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Connecting Grantseekers with Federal Assistance for Storm Shelters and Safe Rooms

This In Focus describes selected federal assistance programs available to state, local, and tribal governments; nonprofit organizations; educational institutions; and property owners interested in building a safe room or storm shelter (or adding one to an existing structure) to protect themselves from extreme weather events such as tornadoes and hurricanes.

Many federal grant funds are first awarded to state and local governments through various formula grant or block grant programs. *Sub-awards* to other entities may be available from the primary recipient. Interested applicants are encouraged to contact federal, state, and local agencies for information on the types and availability of assistance and funding, eligibility requirements, application process, and award cycles.

The following programs vary in scope and funding level and are not a comprehensive list of all potentially relevant programs for a given project. Funding levels for the programs listed below vary, and assistance availability depends on appropriations, as well as other factors that may be agency- or program-specific.

Grantseekers may also find the following CRS reports helpful: CRS Report RL34012, *Resources for Grantseekers*, and CRS Report RL32159, *How to Develop and Write a Grant Proposal*. CRS reports are also available to the public at crsreports.congress.gov/.

Assistance for Governments and Nonprofit Organizations

Federal Emergency Management Agency (FEMA)

The Federal Emergency Management Agency notes that “all safe rooms are storm shelters but not all storm shelters are safe rooms.” FEMA differentiates between the two in a 2023 fact sheet:

Safe rooms are hardened structures specifically designed to provide *near-absolute protection* in extreme wind events, including tornadoes and hurricanes. To be considered a safe room, the structure must be designed and constructed to the guidelines specified in FEMA Publication 361, *Safe Rooms for Tornadoes and Hurricanes: Guidance for Community and Residential Safe Rooms*.

Storm shelters are buildings, structures, or portions thereof that a building operator designates for use during tornadoes, hurricanes, and other severe windstorms. Storm shelters are specifically designed to meet the criteria described in the latest published edition of the International Code Council’s (ICC’s) and National Storm Shelter Association’s (NSSA’s)

ICC/NSSA Standard for Design and Construction of Storm Shelters (2020 ICC 500).

Hazard Mitigation Assistance

FEMA administers three hazard mitigation grant programs and one loan program, collectively referred to as Hazard Mitigation Assistance (HMA). Community safe rooms or shelters might potentially be funded under three of these HMA programs:

- Building Resilient Infrastructure and Communities (BRIC) Program;
- Hazard Mitigation Grant Program (HMGP); and
- Safeguarding Tomorrow Revolving Loan Fund Program.

These programs are available for state, local, tribal, and territorial governments and to some private nonprofits (see *Summary of FEMA Hazard Mitigation Assistance Programs*, Table 2: Eligibility for Application Submission for Applications/Subapplicants) for eligible projects that reduce disaster losses, including community and residential safe rooms and storm shelters.

Funds awarded by FEMA are administered *at the state level*. To determine if a project is eligible for HMA grants, the FEMA State Hazard Mitigation Officer (SHMO) should be contacted.

In general, FEMA pays up to 75% of eligible costs through its grant programs, though this may vary (see *Summary of FEMA Hazard Mitigation Assistance Programs*, Table 1: Cost Share Requirements).

All applicants must have a FEMA-approved hazard mitigation plan. For more information about HMA, see CRS Insight IN11187, *Federal Emergency Management Agency (FEMA) Hazard Mitigation Assistance*.

Additional FEMA Resources

- FEMA’s Hazard Mitigation Assistance Grants Helpline may be useful for those who have questions about safe room funding: 1-866-222-3580.
- FEMA’s *Safe Rooms for Tornadoes and Hurricanes: Guidance for Community and Residential Safe Rooms (FEMA P-361, 4th ed., April 2021)* presents guidance about the planning, design, construction, and operation of safe rooms.
- FEMA’s *Taking Shelter from the Storm: Building or Installing a Safe Room for your Home* presents the criteria for residential safe rooms and addresses “how to design and construct a safe room for a one- or two-

family dwelling that provides near-absolute protection from wind and wind-borne debris for occupants.”

