

Safeguarding Tomorrow through Ongoing Risk Mitigation Revolving Loan Fund Program Capitalization Grant Application

Introduction

This form comprises the application for the Safeguarding Tomorrow through Ongoing Risk Mitigation Revolving Loan Fund (Safeguarding Tomorrow RLF) program. Through this program, FEMA may provide grants to capitalize entity revolving loan funds (referred to herein as entity loan funds), which will be used to provide loans to local governments to finance projects and activities that mitigate the impacts of natural hazards. An application will not be considered complete unless all fields in the application are answered, and it includes the required attachments (Intended Use Plan, Project Proposal List, and Public Notice information).

Application Submission Deadline: April 28, 2023 at 3 p.m. ET

All applications must be received through FEMA's Non-Disaster Grants System (ND Grants) by the above deadline. ND Grants System is a FEMA system that supports program management lifecycle by allowing users to perform and manage application submission. The ND Grants System has a date stamp that indicates when an application is submitted. Applicants will receive an electronic message confirming receipt of their submission. For additional information on how an applicant will be notified of application receipt, see the subsection titled "Key Dates and Times" in Section D of the Notice of Funding Opportunity (NOFO).

FEMA will not review applications that are received after the deadline or consider these late applications for funding. FEMA may, however, extend the application deadline on request for any applicant who can demonstrate that good cause exists to justify extending the deadline. For additional information on application extensions, see the subsection "Timely Receipt Requirements and Proof of Timely Submission" in Section D of the NOFO.

A list of FEMA contacts can be found in Section G of the NOFO, "DHS Awarding Agency Contact Information." For assistance using the ND Grants System, please contact the ND Grants Service Desk at (800) 865-4076 or NDGrants@fema.dhs.gov. The ND Grants Service Desk is available Monday through Friday, 9 a.m. – 5 p.m. Eastern Time (ET). For programmatic or grants management questions, please contact FEMA-STORMRLF@fema.dhs.gov. If applicants do not know who to contact or if there are programmatic questions or concerns, please contact the Centralized Scheduling and Information Desk (CSID) by phone at (800) 368-6498 or by e-mail at askcsid@fema.dhs.gov, Monday through Friday, 9 a.m. – 5 p.m. ET.

Key Contacts Form

Key Contacts Form

1. Applicant Authorized Representative

Original awards and amendments will be sent to this individual for review and acceptance, unless otherwise indicated.

Name:	
Phone Number:	
Title:	
Complete Address:	
Email:	

2. Payee

Individual authorized to accept payments.

Name:	
Phone Number:	
Title:	
Complete Address:	
Email:	

3. Administrative Contact

Original awards and amendments will be sent to this individual for review and acceptance, unless otherwise indicated

Name:	
Phone Number:	
Title:	
Complete Address:	
Email:	

Safeguarding Tomorrow RLF Program Application

Application Information

1. Application Number	
2. Application Year	
3. Grant Year	

Applicant Information

4. Application Title	
5. Name of Applicant/Entity	
6. Type of Applicant	<input type="checkbox"/> State Government <input type="checkbox"/> Indian Tribal Government <input type="checkbox"/> Territorial Government
7. Federal Employer Identification Number	
8. DUNS Number	
9. UEI Number	

If Indian Tribal Government was selected as the "Type of Applicant"

10. Tribal Government Name	
11. Tribal Identification Number	
12. Year Major Disaster Declaration was Received	
13. DR Number	
14. Tribal Government Name	

Entity Loan Fund Use

Entity Loan Fund Use

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| <p>15. Has the Entity completed the required Safeguarding Tomorrow RLF Program Intended Use Plan with this application (42 U.S.C. § 5135(g))?</p> | <p><input type="checkbox"/> Yes
<input type="checkbox"/> No</p> |
|---|---|

ATTACHMENT: Please attach your Entity Intended Use Plan to this application.

