

Risk Management Grant



MIIA
Risk Management

OVERVIEW

MIIA is pleased to announce the Annual Risk Management Grant for FY26. This marks the 24th anniversary of our commitment to providing members with resources and financial support for important risk management and loss control initiatives.

Our focus remains on empowering members to effectively address the growing challenges of evolving weather patterns, employee health and safety, and emerging cybersecurity threats. Protecting employees is paramount as their well-being directly impacts operational resiliency. The increase in convective storms—with high winds, heavy rainfall, and flooding—creates tremendous risk of loss to building, water, and sewer infrastructure. Under the Property and General Liability grants sections, specific opportunities are available to help prevent and mitigate the risk of loss in these critical areas. Additionally, the Cyber section provides pathways to tackle the complexities of cybersecurity.

Why is this opportunity available?

- To cultivate a stronger culture of employee safety and health.
- To encourage proactive risk management practices throughout our membership.

Goals

- To offer financial support to member groups to help mitigate the impact of property-related risks, employee health and safety concerns and cyber threats.

Who can apply?

- Any MIIA P&C or Workers Compensation member group may apply for items that relate to their coverage.

Guidelines and requirements

- To submit your online application, please follow these steps:
 1. Visit www.emiia.org. Click on the *Risk Management Programs & Resources* > select *Grants* > *Grant Application* to begin the application. Once you start the application, you'll receive a link so that you can return and complete it. **Please do not start a new grant application.**
 2. Upload vendor estimates and click the button to send the grant application to your Chief Municipal Officer and Chief Procurement Officer for signatures via the online system. You'll be automatically notified once these signatures have been added, so that you can click the red button to submit your grant application.
 3. We'll send you an email with a copy of your completed grant for your records.
- All grant submissions must be reviewed and approved by your Risk Manager before submission. Their support is a critical component of this process.
- During the grant approval process, preference will be given to members who consistently work with their MIIA Risk Manager to review their loss history and implement proactive risk management strategies in their communities.
- This is a competitive grant program. Consideration will be given first to high-priority areas of program-wide risk, such as Property/Facilities Management, Employee Health and Safety, and Cybersecurity, as well as individual focus areas identified in a member's Action or Service Plan.
- In your grant application, please clearly explain how the grant request supports a specific risk management priority identified by your Safety Committee or as part of your ongoing risk management efforts.

Funding

MIIA members are eligible to apply for grant(s) up to a total of \$10,000 per municipality. The total funding available for this grant program is \$1 million. **Please note that MIIA pays all vendors directly.** To apply, please follow these steps:

1. Consult with your MIIA Risk Manager to explore available grant options.
2. Ensure that grant requests align with a line of insurance coverage MIIA provides to your municipality, in accordance with MGL Chapter 152. Please note that safety equipment related to police and/or fire Workers Compensation is not eligible.
3. The grant must be used for a service or equipment related to a potential covered loss.
4. Grants cannot be applied retroactively to activities already completed or in progress, or for equipment already purchased.
5. Grant funds are restricted to the purchase of items specified in the grant application.

6. All eligible estimates and invoices must be from a U.S.-based company, as we cannot process foreign invoices for grants.
7. Members are ineligible for the same grant received the previous year, unless pre-approved by a MIIA Risk Manager. Excluded items include travel expenses, wages (including overtime), and software annual renewal costs.

FY26 MIIA Grant Application (Example only —please submit via the [online application](#).)

What may be funded through the risk management grant?

	Amount Requested	Purpose (Item requested)
Property		
† Thermography cameras and moisture meters to assist in identifying hidden and remote areas vulnerable to arctic air intrusion.		
Professional thermographic inspections specifically targeting building envelope and hidden and remote areas with insulation deficiencies and other vulnerabilities.		
Water loss prevention and mitigation: water isolation shut-off valves, water loss deployment kits, water flow sensors		
Other specialty heating scenarios: installation of additional heating and or insulation for pipe freeze up prevention (Example: additional heating units for vestibules, foyers, electric baseboards, Modine heaters, fan coil units, draft curtains, etc.)		
Insulation upgrades — wet and dry sprinkler systems, plumbing penetrations, envelope vulnerabilities, and any other building deficiencies. (Example: closets, crawl spaces, attics, foyers, vestibules, etc.)		
Boiler room upgrades — CO detectors, shut-off valves, pressure relief valve replacement, external shut-off switches along with service upgrades to sump pumps.		
Unit ventilator inspection, maintenance, testing and upgrades by a contractor		
Detailed roof inspection by roofing expert or drone inspection vendor. May include thermographic evaluation. Requires submission of final report of findings.		
Enhanced Dry System Sprinkler (EDSS) Inspection — third-party vendor must identify pipe sloping, map concerned locations and low-point draining, etc. Please refer to MIIA's EDSS Inspection Guidelines.		
Facilities management preventative maintenance software. (Example: Operation Hero, Master Library, Brightly, FMX, etc.)		
Hire a qualified professional to support the collection, validation, and organization of asset data for building systems and components. These services will aid in the effective long-term management and maintenance of facility assets.		
HVAC evaluation by a qualified contractor — maintenance inspection, quality control testing and/or evaluation of HVAC controls, including rooftop units, balancing/pressure, and other equipment		
Preventive maintenance waterline inspection and replacement by a licensed plumber.		
Property loss prevention equipment: flammable storage cabinets, flammable rag disposal containers, grated ceiling vents, lightning mitigation, moisture meters, low and high temperature alarms, sprinkler cages, etc.		

