NOVEMBER

2026

EL NIÑO PREPAREDNESS RESOURCE GUIDE

Recovery Support Functions



BEFORE

DURING

AFTER

Compilation of resources for communities before, during, and after severe weather events.

Cal OES
GOVERNOR'S OFFICE
OF EMERGENCY SERVICES

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NOVEMBER 2026

RECOVERY SUPPORT FUNCTIONS
El Nino Preparation Resource Guide

Community Assistance | Economic | Health, Education, and Human Services | Housing | Infrastructure Systems | Natural & Cultural Resources



INSIDE THIS GUIDE

- **Resource Guides for El Nino**
  - **Drainage, Slough, & Creek Restoration**
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Cal OES Newsroom

Along with readiness tips on staying safe during disasters, Cal OES posts stories on a variety of subjects such as employee spotlights, resources and centers for current events, Governor's press releases, and much more! Subscribe to our news site and receive timely updates and resources.

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About This Resource Guide

As California prepares for the impacts of an anticipated El Niño season, proactive planning and coordinated action remain critical to safeguarding lives, protecting infrastructure, and enhancing community resilience. Developed by the Recovery Support Function Division, this Resource Guide serves as a centralized reference to state, federal, and technical assistance resources available to support local governments, tribal nations, special districts, and partner agencies before, during, and after severe weather events.

The guide highlights resources and expertise related to flooding, roads and bridges, drainage infrastructure, recovery programs, and mold remediation. By bringing these resources together in a single document, the guide is intended to assist jurisdictions in identifying available support, strengthening preparedness efforts, and accelerating recovery operations when impacts occur.

Resource eligibility requirements, funding availability, application timelines, and funding cycles vary by program and are subject to change. Users should consult the administering agency for the most current program information. To ensure continued relevance and usefulness, this guide will be updated periodically with new resources and program updates and posted on the Cal OES website as additional information becomes available.



Drainage, Slough & Creek Restoration

2026 FUNDING AND TECHNICAL ASSISTANCE

Funding Opportunities

STATE GRANTS & LOANS

California Department of Fish and Wildlife:

- **Lake and Streambed Alteration Program**: This program allows entities to make adjustments to rivers, streams and lakes with agency approval. **Agreement types and fees are based on project-specific activities.**

- **CDFW Watershed Restoration Grants**: Accepts concept proposals through its Watershed Restoration Grants Branch. Funded via Propositions 1, 68, and the newer 2024 Proposition 4 bond, these grants cover wetlands, sloughs, and wildlife corridors. A nonprofit or local agency must act as the primary applicant to execute the work on your private property. **Applications are accepted on an on-going basis.**

- **California Landowner Incentive Program (LIP):** Provides direct monetary incentives and technical assistance to private landowners in the Central Valley to enhance and manage riparian corridors, wetlands, and slough. This grant funds local projects that reduce flooding, enhance habitat, and engage communities in stewardship. **Applications are accepted on an on-going basis.**

California Department of Water Resources:

- **Urban Streams Restoration Program**: This program provides $200,000 to $800,000 for bank stabilization, erosion control, daylighting, and ecological restoration of creeks impacted by development. Private owners must partner with a city, county, or environmental nonprofit to apply. **Applications for this round of solicitation are being accepted from Oct. 1, 2026, to Jan. 4, 2027.**

State Coastal Conservancy Grants:

- For creeks and sloughs in coastal watersheds or the San Francisco Bay Area, this program awards large grants ($200,000 to $5,000,000) for habitat and climate resilience projects. They frequently fund multi-benefit wetland and slough restoration on private lands via qualified nonprofit partners. **Applications are accepted on an on-going basis.**

CDFW Private Lands Management (PLM) Program:

- For larger properties, the **CDFW PLM Program** offers technical guidance and financial/regulatory incentives. Landowners commit to a 5-year management plan that actively improves water availability and riparian habitat in exchange for expanded hunting tags or land use benefits. **Applications are accepted on an on-going basis.**



Funding Opportunities Continued

FEDERAL GRANTS & LOANS

USDA Rural Development

- **Water & Environmental Programs**: Through Rural Utilities Service Water and Environmental Programs (WEP), rural communities obtain the technical assistance and financing necessary to develop drinking water and waste disposal systems. Applications are accepted on an ongoing basis, please visit the linked website to contact the appropriate program official in your state. **To determine whether your jurisdiction meets the "Rural" eligibility requirement, please visit:** USDA WEP Eligibility Requirements

FEMA Flood Mitigation Assistance

- **Flood Mitigation Assistance Program**: Flood Mitigation Assistance aims to reduce or eliminate the risk of repetitive damage to buildings and structures insured by the National Flood Insurance Program. It is one of several FEMA mitigation grant programs that empower state, local, tribal and territorial governments to take proactive steps to protect their communities. Projects eligible for funding include building acquisitions and elevations. Other eligible activities include community-wide projects like drainage improvements and stabilizing soil to eliminate or reduce flooding effects. Eligible applicants include states, territories, federally recognized Tribal Nations and the District of Columbia. **To determine where your jurisdiction meets the "Rural" eligibility requirement, please visit:** https://www.fema.gov/grants/mitigation/learn/flood-mitigation-assistance