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| <p>16. Has the Entity completed the required Safeguarding Tomorrow RLF Program Project Proposal List, documenting potential local government projects and activities to be funded by the entity loan fund?</p> | <p><input type="checkbox"/> Yes
<input type="checkbox"/> No</p> |
|--|---|

ATTACHMENT: Please attach your Entity Project Proposal List to this application

<p>17. Provide a description of how the Safeguarding Tomorrow RLF Program will be utilized to increase resilience and reduce risk of harm to natural and built infrastructure (42 U.S.C. § 5135(d)(3)(A)).</p>	
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| <p>18. Do any proposed projects include a partnership between two or more eligible Entities to carry out a project or similar projects (42 U.S.C. § 5135(d)(3)(B))?
If yes, answer questions 18 to 19b. If no, move on to Question 20</p> | <p><input type="checkbox"/> Yes
<input type="checkbox"/> No</p> |
|---|---|

<p>19. List the other eligible Entity/Entities that have agreed to a partnership.</p>	
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Entity Loan Fund Use

20. Does the Intended Use Plan include a description of how the eligible Entity/Entities partnership will be leveraged to complete the project?	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. If Yes, please provide the page number where the projects are listed in the Intended Use Plan.	
b. If No, please provide a list of projects/activities that will be carried out by an eligible Entity/Entities partnership and how responsibilities will be allocated within the partnership.	

Attachment: If applicable, please attach any documentation demonstrating that all eligible Entities agree to the Safeguarding Tomorrow RLF Program partnership to your application.

21. Does the Intended Use Plan include a description of how the Safeguarding Tomorrow RLF Program will be leveraged in a systematic and regional approach to achieve resilience, which may include impacts to river basins, river corridors, watersheds, estuaries, bays, coastal regions, micro-basins, micro-watersheds, ecosystems, and areas at risk of earthquakes, tsunamis, droughts, severe storms, and wildfires, including the wildland-urban interface (42 U.S.C. § 5135(b)(1)(E))?	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. If Yes, please provide the page number where the projects are listed in the Intended Use Plan.	
b. If No, please provide the location in the Hazard Mitigation Plan that will state how the Safeguarding Tomorrow RLF Program will be leveraged in a systematic and regional approach to achieve resilience in future updates.	

Hazard Mitigation Plan Information

FEMA recommends that future State or Tribal Hazard Mitigation Plan updates include information that meets the requirements in this application. This includes the detailed assessment of recurring major disaster vulnerabilities and how HMA Programs, including the Safeguarding Tomorrow RLF

Program, may be leveraged to support a systematic and regional approach to achieve resilience. FEMA recommends that these assessments be tied to vulnerable areas, critical infrastructure, and critical economic sectors within the Entity (see 42 U.S.C. § 5135[b][1][C]).

Hazard Mitigation Plan Information	
22. Does the Entity have a FEMA-approved State/Tribal Hazard Mitigation Plan?	<input type="checkbox"/> Yes <input type="checkbox"/> No
23. Plan Name	
24. Plan Type (Tribal Multi-hazard Mitigation Plan, State Hazard Mitigation Plan, Enhanced State Mitigation Plan)	
25. Date Approved by FEMA	
26. Plan Expiration Date	
27. Please provide a link to your current approved State/Tribal Hazard Mitigation Plan.	
28. Does the current approved State or Tribal Hazard Mitigation Plan contain a detailed assessment of recurring major disaster vulnerabilities impacting the Entity that demonstrates a risk to life and property (see 42 U.S.C. § 5135 [b][1][B])?	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. If Yes, please provide the chapter, section, and page number where this assessment is provided within the currently adopted plan.	
b. If No, provide a detailed assessment of recurring major disaster vulnerabilities impacting the Entity that demonstrates a risk to life and property.	
29. Please describe any major vulnerability gaps in the current approved State or Tribal Hazard Mitigation Plan, including any ways in which the plan does not consider the vulnerabilities described under Question 27 (42 U.S.C. § 5135[b][1][C]).	

