



Strategic Statewide Resilience and Risk Reduction Plan

8 | **FUNDING**

CHAPTER OVERVIEW

The Disaster Relief and Resilience Act (DRRA) states that this plan shall serve as a framework to guide state investment in planning, projects, programs, and policies to protect the people and property of South Carolina from the damage and destruction of extreme weather events.

SCOR recognizes that coordinating and obtaining grant funds will further resilience efforts statewide and locally. To that end, this plan includes a strategy for providing resources, technical assistance, and other support to local government for resilience efforts.

SCOR's goal is to obtain funding to implement statewide resilience and also support other state agencies, local and regional governments, communities, tribal nations, traditional communities, and nonprofits in obtaining funding to create a more resilient South Carolina. This requires coordination, collaboration, and cooperation between governments, agencies, and other organizations.

This chapter includes:

- A brief description of major sources of funding for resilience available at the federal and state level, with a focus on grant funding, recognizing that resilience is a broad topic that touches several sources of funding.
- A description of how funds related to resilience are currently managed in South Carolina.
- A description of how SCOR can enable the implementation of resilience to take advantage of the recent influx of federal grant funding.

This chapter, and the challenges identified here, inform the recommendations related to funding proposed in Chapter 9 of this plan. These recommendations build the multi-faceted strategy to provide resources, including funding, technical assistance, and other support to local governments for programs and policies.

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FUNDING RESILIENCE

Resilience covers a wide range of issues related to the interaction of natural and human systems, and as such, can connect to various funding sources. The South Carolina Office of Resilience defines resilience as the ability of communities, economies, and ecosystems to anticipate, absorb, recover, and thrive when presented with environmental change and natural hazards. Under this definition of resilience, projects could be potentially funded by a multitude of sources. Government agencies, as well as some private foundations, offer funding to a wide range of recipients including but not limited to States, regional, local, tribal and territorial governments, community organizations, and neighborhood groups. Therefore, there is a need for coordination, collaboration, and cooperation amongst applicants and recipients of funding.

FUNDING AND THE DISASTER RELIEF AND RESILIENCE ACT

STATE INVESTMENT

The DRRRA states that this Strategic Statewide Resilience and Risk Reduction Plan is intended to serve as a framework to guide state investment in projects, programs, and policies to protect the people and property of South Carolina from the damage and destruction of extreme weather events. The Act specifically requires this plan to identify potential financial resources available for increasing resilience across the state.

COORDINATION OF STATEWIDE RESILIENCE EFFORTS

The DRRRA states that the Office of Resilience shall coordinate statewide resilience and disaster recovery efforts, including coordination with federal, state, and local governmental agencies, stakeholders, and nongovernmental entities. As part of this coordination role, this plan must include a strategy for providing resources, technical assistance, and other support to local governments for flood risk reduction action.

Figure 8.1 outlines how several of the sources of the federal funding described below flow through federal and state governments. This highlights the importance of coordination between state agencies in order to optimize federal funding for resilience in South Carolina. Brief descriptions of several federal programs are below. For more information, please see program websites for the most up to date information about eligible applicants, timelines, and available funding. Several different South Carolina state agencies manage federal grant programs related to resilience (Figure 8.1). This distributive nature of funding flows highlights the importance of coordination between state agencies in order to optimize federal funding for resilience in South Carolina.