Technical Assistance & Resources

US EPA

- **Water Infrastructure and Resiliency Finance Center**: provides financing information to help local decision makers make informed decisions for drinking water, wastewater, and stormwater infrastructure to protect human health and the environment. **Applications are accepted on an on-going basis.**
- **Water Infrastructure Finance and Innovation Act (WIFIA)**: Funds a variety of water infrastructure projects that support clean and safe water access and help communities address a variety of challenges. **Applications are accepted on an on-going basis.**
- **Federal Funding for Water and Wastewater Utilities in National Disasters (Fed FUNDS)**: Fed FUNDS presents information tailored to water and wastewater utilities on federal disaster and mitigation funding programs from EPA, FEMA, HUD, and SBA. **To determine where your jurisdiction meets the program eligibility requirements, please visit:** https://www.epa.gov/fedfunds

US Army Corps of Engineers (USACE)

- **Environmental Infrastructure (EI) Assistance**: USACE aids with municipal EI which typically consists of assistance with drinking water and wastewater infrastructure projects. **To determine where your jurisdiction meets the program eligibility requirements, please visit:** https://www.usace.army.mil/Missions/Civil-Works/Environmental-Infrastructure/

FOR ADDITIONAL INFORMATION AND SUPPORT...

Our Infrastructure and Natural Cultural Resources Recovery Support Functions (RSF) team is available to discuss recovery programs, answer any questions, and/or facilitate meetings with the appropriate contacts from each agency to help you learn more about applicable grants, loans, and technical assistance opportunities. For further assistance, reach out to us at RSFConnect@caloes.ca.gov.

Prepared by the Cal OES RSF Team 2026

USDA Natural Resources Conservation Service

Cal OES
GOVERNOR'S OFFICE OF EMERGENCY SERVICES

A Cal OES-Produced Fact Sheet for Our Partners

NRCS Programs & Funding Opportunities

- **Emergency Watershed Protection (EWP) Program:** a federal program to help eligible sponsors and landowners mitigate imminent threats to life and property due to sudden watershed impairments caused by natural disasters. ***NRCS covers up to 75% of eligible costs (up to 90% in limited-resource areas)***; sponsors provide the remainder in cash or in-kind.
- **EWP – Floodplain Easement Option (EWPP-FPE):** Involves landowners who voluntarily offer to sell an easement to NRCS that provides the agency with full authority to restore/ enhance the floodplain's functions/values. ***NRCS may cover 100% of easement acquisition and restoration costs.*** Landowners receive payments up to fair market value.

The Natural Resources Conservation Service (NRCS) *provides science-based technical and financial assistance to conserve soil, water, and related natural resources on private lands.*

NRCS *provides disaster recovery assistance to farmers, ranchers, landowners and communities through a variety of USDA programs*

Key Considerations for Applicants

- Engage NRCS early to conduct watershed assessments under EWP Recovery.
- Contact state conservationists to explore both EWP options.
- For agricultural recovery, apply for EQIP funding during state DA signup periods.
- Use CTA to develop comprehensive recovery and resilience plans.
- Farmers/ranchers should work with their local FSA office to enroll in ECP as needed.
- For precise deadlines, state-level cost rates, and application details, contact local NRCS/FSA field offices.

- **Environmental Quality Incentives Program (EQIP):** Provides financial and one-on-one technical assistance to agricultural producers for conservation practices that help recover from natural disaster–induced resource damage or prevent erosion. ***Eligible applicants include agricultural producers with priority resource concerns***, and applications are accepted during designated application windows
- **Emergency Conservation Program (ECP) – Farm Service Agency (FSA):** Offers financial and technical assistance to agricultural producers to rehabilitate farmland damaged by natural disasters such as floods, hurricanes, wildfires, drought, and other calamities. ECP helps producers with repairing disaster-damaged farmland and restoring agricultural production while preventing further environmental harm. ***There is a cost share* up to 75%** (up to 90% for limited-resource, socially disadvantaged, or beginning farmers), and ***there are payment limits* of $500,000** per person/entity per disaster and fencing repair advance up to 25%.
- **Conservation Technical Assistance (CTA):** NRCS provides planning, design, implementation, and technical oversight to community groups, tribes, units of government, and individuals for conservation and disaster-related resource concerns—***at no cost***.



Prepared by the Cal OES RSF Team

Cal OES RSF Website
rsfconnect@caloes.ca.gov

FLOOD DAMAGES

PROGRAMS & TECHNICAL ASSISTANCE GUIDE

- FOR LOCAL, TRIBAL, & STATE GOVERNMENTS -

HOMEOWNER'S INSURANCE: FLOOD AWARENESS

Almost **one-third** of NFIP flood insurance claims come from outside high flood-risk areas. Residents may not need to live within a high-risk zone to experience a flood!

FEMA offers flood insurance policies for homeowners through its National Flood Insurance Program (NFIP). The NFIP reduces the socio-economic impact of floods & can enable eligibility for FEMA's flood disaster assistance programs.

Source: FEMA Flood Smart

MAKE SURE YOUR COMMUNITY IS PROPERLY INSURED!

Did you know?

