



# Federal Disaster Recovery Programs: Brief Summaries

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## Summary

This report summarizes federal disaster assistance programs for use by Members of Congress and their staff in helping address the needs of constituents. A number of federal agencies provide assistance to individual victims; state, territorial, and local governments; and non-governmental entities, following a disaster. The federal forms of assistance include grants, loans, loan guarantees, temporary housing, and counseling.

The programs summarized in this report fall into two broad categories. First are programs for disaster situations; most of these programs are administered by the Federal Emergency Management Agency (FEMA) and the Small Business Administration (SBA). Second are general assistance programs that may be used in either disaster situations, or to meet regular service needs. Many federal agencies, including the Departments of Health and Human Services, Housing and Urban Development, and Justice, administer programs that may be brought to bear under certain circumstances.

The programs may also be classified by recipients: primarily individuals, state and local governments, or businesses. These programs address such short-term needs as food and shelter, and such long-term needs as repair of public utilities.

This report includes a list of CRS reports on disaster assistance and assistance for victims of recent hurricanes. It also includes a list of federal agencies' websites that were established to provide information on disaster responses, updates on recovery efforts, and resources on federal assistance programs.

This report will be updated as significant legislative or administrative changes occur.

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## Introduction

Federal agencies provide a range of assistance to individual victims; state, territorial, and local governments; and non-governmental entities after major disasters, including certain terrorist attacks. Types of aid include, but are not limited to, technical assistance, loans and loan guarantees, grants, temporary housing, access to counseling professionals, and medical assistance. The full range of federal disaster relief assistance is available after the President issues a major disaster declaration pursuant to Stafford Act authority.<sup>1</sup> More limited aid is available under a Stafford Act emergency declaration<sup>2</sup> or a declaration issued by a department or agency head.<sup>3</sup>

This report identifies programs pertinent to the disaster recovery process. It provides brief descriptive information to help congressional offices determine which programs merit further consideration in the planning, organization, or implementation of recovery operations. Most of the programs listed here are authorized as assistance programs and listed in the *Catalog of Federal Domestic Assistance* (CFDA). The list does not include ad hoc assistance that some agencies provide in emergency or disaster situations.

## Program Selection Criteria

Programs discussed in this report satisfy one or more of the following criteria:

- Congress expressly designated the program as a disaster relief or recovery program.
- The program is applicable to disaster situations, even if not specifically authorized for that purpose.
- The Federal Emergency Management Agency (FEMA) and other federal agencies have used the program as an emergency response resource.
- The program is potentially useful for addressing short-term and long-term recovery needs (e.g., assistance with processing survivor benefits or repair of public facilities).

Most of the programs listed in this report are specifically authorized for disaster situations. General assistance programs that may apply to disaster situations are described at the end of this report. Both types of programs can be classified by recipients: primarily individuals, state and local governments, or businesses.

As Congress and the Administration respond to domestic needs, particularly should other terrorist attacks occur, some of these programs may be altered. For the most up-to-date information on a

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<sup>1</sup> 42 U.S.C. § 5170. For more information on the Stafford Act, see CRS Report RL33053, *Federal Stafford Act Disaster Assistance: Presidential Declarations, Eligible Activities, and Funding*, by Keith Bea.

<sup>2</sup> 42 U.S.C. § 5191.

<sup>3</sup> The Administrators of the Small Business Administration, Farm Services Agency, and the Secretaries of Agriculture and Transportation, within statutory limitations, may issue disaster declarations for purposes of providing assistance solely from their agencies. Citations to these authorities are presented in the relevant program summaries.

particular program, please contact the listed CRS analyst, or department or agency program officers.

## **Federal Disaster Recovery Programs**

### **Assistance for Individuals and Families**

#### **Individuals and Households Program**

The Individuals and Households Program (IHP) is the primary vehicle for FEMA assistance to individuals after the President issues a major disaster declaration. Congress appropriates money for the IHP assistance (and other aid authorized by the Robert T. Stafford Disaster Relief and Emergency Assistance Act) to the Disaster Relief Fund. Grants assist disaster victims whose needs cannot be met through other forms of assistance, such as insurance or other federal programs. Program funds have a wide range of eligible uses, including temporary housing, limited housing repair or replacement, and uninsured medical, dental, or other personal needs (generally referred to as Other Needs Assistance [ONA]). While the federal share of temporary housing assistance is 100%, there is a statutory matching requirement that states contribute 25% of ONA funds. Grants may not exceed \$29,900 per individual or household, adjusted annually to reflect consumer price changes; IHP assistance is generally limited to a period of 18 months. (Also see “Physical Disaster Loans—Residential,” below, for additional assistance for homeowners and renters.)