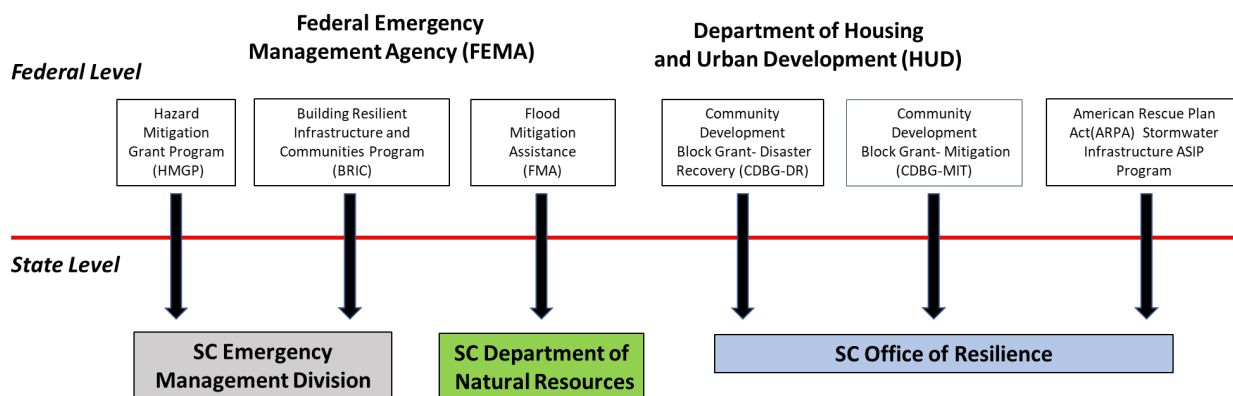


Figure 8.2: An example of how Federal funding reaches state agencies.

FUNDING SOURCES FOR RESILIENCE CREATED IN THE DISASTER RELIEF AND RESILIENCE ACT

The Disaster Relief and Resilience Act established the Office of Resilience, directed the development of the Resilience Plan, and created two funds for resilience activities as outlined in the Act.

RESERVE FUND

The Act created the Disaster Relief and Resilience Reserve Fund. These funds may be used for:

1. Development, implementation, and maintenance the Strategic Statewide Resilience and Risk Reduction Plan

The Statewide Resilience Plan shall serve as a framework to guide state investment in flood mitigation projects and the adoption of programs and policies to protect the people and property of South Carolina from the damage and destruction of extreme weather events.

2. Disaster Relief Assistance

Following a federally declared disaster, the fund may make available immediate disaster relief assistance to aid resilient rebuilding in affected communities with significant unmet needs. Activities completed using disaster relief assistance from the fund shall account for future risks and hazard exposure in order to rebuild in a manner that will reduce the exposure of the community to future hazards and reduce future losses, consistent with the Statewide Resilience Plan. The current statutory authority does not provide for relief and recovery activities in response to a gubernatorially declared disaster.

3. Hazard Mitigation and Infrastructure Improvements

The Fund will support resilient hazard mitigation activities through loans and grants with the goal of removing residents from hazard areas, safeguarding property, and restoring the natural function of the floodplain. Priority must be given to projects identified in the Statewide Resilience Plan or local hazard mitigation plans.

In order to qualify for funds, eligible recipients must apply to the South Carolina Office of Resilience and meet all criteria set forth by the Disaster Relief and Resilience Act and the Office. In approving financial assistance for hazard mitigation and infrastructure improvement projects, the Office of Resilience shall ensure that selected projects comply with requirements of the National Flood Insurance Program, or any more stringent requirements adopted by a local government. Priority will be given to projects which offer enhanced protection from future flood events, or which utilize or incorporate natural features to achieve protections. Funds may not be used for projects which, rather than lowering risks overall, increase the flood vulnerabilities of neighboring areas.

REVOLVING FUND

The Act created the South Carolina Resilience Revolving Fund. This fund offers low interest loans to eligible entities in South Carolina to carry out buyout programs for properties that have experienced repetitive flood loss or to complete floodplain restoration projects. Eligible applicants are any state agency, commission, or local government, or land trusts accredited by the Land Trust Accreditation Commission.

Priority will be given to projects which:

- Buyout blocks or groups of homes (avoiding the “checkerboard” effect)
- Buyout single family primary residences and multifamily residences
- Use the Revolving Loan funds to leverage additional funding sources
- Serve low to moderate income households earning less than 125% of the median household income in the eligible recipient’s area
- Implement activities consistent with the goals and priorities of the Statewide Resilience Plan

Loans will have a low interest rate no higher than 40% of the market interest rate defined by the ten year United States Treasury Yield Curve (TYC). Implementing beneficial flood mitigation practices can earn loan awardees an additional financial incentive. Awardees may qualify to have up to 25% of their loan converted into a grant not requiring repayment. The amount is determined at the time the loan is closed.

No loans or grants will be provided for activities that involve homes built after July 1, 2020, and/or the use of eminent domain.