Cal OES' Infrastructure Recovery Support Function Team provides funding research to support local infrastructure recovery. If you have experienced a natural disaster, have unmet infrastructure recovery needs, & would like to be connected to assistance programs, please fill out our intake form.

Scan me!

CA DEPARTMENT OF WATER RESOURCES (DWR)

- **Riverine Stewardship Program:** Provides funding for planning and implementing projects that will reduce flooding, improve water quality, and restore streams, creeks, & rivers to enhance the environment for fish, wildlife, & people.

CA STATE WATER RESOURCES CONTROL BOARD

- **Clean Water State Revolving Fund:** Low-cost financing for a variety of water quality improvement projects (publicly owned treatment facilities, nonpoint source projects, & estuary projects).
- **Drinking Water State Revolving Fund:** Assists public water systems in financing the cost of drinking water infrastructure projects needed to achieve or maintain compliance with Safe Drinking Water Act requirements.
- **Emergency Permitting:** Guidance on the different types of water quality permits that may be required for flood recovery projects.
- **Flood Recharge Diversions (Water Code §1242.1):** Allows parties to divert for groundwater recharge without a water right if in compliance with certain requirements.
- **Non-Point Source Grant Program:** Funding for projects that reduce nonpoint source pollution including but not limited to forest road improvements and stream restoration.
- **Storm Water Program:** Permitting, planning, & other resources that can improve the management of storm water as a resource.

CA INFRASTRUCTURE & ECONOMIC DEVELOPMENT BANK (IBANK)

- **Infrastructure State Revolving Fund**: Provides low-cost public financing to state & local government entities. The project costs may not include deferred maintenance. All repairs must be permanent.

FEMA & CAL OES HAZARD MITIGATION

- **Technical Assistance Division:** Oversees technical assistance, application development, & preliminary environmental review for all current federal mitigation programs & any other future state & federal resiliency programs.
- **Planning Division:** Oversees hazard mitigation planning throughout California & is comprised of the **State Mitigation Planning Unit** & **Local Mitigation Planning Unit.**
- **Grant Opportunities**: Provides support for communities to implement mitigation activities to reduce risk to life & property from natural hazards.

US DEPARTMENT OF AGRICULTURE (USDA)

- **Watershed and Flood Prevention Operations Program**: Provides technical & financial assistance to States, local governments, & Tribal organizations to help plan & implement authorized watershed projects for flood prevention, watershed protection, & five (5) other authorized purposes.
- **Watershed Rehabilitation Program**: Helps project sponsors rehabilitate aging dams originally built with Public Law 83-566 & 78-534 funds that are reaching the end of their design life and/or no longer meet criteria or performance standards.
- **Emergency Watershed Protection:** Technical & financial assistance to help local communities protect from imminent threats to life & property caused by natural disasters that impair a watershed. Private landowners seeking EWP Program assistance must work through a qualified sponsor (e.g., City or County) that has a legal interest in or responsibility for the areas threatened by a watershed emergency. Assistance must be requested by a sponsor within sixty days of the disaster date or safe entry.

Land Movements

& SLOPE FAILURES

Navigating disaster recovery assistance can be difficult, especially for land movements. This guide provides information on specialty homeowners insurance & available programs for individuals as well as state, tribal, & local governments.

Funding OPPORTUNITIES

US Department of Agriculture
Emergency Watershed Protection (EWP) Program

Damages from natural disasters can interfere with a watershed's ability to drain properly, which may lead to further flooding & erosion. The EWP Program provides technical & financial assistance to help local communities protect against imminent threats to life & property caused by floods, fires, earthquakes, & other natural disasters. Private landowners seeking EWP assistance must work through a qualified sponsor (e.g., City or County) that has a legal interest in or responsibility for the areas threatened by a watershed emergency. Assistance must be requested by a sponsor within 60 days of the disaster date or safe entry.

FEMA
National Earthquake Hazards Reduction Program (NEHRP)

The NEHRP's Earthquake State Assistance Grant Program was created to increase & enhance the effective implementation of earthquake risk reduction at the local level & has two separate funding opportunities: Individual State Earthquake Assistance (ISEA) & Multi-State & National Earthquake Assistance (MSNEA).

US Geological Survey
Landslide External Grants

Provides grants for risk communication, planning & coordination, mapping & assessments, and data collection of landslide hazards to develop information, knowledge, and methods that leads to the reduction of losses from landslides & increases public safety.



CA Residential Mitigation Program (CRMP)
Seismic Retrofitting Grants

Earthquakes in California are inevitable, but the damage they cause is preventable. Seismic retrofitting a house can help improve its performance in an earthquake by making it stronger & more resilient. CRMP provides a variety of informational & financial resources to help homeowners cover the costs of seismic retrofitting. More information can be found here.

For more funding opportunities, visit California Grants Portal or Grants.gov

SPECIAL DISTRICTS: Residents who experience land movement may be eligible for FEMA's Public Assistance if they reside within a special district under their city or county. Special district must be formed prior to a disaster. See the California Special District Association's guide for more information.

Technical ASSISTANCE



EMERGENCY WATERSHED PROTECTION PROGRAM

US Department of Agriculture (USDA)

- Technical & financial assistance to help local communities protect from imminent threats to life & property caused by natural disasters that impair a watershed. Assistance must be requested by a sponsor within 60 days of the disaster date or safe entry.

