

**Basement Flood Prevention and Waterproofing Grant Opportunities**

Grant Program / Loan Name	Description	Grant Typical Goals	Grant Range	Match Percentage	City Contribution?	Additional Terms	Submittals	Likelihood	Info Sheet
Mn DNR Flood Hazard Mitigation Grant Assistance	The Flood Hazard Mitigation Grant Assistance Program was established by the 1987 Minnesota Legislature to provide technical and financial assistance to local government units for reducing the risk and extent of flood damages. Under this program, the state makes cost-share grants for up to 50 percent of the cost of flood mitigation projects.	The Minnesota Department of Natural Resources (DNR) commissioner may also make grants to local units of government to conduct studies. These studies determine the most feasible, practical, and effective methods and programs for reducing the risk of damage due to flooding. The Division of Ecological and Water Resources coordinates this program for the DNR.	A maximum of 50% of total eligible project costs up to \$150,000. Grant requests for more than \$150,000 must be approved by the Legislature. Costs must be incurred and paid before reimbursement can be made. Applicants are eligible to receive more than one grant.	Up to 50%	This would have to be a City Project	The Department prioritizes grant requests based on several considerations, including need, feasibility, and financial situation, with an emphasis placed on activities that reduce flood damages and enhance environmental benefits.	Grants -> submit to Area Hydrologist by June 1st on the year you wish to apply. Costs must be incurred and paid before reimbursement can be made. Applicants are eligible to receive more than one grant.	No - Information updated links are still current	<a href="#">Flood Hazard Mitigation Grant Assistance   Minnesota DNR (state.mn.us)</a>
Mn DNR Flood Damage Reduction Grant	The Flood Damage Reduction Grant Assistance Program (FDR) was created to provide technical and financial assistance to local government units for reducing the damaging effects of floods. The FDR Grant Assistance Program places a high priority on removing structures and protecting lives from the path of naturally occurring waters.	Efforts have shifted to finding nonstructural flood mitigation solutions if possible. Nonstructural mitigation approaches increase in effectiveness when they are part of a broader watershed plan. This approach is better than attempting to control our rivers and their natural forces with structures like dikes, levees, and diversion ditches	Small grants -> Total Project <\$300,000 (state share greater than \$150,000) Large grants -> Total Project >\$300,000 (state share greater than \$150,000)	Up to 50%	This would have to be a City Project	The FDR grant assistance program is designed to mitigate damages due to flooding within rural and urban floodplain areas. Eligible projects have been grouped as receiving High, Medium, or Low priority.	If you have incurred flood damage, contact your local unit of government for assistance. The local unit of government will contact the FDR Program Coordinator in St. Paul or your Area Hydrologist in your region to discuss project needs and eligibility for assistance.	Low - This would be a low priority project on their scale. Typical project like this would call for moving the structures.	<a href="#">Flood Damage Reduction Grant Assistance Program (state.mn.us) (PDF)</a>
FEMA Home and Property Disaster Loans	The U.S. Small Business Administration (SBA) offers affordable financial help to homeowners and renters in declared disaster areas. You don't need to own a business. We provide help in the form of low-interest, long-term loans for losses not fully covered by insurance or other means.	You may borrow up to \$200,000 to repair or replace your primary home to its pre-disaster condition. But unless required by building code, you <i>cannot</i> use the loan to upgrade or add on to the home.	Up to \$200,000 typically lower interest rate. You could use the loan increase to improve your home to help protect it from future disasters. This could include improvements like retaining walls, seawalls, sump pumps, safe rooms, and storm shelters.		No		Apply Online: <a href="https://www.disasterassistance.gov/">https://www.disasterassistance.gov/</a>	If you are in a declared disaster area or have experienced damage to your home/property, you maybe eligible for assistance.	Disaster Assistance Fact Sheet Dec 2019