FEDERAL SOURCES OF FUNDING

FEDERAL DISASTER RECOVERY FUNDING PROGRAMS

DISASTER DECLARATION

The Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act) authorizes the President to provide Federal assistance when the magnitude of an incident or threat of an incident exceeds the affected state, local, tribal or territorial government's capability to respond or recover. A declaration establishes the following: types of assistance, federal cost share, type of incident, incident period, and designated areas (FEMA, 2021).

FEDERAL EMERGENCY MANAGEMENT AGENCY

FEMA provides recovery assistance through Public Assistance (PA) and Individual Assistance (IA).

PUBLIC ASSISTANCE

Public Assistance (PA) is FEMA's largest grant program providing funds to assist communities responding to and recovering from major disasters or emergencies declared by the President (FEMA, 2019). PA supports states, territories, tribes, local governments, and private nonprofit organizations to repair damage to public property and can include debris removal and emergency protective measures in the short term, and permanent work on roads and bridges, water control facilities, public buildings and contents, public utilities, and parks, recreational and other facilities (FEMA, 2021). FEMA will provide a reimbursement grant of at least 75% of eligible costs, with the state and local governments sharing the remaining 25%. Eligible public entities include state governments, local governments and any other political subdivision of the state, recognized tribes and U.S. territories. Certain private nonprofits such as schools, utility companies, irrigation systems, emergency, medical, and rehabilitation operations, houses of worship and temporary or permanent custodial-care facilities are potentially eligible to get assistance (FEMA, 2020). For more information on PA programs, see the [Public Assistance Program and Policy Guide](#).

INDIVIDUAL ASSISTANCE (IA)

FEMA provides Individual Assistance (IA) to eligible individuals and households who have sustained losses as a direct result of a disaster that receives a federal disaster declaration. Homeowners and renters in designated counties who sustained damage to their homes, personal property, businesses or business inventory may apply for assistance. This assistance can help pay for things like temporary housing, emergency home repairs, uninsured and

underinsured personal property losses, as well as medical, dental and funeral expenses, together with other serious disaster-related expenses (FEMA, 2020).

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

COMMUNITY DEVELOPMENT BLOCK GRANT DISASTER RECOVERY (CDBG-DR)

HUD provides flexible Community Development Block Grant Disaster Recovery (CDBG-DR) funds to help cities, counties and states recover from Presidentially declared disasters (U.S. Department of Housing and Urban Development (HUD), 2023). In response to extraordinary impacts from disasters, Congress can appropriate additional funding to the CDBG-DR program. Unlike other recovery assistance programs administered by FEMA and the U.S. Small Business Administration (SBA), CDBG-DR assistance is not permanently authorized. After Congress appropriates funding to the CDBG-DR program, HUD formally announces the CDBG-DR awards and publishes rules for the awards in a Federal Register notice. States and local governments can administer the CDBG-DR grant program directly or distribute funds to subrecipients or subgrantees (U.S. Department of Housing and Urban Development, 2023).

CDBG-DR funds can only be spent to meet the recovery needs caused by the disaster(s) specifically stated in the appropriation. Typically, appropriations further limit use of funds to the “most impacted and distressed” areas resulting from a major disaster. HUD uses damage estimates and other available data to determine the eligible grantees, geographical areas to be served or prioritized, and allocation amounts. Eligible disasters and any geographic restrictions are identified in the Federal Register Notice that governs the use of funds (U.S. Department of Housing and Urban Development, 2023).

As outlined in Chapter 1, the South Carolina Office of Resilience has been a grantee for three CDBG-DR programs, receiving \$293 million to provide housing assistance to South Carolinians whose homes were damaged by Presidentially declared disasters. Additionally, [Richland County](#), [Lexington County](#) and the [City of Columbia](#) received CDBG-DR funds directly after the 2015 flood event (Richland County, 2023).

SMALL BUSINESS ADMINISTRATION DISASTER LOANS

The U.S. Small Business Administration (SBA) offers low-interest disaster loans to businesses of all sizes, nonprofits, homeowners and renters. These disaster loans are the primary source of federal long term disaster recovery funds for damages that are not covered by insurance or other compensation.