HAZARD MITIGATION PLANNING DIVISION

FEMA & CA Governor's Office of Emergency Services (Cal OES)

- The Planning Division oversees California's hazard mitigation planning & is comprised of the **State Mitigation Planning Unit** & **Local Mitigation Planning Unit.** Both units maintain, update, and collaborate on outreach & technical assistance across state & local planning programs. They also socialize their respective hazard mitigation plans to raise awareness about how it can be used for local planning efforts, such as slope stabilization.
- **The Technical Assistance Division** is responsible for outreach, technical assistance, application development, & preliminary environmental review for all current federal mitigation programs & any other future state & federal resiliency programs.

SAFETY ASSESSMENT PROGRAM (SAP)

CA Governor's Office of Emergency Services (Cal OES)

- SAP utilizes volunteers & mutual aid resources to provide professional engineers, architects, & certified building inspectors to assist local governments in safety evaluation of their built environment in the aftermath of a disaster. SAP is managed by Cal OES, in cooperation with professional organizations.

LINKS TO ARTICLES & OTHER RESOURCES

- 10 Tips for People Affected by Winter Storms
- What Does Flood Insurance Cover?
- FEMA: Before, During & After Podcast
- Myths & Facts About Flood Insurance

- Earthquakes Can Drain Your Bank Account
- Earthquake Insurance Information Guides

- Postfire Debris Flow Hazards: Tips To Keep You Safe
- Post Fire Resources
- Wildfire Resources
- Top 10 Tips for Wildfire Claimants
- Coverage for Flood, Mudflow, Mudslide, Debris Flow, or Landslide After a Wildfire

- CA Landslides Database
- National Strategy for Landslide Loss Reduction

Did you know? Cal OES' Infrastructure Recovery Support Function Team provides funding research to support local infrastructure recovery. If you have experienced a natural disaster, have unmet infrastructure recovery needs, & would like to be connected to assistance programs, please fill out our intake form. *Scan me!*

INSURANCE

Standard homeowner's insurance does not cover damage resulting from land movement or landslides.



Despite experiencing 90% of the country's earthquakes, **only 10% of California's residents have earthquake insurance.***

Tip of the Day!

My home suffered a mudflow/mudslide/ landslide loss in the areas near the recent wildfires. Is this covered under my insurance?

Efficient proximate cause: If it is proven that the wildfire (a covered peril) was the efficient proximate cause of the subsequent land movement, there **may** be coverage under the insurance policy. Scan the QR code for more information.

FLOOD



Almost one-third of NFIP flood insurance claims come from **outside** high flood-risk areas.*

Most insurance policies do not cover flood damages, yet floods can happen anywhere - just one inch of floodwater can cause up to thousands of dollars' worth of damage. Delivered to the public by a network of over 47 insurance companies, the National Flood Insurance Program (NFIP) is a FEMA-managed flood insurance program that can cover direct physical flood damage to buildings & belongings.

For more information, see FEMA's Flood Insurance website & CA Department of Insurance's Flood Insurance Resources.

EARTH QUAKE



The California Earthquake Authority (CEA) provides earthquake insurance for homeowners, mobile homeowners, condo unit owners, & renters. Customers can buy insurance through insurance companies who are members of the CEA.

The CEA also provides insurance tips & best practices to help lower resident's premium or deductible, such as retrofitting.