*Agency:* Federal Emergency Management Agency

*Authority:* 42 U.S.C. §§ 5174-5188

*Regulation:* 44 C.F.R. §§ 206.110-120

*Phone:* Office of Congressional Affairs, 202-646-4500

*Website:* [http://www.fema.gov/media/fact\\_sheets/individual-assistance.shtm](http://www.fema.gov/media/fact_sheets/individual-assistance.shtm)

*CFDA:* 97.048-97.050

*CRS Contact:* Francis X. McCarthy, 202-707-9533

#### **Disaster Unemployment Assistance**

Disaster Unemployment Assistance (DUA) provides benefits to previously employed or self-employed individuals rendered jobless as a direct result of a major disaster, and who are not eligible for regular federal/state unemployment compensation (UC). In certain cases, individuals who have no work history or are unable to work may also be eligible for DUA benefits. DUA is federally funded through FEMA, but is administered by the Department of Labor and state UC agencies. Generally, individuals must apply for benefits within 30 days after the date the state announces availability of DUA benefits. When applicants have good cause, they may file claims after the 30-day deadline. This deadline may be extended; however, initial applications filed after the 26<sup>th</sup> week following the declaration date will not be considered. When a reasonable comparative earnings history can be constructed, DUA benefits are determined in a similar manner to regular state UC benefit rules. The minimum weekly DUA benefit is required to be half of the average weekly UC benefit for the state where the disaster occurred. DUA assistance is available to eligible individuals as long as the major disaster continues, but no longer than 26

weeks after the disaster declaration. For more information, see CRS Report RS22022, *Disaster Unemployment Assistance (DUA)*, by Julie M. Whittaker and Alison M. Shelton.

*Agency:* Department of Labor, Employment and Training Administration  
*Authority:* 42 U.S.C. § 5177  
*Regulation:* 20 C.F.R. § 625; 44 C.F.R. § 206.141  
*Contact:* See listing of State UC Agencies, <http://www.servicelocator.org/OWSLinks.asp>  
*Website:* <http://ows.doleta.gov/unemploy/disaster.asp>  
*CFDA:* 97.034  
*CRS Contact:* Julie Whittaker, 202-707-2587

### **Dislocated Worker Activities**

The dislocated worker program provides training and related assistance to persons who have lost their jobs and are unlikely to return to their current jobs or industries. Of the funds appropriated, 80% are allocated by formula grants to states and local entities; 20% are reserved by the Secretary of Labor for activities including national emergency grants to states or local entities. One type of national emergency grant is Disaster Relief Employment Assistance, under which funds can be made available to states to employ dislocated workers in temporary jobs involving recovery after a national emergency. An individual may generally earn up to \$12,000, excluding the cost of fringe benefits, and be employed for up to six months or 1,040 hours, whichever is longer. An individual may earn the full \$12,000 in less than six months or 1,040 hours by working in a higher skilled position for which a higher hourly wage is paid. There are no matching requirements for Workforce Investment Act programs.

*Agency:* Department of Labor, Employment and Training Administration  
*Authority:* 20 U.S.C. § 9201  
*Regulation:* 20 C.F.R. § 671  
*Phone:* See listing of State Dislocated Worker/Rapid Response/Coordinators, [http://www.doleta.gov/layoff/rapid\\_coord.cfm](http://www.doleta.gov/layoff/rapid_coord.cfm)  
*Website:* <http://www.doleta.gov/layoff/workers.cfm>  
*CFDA:* 17.260  
*CRS Contact:* Blake Naughton, 202-707-0376

### **Public Safety Officers' Benefits Program**

As of FY2008, this program provides benefits, as lump-sum payments, of \$303,064 to spouses and children of public safety officers who have been permanently disabled or have lost their lives while in the line of duty. The benefit is adjusted each year to reflect the percentage of change in the Consumer Price Index (CPI). There is no matching requirement for this program.