FEMA Flood Mitigation Assistance Grant Program and Hazard Mitigation Assistance Guidance	FEMA's Hazard Mitigation Assistance (HMA) grant programs provide funding for eligible mitigation activities that reduce disaster losses and protect life and property from future disaster damages including the Hazard Mitigation Grant Program (HMGP), Pre-Disaster Mitigation (PDM), Flood Mitigation Assistance (FMA) and Building Resilient Infrastructure and Communities (BRIC).	Goal of reducing or eliminating claims under the National Flood Insurance Program.	Max \$25,000	Max 75% of eligible activity costs	Must develop and adopt hazard mitigation plans	36 months to complete from the date FEMA announces selected sub-applications	City applies to the State on behalf of the Homeowner. Application Period in the Fall (Sept - Jan 28) Important Dates for Notices of Funding Opportunity. Must now apply to FEMA GO, <a href="https://go.fema.gov/login?redirect=%2F">https://go.fema.gov/login?redirect=%2F</a>	No - FEMA chooses recipients based on the applicant's ranking of the project and the eligibility, cost-effectiveness of the project.	<a href="#">Flood Mitigation Assistance (FMA) Grant   FEMA.gov</a>
HUD - FHA Section 203(k) Rehabilitation Mortgage Insurance	FHA Limited 203(k) Mortgage permits homebuyers and homeowners to finance up to \$35,000 into their mortgage to repair, improve, or upgrade their home.	Quickly and easily tap into cash to pay for property repairs or improvements	Mortgage up to \$35,000	n/a	No	Single, long term, fixed or adjustable rate loan that can cover acquisition and rehabilitation of a property	<a href="https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203k-rdf">https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k/203k-rdf</a>	Good	HUD 203(k) Rehab Mortgage Insurance (PFD)
HUD - FHA Title I Property Improvement Loan	May be used for any improvements that will make your home more livable and useful.	Improvements can be handled by you or a contractor. Loan can pay for the contractor's material and labor. Loan can only pay for materials if you do it yourself.	Loan Max Amount \$20,000; Max Terms 20 Years	n/a	No	Interest rates are negotiated between the borrower and the lender. HUD-approved lender required	<a href="https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/title/sfixhs">https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/title/sfixhs</a>	Good	
HUD - HOME Program	HOME funds may be used to assist existing homeowners with the repair, rehabilitation or reconstruction of owner-occupied units.	Weatherization programs; Emergency repair programs; Handicapped accessibility programs. These types of programs may be undertaken, if the property meets or will be brought up to the applicable HOME property standards	Up to 100% Costs	Grants; Deferred-payment loans; Non-interest-bearing loans; and Interest-bearing loans	County - Dakota County Consortium, Anoka County Rep. Rene Sandy 763-324-4613 Comm. Dev. Dir.	To be eligible; Occupied by an income-eligible homeowner (low income, annual income < 80% median for the area), Occupy the property as principal residence. Property Value must not exceed 95% of the area median purchase price.	<a href="mailto:karen.skepper@co.anoka.mn.us">karen.skepper@co.anoka.mn.us</a> Karen Skepper 763-323-5709	No - Talked with County, they use the funds for low-income housing..i.e.. apartments.	<a href="#">The HOME Program: HOME Investment Partnerships   HUD.gov / U.S. Department of Housing and Urban Development (HUD)</a>