- FEMA’s *Frequently Asked Questions About Building Science*.

U.S. Dept of Agriculture, Rural Development

USDA Community Facilities Programs

The U.S. Department of Agriculture (USDA) Community Facilities Programs offer funding to nonprofits and state, local, and tribal governments to construct, expand, or improve facilities providing public services in qualifying rural areas. A few examples include health care facilities, public buildings, and child care centers. Public safety centers or equipment are also eligible expenses.

Individuals can reach out to their state’s Office of Rural Development (RD) to find out more information on project eligibility.

Additional USDA Resources

- *Community Facilities Loans and Grants Program Fact Sheet*.
- *Community Facilities Direct Loan Program Guidance Book for Applicants*.

U.S. Dept. of Housing and Urban Development (HUD)

Community Development Block Grants (CDBG)

CDBG is a flexible program at HUD that provides communities with resources to address a wide range of community development needs. Eligible activities for communities receiving CDBG funds can encompass many kinds of community development activities, including construction of public safe rooms or storm shelters. CDBG funds are administered at the state and local levels, and the administrators have broad discretion in determining which kinds of projects are prioritized; there may be competing community needs and budgetary priorities. For more information, see CRS Report R43520, *Community Development Block Grants and Related Programs: A Primer*.

According to HUD and FEMA,

To be eligible (for CDBG funding), a shelter must be located in a neighborhood or park that contains at least 20 units, consists predominately of low- and moderate-income households and is in a state where a tornado has occurred within the current year or last three years. The shelter must comply with tornado-appropriate safety and construction standards, be large enough to accommodate all members of the park/neighborhood and be located in a park/neighborhood that has a warning siren.

In some cases, Congress has provided *supplemental* forms of CDBG assistance for disaster recovery (CDBG-DR) and

mitigation (CDBG-MIT) in response to major disasters. If available, these funds could also *potentially* be used toward shelter needs.

Assistance for Property Owners

Federal Emergency Management Agency

Individual property owners do not apply directly to federal agencies (including FEMA) for safe room funding. Generally, federal agencies provide funding to eligible states, tribes, and territories that, in turn, may provide funding to local governments for hazard mitigation projects. However, in certain circumstances, property owners *might* be able to access some federal funds for a residential or other saferoom, depending on the location, since some jurisdictions use a portion of their federal funds or other revenue to offer a safe room program. For example: in certain counties and cities in Texas, federal funds are utilized for rebates toward residential or community safe rooms (with a 50% cost share requirement for the resident). Similar rebate or incentive programs may be provided in other states (e.g., Oklahoma, Indiana, South Carolina, Kansas, and Ohio). Individuals can check with their state, county, and/or city office of emergency management to explore what might be available.

HUD Federal Housing Administration (FHA) 203(k) Loan Program

FHA’s 203(k) Rehabilitation Mortgage Insurance Program insures mortgages made by private lenders to borrowers seeking to purchase and rehabilitate, or refinance and rehabilitate, a single-family home. HUD allows borrowers to include windstorm shelters as an eligible work item for FHA Standard 203(k) rehabilitation loans. Shelters financed with FHA-insured mortgages must be constructed consistent with guidelines issued by FEMA. Through HUD, individuals can locate an FHA-approved lender.

USDA Section 504 Single Family Housing Repair Loans and Grants

USDA’s Section 504 Very Low-Income Rural Housing Repair Loans and Grants program provides loans and grants to very low-income homeowners to make repairs or improvements to their properties. Funds may be used to construct storm shelters in areas with tornadoes or hurricanes. To qualify for a grant (rather than a loan), applicants must also be age 62 or older.

Small Business Administration (SBA) Loans for Disaster Recovery

If property owners have already experienced damage—and are located in a federally declared disaster area—they may be able to use a portion of their physical damage disaster loan for the construction of a safe room or storm shelter.

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