*Agency:* Department of Justice, Bureau of Justice Assistance  
*Authority:* 42 U.S.C. § 3796  
*Regulation:* 28 C.F.R. § 32.31 *et seq.*  
*Phone:* Office of Justice Programs, 202-307-0635  
*Website:* [http://www.ojp.usdoj.gov/BJA/grant/psob/psob\\_main.html](http://www.ojp.usdoj.gov/BJA/grant/psob/psob_main.html)  
*CFDA:* 16.571  
*CRS Contact:* Nathan James, 202-707-0264

## **Public Safety Officers' Educational Assistance Program**

This program provides an educational assistance allowance to eligible survivors of public safety officers whose death or total permanent disability are the direct and proximate result of an injury sustained in the line of duty. Funds may be used only to defray educational expenses, such as tuition, room and board, and books. There is no matching requirement for this program.

*Agency:* Department of Justice, Bureau of Justice Assistance

*Authority:* 42 U.S.C. § 3796d

*Regulation:* 28 CFR § 32.31 to 32.37

*Phone:* Office of Justice Programs, 202-307-0635

*Website:* [http://www.ojp.usdoj.gov/BJA/grant/psob/psob\\_education.html](http://www.ojp.usdoj.gov/BJA/grant/psob/psob_education.html)

*CFDA:* 16.615

*CRS Contact:* Nathan James, 202-707-0264

## **Physical Disaster Loans – Residential**

### **SBA Disaster Loans Available to Homeowners and Renters**

The majority of disaster loans provided by SBA (approximately 80%) are made available to individuals and households rather than businesses. SBA disaster assistance is provided in the form of loans, not grants, and therefore must be repaid to the federal government. Homeowners, renters, and personal property owners located in a declared disaster area (and in contiguous counties) may apply to the SBA for loans to help recover losses from the disaster. SBA's Home Disaster Loan Program falls into two categories: personal property loans and real property loans. These loans cover only uninsured or underinsured property and primary residences. Loan maturities may be up to 30 years.

### **Personal Property Loans**

A personal property loan provides a creditworthy homeowner or renter with up to \$40,000 to repair or replace personal property items such as furniture, clothing, or automobiles damaged or lost in a disaster. These loans cover only uninsured or underinsured property and primary residences and cannot be used to replace extraordinarily expensive or irreplaceable items such as antiques, recreational vehicles, or furs.

### **Real Property Loans**

A creditworthy homeowner may apply for a "real property loan" of up to \$200,000 to repair or restore the homeowner's primary residence to its pre-disaster condition. The loans may not be used to upgrade homes or build additions, unless upgrades or changes are required by city or county building codes. A real property loan may be increased by 20% for repairs to protect the damaged property from a similar disaster in the future.

*Agency:* Small Business Administration

*Authority:* 15 U.S.C. § 636(b)

*Regulation:* 13 C.F.R. §§ 123.200-204

*Phone:* Office of Congressional Affairs, 202-205-6700

*Website:* <http://www.sba.gov/services/disasterassistance/homeownersrenters/index.html>

*CFDA:* 59.008

*Contact:* Bruce R. Lindsay, 202-707-3752

## **Cora Brown Fund**

This unique fund directs payments to individuals and groups for disaster-related needs that have not been or will not be met by government agencies or other organizations. Annual obligations for the entire program are typically less than \$225,000. There is no matching requirement for this program and no limitation on the time period in which assistance is available.

*Agency:* Federal Emergency Management Agency (FEMA)

*Authority:* 42 U.S.C. §5121 *et seq.*

*Regulation:* 44 C.F.R. § 206.181

*Phone:* Office of Congressional Affairs, 202-646-4500

*Website:* <http://www.gpo.gov/fdsys/pkg/CFR-2009-title44-vol11/pdf/CFR-2009-title44-vol1-sec206-181.pdf>

*CFDA:* 97.031

*CRS Contact:* Francis X. McCarthy, 202-707-9533

## **Assistance for Victims of Crime**

This program offers a variety of services to victims, including emergency travel assistance, assistance with obtaining information, and long-term mental health counseling. There is no matching requirement for this program. For more information, see archived CRS Report RL32579, *Victims of Crime Compensation and Assistance: Background and Funding*, by Celinda Franco.