	Amount Requested	Purpose (Item requested)
Engineering assessment to consider installation of environmental barriers and protection		
North American Technician Excellence (NATE) certification		
Roxbury Community College Facilities Maintenance Training (supported by MFAA)		
Facilities management training		
Cyber		
Cyber risk prevention — assessments, social engineering training, multi-factor authentication (initial installation only), software patches, software backup, endpoint detection and response (EDR) and behavior-based malware and governance software		
Payment of MS-ISAC annual dues		
General Liability		
Sewer maintenance program related equipment and service		
Certified Playground Safety Inspector (CPSI) certification		
Purchase barriers to protect municipal assets and persons from vehicular intrusion: jersey barriers, bollards, etc. (subject to \$5K limit)		
Automobile		
Backup cameras		
Dump body alarm indicators		
GPS tracking software		
Fleet maintenance software		
Height detection sensors		
Law Enforcement Liability		
Blue Voice, learning platform (initial subscription)		
Cameras: body, dash & CCTV (Must have supporting policy to qualify.)		
Law enforcement scenarios simulator		
Public Officials and School Board		
School board liability training and programs		
Leadership Training Matters Program		
MCAD courses for EEO professionals: series of train-the-trainer courses		
Workers Compensation		
Bucket truck — self-rescue or bail-out kit (ANSI Z359.4 – 2013)		
† Chainsaw kit with duffle bag — helmet, chaps, gloves and vest (meet applicable ANSI Standards) and first aid /trauma kits		

	Amount Requested	Purpose (Item requested)
† Communication equipment for forestry and DPW		
* † Confined space entry equipment — tripod/rescue, multi-gas monitor, calibration kit, blower, guardrails		
Eye protection (ANSI Z87.1 2020) maximum award \$500		
† Ladders (Applicable ANSI standard to type of ladder)		
* † Lockout/Tagout kits		
† Personal fall protection equipment (ANSI Z359) with system components compatible within manufacturer		
QBS behavioral safety or similar program (de-escalation strategies targeting assaults, bites, etc.)		
† Rooftop guardrail system (permanent or portable) — meet applicable OSHA 29 CFR 1910/1926		
Safety equipment: manual material handling devices (carts, dollies), hot sticks, hydraulic lift gates, manhole cover lifts, multi-gas meters, personal voltage detector, etc.		
Slip-resistant and/or anti-fatigue mats		
† ■ Trench shoring, shields or boxes with applicable tabulated data (RPE stamped)		
* † Work zone safety: trailer, cones, measuring wheel, signs, sign stands (does not include message boards)		

* Written Program † Equipment List ■ Training Required by Vendor

How will this grant be used to continue or enhance your risk management efforts?

MIIA Member

Contact

Department

Phone

Email

Date

Chief Procurement Officer

Signature

Date

Chief Municipal Officer

Signature

Date

Additional Guidelines

Documentation:

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Applicants should upload a detailed vendor estimate for each requested item or service. **MIIA handles all vendor payments directly. To process your payment, we require you to upload the vendor's W-9 form and invoice to the Risk Management grant database.**

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Two signatures are required: Chief Municipal Officer and Chief Procurement Officer attesting that all state and local purchasing regulations and guidelines are followed.

Deadlines:

1. The deadline for submission is May 15, 2026 or when grant funding is reached.
2. Bi-weekly grant review approval process begins August 4 and continues until the \$1M funding allocation is reached. MIIA will provide notice of grant approval or denial as applications are reviewed.
3. The MIIA-funded portion of grant projects must be completed, and invoices with the grant benefit statement submitted within 60 days of grant approval.

A grant submission does not guarantee a grant award.

Questions?

For any questions, please contact your MIIA Risk Manager or Lin Chabra at 617-838-5941 (cell) / Ichabra@mma.org. We look forward to receiving your application and supporting your initiatives to enhance workplace safety.