FIRE

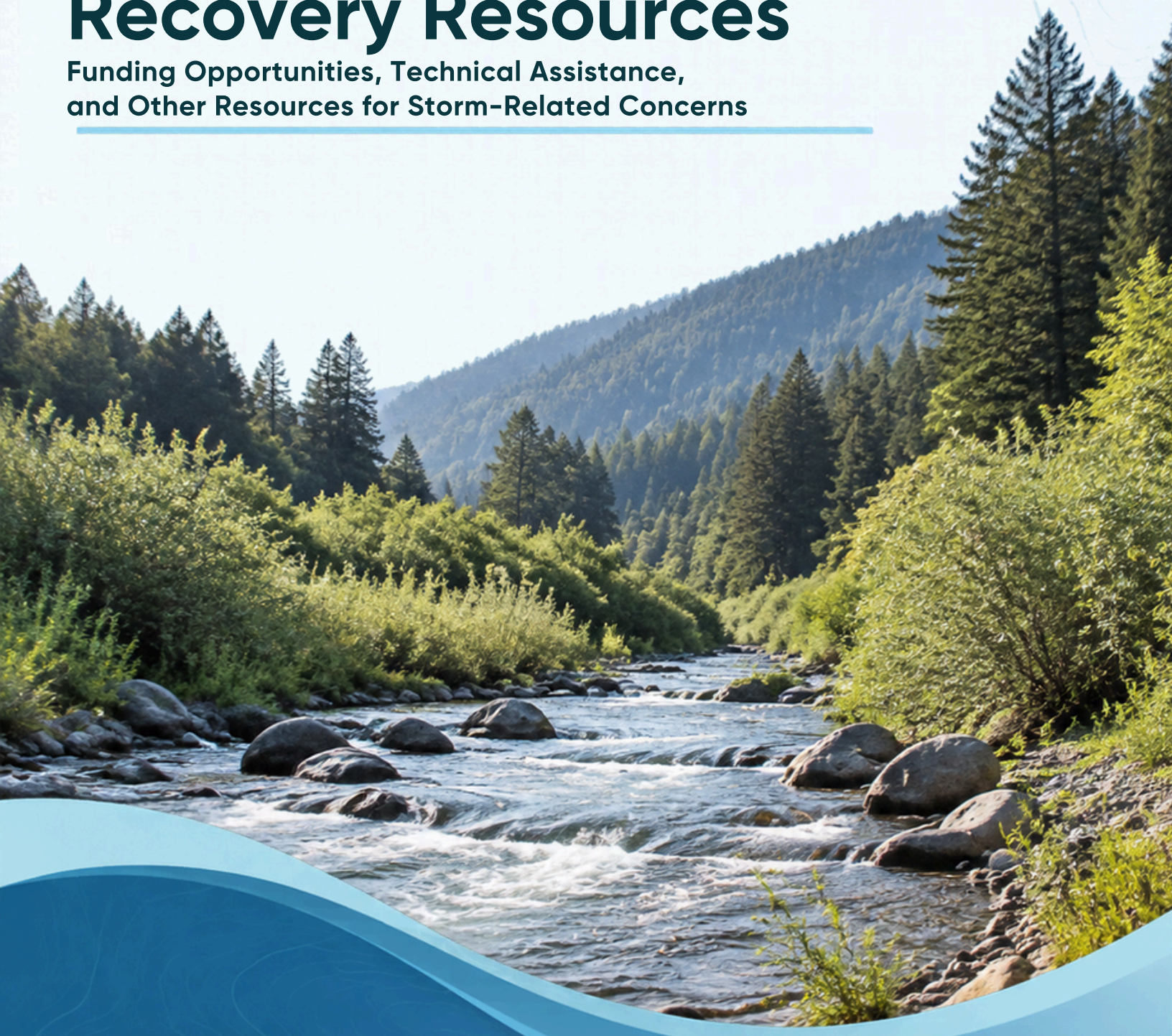


Wildfires may increase the frequency & intensity of post-fire geological hazards by altering the soil structure. While homeowners insurance generally covers fire damage, coverage can vary based on the provider. Further, as wildfires are becoming more frequent in California, insurance companies are removing this coverage from policies for high-risk fire areas.

- Safer from Wildfires: A ground-up approach to wildfire resilience with three layers of protection - for the structure, the immediate surroundings, & the community. Following these achievable steps can help policy holders save money on insurance.
- The FAIR Plan provides basic fire insurance coverage for properties traditional companies will not cover.

Riparian Support, Resilience, and Recovery Resources

Funding Opportunities, Technical Assistance, and Other Resources for Storm-Related Concerns





Funding Opportunities – State

GRANTS AND PROGRAMS FOR HEALTHY RIVERS, CREEKS, AND COASTS

State funding programs that support the restoration, protection, and resilience of California's watersheds, rivers, creeks, lakes, and coastal ecosystems

Coastal Conservancy Grants

Application Deadline: Ongoing

- **Purpose:** Funds a wide variety of projects along the California coast, San Francisco Bay, and in coastal watersheds to increase availability of beaches, parks and trails for the public, protect and restore natural lands and wildlife habitat, preserve working lands, and increase community resilience to the impacts of climate change. Most funding for this ongoing opportunity is disbursed in arrears and does not require matched funding. Individual award amounts are dependent on the applicant.
- **Eligibility:** Nonprofits, Public Agency, and Tribal Government

Senate Bill 1 Sea Level Rise Adaptation Grant Program – Track 1

Application Deadline: Ongoing

- **Purpose:** Funds projects that build climate resilience to sea level rise in coastal areas, focusing on natural and nature-based solutions.
- **Eligibility:** Business, Non-Profit, Public Agency, and Tribal Government

Climate Adaptation and Resiliency Program

Application Deadline: Ongoing

- **Purpose:** Projects must be consistent with the State's climate adaptation strategy, contribute to the carbon sequestration goals of AB 32, and support WCB's Strategic Plan. Program funding is directed toward projects that: Protect and restore ecosystems on natural and working lands to provide climate change adaptation and resilience for wildlife; Assist natural and working lands managers in implementing practices that provide climate adaptation and resilience; and Increase carbon sequestration in natural and working lands, and provide additional social, economic, and environmental benefits, or "co-benefits".
- **Eligibility:** Nonprofit, Public Agency, and Tribal Government
- **Contact Information:** myfanwyjohnston@wildlife.ca.gov

California Riparian Habitat Conservation Program

- **Application Deadline:** Ongoing
- **Purpose:** Protect, preserve, and restore riparian habitats throughout California, including restoration, fencing, and reestablishment of native riparian vegetation.
- **Eligibility:** Nonprofit, Public Agency, and Tribal Governments
- **Contact Information:** Cara Allen@wildlife.ca.gov