*Agency:* Office of Justice Programs, Office for Victims of Crime, Department of Justice

*Authority:* 42 U.S.C. § 10601

*Regulation:* no specific regulation

*Phone:* Victim Assistance Center, 1-800-331-0075

*Website:* <http://www.ojp.usdoj.gov/ovc/>

*CFDA:* 16.575, 16.576

*CRS Contact:* Celinda Franco, 202-707-7360

## **Crisis Counseling**

This program provides grants that enable states to offer immediate crisis counseling services, when required, to victims of a major federally declared disaster for the purpose of relieving mental health problems caused or aggravated by a major disaster or its aftermath; assistance is short-term and community-oriented. Cost-share requirements are not imposed on this assistance. The regulations specify that program funding generally ends after nine months, but time extensions may be approved if requested by the state and approved by federal officials.

*Agency:* Federal Emergency Management Agency (FEMA)

*Authority:* 42 U.S.C. § 5183

*Regulation:* 44 C.F.R. § 206.171

*Phone:* Office of Congressional Affairs, 202-646-4500

*Website:* <http://www.fema.gov/assistance/process/additional.shtm>



*CFDA: 97.032*

*CRS Contact: Sarah A. Lister, 202-707-7320*

## **Disaster Legal Services**

These services offer free legal assistance to individuals affected by a major federal disaster. Types of assistance typically include help with insurance claims, preparing powers of attorney, help with guardianships, and preparing new wills and other lost legal documents. Neither the statute nor the regulations establish cost-share requirements or time limitations for assistance.

*Agency: Federal Emergency Management Agency*

*Authority: 42 U.S.C. § 5182*

*Regulation: 44 C.F.R. § 206.164*

*Phone: Office of Congressional Affairs, 202-646-4500*

*Website: <http://www.fema.gov/assistance/process/additional.shtm>*

*CFDA: 97.033*

*CRS Contact: Francis X. McCarthy, 202-707-9533*

## **Tax Relief**

Individuals and businesses located in areas included in major disaster declarations are allowed extra time (four years for homes and two years for business property) to replace property due to involuntary conversion (e.g., due to destruction from wind or floods, theft, or property ordered to be demolished). Casualty losses can also be deducted against income in the prior tax year, and certain disaster relief grants are not taxable. These losses also include property loss due to government ordered demolition because the property is unsafe. Disaster relief payments for certain expenses are not subject to tax. The Internal Revenue Service also has the authority to extend tax filing deadlines. Special provisions were enacted for the Katrina disaster area.<sup>4</sup> That law eliminates floors for the casualty loss deduction, extends the replacement period for involuntary conversions to five years, allows penalty free withdrawals from IRAs and retirement plans, allows earned income and child credits based on prior year incomes, allows tax credits for retaining and hiring residents, and exclusions for cancellation of indebtedness.

*Agency: Internal Revenue Service*

*Authority: Internal Revenue Code, Title 26 United States Code*

*Regulation: No specific regulation*

*Phone: Congressional Liaison, 202-622-9590*

*Website: <http://www.irs.gov/newsroom/article/0,,id=108362,00.html>*

*CRS Contact: Molly Sherlock, 202-707-7797*

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<sup>4</sup> Katrina Emergency Tax Relief Act of 2005, P.L. 109-73, 119 Stat. 2016 (2005).

## **Assistance for State, Territorial, and Local Governments**

### **Public Assistance Grants**

Authorized by the Stafford Act, this is FEMA's primary assistance program for state and local governments. Public Assistance (PA) grants may be used to repair, replace, or restore disaster-damaged, publicly owned facilities and the facilities of certain private nonprofit organizations that perform a governmental function. This program has a wide range of eligible activities, including removal of debris, repair of roads and bridges, and repair of public buildings and water control facilities. There is generally a 25% matching requirement, but the statute authorizes the President to waive part or all of the required match. The regulations specify that federal officials must obligate funds for approved applications within 45 days of the approval of applications for assistance (referred to as "Project Worksheets"). (Also see "Physical Disaster Loans—Businesses," below, for assistance for nonprofit organizations.)

