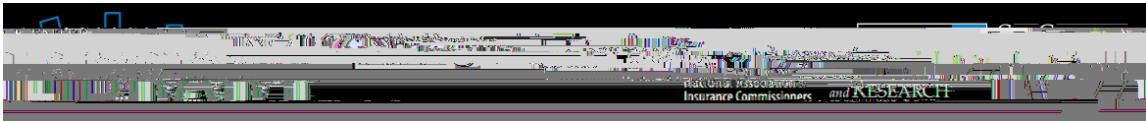


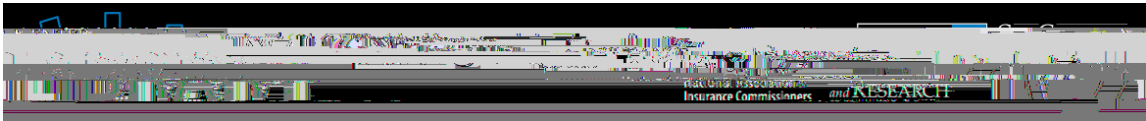
2.4.2020

Research question: I'm looking for some info on funding resources to promote resilience and mitigate the effects of climate change. Do we have anything on what insurers are doing (grants, discounts, etc.) and where to promote resilience?

Key findings from existing literature The perceived costs of implementing mitigation projects and/or lack of return on their investments are primary reasons consumers do not fortify their homes (Journal of Insurance Regulation, [Public Policy and Regulation to Reduce Underlying Risks](#), 2015, p. 6). To improve the costs/benefits to consumers who take proactive mitigation measures, states have taken a variety of steps including insurance incentives, financing assistance, and grant programs.



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Rhode Island	Homeowners who mitigate damage may be eligible to waive their hurricane deductibles
South Carolina	Insurance co. offers premium discounts for mitigation measures that strengthen coastal homes and businesses against damage from hurricanes.

SPECIFICS BY STATE & PROGRAMS

State	Program	Specifics
Alabama	Strengthen Alabama Homes	<ul style="list-style-type: none"> SAH provides grants to residents of Baldwin and Mobile Counties in Alabama for residential wind mitigation on existing, owner occupied, single family homes. Funding for this program comes from the insurance industry in Alabama. SAH has temporarily stopped taking new applications due to overwhelming demand.
California	Earthquake Brace + Bolt	Provides homeowners living in designated zip codes up to \$3,000 toward an earthquake retrofit of their home.
Florida	My Safe Florida Home	



	<p>Rebuild Northwest Florida</p>	<p>hurricane premium discounts, up to \$5,000 in hurricane mitigation grants (program no longer active but was run through FL Dept of financial services)</p> <p>Provides up to \$10,000 in grant money to make property more resistant to hurricane and high wind damage. FEMA NIGP and private nonprofit</p>
<p>Massachusetts</p>	<p>Coastal Resilience Grant Program</p>	<p>Provides financial and technical resources to advance local efforts to increase natural storm damage protection, flood control, and coastal projects can be in the areas of: vulnerability and risk assessment; public education and communication; local bylaws, adaptation plans, and other management measures</p>

	<p>Grant Program</p>	<p>matching grant funds to help coastal property owners retrofit their homes to make them more resistant to hurricane and highwind damage. The funds provided by this program are for the sole purpose of retrofitting owner-occupied, single family homes. SC Safe Home funds may not be used for remodeling, home repair or new construction.</p> <p>Other related SC initiatives: Tax credits for fortification measures; catastrophe savings accounts; SC market assist</p>
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(Partial source: FLASH retrofit overview)

FEDERAL GOVERNMENT GRANTS

Federal Government Grants	Limitations/Scope
<p>FEMA's Hazard Mitigation Grant Program (HMGP)</p>	<p>Requires a Presidential Major Disaster Declaration before funds are dispersed.</p>
<p>FEMA's Pre-Disaster Mitigation Program (PDM)</p>	<ul style="list-style-type: none"> • Open to states, U.S. Territories, local governments
<p>Flood Mitigation Assistance Grant (FMA)</p>	<ul style="list-style-type: none"> • States sponsor applications on behalf of homeowners
<p>Repetitive Flood Claims (RFC)</p>	<ul style="list-style-type: none"> • RFC provides funding to reduce or eliminate the long-term risk of flood damage to structures insured under the National Flood Insurance Program (NFIP) that have had one or more claim payments for flood damages. • RFC funds may only be used to mitigate structures that are located within a state or community that is participating in the NFIP that cannot meet the requirements of the Flood Mitigation



HUD Community Development Block Grants	Assistance (FMA) program
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OTHER GRANT OPTIONS

- [Grants.gov](#)
- [USA GrantWatch](#) Currently, there are 194 disaster relief/mitigation grants available for U.S. states

SALES TAX HOLIDAYS

States offering a [sales tax holiday](#) around disaster preparedness:

Virginia Texas Alabama Florida Louisiana



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1. [CIPR's Resiliency Map](#) Learn what other states are doing in the area of

SECURITY FOR MEMBERS LIVING IN COMMON

FIELD OF THE U.S. (S.A.S.)-2 (P.H.) (S.S.) (S.S.)