

Federal Disaster Assistance: An Overview of Programs

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Federal Disaster Assistance: An Overview of Programs

This report is designed to assist Members of Congress and their staff as they address the needs of their states, communities, and constituents after disasters. It includes a summary of federal programs that provide financial assistance for federally declared disasters to individual survivors, states, territories, tribes, local governments, and nongovernmental entities following natural or human-caused disasters. A number of federal agencies provide this financial assistance through grants, loans, and loan guarantees to assist in the provision of critical services, such as temporary housing, counseling, and infrastructure repair.

The programs summarized in this report fall into two broad categories. First, there are programs specifically authorized for use during disaster response or recovery. 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, in some instances, may be used either in relation to disaster situations or to meet other needs unrelated to declared disasters. Many federal agencies, including the Departments of Health and Human Services (HHS) and Housing and Urban Development (HUD), administer programs that may be included in the second category.

The availability of assistance outlined in this report may vary by county, state, territory, tribe, or local government due to the manner in which it is awarded or administered. Availability of funding is not guaranteed for each program. This report also includes a list of relevant federal agency websites that provide information on disaster responses, updates on recovery efforts, and resources on federal assistance programs.

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Introduction

Federal agencies provide a range of assistance to individual survivors; state, territorial, tribal, and local governments; and nongovernmental entities after major disasters (including natural disasters and human-caused disasters, such as terrorist attacks). Types of aid can include, but are not limited to, financial assistance through grants, loans, and loan guarantees; operational, logistical, and technical support; and the provision of federally owned equipment and facilities.

Many relief programs become available after the President issues a *major disaster* declaration pursuant to the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act) authority.¹ More limited aid is available after a Stafford Act *emergency* declaration² and other declarations issued by department or agency heads.³

This report identifies programs frequently used to provide financial assistance in the disaster response and recovery process. It provides brief descriptive information to help congressional offices determine which programs merit further consideration in the planning, organization, or execution of the disaster response and recovery process.

Most of the programs listed in this report are authorized as assistance programs and are listed at the General Services Administration website SAM.gov.⁴ Also, most of the programs listed in this report are specifically authorized for use *because* of a disaster. General assistance programs that may apply to disaster situations are described at the end of the report (see “Other Non-Disaster Federal Resources”).

On May 7, 2026, the Federal Emergency Management Agency (FEMA) Review Council, established by President Donald Trump in 2025 to undertake a “full-scale review” of the agency, held its final meeting and voted to approve its final report of findings and recommendations.⁵ Given possible council-related recommendations, changes in authorities, and other legislative reforms, the programs covered by FEMA in this report may be subject to change.

This report does not include operational or technical assistance that some agencies provide in emergency or disaster situations. Nor does this report include all forms of financial disaster assistance that may be available to every jurisdiction in every circumstance, as unique factors often trigger unique forms of assistance.

Congress, at times, has authorized specific forms of financial assistance on a limited basis following particular disasters (such as the COVID-19 pandemic). Incident-specific programs are not covered in this report. Additionally, as Congress and presidential Administrations respond to domestic needs arising from major disasters, some conditions of certain disaster relief programs may be changed. For the most up-to-date information on a particular program, contact the CRS analyst or program officers listed in this report.

¹ 42 U.S.C. §5170.

² 42 U.S.C. §5191.

³ The administrators of the Small Business Administration and 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.

⁴ Available at <https://sam.gov/content/assistance-listings>. The website houses federal assistance listings previously found on the now-retired *Catalog of Federal Domestic Assistance* (CFDA). CFDA program numbers are listed in this report, and they are searchable at <https://sam.gov/content/assistance-listings>.

⁵ See CRS Insight IN12693, *FEMA Review Council: Final Report*, by Diane P. Horn, Erica A. Lee, and Elizabeth M. Webster.

Program Selection Criteria

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

- Congress expressly designated the program to provide financial assistance for disaster relief or recovery.
- The program is applicable to most disaster situations, even if not specifically authorized for that purpose.
- FEMA and other federal agencies have frequently used the program to provide financial or direct assistance.
- The program is potentially useful for addressing short-term and long-term response and recovery needs (e.g., assistance with processing survivor benefits or repair of public facilities).