*Agency:* Federal Emergency Management Agency

*Authority:* 42 U.S.C. 5172 § (a)(1)(A)

*Regulation:* 44 CFR § 206, subparts G, H, I

*Phone:* Office of Congressional Affairs, 202-646-4500

*Website:* <http://www.fema.gov/government/grant/pa/index.shtm>

*CFDA:* 97.036

*CRS Contact:* Francis X. McCarthy, 202-707-9533

### **Hazard Mitigation Grants**

The Hazard Mitigation Grant Program (HMGP) provides grants to states to implement mitigation measures after recovery from a disaster and to provide funding for previously identified mitigation measures to benefit the area. There is a matching requirement of 25%. The Department of Homeland Security Appropriations Act of 2007 adjusts the percentage amounts for HMGP awards by establishing a scale that authorizes a higher percentage for hazard mitigation grants (15% of the total Stafford Act assistance in a state) for a major disaster in which no more than \$2 billion is provided, to 10% for assistance that ranges from more than \$2 billion to \$10 billion, and 7.5% for a major disaster that involves Stafford Act assistance from more than \$10 billion to \$35.3 billion.<sup>5</sup>

*Agency:* Federal Emergency Management Agency

*Authority:* 42 U.S.C. § 5170c

*Regulation:* 44 C.F.R. §§ 206.430 to 440

*Phone:* Office of Congressional Affairs, 202-646-4500

*Website:* <http://www.fema.gov/government/grant/hmgrp>

*CFDA:* 97.039

*CRS Contact:* Natalie Keegan, 202-707-9569

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<sup>5</sup> Department of Homeland Security Appropriations Act, 2007, P.L. 109-295, § 684, 120 Stat. 1355, 1447 (2006) (amended § 404 of the Stafford Act).

## **Pre-Disaster Mitigation Grants**

This program provides grants and technical assistance to states, territories, and local communities for cost-effective hazard mitigation activities that complement a comprehensive hazard mitigation program, and reduce injuries, loss of life, and damage and destruction of property. A minimum of \$500,000 or 1.0% of appropriated funds is provided to a state or local government, with assistance capped at 15% of appropriated funds. Federal funds comprise generally 75% of the cost of approved mitigation projects, except for small impoverished communities that may receive up to 90% of the cost.

*Agency:* Federal Emergency Management Agency

*Authority:* 42 U.S.C. § 5133

*Regulation:* 44 C.F.R. § 201

*Phone:* Office of Congressional Affairs, 202-646-4500

*Website:* <http://www.fema.gov/government/grant/pdm/index.shtm>

*CFDA:* 97.047

*CRS Contact:* Natalie Keegan, 202-707-9569

## **Community Disaster Loans**

This program provides loans to local governments that have suffered substantial loss of tax and other revenue in areas included in a major disaster declaration. The funds can only be used to maintain existing functions of a municipal operating character. The local government must demonstrate a need for financial assistance. Typically, the loan may not exceed 25% of the local government's annual operating budget for the fiscal year of the disaster. The limit is 50% if the local government lost 75% or more of its tax and other revenue as the result of a major disaster. A loan may not exceed \$5 million. There is no matching requirement. The statute does not impose time limitations on the assistance, but the normal term of a loan is five years. The statute provides that the repayment requirement is cancelled if local government revenues are not sufficient to meet operations expenses during three years after a disaster.

*Agency:* Federal Emergency Management Agency

*Authority:* 42 U.S.C. § 5184

*Regulation:* 44 C.F.R. §§ 206.360 to 378

*Phone:* Office of Congressional Affairs, 202-646-4500

*Website:* [http://www.fema.gov/government/grant/fs\\_cdl.shtm](http://www.fema.gov/government/grant/fs_cdl.shtm)

*CFDA:* 97.030

*CRS Contact:* Francis X. McCarthy, 202-707-9533

## **Reimbursement for Firefighting on Federal Property**

This program directs payments to fire departments that fight fires on federal property. Applicants may be reimbursed for direct expenses and direct losses (those not considered normal operating expenses) incurred in firefighting. Cost share and time limitations are not imposed in the statute or regulations.

*Agency:* Federal Emergency Management Agency

*Authority:* 15 U.S.C. § 2201 to 2234

*Regulation:* 44 C.F.R. §§ 151 to 151.23

*Phone:* Office of Congressional Affairs, 202-646-4500  
*Website:* <http://www.usfa.dhs.gov/grants/rfff/>  
*CFDA:* 97.016  
*CRS Contact:* Francis X. McCarthy, 202-707-9533

## **Fire Management Assistance Grant Program**

This program provides grants to state and local governments to aid states and their communities with the mitigation, management, and control of fires burning on publicly or privately owned forests or grasslands. The federal government provides 75% of the costs associated with fire management projects, but funding is limited to calculations of the “fire cost threshold” for each state.<sup>6</sup> No time limitation is applied to the program.

