Ongoing Risk Mitigation Revolving Loan Fund (Safeguarding Tomorrow RLF) program provides capitalization grants to entities to establish a revolving loan fund. This document provides information about who can apply for grant funding and what information is required in a grant application package.

Grant Applicant Eligibility

An entity eligible for grant funding includes any state, the District of Columbia, American Samoa, Commonwealth of the Northern Mariana Islands, Guam, Puerto Rico and U.S. Virgin Islands as well as federally recognized Tribal Nations having received a direct major disaster declaration under the [Robert T. Stafford Disaster Relief and Emergency Assistance Act](#).

Applying for a capitalization grant under this program is a multi-step process and requires dedicated time to complete. Entities should read the [Application and Submission Information instructions within the](#) Notice of Funding Opportunity (NOFO) carefully. All applications and supporting materials must be submitted using the online system stated in the funding opportunity. The capitalization grant application process is described in **Figure 1**.

Graphic



FEMA

Page 1 of 4



Eligible Tribal Entities

Tribal Nations that have a qualifying major disaster declaration are eligible to apply for a capitalization grant. Qualifying major disaster declarations can be found online in FEMA's [disaster declaration database](#). Additional tribal-specific information for the current funding cycle can be found on the [Safeguarding Tomorrow RLF web page](#). Tribal Nations that have received federal assistance under a state's major disaster declaration, either as an applicant or sub-applicant, as opposed to an direct declaration, are not eligible to receive a capitalization grant.

Grant Requirements for Receiving Funding

Safeguarding Tomorrow RLF application requirements ensure compliance with relevant laws and program requirements, as well as alignment with FEMA's strategic goals for agency, mitigation and equity objectives.

Entity Hazard Mitigation Plan

An entity must have a FEMA-approved State or Tribal [Hazard Mitigation Plan](#). As part of the application process, the entity must include an **assessment of recurring major disasters** that looks at risk to life and property as well as systematic and regional approaches to achieve resilience in at risk areas. This information should be in the entity's Hazard Mitigation Plan which the entity may reference in its application materials. If this information is not in their currently approved Hazard Mitigation Plan, an entity can provide additional information on the program-specific capitalization grant application form.

Capitalization Grant Application Package



The [capitalization grant application package](#) includes a Standard Application for Federal Assistance (SF-424), a program-specific capitalization grant application form, Intended Use Plan, and Project Proposal List. Additional information about each of these parts is available on the [Safeguarding Tomorrow RLF program webpage](#). FEMA will review these materials for completeness and how they align with program priorities. FEMA will **not** be selecting projects or awarding loans. FEMA awards a capitalization grant to an entity, then the entity awards loans to selected projects listed in their Project Proposal List.

Capitalization Grant Application Form

An entity is required to use this program-specific form when applying for a capitalization grant to describe the risks, vulnerabilities, and needs of the entity. The form will ask for that information to be provided or referenced as needed.

Project Proposal List and Public Notice Requirement

The Project Proposal List contains the planned local government projects and activities that the entity plans to select for loans. The entity must reach out to local governments to identify local hazard mitigation projects and activities and determine what to include on their Project Proposal List. To meet the **public notice requirement** and provide local governments enough time to identify hazard mitigation projects or activities, the entity must issue a public notice requesting proposals from local governments for **no less than six weeks prior** to the submission of a capitalization grant application.

Intended Use Plan and Public Comment Requirement

An entity's Intended Use Plan provides information to FEMA about the management of the entity loan fund, the criteria for the distribution of loans, and the entity's goals for the program. An entity must post their Intended Use Plan for **public comment** prior to submitting its grant application. FEMA will review the entity's Intended Use Plan to ensure it meets program requirements.

Entity Loan Fund



Before a capitalization grant can be awarded, an entity must establish a revolving loan fund for which its emergency management agency has the authority to manage the Safeguarding Tomorrow RLF program. The structure of the fund and relevant authorities should be detailed in an entity's Intended Use Plan. An entity may use existing authorities that give their emergency management agency this programmatic authority; enabling legislation is not required. An entity may combine the financial administration of the entity loan fund with the financial administration of any other revolving fund established by the entity, given certain requirements are met.

Additional information about financial delegation is available on the [Safeguarding Tomorrow RLF program webpage](#) and in the [Notice of Funding Opportunity](#).

Entity Cost Match – 10% Contribution

On or before the date on which an entity receives a capitalization grant; the entity must contribute to its loan fund an amount equal to at least 10% of the capitalization grant. If an entity contributes less than 10%, FEMA will reduce the amount of the capitalization grant that they receive to whatever amount is 10 times that of what the entity contributes. FEMA has considered the administrative burden on entities and anticipates making available no less than \$5.1 million per capitalization grant application selected for funding.

The source of the entity match may include entity programs or budgets, private investment, or other available sources. To ensure the accessibility of loans to local communities, entities may not use contributions from loan recipients to source the entity contribution.

Additional Information

Additional information and resources are available on the [Safeguarding Tomorrow RLF web page](#). FEMA will update program resources and materials as needed.

Comments and questions may be sent by email to FEMA-STORMRLF@fema.dhs.gov.



FEMA