Federal Disaster Recovery Programs

Assistance for Disaster Survivors

Assistance for Real and Personal Property

Individuals and Households Program (Assistance for Housing and Other Needs)

When a disaster occurs and the President declares an emergency or major disaster authorizing Individual Assistance (IA), FEMA may assist individuals with their recovery (P.L. 93-288, as amended). One form of IA is the Individuals and Households Program (IHP), through which FEMA may provide disaster survivors with financial and direct assistance for housing, as well as financial assistance for other needs (referred to as Other Needs Assistance, or ONA).⁶ IHP assistance helps address uninsured or under-insured necessary expenses and serious needs that are disaster-caused and cannot otherwise be met. However, it is not a substitute for insurance. FEMA IHP Housing Assistance includes different forms of temporary housing assistance, as well as assistance for home repairs or replacement and permanent housing construction. IHP ONA funds may be used for funeral, medical and dental, childcare, personal property, transportation, and other disaster-caused expenses.⁷

There are some limitations on IHP assistance. For example, IHP assistance is intended to be temporary and is generally limited to a period of 18 months from the date of the major disaster or emergency declaration, but it may be extended by FEMA.⁸ Additionally, IHP awards for Financial Housing Assistance and ONA are subject to statutory funding caps that limit the amount of financial assistance an individual or household may receive,⁹ with some exceptions.¹⁰ The caps

⁶ 42 U.S.C. §5174 (major disaster); 42 U.S.C. §5192(a)(6) (emergency).

⁷ See FEMA, “Individuals and Households Program,” <https://www.fema.gov/assistance/individual/program>. See also FEMA, *Individual Assistance Program and Policy Guide (IAPPG)*, v. 1.1, May 2021, pp. 41-182, https://www.fema.gov/sites/default/files/documents/fema_iappg-1.1.pdf.

⁸ See, for example, the period of assistance for direct housing assistance at 42 U.S.C. §5174(c)(1)(B)(iii); 44 C.F.R. §206.110(e).

⁹ 42 U.S.C. §5174(h)(1)-(2).

¹⁰ The exceptions are that financial assistance to rent alternate housing accommodations (42 U.S.C. §5174(h)(1)) and (continued...)

are adjusted annually to reflect changes in the Consumer Price Index.¹¹ Further, the amount of financial assistance an applicant receives through the IHP will vary based on personal circumstances, including considerations such as the loss amount determined by FEMA's inspection and to what extent the applicant's real and personal property losses were insured.

Applicants (i.e., individuals or households) may register for FEMA IHP assistance online, via telephone, or in person. Applicants generally have 60 days from the IA declaration to apply for IHP assistance, but FEMA may accept late registrations for an additional 60 days if applicants provide reasonable explanations for the delay. (No written justification or documentation explaining the circumstances that prevented them from applying on time are required.)¹² The registration period can be extended at the request of the affected state/territory/tribe (with approval from FEMA).¹³

The IHP (and most other aid authorized under the Stafford Act) is funded through the Disaster Relief Fund (DRF). FEMA provides 100% of the housing assistance costs, and ONA is subject to a 75% federal and 25% nonfederal cost share (borne by the affected state, territory, or tribe).¹⁴

For more information on FEMA IA and the IHP, see CRS Report R46014, *FEMA Individual Assistance Programs: An Overview*, and CRS Report R47015, *FEMA's Individuals and Households Program (IHP)—Implementation and Considerations for Congress*, by Elizabeth M. Webster. Also see the section "Physical Disaster Loans—Residential SBA Disaster Loans Available to Homeowners and Renters" below for additional assistance for homeowners and renters.

Agency: Federal Emergency Management Agency

Authority: 42 U.S.C. §5174

Regulation: 44 C.F.R. §§206.110-206.120

Website: <https://www.fema.gov/assistance/individual>

CFDA Program Numbers: 97.048 and 97.050

Physical Disaster Loans—Residential SBA Disaster Loans Available to Homeowners and Renters

The Small Business Administration (SBA) provides disaster loans to help homeowners and renters rebuild and recover from disasters. Homeowners and renters living in declared disaster areas (and in contiguous counties) may apply directly to the SBA for disaster loans.

financial assistance for accessibility-related real and personal property costs (42 U.S.C. §5174(h)(4)) are not subject to the cap.

¹¹ 42 U.S.C. §5174(h)(3). Around the start of the fiscal year, FEMA typically publishes notice of the adjusted maximum amount of financial assistance under the IHP. For example, in FY2025, housing assistance was capped at \$43,600, and ONA was capped at \$43,600 (DHS/FEMA, "Notice of Maximum Amount of Assistance Under the Individuals and Households Program," 89 *Federal Register* 84923, October 24, 2024). Additionally, ONA awards may be further limited because some ONA-eligible items and amounts available to be awarded are predetermined by FEMA and the state, territorial, or Indian tribal government.

¹² 44 C.F.R. §206.112; FEMA, *IAPPG*, pp. 70-71; DHS/FEMA, "Individual Assistance Program Equity," 89 *Federal Register* 3995 and 4031, January 22, 2024. Reasonable explanations for late applications can include incarceration, that the applicant was the victim of human trafficking, ongoing domestic situations in which persons pose an immediate threat to a family member in the same household, major life events (e.g., birth of a child, marriage), hospitalization/illness/disability of the applicant or an immediate family member, death of an immediate family member, or proof of personal or business travel out of the area during the application period.

¹³ 44 C.F.R. § 206.112(b).

¹⁴ 42 U.S.C. §5174(g).