*Agency:* Federal Emergency Management Agency  
*Authority:* 42 U.S.C. § 5187  
*Regulation:* 44 C.F.R. §§ 204.1 to 204.64  
*Phone:* Office of Congressional Affairs, 202-646-4500  
*Website:* <http://www.fema.gov/government/grant/fmagp/index.shtm>  
*CFDA:* 97.046  
*CRS Contact:* Francis X. McCarthy, 202-707-9533

## **Assistance for Small Businesses & Nonprofit Organizations**

### **Economic Injury Disaster Loans**

This program assists small businesses suffering economic injury as a result of disasters by offering loans and loan guarantees. Businesses must be located in disaster areas declared by the President, the Small Business Administration, or the Secretary of Agriculture. There is no matching requirement in this program. The maximum loan amount is \$2.0 million. Loans may be up to 30 years. The application period is announced at the time of the disaster declaration. For more information, see CRS Report RL33243, *Small Business Administration: A Primer on Programs*, by Oscar R. Gonzales.

*Agency:* Small Business Administration  
*Authority:* 15 U.S.C. § 636(b)  
*Regulation:* 13 C.F.R. §§ 123.300 to 303  
*Phone:* Office of Congressional Affairs, 202-205-6700  
*Website:* <http://www.sba.gov/services/disasterassistance/businessesofallsizes/economicinjuryloans/index.html>  
*CRS Contact:* Bruce R. Lindsay, 202-707-3752

### **Physical Disaster Loans—Businesses**

This program provides loans to small and large businesses in declared disaster areas for uninsured physical damage and losses. The maximum loan amount is \$2.0 million. Loans may be up to 30

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<sup>6</sup> 44 C.F.R. § 204.51.

years. There is no matching requirement in this program. For more information, see CRS Report RL33243, *Small Business Administration: A Primer on Programs*, by Oscar R. Gonzales.

*Agency:* Small Business Administration  
*Authority:* 15 U.S.C. § 636(b)  
*Regulation:* 13 C.F.R. §§ 123.200 to 204  
*Phone:* Office of Congressional Affairs, 202-205-6700  
*Website:* <http://www.sba.gov/services/disasterassistance/businessesofallsizes/physicaldisasterloans/index.html>  
*CFDA:* 59.008  
*CRS Contact:* Bruce R. Lindsay, 202-707-3752

### **Emergency Loans for Farms**

When a county has been declared a disaster area by either the President or the Secretary of Agriculture, agricultural producers in that county may become eligible for low-interest emergency disaster (EM) loans available through the U.S. Department of Agriculture's Farm Service Agency. Producers in counties that are contiguous to a county with a disaster designation also become eligible for an EM loan. EM loan funds may be used to help eligible farmers, ranchers, and aquaculture producers recover from production losses (when the producer suffers a significant loss of an annual crop) or from physical losses (such as repairing or replacing damaged or destroyed structures or equipment, or for the replanting of permanent crops such as orchards). A qualified applicant can then borrow up to 100% of actual production or physical losses (not to exceed \$500,000) at a below-market interest rate (which is currently 3.75%).

*Agency:* Department of Agriculture, Farm Service Agency  
*Authority:* 7 U.S.C. § 1961  
*Regulation:* 7 C.F.R. §§ 1945.1 to 1945.45  
*Phone:* Legislative Liaison Staff, 202-720-3865  
*Website:* <http://www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=efl>  
*CFDA:* 10.404 and others  
*CRS Contact:* Dennis Shields, 202-707-9051

### **Public Assistance Grants**

This is FEMA's primary assistance program for state and local governments. Public Assistance (PA) grants may be used to repair, replace, or restore disaster-damaged, publicly owned facilities and the facilities of certain private nonprofit organizations that perform a governmental function. This program has a wide range of eligible activities, including removal of debris, repair of roads and bridges, and repair of water control facilities. There is generally a 25% matching requirement, but the statute authorizes the President to waive part or all of the required match. (Also see "Physical Disaster Loans—Businesses," above, for assistance for nonprofit organizations.)