FEDERAL HAZARD MITIGATION FUNDING PROGRAMS

In addition to the disaster recovery programs described above FEMA and HUD also have grant programs focused on hazard mitigation and resilience. However, the funding for many of these programs is still tied back to a previous disaster.

FEMA

The Federal Emergency Management Agency (FEMA) has several Hazard Mitigation Assistance (HMA) programs that provide funding for eligible activities that reduce or eliminate long-term risk to people and property from future disasters. States, local, tribal and territorial governments may apply to these programs (Federal Emergency Management Agency, 2023).

BUILDING RESILIENT INFRASTRUCTURE AND COMMUNITIES (BRIC)

Building Resilient Infrastructure and Communities (BRIC) is a competitive annual grant program focusing on the implementation of hazard mitigation projects that reduce the risks from disasters and natural hazards. While the program is focused on proactive investment as opposed to reactive disaster spending, FEMA can provide annual BRIC funding in an amount equal to up to 6% of its total disaster response costs for the previous year (Federal Emergency Management Agency, 2023). BRIC funding is distributed via national competition and set-aside funding for each state and eligible tribal government.

BRIC funds may be used for: (1) capability and capacity building activities, (2) mitigation planning activities, and (3) mitigation projects. BRIC encourages public infrastructure projects, projects incorporating nature-based solutions, and the adoption and enforcement of modern building codes.

Local governments, state agencies, special purpose districts, and tribal governments are eligible applicants. To qualify for funding, these entities must have adopted a FEMA approved hazard mitigation plan.

SC Emergency Management Division (SCEMD) administers BRIC funding in South Carolina. Eligible sub applicants must notify SCEMD with an intent to apply and work with SCEMD Mitigation staff to develop and submit a project application into FEMA's system.

In addition to providing funding, the BRIC program offers non-financial Direct Technical Assistance that can provide planning and project development support (Federal Emergency Management Agency, 2023).

HAZARD MITIGATION GRANT PROGRAM (HMGP)

The Hazard Mitigation Grant Program (HMGP) is a FEMA grant program managed at the state level by SCEMD. The goal of the HMGP is to reduce the risk of loss of life and property from future hazard occurrences.

HMGP funding is made available after a federally declared major disaster, but applicants do not need to have sustained disaster-related damage to apply. FEMA provides HMGP funding equal to 15% of total estimated federal assistance for the disaster, with a sliding scale for disasters with more than \$2 billion in estimated assistance.

HMGP funding priorities are set by the State for each disaster. To qualify for funding, projects must provide a long term solution for the community, demonstrate cost effectiveness, and comply with program regulations and the FEMA Hazard Mitigation Assistance Program and Policy Guide.

Local governments, state agencies, tribal governments, and certain non-profits are eligible applicants. To qualify for funding, these entities must have participated in and adopted a FEMA approved hazard mitigation plan.

FLOOD MITIGATION ASSISTANCE (FMA)

The Flood Mitigation Assistance (FMA) Program is a FEMA grant that is managed at the state level by the SC Department of Natural Resources (SCDNR).

The goal of this grant program is to reduce flooding of National Flood Insurance Program (NFIP) insured properties through mitigation, thereby reducing flood insurance claims. FMA is funded by the National Flood Insurance Fund.

This grant program offers federal mitigation assistance to update the flood mitigation portion of hazard mitigation plans. The program also funds projects to protect against flooding, assisting states and communities in implementing measures to reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insurable under the National Flood Insurance Program (NFIP).

FMA has 3 program priorities:

1. Localized Flood Risk Reduction Projects: Includes floodwater storage and diversion, stormwater management, floodplain restoration and protection, green and gray infrastructure, and nature-based solutions.
2. Individual Flood Mitigation Projects: Includes property acquisition, elevation, floodproofing, retrofitting, and mitigation reconstruction.
3. Capability and Capacity Building Activities: Includes multi-hazard mitigation plans, technical assistance to states, and project scoping.

Local governments, state agencies, and tribal governments are eligible applicants.