Stream Flow Enhancement Program

Application Deadline: Ongoing

- **Purpose:** Funds projects that enhance stream flows across the state of California. The SEEP defines enhanced streamflow to mean: a change in the amount, timing, and/or quality of water flowing down a stream, or a portion of a stream, to benefit fish and wildlife.
- **Eligibility:** Nonprofits, Public Agency, Federally Recognized Tribes, State Recognized Tribes, Private Landowners, Public Utilities, and Mutual Water Companies
- **Contact Information:** wcbstreamflow@wildlife.ca.gov

Urban Streams Restoration Program

- **Application Deadline:** Accepting Concept Proposals on Oct. 1, 2026, and will open the Full Application Solicitation for projects who are invited on January 4, 2027.
- **Purpose:** Provides financial and technical assistance to local communities for projects that reduce flooding and erosion damage, restore, enhance, and/or protect the natural ecological values of streams and support community-led stewardship of urban creeks.
- **Eligibility:** Tribal Governments, Local Public Agencies, Special Districts, Joint Powers Authorities, and Nonprofits
- **Contact Information:** usrinfo@water.ca.gov

2027 Nonpoint Source Grant Program

- **Application Deadline:** Proposals are due December 18, 2026, at 5:00 PM.
- **Purpose:** Seeks proposals for projects that reduce runoff of pollution to waters of the state; such as agricultural projects that reduce pesticide and nutrient runoff, streambank stabilization, and infrastructure improvements for ranching and livestock operations.
- **Eligibility:** Nonprofits, Other Legal Entity, Public Agency, and Tribal Governments

Lake and Streambed Alteration Program

- **Application Deadline:** Ongoing
- **Purpose:** Advance notification is not required for emergency work in streams, lakes, and rivers when carried out pursuant to Fish and Game Code Section 1610.
- **Eligibility:** Individuals, Local and Tribal Governments, Nonprofits
- **Contact Information:** lsa@wildlife.ca.gov



Funding Opportunities – Federal

Hazard Mitigation Grant Program (HMGP)

FEMA (Administered by Cal OES)



Provides funding post-disaster or disaster-declared for natural hazard mitigation projects, including riverbank and slope stabilization to protect public infrastructure. Sub-applicants are required to have or be a recognized annex of a federally approved, locally adopted Hazard Mitigation Plan. Also, jurisdictions do not need to be from a declared county to apply.

Application Deadline: Ongoing

Eligibility: State agencies, federally recognized Tribes, local governments, special districts, and non-profit organizations

Funding Information: There is a cost share (75% federal/25% local) with this reimbursement-based program.

Website: Hazard Mitigation | California Governor's Office of Emergency Services

Contact Information: HMA@caloes.ca.gov

Water Finance Clearinghouse Portal

US Environmental Protection Agency (EPA)



The Water Finance Clearinghouse (WFC) is a web-based portal that can help communities locate information and resources to inform on decisions about drinking water, wastewater, and stormwater infrastructure needs. The WFC has two searchable databases: Funds and Resources. The Funds database contains potential funding sources for water infrastructure. The Resources database contains resources such as reports, case studies, and webinars about financing mechanisms and approaches that can help communities access capital to meet their water infrastructure needs.

Application Deadline & Eligibility Criteria: Varies by funding opportunity.

Website: https://clearinghouseepa.gov/ords/wfc/f?p=wfc:12

Contact Information: WFCContact

Technical Assistance & Other Resources

SUPPORTING HEALTHY WATERSHEDS
AND RESILIENT COMMUNITIES





Natural Resources Conservation Service (NRCS)

US Army Corps of Engineers (USACE)

Program Description: Help people reduce soil erosion, enhance water supplies, improve water quality, increase wildlife habitat, and reduce damage caused by floods and other natural disasters. Programs include conservation technical assistance, technical service providers, conservation practice standards, soil bioengineering resources, and watershed protection and flood prevention programs. Applications are to be producers with legal or financial interest in agricultural or forestry operations - this includes owners, renters, or those producing commodities or livestock. Both persons and legal entities (joint operations, businesses, tribes) can apply, provided they meet these interest criteria. NRCS technical assistance is available continuously; however, cost share of financial-based conservation programs may have state-specific application deadlines.

• **Contact Information:** https://www.nrcs.usda.gov/contact



Environmental Infrastructure Assistance

US Army Corps of Engineers (USACE)

Program Description: Provides designated communities, counties, and states with design and construction assistance for drinking water and wastewater infrastructure, source water protection and development, and other nonfederal projects. USACE evaluates an activity's eligibility by identifying whether there is an authorization for the geographic area of the activity and whether the type of activity is eligible under that authorization.

• **Contact Information:** Check your **local USACE district** for more information, or email at **EI@usace.army.mil**.



Tools for Addressing Riverbank Erosion

US EPA

Description: ***This booklet*** distills a great deal of technical information for easy reference. It describes the natural processes of a large river like Missouri and lists tools that landowners and local governments can use to protect these enormously valuable riverbank lands and habitats. It reviews the erosion issues along the Upper Missouri River, then lays out available options and resources to protect and restore degraded banks along the mainstem. The booklet is a good case study for best practices and identifies resources needed to address riverbank erosion and restoration.