Public Notice

Public Notice	
30. Has the Entity completed the mandatory public notice of no less than six weeks in length prior to the submission of this application inviting hazard mitigation project proposals from local governments (42 U.S.C. § 5135(b)(1)(A))?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Attachment: Please attach a copy of the Public Notice or Publishers Affidavit with the source of the publication and date clearly visible.	
31. Has the Entity provided the opportunity for public comment and review of the Intended Use Plan prior to the submission of this Application (42 U.S.C. § 5135(g)(1))?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Attachment: Please attach a copy of the appropriate documentation with the source and method of the public comment opportunity and date clearly visible.	

Environmental Justice and Equity

Environmental Justice and Equity	
30. Are there any low-income geographic areas, as defined in 42 U.S.C. § 5135(m)(6), that are listed in the Project Proposal List in the Intended Use Plan (as defined in the Definitions Section)? To determine low-income geographic area status, please follow the directions on page 9.	<input type="checkbox"/> Yes <input type="checkbox"/> No
31. Are there any areas identified with a Center for Disease Control (CDC)/ATSDR Social Vulnerability Index (SVI) (https://www.atsdr.cdc.gov/placeandhealth/svi/index.html) greater than or equal to 0.8 that are listed in the Project Proposal List in the Intended Use Plan (as defined in the Definitions Section)? To determine SVI, please follow the directions on page 10.	<input type="checkbox"/> Yes <input type="checkbox"/> No
32. Are there any areas identified with a Center for Disease Control (CDC)/ATSDR Social Vulnerability Index (SVI) (https://www.atsdr.cdc.gov/placeandhealth/svi/index.html)	<input type="checkbox"/> Yes <input type="checkbox"/> No

Environmental Justice and Equity	
greater than or equal to 0.6 but less than or equal to 0.8 ($0.6 \leq \text{CDC SVI} \leq 0.8$) that are listed in the Project Proposal List in the Intended Use Plan (as defined in the Definitions Section)? To determine SVI, please follow the directions on page 10.	
33. Are there any Indian tribes (federally recognized tribes and tribal entities that are not federally recognized tribes) that are listed in the Project Proposal List in the Intended Use Plan?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Entity Loan Fund Administration

The documentation provided must demonstrate: (1) that the capitalization grants, entity share, repayments of loans, and interest earned will be accounted for separately (42 U.S.C. § 5135(c)(3)(A)) and (2) that establishing assistance priorities and carrying out oversight activities will remain in the control of the Entity's Emergency Management Agency (42 U.S.C. § 5135(c)(3)(B)).

Entity Loan Fund Administration	
34. Has the Entity established an Entity Loan Fund where capitalization grants, the entity share, repayments of loans, and interest will be deposited (42 U.S.C. § 5135(c)(2))?	<input type="checkbox"/> Yes <input type="checkbox"/> No
35. Will the Entity be prepared to deposit not less than 10% of the proposed grant into the Entity Loan Fund on or before the date of receiving the capitalization grant award (42 U.S.C. § 5135(c)(4)(A))?	<input type="checkbox"/> Yes <input type="checkbox"/> No
36. Does the Entity intend to combine the financial administration of the Entity Loan Fund with the financial administration of another Revolving Loan Fund established by the Entity and not associated with the Safeguarding Tomorrow RLF Program (42 U.S.C. § 5135(c)(3)? If yes, answer items (a) – (d).	<input type="checkbox"/> Yes <input type="checkbox"/> No
a. Please list the name of the organization/agency that will handle the financial administration of the Entity Loan Fund.	
b. Provide the page number in the Intended Use Plan where the Entity describes how the capitalization grant, entity share, repayment of loans, and interest earned on amounts in the	

Entity Loan Fund Administration	
entity loan funds will be separately accounted for.	
c. Provide the page number in the Intended Use Plan where the Entity describes how the agency responsible for emergency management would remain in control of establishing assistance priorities and carrying out oversight activities.	
d. Provide the page number in the Intended Use Plan where the Entity identifies the name of the other Revolving Loan Fund(s) that financial administration would be combined with.	