HUD

COMMUNITY DEVELOPMENT BLOCK GRANT MITIGATION (CDBG-MIT)

Community Development Block Grant Mitigation (CDBG-MIT) funds provide an opportunity for eligible grantees who have been impacted by recent disasters to carry out strategic and high impact activities to mitigate disaster risk and reduce future losses (U.S. Department of Housing and Urban Development, 2023). In February 2018, Congress appropriated \$12 billion dollars in CDBG funds specifically for mitigation activities for qualifying disasters in 2015, 2016, and 2017. In January 2020, HUD allocated an additional \$3.9 billion, bringing the amount available for mitigation to nearly \$16 billion (U.S. Department of Housing and Urban Development, 2023).

For the purposes of this funding, mitigation activities are defined as activities that increase resilience to disasters and reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship by lessening the impact of future disasters (U.S. Department of Housing and Urban Development, 2023).

As outlined in Chapter 1, the South Carolina Office of Resilience is currently administering \$162 million in CDBG-MIT funds covering 17 of the most impacted and distressed counties.

HUD also made CDBG-MIT funds available to the [City of Columbia](#) and [Richland County](#). More information about these programs and how the funding has been used can be found on their websites.

Future mitigation efforts will now be a set aside in CDBG-DR funds. The Disaster Relief Supplemental Appropriations Act of 2021 requires HUD to set aside 15% of disaster recovery grants for disaster mitigation activities in any allocation of CDBG-DR funds. In the CDBG-DR Action Plan, grantees must identify how they will use the set aside for mitigation activities that address current and future risks (U.S. Department of Housing and Urban Development).

NEW FEDERAL FUNDING PROGRAMS RELATED TO RESILIENCE

An influx of federal money directly and indirectly tied to resilience is being made available to state agencies, local and regional governments, communities, tribal nations, and nonprofits. This funding includes increases to existing programs and the introduction of additional competitive grant opportunities authorized through legislation such as the Bipartisan Infrastructure Law and the Inflation Reduction Act.

[Grants.gov](#) is a searchable database of many federal grant opportunities. It also provides information on how to apply for grants and the grant making process.

BIPARTISAN INFRASTRUCTURE LAW

The Infrastructure Investment and Jobs Act (IIJA), also known as the Bipartisan Infrastructure Law, was signed in 2021 and contains many new programs related to resilience. Funding through these new programs is appropriated to States based on formulas and through a series of new and supplemented federal grant programs. The programs include funding for priorities such as transportation infrastructure, climate, energy, and broadband, with an emphasis on resilience and environmental justice.

In 2022, the White House released a [guidebook](#) to the Bipartisan Infrastructure Law that includes a section specifically on resilience, although resilience is mentioned through the guidebook. The guidebook identifies that the Act provides a \$50 billion investment to protect against droughts, heat, floods, wildfires, and cyber threats, as well as a major investment in weatherization, calling the Act, “the largest investment in the resilience of physical and natural systems in American history” (The White House, 2022). The guidebook highlights several specific funding programs at agencies across the federal government and encourages communities to explore existing resources within FEMA and HUD, which have been described above.

The Act provided additional funding to existing resilience programs such as the National Coastal Resilience Program (NFWF) and Transformational Habitat Restoration and Coastal Resilience Grant Programs (NOAA).

INFLATION REDUCTION ACT

The Inflation Reduction Act was signed into law in August 2022. Building on similar themes as the Bipartisan Infrastructure Law, the Act adds new funding to mitigate the effects of environmental change and nature hazards with a focus on nature-based solutions and providing financial and technical assistance to vulnerable communities including Tribes. The Inflation Reduction Act [Guidebook](#) overviews major funding themes, which include those listed below (The White House, 2022).

- Harnessing Nature Nature-Based Solutions and Climate-Smart Agriculture to Deliver Economic, Climate, and Resilience Benefits
- Increasing the Resilience of Our Communities
- Preserving and Protecting the Nation’s Lands and Waters for Climate Mitigation and Resilience

Additionally, the Inflation Reduction Act creates a \$3 billion Environmental and Climate Justice Block Grant Program to provide grants and technical assistance to community based organizations to improve community resilience to climate impacts, including extreme heat and

wildfire, among other funded activities. The law also gives \$1 billion to the Department of Housing and Urban Development for the Green and Resilient Retrofit Program to make America's affordable housing stock more energy efficient and resilient to extreme weather events.