Stream Restoration, Natural Channel Design Handbook

North Carolina Stream Restoration Institute

Description: ***This document*** promotes a natural channel design approach to stream restoration. It is intended primarily as a reference for natural resource professionals who plan, design, review and implement stream-restoration projects. This document is not a substitute for training and experience. Users should take advantage of training opportunities and work closely with experienced stream-restoration professionals to learn more about natural channel-design principles.

Document prepared by Cal OES Infrastructure Systems Recovery Support Functions

FUNDING ROAD RECOVERY

Cal OES
GOVERNOR'S OFFICE OF EMERGENCY SERVICES

Navigating long-term recovery can be difficult, especially for damaged roads. This factsheet provides a variety of information to help guide homeowners as well as local, tribal, & state governments through available assistance.

Tip of the Day!

To avoid eligibility issues, keep thorough road maintenance records, including past assessments, geo-studies, & repairs.





PRIVATELY OWNED ROADS

As funding for road damage is dependent on road classifications, financing the repairs of privately-owned roads remains a huge barrier. Below are some programs that may be available for homeowners and private property owners:

US Department of Agriculture's (USDA) - Emergency Watershed Protection (EWP):
Technical & financial assistance to help local communities protect against imminent threats to life & property caused by natural disasters that impair a watershed. EWP does not require a state or federal disaster declaration for program assistance to begin. Private landowners seeking EWP Program assistance must work through a *qualified sponsor* (e.g., City or County) that has a legal interest in or responsibility for the areas threatened by a watershed emergency. Assistance must be requested by a sponsor within 60 days of the disaster date or safe entry.

Special Districts: Under a federally declared disaster, residents who reside within a special district may benefit from FEMA's Public Assistance for damaged roads. Special district must be formed under their city or county prior to a disaster. See the California Special District Association for more information.

For more funding opportunities, visit California Grants Portal & Grants.gov

LOCALLY- MANAGED FEDERAL ROADS

- **Federal Highway Administration's (FHWA) - Emergency Relief Program (ERP):** Funds the repair or reconstruction of Federal-aid highways & roads on Federal lands which have suffered serious damage as a result of natural disasters or catastrophic failures from an external cause. If your jurisdiction manages a Federal-aid highway, ERP may fund the reimbursements of the repairs.
- **CA Infrastructure & Economic Development Bank's (IBank) - Infrastructure State Revolving Fund**: Provides low-cost public financing to state & local government entities. The project costs may not include deferred maintenance. All road repairs must be permanent.

LOCALLY- OWNED ROADS

US Department of Agriculture

- Community Facilities Direct Loan & Grant Program: Funds the development of essential community facilities in rural areas. Funding may be awarded through loans & limited grant funding may be available.*
- Community Facilities Guaranteed Loan Program: Loan guarantees for eligible lenders to develop essential community facilities in rural areas.*
- Emergency Watershed Protection: Technical & financial assistance to help local communities protect from imminent threats to life & property caused by natural disasters that impair a watershed. Assistance must be requested by a sponsor within 60 days of the disaster date or safe entry.
- **IBank - Infrastructure State Revolving Fund**: Provides low-cost public financing to state & local government entities. The project costs may not include deferred maintenance. All road repairs must be permanent.
- **CA Transportation Commission - Local Streets & Road Funding Program**: Formulaic funds may be used to match State/Federal Grants & may be used to 1) advance projects that will use State/Federal emergency relief funding OR 2) turn the emergency repair work, partially/fully funded by the State or Federal, into a major asset change. Funds are up to the discretion of the recipients (must be an incorporated city or county) on what projects utilize the funding. Additional funds cannot be requested as this is an annual funding program & are not allocated by request (project or need based).
- **FEMA Hazard Mitigation Assistance**: Provides support for communities to implement mitigation activities to reduce risk to life & property from natural hazards.

**Programs may be able to address road repairs or street improvements. Specifics can vary based on the disaster & applicant.*

Did you know?

Cal OES' Infrastructure Recovery Support Function Team provides funding research to support local infrastructure recovery. If you have experienced a natural disaster, have unmet infrastructure recovery needs, & would like to be connected to assistance programs, please fill out our intake form.

Scan me!

ADDITIONAL FUNDING OPPORTUNITIES & RESOURCES



California Housing Finance Agency (CalHFA)

CalHFA Disaster Rebuilding Assistance Program

The California Housing Finance Agency (CalHFA) has launched the $100 million Disaster Rebuilding Assistance Program to help eligible homeowners access financing to rebuild homes damaged or destroyed by qualifying disasters, including the 2025 Los Angeles Wildfires.
The program supports low-and-moderate income homeowners by expanding access to construction and renovation financing through participating lenders. Financing tools include interest rate buydowns to help reduce borrowing costs and loan guarantees to encourage lenders to offer rebuilding loans.

Program Highlights:

- **Who may qualify:** Homeowners who owned and occupied the damaged property as their primary residence when the disaster occurred and who met income and program requirements.
- **Eligible Properties:** Single-family homes, condominiums, one-to-four-unit properties, accessory dwelling units, and qualifying manufactured homes permanently affixed to land owned by the borrower.
- **Occupancy Requirement:** Homeowners must intend to occupy the property as their primary residence within 60 days after the construction is completed.

