

## Financial Assistance For Fire Departments

In 2009 The Department of Homeland security received slightly over 22,000 applications for the AFG Program. They funded approximately 9,000 of those. In 2009 only 1 in 8 applications received under the Vehicle Acquisition category was funded. In 2010 the funding available for the AFG program has decreased by over \$100 million. This makes the program even more competitive than it has been in the past. But there is hope if your AFG application is not approved there are a number of other options available to you.

### United States Department of Agriculture (USDA)

For years USDA has operated its Community Facilities Program. Under this program fire and EMS departments can access financial assistance to purchase equipment and construct or renovate their station. The program offers four types of assistance: a direct grant, a direct loan, a combination grant and loan, and a loan guarantee. These programs are available to departments in communities that have a population of 20,000 or less. To check if you qualify you should contact your local USDA office. If you don't have this information you can go to [USDA.gov](http://USDA.gov).

### Community Development Block Grants (CDBG)

This program was established in 1974 and is administered by the Department of Housing and Urban Development. Most municipalities that have a population of over 4,000 residents receive CDBG money either directly from HUD as an entitlement community or through their state government. Under CDBG up to 15% of the funding received each by the municipality can be used for public services. Through this program communities have funded a number of fire and EMS activities including; the purchase of new apparatus, new equipment and the renovation or construction of stations. The application process normally starts locally in January or February of each year. Check with your local municipality to see if they receive CDBG funding and how you can apply for it.

### Community Lending Program (CLP)

CLP is administered by the Federal Home Loan Bank ( FHLB) system. Through this program FHLB makes loans to its member banks. The member bank in turn re loans the money to your department. Through CLP you can access better terms such as: lower interest rates, and longer payment terms. This program is normally for larger projects like the purchase of new apparatus or the construction of a new station. You can inquire if your financial institution is a member of the FHLB system or you can go to [fhlbanks.com](http://fhlbanks.com). The most impressive part of this program is the fact that your application will either be approved or denied within 24 hours of submission to the FHLB.

## Foundation Funding

Across the nation there are thousands of Foundations that annually grant millions of dollars to eligible organizations for projects in their communities. If you are aware of a foundation in your area the first step is to call the foundation director and explain who you represent and the type of project you are seeking funds for. From this conversation you can determine if your application is eligible and what the process is to access funding. If you are not aware of any foundations you can access The Foundation Directory at your local library ( you can also purchase this book but it is costly for something that you may only use once or twice). Once you have targeted a foundation or foundations start by calling them to see if your project meets their eligibility guidelines or not and what their application process entails.

## Municipal Bonds

Local governments have the legal authority to float bond issues for public improvement projects. If your municipality is doing a bond issue you may want to see if your department's projects can get included in the issue. The fees involved with municipal bonds are normally rather expensive limiting your projects to high ticket items like multiple apparatus purchases or new station construction. IF you are planning a project you should speak with your local government to see if they are contemplating a bond issue and ask if your project could also be included.

## Community Reinvestment Act (CRA)

Under federal regulations financial institutions must show that they are putting money back into the communities in which they do business. This activity is monitored at least every three years by the federal government. Financial institutions can meet their obligation by making grants, low interest loans or donations to community organizations. If you are interested in this program you should contact your bank either at the end of the year or at the start of the new year. Banks operate on a calendar year budget and they will be adopting their budget at this time. For the best chance of getting funded you want to be included in that budget. Your project should have visibility and an opportunity for the bank to get public recognition. If you are interested contact your local financial institution and ask to speak to the person that handles CRA requests.

This has been a brief synopsis of financial assistance programs that may be available to help your department access the funding you need to undertake your new purchase. If you would like assistance in preparing your application for these programs you can contact Jerry Brant at Decoplan Associates LLC at 814-381-8317 or email [jbrant.decoplan @verizon.net](mailto:jbrant.decoplan@verizon.net).

Jerry has over 40 years in the fire service as a volunteer firefighter in west central Pennsylvania. Fifteen of those years he served as Chief of the Hope Fire Company of Northern Cambria, PA. Jerry was also employed as a grant writer for a regional non profit organization for over twenty years. During that time period he successfully help the

organization acquire over \$52 million in funding. For his efforts in 2003 he received the prestigious James A Johnson Fellowship that is given to only six individuals nationally each year. Jerry retired in 2008 to form Decoplan Associates. He also serves as a senior grant consultant to [firegrantshelp.com](http://firegrantshelp.com) and writes a column for [firerescueone.com](http://firerescueone.com) entitled "Getting Grants".