Definitions

Entity: Any state of the United States, the District of Columbia, and the Commonwealth of Puerto Rico are eligible to apply for Safeguarding Tomorrow RLF program funds. Federally recognized tribal governments having received a major disaster declaration under the Robert T. Stafford Disaster Relief and Emergency Assistance Act between Jan. 1, 2016, and Jan. 1, 2021, are also eligible to apply.

Entity Loan Fund: Prior to receipt of a capitalization grant award, an entity loan fund must be established and thereafter administered by the applicant agency responsible for emergency management, pursuant to 42 U.S.C. § 5135(c). Entity loan funds are the revolving loan fund structures that receive a capitalization grant and administer loans to local communities.

Low-income Geographic Areas: Pursuant to 42 U.S.C. § 3161(a)(1), an area that meets one of the two following criteria: (1) “the area has a per capita income of 80% or less of the national average”; or (2) “the area has an unemployment rate that is, for the most recent 24-month period for which data are available, at least 1% greater than the national average unemployment rate”(42 U.S.C. § 5135(m)(6)).

How to determine if a census tract qualifies as a low-income geographic area for Question 31.

Entities will need to determine whether a census tract is a low-income geographic area using one of two methodologies.

Methodology 1: Low-income geographic area determined by per capita income.

Per capita income can be found through the [Explore Census Data \(https://data.census.gov/\)](https://data.census.gov/). FEMA recommends using the most recent “ACS 5-year Estimates Detailed Tables.” Entities can determine if a census tract is a low-income geographic area using the following steps:

- Click on “Advanced Search”

- In the search bar, input table “B19301” as a search parameter
- Below, click on “Geography,” then “Census Tract.” Select the “Entity,” then “County,” then choose the Census Tracts.
- Click “Search” in the bottom right-hand corner.
- Compare the identified census tract per capita income against the 2021 ACS 5-Year Estimate National Per Capita Income (\$37,638)
- If the census tract per capita income is 80% or less of the national average, then the census tract is identified as a low-income geographic area.

Methodology 2: Low-income geographic area determined by unemployment data.

The unemployment rate can be found through the [Explore Census Data \(https://data.census.gov/\)](https://data.census.gov/). FEMA recommends using the most recent “ACS 5-year Estimates Detailed Tables.” Entities can determine if a census tract is a low-income geographic area using the following steps:

- Click on “Advanced Search”
- In the search bar, input table “DP03” as a search parameter
- Below, click on “Geography,” then “Census Tract.” Select the “Entity,” then “County,” then choose the Census Tracts.
- Click “Search” in the bottom right-hand corner.
- Find “Unemployment Rate” under “EMPLOYMENT STATUS” and document the percent.
- Compare the identified census tract per capita income against the 2021 ACS 5-Year Estimate National Average Unemployment Rate (6.3%).
- If the census tract per capita income is at least 1% greater than the national average unemployment rate, then the census tract is identified as a low-income geographic area.

[Center for Disease Control \(CDC\)/ATSDR Social Vulnerability Index \(SVI\)](https://www.atsdr.cdc.gov/placeandhealth/svi/index.html)

(<https://www.atsdr.cdc.gov/placeandhealth/svi/index.html>): The CDC SVI is a relative index of 16 different socioeconomic and demographic variables from the U.S. Census Bureau’s American Community Survey. The composite CDC SVI score ranges between 0 and 1 with 0 representing the least vulnerable census tract and 1 representing the most vulnerable census tract in the nation. FEMA defines scores between 0.6 - 0.8 as moderate to high vulnerability and scores between 0.8 - 1 as high vulnerability census tracts.

How to determine if a census tract qualifies as socially vulnerable for Questions 32 and 33

Entities will need to determine the SVI status for the census tracts that benefit from the project. Information on census tract SVI scores for the 2020 Census can be found [here](#). Entities should set the following parameters on the map for determining SVI scores:

- SVI Theme: “Overall SVI”
- Geographic Comparison: “Nationwide”
- State Selection: N/A
- Geographic Unit: “Census Tract”
- Data Year: “2020”

Entities can then search for counties in the search bar or zoom to the geography. When zooming in, clicking on the census tract(s) will reveal the SVI score.