ADDITIONAL STATE FUNDING RELATED TO RESILIENCE

SAFE HOME PROGRAM

The South Carolina Safe Home Program, administered by the South Carolina Department of Insurance, provides matching and non-matching grant funds to help coastal property owners retrofit their homes to make them more resistant to hurricane and high wind damage. The funds provided by this program are for the sole purpose of retrofitting owner occupied, single family homes. Safe Home funds may not be used for remodeling, home repair, or new construction. Eligible retrofits include:

- Bracing gable ends
- Exterior doors (including garage doors)
- Opening protection (window replacement, hurricane shutters)
- Roof-to-wall connectors
- Roof covering
- Roof deck attachment
- Secondary water barrier
- Repair or replacement of manufactured home piers, anchors, and tie-down straps
- Issues associated with weak trusses, studs, and structural components

These retrofitted or strengthened homes are less vulnerable to the effects of severe storms, thereby making the hurricane and high-wind damage less likely and less severe. The Safe Home Program has partnered with the IBHS Fortified Program to provide participating homeowners with the possibility of achieving dual designations when mitigation work is performed on the roof of their homes, providing additional insurance benefits.

The program receives a limited annual allocation from the state legislature under the Omnibus Coastal Property Insurance Reform Act of 2007. Applications are received on a first come, first serve basis. Grants are based on family size and adjusted gross household income when compared to county and/or state median family income, whichever is higher. The maximum grant is \$5,000. The application period generally begins on July 1st with rolling applications and awards until funds are depleted. However, it should be noted that these funds are exhausted quickly when the application opens each year. To date, the program has awarded more than 7,291 grants totaling more than \$32.8 million to coastal residents.

RURAL INFRASTRUCTURE AUTHORITY (RIA)

The Rural Infrastructure Authority (RIA) offers grants to assist in the development of reliable infrastructure statewide and increase capacity for economic growth. Financial assistance is made available during two competitive funding rounds annually. Applications are reviewed on a

comparative basis with consideration of the relative need, feasibility, and impact of each project. Funding decisions are made by the RIA's Board of Directors. RIA staff can provide technical assistance to help communities apply for funding to address critical infrastructure needs.

LOCAL CAPACITY CHALLENGES

SCOR's work on the Resilience Plan and CDBG-DR and MIT programs has identified barriers to resilience and restoration planning and implementation on a community scale. These barriers include a lack of capacity, resources, and funding, especially among the most underserved and vulnerable communities. Many communities would like to implement resilience projects in their communities, but they may not have the resources to plan and develop projects that meet grant funding requirements. Overcoming this barrier will require added capacity at the local level and technical assistance from the state and federal government.

Another significant barrier is the non-federal cost share requirement of many competitive grant programs. Many communities struggle to provide the non-federal cost share, which for many programs is between 10 to 25% of the total project cost.

The [Justice40 Initiative](#), established by Executive Order 14008, is part of the effort to overcome some of these barriers in capacity and serve the most vulnerable communities. The environmental justice initiative has a goal of directing 40% of climate and clean infrastructure federal investments to disadvantaged, frontline communities with longstanding, critical environmental needs.

OPPORTUNITIES

The Office of Resilience has identified several opportunities to support the implementation of resilience utilizing the recent influx of federal grant funding.

SCOR has developed five lines of effort to support this process for projects that are consistent with the Statewide Resilience Plan.

Applicant: SCOR applies for and receives grants as the applicant or lead. This process includes SCOR identifying a funding source, determining appropriate partners, and applying for and managing the project.

Partner (Co-Lead): SCOR or another organization identifies a funding source and works with partners as co-leads to apply for and manage a project.

Technical Assistance: SCOR provides technical assistance by identifying funding sources and providing guidance on grant proposals.

Letter of Support: SCOR provides letters of support for grant proposals that are consistent with the Office's mission and in line with the principles of the Statewide Resilience Plan.

Coordination: SCOR coordinates with the various resilience related projects being funded to decrease duplication of effort for the organizations and the communities these projects are engaging and share best practices.

At the time of publishing, the South Carolina Office of Resilience is actively engaged in seeking funding and supporting other organizations seeking funding for resilience related projects. SCOR will maintain a webpage to track funding available and received by SCOR and other partners.

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