How to apply: Contact a participating CalHFA-approved lender to discuss eligibility and available financing options.

USDA Rural Development: Resources for Rural Development and Recovery

From water systems and community facilities to housing and home repairs, USDA Rural Development offers funding tools to support rural communities.

Explore these resources for project funding and disaster recovery:

- Water & Waste Disposal Loan & Grant Program Factsheet
- Community Facilities Direct Loan and Grant Factsheet
- Emergency Community Water Assistance Grants Factsheet
- USDA Rural Development Rural Housing Service Single Family Housing Direct Loan Program Fact Sheet
- Single Family Housing Repair Loans & Grants | Rural Development

For further information, please contact Bryan Anguiano, State Director, USDA Rural Development: bryan.anguiano@usda.gov or each out to RSFConnect@Caloes.ca.gov.

ADDITIONAL FUNDING OPPORTUNITIES & RESOURCES

Dam Safety and Climate Resilience Local Assistance Grant
California Grants Portal



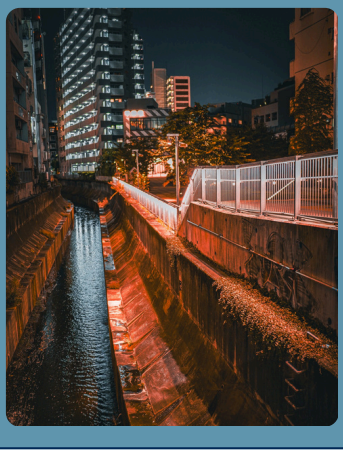
Senate Bill 122 added Part 4, Section 6700 to the Water Code to create a new program, the Dam Safety and Climate Resilience Local Assistance Program, within DWR for the purpose of providing state funding for repairs, rehabilitation, enhancements, and other dam safety projects at existing state jurisdictional dams and associated facilities that were in service prior to January 1, 2023.

Application window opened September 2026

CA Department of Water Resources
Urban Streams Restoration Program (USRP) Grants

USRP provides financial and technical assistance to local communities for projects that reduce flooding and erosion damage, restore, enhance, and/or protect the natural ecological values of streams and support community-led stewardship of urban creeks. The USRP funds local, community-based projects that improve the health, safety, and resilience of urban stream corridors.

The USRP will begin accepting Concept Proposals on October 1, 2026, and will open the Full Application Solicitation for projets who were invited on January 4, 2027.



For additional resources for El Nino Preparation, be sure to go to our website at www.caloes.ca.gov

Additonal Links Here:

- Homeowner's and Renter's Guide to Mold Cleanup After Disasters
- Mold Remediation Informational Resources
- Flood Funding Finder
- Outsmart Disaster
- Safety Guidelines: Floodwater
- Empowering Business Resilience Through Trainers



STAY CONNECTED
CURRENT EVENTS & UPDATES

Join a special presentation of the November Economic RSF Statewide Partner Coordination Meeting

The event is for statewide partners, local jurisdictions, and business and community organizations:

El Nino Economic Preparedness Panel and Q&A

- Tuesday, November 10, 1:00-2:30pm
- Featured Panels:
  - Economic Preparedness for Business Resilience
  - Recovery Funding Tools and Resources
- **Panel Presenters Include**: CalOSBA's Outsmart Disaster, Department of Insurance, IBank. U.S. Economic Development Administration, U.S. Small Business Administration, and more

Long-Term Housing Recovery Partner Meeting

Planning is currently underway for our final meeting of 2026, where we look forward to reconnecting with partners, sharing recovery updates, and reflecting on the year's progress.
Additional details and meeting information will be shared soon.



Our November and December meetings will be combined into one special year-end meeting!

Thursday, December 10, 2026
2-3pm

The Infrastructure Systems and Natural & Cultural Resources RSFs Bi-Monthly Meetings

A joint effort between CNRA, GovOps, and Cal OES to share information, highlight funding opportunities, and engage our partners with subject matter experts to better prepare for, manage, and recovery from natural disasters that affect vital infrastructure such as water systems and roadways, and our natural and cultural resources such as historical places, waterways, and endangered species.



Next Meeting:
Wednesday, December 9, 2026
2-3pm

The RSF Unit was established in 2019 under the California Disaster Recovery Framework (CDRF). Each RSF is led by a State Coordinating Agency that works with Cal OES to provide support to local jurisdictions based on their recovery needs. Cal OES follows an Outcome Driven Recovery (ODR) model that integrates the RSFs into State disaster recovery programs including Hazard Mitigation, Individual Assistance, and Public Assistance as well as the Housing, Debris, and Debris Flow Task Forces. The RSFs also coordinate with the CA-ESFs to support the transition into recovery to ensure communities receive the support needed to develop and implement long-term recovery plans and projects.

To be added to our list of RSF meetings and/or to receive continued updates be sure to contact us at RSFConnect@caloes.ca.gov



Explore Resources

This guide highlights funding opportunities and technical assistance that can help strengthen communities, support resilient infrastructure, and protect our natural resources from future storm impacts.

Connect with the Cal OES Recovery Support Function team to discuss the resources in this guide.
RSFConnect@caloes.ca.gov