*Agency:* Federal Emergency Management Agency  
*Authority:* 42 U.S.C. 5172 § (a)(1)(B)  
*Regulation:* 44 C.F.R. § 206, subparts G, H, and I  
*Phone:* Office of Congressional Affairs, 202-646-4500  
*Website:* <http://www.fema.gov/government/grant/pa/index.shtm>

CFDA: 97.036

CRS Contact: Francis X. McCarthy, 202-707-9533

## **General Assistance Programs**

In addition to programs described above, which provide targeted assistance to individuals, states, territories, local governments, and businesses specifically affected by disasters, other general assistance programs may be useful to communities in disaster situations. For example, individuals who lose income, employment, or health insurance may become eligible for programs that are not specifically intended as disaster relief, such as cash assistance under the Temporary Assistance for Needy Families (TANF) program, job training under the Workforce Investment Act, Medicaid, or the State Children's Health Insurance Program (S-CHIP).<sup>7</sup>

Likewise, state or local officials have the discretion to use funds under programs such as the Social Services Block Grant or Community Development Block Grant to meet disaster-related needs, even though these programs were not established specifically for such purposes. Other agencies may offer assistance to state and local governments, including the Economic Development Administration and the Army Corps of Engineers. For businesses, however, only the disaster programs administered by the Small Business Administration are generally applicable.

There are numerous federal programs that potentially offer disaster relief. However, specific eligibility criteria or other program rules might make it less likely that they would actually be used. Moreover, available funds might already be obligated for ongoing program activities. To the extent that federal agencies have discretion in the administration of programs, some agencies may choose to adapt these non-targeted programs for use in disaster situations. Also, Congress may choose to provide additional funds through emergency supplemental appropriations for certain general assistance programs, specifically for use after a disaster.

CRS analysts and program specialists can help provide information regarding general assistance programs that might be relevant to a given disaster situation. CRS appropriations reports may have information on disaster assistance within particular federal agencies.<sup>8</sup> These reports also contain a list of key policy staff at CRS, and identify the staff by their program area and agency expertise.

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<sup>7</sup> In the fall of 2005, Congress passed special legislation because of the widespread devastation that resulted from Hurricane Katrina. For example, the TANF Emergency Response and Recovery Act of 2005, P.L. 109-68, 119 Stat. 2003, provided additional TANF funds and waived some program requirements for states affected by Hurricane Katrina. The Flexibility for Displaced Workers Act, P.L. 109-72, 119 Stat. 2013, authorizes the Department of Labor to assist unemployed persons forced to evacuate the Gulf Coast States. The Natural Disaster Student Aid Fairness Act P.L. 109-86, 119 Stat. 2056, provides flexibility to institutions of higher education in states affected by Hurricanes Katrina and Rita, and to students who receive federal loans but were forced to attend other colleges and universities. The Assistance for Individuals with Disabilities affected by Hurricane Katrina or Rita Act of 2005, P.L. 109-82, 119 Stat. 2050, reallocates state funding authorized by the Rehabilitation Act of 1973. Congress passed legislation that authorized the Secretary of Transportation to make project grants for airports that incurred emergency capital costs because of Hurricanes Katrina or Rita, P.L. 109-87, 119 Stat. 2059 (2005). A list of mandatory spending and tax relief legislation enacted after the severe hurricanes of 2005, and the cost of the assistance authorized by the public laws, is included in a press release issued and updated by the Senate Budget Committee. See U.S. Senate, Budget Committee, "Senate Budget Committee Releases Current Tally of Hurricane-Related Spending," at <http://budget.senate.gov/republican/pressarchive/2006/2006-08-22Katrinatally.pdf>.

<sup>8</sup> See the CRS website at [http://beta.crs.gov/cli/level\\_2.aspx?PRDS\\_CLI\\_ITEM\\_ID=73](http://beta.crs.gov/cli/level_2.aspx?PRDS_CLI_ITEM_ID=73) for CRS appropriations reports.

## Other Sources of Information

### Selected CRS Reports

#### **Disaster Assistance**

CRS Report RL33053, *Federal Stafford Act Disaster Assistance: Presidential Declarations, Eligible Activities, and Funding*, by Keith Bea.