**Basement Flood Prevention and Waterproofing Grant Opportunities**

Grant Program / Loan Name	Description	Grant Typical Goals	Grant Range	Match Percentage	City Contribution?	Additional Terms	Submittals	Likelihood	Info Sheet
Anoka County - Community Development Block Grant	The CDBG program project funds are made available for physical improvements, economic development, and housing activities in Anoka County.	Support construction and acquisition of housing to create decent and safe housing for lower income persons. Preserve and improve housing through rehabilitation of existing structures. Promote equal housing opportunities. Fund activities that eliminate slum and blight for the creation of new development. Develop and upgrade public facilities and infrastructure to help lower income persons and those with special needs.	n/a - over 15,500 persons were assisted through public service CDBG funded activities. - The County's Single-Family Rehab Loan Program provided five (5) single family rehab loans to low/moderate income households	Loan - 0% interest loan, MATCH - HOME Funded Projects ONLY - All recipients of HOME funding must contribute a 25% match of total HOME funds spent on affordable housing. As funding recipients draw funds from the HOME fund, they incur a MATCH liability, which must be satisfied by the end of each federal fiscal year.	No - The county would give a 0% interest, forgivable after 5 years loan.	Must be 80% or lower median income	Due Jan. 7, 2022 for 2022 projects. Typical application due in Jan, awarded in April. If you have questions that cannot be answered in this Application Guide, contact Renee Sande at 763-324-4613 or email Renee.Sande@co.anoka.mn.us; or Alice Strand at 763-324-4616, Alice.Strand@co.anoka.mn.us.	Depends greatly on income amount	<a href="http://www.anokacounty.us/cd">www.anokacounty.us/cd</a>
BWSR Drainage Management Grants	The purpose of this program is to facilitate multipurpose drainage management practices to reduce erosion and sedimentation, reduce peak flows and flooding, and improve water quality, while protecting drainage system efficiency and reducing drainage system maintenance for priority Chapter 103E drainage systems	Proposed activities/practices must be conducted adjacent to, on, or within the watershed of a Priority Chapter 103E Drainage System(s). Ranking System criteria include points for projects proposing a combination of eligible activities; NRCS FOTG Std. 410 Side Inlet to Ditch, Std. 657 Wetland Restoration or Impoundment, Std. 638 Water and Sediment Control Basin, Std. 412 Grassed Waterway, 604 Saturated Buffer, 587 and Std. 554 Controlled Subsurface Drainage		Grant Match up to 25%	This would be a City Project / with help of Anoka Conservation District or LLRWMO	103E.011 Sub. 5 <i>Use of External sources of funding.</i> Notwithstanding other provisions of this chapter, a drainage authority may accept and use funds from sources other than, or in addition to, those derived from assessments based on the benefits of the drainage system for the purposes of wetland preservation or restoration or creation of water quality improvements or flood control. The sources of funding authorized under this subdivision may also be used outside the benefited area but must be within the watershed of the drainage system.	Partner with County or Watershed District; partnership is eligible to apply on behalf all partners, all partners must verify they are committed to the project. Drainage authority involved must have submitted its current Annual Ditch Buffer Strip Report, in accordance with Section 103E.067. Grant Applications April 2 thru July 2, funds awarded August		

## Basement Flood Prevention and Waterproofing Grant Opportunities

Grant Program	Applicable (Yes / No)	Actions Required
Mn DNR Flood Hazard Mitigation Grant Assistance	No - The Minnesota State Legislature established this program in 1987 to provide state technical and financial assistance to local governments for flood hazard mitigation projects.	This would have to be a City Project
MN DNR Flood Damage Reduction Grant	No - This would be low priority on their list. Typically project like this would call for moving the structures	This would have to be a City Project - Submit to the Area Hydrologist
FEMA Low Interest Disaster Loans	No - A Presidential Disaster Declaration would be required	Homeowner Applies Online
FEMA Flood Mitigation Assistance Grant Program	No - This program is geared towards loss of life prevention under a comprehensive plan.	City applies to the State on behalf of the homeowner. City must develop and adopt hazard mitigation plans.
HUD - FHA Section 203(k) Rehabilitation Mortgage Insurance	<b>Yes</b> - Mortgage up to \$35K to cover acquisition and rehabilitation of a property	Homeowner Applies Online or In-Person with Mortgage Provider
HUD - FHA Title I Property Improvement Loan	<b>Yes</b> - Loan up to \$20K, max 20 year term, to cover improvement to make home more livable and useful	Homeowner Applies Online or In-Person with Loan Provider. HUD-approved lender required.
HUD - HOME Program	No - County allocates funds for low-income housing..i.e.. apartments.	Homeowner / City work with County
Anoka County - Community Development Block Grant	<b>Possibly</b> - Depends greatly on income amount - must be 80% or lower than median income for area	Homeowner would work with County - Due date for 2022 is past. Runs yearly.
Met Council Green Infrastructure Pilot Grant	No - This is a competitive grant, projects must provide multiple benefits, maximize the extent of positive impacts.	This would be a City Project, typically the projects are ready to go before submitting to Met Council.
BWSR - Drainage Management Grants	No - Program is geared towards multi-purpose drainage management projects. Projects which reduce erosion and sedimentation, reduce peak flows and flooding, improve water quality, and reduce drainage system maintenance.	City project with help of Anoka Conservation District or LRRWMO.
BWSR - Minnesota Clean Water Fund	No - Programs (BWSR Projects and Practices, BWSR Multipurpose Drainage Management, MDA AgBMP Loans) are geared towards protecting, enhancing and restoring water quality and protecting ground water from degeneration.	City or WMO would be heavily involved.