



Michigan State Police

Emergency Management and Homeland Security Division

Informational Bulletin

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Michigan's Safeguarding Tomorrow Revolving Loan Fund (MiSTRLF) Program

Seeking Requests for Low Interest Hazard Mitigation Loans

Response Needed by March 31, 2025

The Michigan State Police, Emergency Management and Homeland Security Division (MSP/EMHSD) is seeking interest from communities in applying for low-interest loans to fund hazard mitigation projects that reduce risks from natural disasters.

The Safeguarding Tomorrow Revolving Loan Fund (RLF) is a five-year program launched by the Federal Emergency Management Agency (FEMA) in fiscal year (FY) 2023. Michigan was selected for funding in the first grant cycle and is now preparing to apply for additional funding in the FY 2025 grant cycle. If awarded, this funding would allow MSP/EMHSD to offer low-interest loans to communities statewide.

To apply, MSP/EMHSD must submit a project proposal list based on input from interested communities. We ask communities to complete an online Notice of Interest (NOI) form located [here](#).

Important Notes:

- This is NOT a loan application.
 - The NOI will organize a meeting with the MSP/EMHSD to go over programmatic questions and project details.
 - The community will then work to develop a project proposal, which is a requirement of FEMA to assess eligibility and for the state to prioritize projects.
 - If prioritized, communities that complete the NOI and project proposal will be asked to apply.
- Previous submissions remain eligible.
 - If you have already submitted an NOI and project proposal for a past cycle, your project remains under consideration. However, if you still intend to pursue a loan, please notify us of any updates or changes to your project proposal.

Eligibility

If awarded, a capitalization grant would allow the state to provide loans to local governments and tribes.

- Loan applicants must participate in a FEMA-approved hazard mitigation plan.
- Certain projects will require an Environmental and Historic Preservation Review before loan disbursement.
- A benefit-cost analysis is **NOT** required.

Eligible Hazard Mitigation Activities

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- Loans may fund projects that reduce disaster risks for homeowners, businesses, nonprofits, and communities, including:
 - Severe Weather: Hurricanes, tornadoes, windstorms, cyclones, severe winter storms.
 - Flooding & Water Issues: Flood prevention (including levee construction, repair, or replacement), shoreline erosion, high water levels, and storm surges.
 - Other Natural Hazards: Wildfires, earthquakes, drought, prolonged heat.
- Zoning & Land Use Planning: Communities may use loans to implement changes that reduce risk.
- FEMA Cost Share: Loans may cover the non-federal cost share for FEMA Hazard Mitigation Assistance grants.

Loan Information

Maximum loan per project: \$5 million.

- Interest rate: Capped at one percent.
- Repayment start date: No later than one year after project completion.
- Repayment deadline:
 - Standard: Within 20 years of project completion.
 - Low-income/underserved areas: Within 30 years of project completion.
- Loan recipients must establish a dedicated revenue source for repayment.

Next Steps

1. Submit a Notice of Interest (NOI):
 - Complete the online NOI form located [here](#) by March 31, 2025.
 - NOIs submitted after this date may not be included in the FY 2025 project proposal list (PPL).
2. Project Proposal Development:
 - MSP/EMHSD will meet with communities to develop proposals for the State of Michigan's PPL.
3. State Application Process:
 - The PPL, compiled from community input, will be used in the state's capitalization grant application.
 - MSP/EMHSD will update its Intended Use Plan for the MiSTRLF and post it for public comment by April 30, 2025.
 - MSP/EMHSD will submit a grant application package to FEMA by April 30, 2025.

If you have questions about this program, contact Ms. Andrea Stone at 517-855-0938 or send an email to the EMHSD Hazard Mitigation mailbox MSP-EMHSD-Hazard-Mitigation-Grants@michigan.gov with the subject line: MiSTRLF.

Please visit FEMA's website for more information about the [Safeguarding Tomorrow RLF](#) Program as well as Michigan's website for the [MiSTRLF](#).