



# 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 ENVIRONMENTAL PROTECTION AGENCY (US EPA)

- **Climate Adaptation Tools for Resilience Planning**: Available tools to help communities anticipate, plan for, & adapt to changes in the environment. For related training opportunities click [here](#).

## 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.