CRS Report RS22254, *The Americans with Disabilities Act and Emergency Preparedness and Response*, by Nancy Lee Jones.

CRS Report RL33330, *Community Development Block Grant Funds in Disaster Relief and Recovery*, by Eugene Boyd.

CRS Report RL34065, *FEMA's Community Disaster Loan Program: Action in the 110<sup>th</sup> Congress*, by Nonna A. Noto.

CRS Report RL33642, *Permanent Tax Relief Provisions for Disaster Victims as Presented in the Internal Revenue Code*, by Jennifer Teefy.

CRS Report RL33579, *The Public Health and Medical Response to Disasters: Federal Authority and Funding*, by Sarah A. Lister.

CRS Report RS22266, *The Use of Federal Troops for Disaster Assistance: Legal Issues*, by Jennifer K. Elsea and R. Chuck Mason.

CRS Report RL34146, *FEMA's Disaster Declaration Process: A Primer*, by Francis X. McCarthy.

CRS Report RL34585, *The Emergency Management Assistance Compact (EMAC): An Overview*, by Bruce R. Lindsay.

CRS Report RL34585, *The Emergency Management Assistance Compact (EMAC): An Overview*, by Bruce R. Lindsay.

CRS Report RL34131, *Federal Liability for Flood Damage Related to Army Corps of Engineers Projects*, by Cynthia Brougher.

CRS Report RS22268, *Repairing and Reconstructing Disaster-Damaged Roads and Bridges: The Role of Federal-Aid Highway Assistance*, by Robert S. Kirk.

#### **Disaster Assistance to Individuals, Families, and Businesses**

CRS Report RL33729, *Federal Emergency Management Policy Changes After Hurricane Katrina: A Summary of Statutory Provisions*, coordinated by Keith Bea.

CRS Report RL34087, *FEMA Disaster Housing and Hurricane Katrina: Overview, Analysis, and Congressional Issues*, by Francis X. McCarthy.

CRS Report RL34410, *The Louisiana Road Home Program: Federal Aid for State Disaster Housing Assistance Programs*, by Natalie Keegan.

CRS Report RL34087, *FEMA Disaster Housing and Hurricane Katrina: Overview, Analysis, and Congressional Issues*, by Francis X. McCarthy.

CRS Report RL33579, *The Public Health and Medical Response to Disasters: Federal Authority and Funding*, by Sarah A. Lister.

CRS Report RS22022, *Disaster Unemployment Assistance (DUA)*, by Julie M. Whittaker and Alison M. Shelton.

CRS Report RL33642, *Permanent Tax Relief Provisions for Disaster Victims as Presented in the Internal Revenue Code*, by Jennifer Teefy.

CRS Report RL33243, *Small Business Administration: A Primer on Programs*, by Oscar R. Gonzales.

CRS Report RS21212, *Agricultural Disaster Assistance*, by Dennis A. Shields and Ralph M. Chite.

CRS Report RS22945, *Flood Insurance Requirements for Stafford Act Assistance*, by Edward C. Liu.

## **Federal Agency Websites**

Note: Due to limitations of information available on the Internet, congressional users of this report are encouraged to contact the appropriate CRS program analysts, or department or agency program officers, for more complete, timely information.

<http://www.U.S.A.gov/>

Many federal agencies have established websites specifically to respond to disasters. Some agencies maintain websites with comprehensive information about their disaster assistance programs, while other agencies supply only limited information; most list contact phone numbers. An *A-Z Index of U.S. Government Departments and Agencies* is available at the website above.

## **FEMA Website**

<http://www.fema.gov>

From its website, FEMA offers regular updates on recovery efforts in areas under a major disaster declaration. Information on a specific disaster may include a listing of declared counties and contact information for local residents.

## **Disaster Assistance.gov**

[http://www.disasterassistance.gov/daip\\_en.portal](http://www.disasterassistance.gov/daip_en.portal)



This website provides information on how you might be able to get help from the U.S. government before, during and after a disaster. DisasterAssistance.gov also provides news, information and resources to prepare for disasters during an emergency, and to recover afterwards.

## **Catalog of Federal Domestic Assistance**

<http://www.cfda.gov>

The CFDA describes over 1,600 federal assistance programs. CFDA program numbers are given in each program summary included in this report. The *Catalog*, however, may not contain the most current information for all programs.

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