SBA Home Disaster Loans are divided into two categories: (1) personal property loans and (2) real property loans. These loans cover only uninsured or underinsured property and primary residences. Loan maturities may be up to 30 years.¹⁵

Personal Property Loans

A personal property loan provides a creditworthy homeowner or renter with up to \$100,000 to repair or replace disaster-damaged personal property items, such as furniture, clothing, appliances, or automobiles.¹⁶

Real Property Loans

Real property disaster loans provide creditworthy homeowners with up to \$500,000 to repair or restore their primary residences to their pre-disaster condition.¹⁷ A real property loan may be increased by 20% for repairs to protect the damaged property from a similar disaster in the future.¹⁸

For more information on SBA disaster loans, see CRS Report R44412, *SBA Disaster Loan Program: Frequently Asked Questions*, by Bruce R. Lindsay.

Agency: Small Business Administration

Authority: 15 U.S.C. §636(b)

Regulation: 13 C.F.R. §§123.200-123.204

Website: <https://www.sba.gov/funding-programs/disaster-assistance>

CFDA Program Number: 59.008

National Flood Insurance Program (NFIP)

Since 1968, the federal government has pursued a comprehensive flood risk management strategy designed to (1) identify and map flood-prone communities across the country (flood hazard mapping), (2) encourage property owners in NFIP-participating communities to purchase insurance as a protection against flood losses (flood insurance), and (3) require communities in designated flood risk zones to adopt and enforce approved floodplain management ordinances to reduce future flood risk to construction in regulated floodplains (floodplain management). The Federal Insurance Directorate, a part of FEMA, manages the NFIP. Policyholders can file NFIP claims after any flood, and claims do not require any form of disaster declaration.

To reduce comprehensive flood risk, FEMA also operates the Flood Mitigation Assistance (FMA) grant program. FMA grants are available only to communities that participate in the NFIP to reduce or eliminate flood damage to buildings and structures insurable under the NFIP, particularly repetitive loss¹⁹ and severe repetitive loss²⁰ properties. The FMA program awards grants for a number of purposes, including state and local mitigation planning; the elevation,

¹⁵ Upgrades are permitted if there have been changes to the building codes. See CRS Report R41309, *The SBA Disaster Loan Program: Overview and Possible Issues for Congress*, by Bruce R. Lindsay.

¹⁶ 13 C.F.R. §123.105(a)(1).

¹⁷ 13 C.F.R. §123.105(a)(2).

¹⁸ 13 C.F.R. §123.107.

¹⁹ 42 U.S.C. §4121(a)(7) defines *repetitive loss structure* as a structure covered by a contract for flood insurance that (1) has incurred flood-related damage on two occasions in which the cost of repair, on average, equaled or exceeded 25% of the value of the structure at the time of each such flood event and (2) at the time of the second incidence of flood-related damage, the contract for flood insurance contains increased cost of compliance coverage.

²⁰ Severe repetitive loss properties are those that have incurred four or more claim payments exceeding \$5,000 each, with a cumulative amount of such payments over \$20,000 or at least two claims with a cumulative total exceeding the value of the property. See 42 U.S.C. §4014(h) and 44 C.F.R. §79.2(h).

relocation, demolition, or flood proofing of structures; the acquisition of properties; and other activities.²¹ The Infrastructure Investment and Jobs Act (IIJA)²² appropriated \$3.5 billion for the FMA program, with \$700 million for each of FY2022 to FY2026.

For more information, see CRS In Focus IF10988, *A Brief Introduction to the National Flood Insurance Program*, by Diane P. Horn; CRS Report R44593, *Introduction to the National Flood Insurance Program (NFIP)*, by Diane P. Horn and Baird Webel; CRS Report R44593, *Introduction to the National Flood Insurance Program (NFIP)*, by Diane P. Horn and Baird Webel; CRS In Focus IF12810, *Issues for Reauthorization and Reform of the National Flood Insurance Program*, by Diane P. Horn; and CRS Insight IN10835, *What Happens If the National Flood Insurance Program (NFIP) Lapses?*, by Diane P. Horn.

Agency: Federal Emergency Management Agency

Authority: 42 U.S.C. §§4001 et seq.

Regulation: 44 C.F.R. §§59.1-82.21

Website: <https://www.fema.gov/grants/mitigation/flood-mitigation-assistance>

CFDA Program Number: 97.022

Unemployment Assistance

Disaster Unemployment Assistance

Disaster Unemployment Assistance (DUA) provides benefits to previously employed or self-employed individuals rendered jobless as a direct result of a presidentially declared major disaster and who are ineligible for regular federal or 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 benefits are funded through the DRF administered by FEMA. The Department of Labor (DOL) oversees the DUA program and coordinates with FEMA to provide the funds to the state UC agencies for payment of DUA benefits and payment of state administrative costs under agreements with DOL.

In general, individuals must apply for benefits within 60 days after the presidential declaration date of the major disaster as a result of which they became unemployed or 60 days from when Individual Assistance is designated. When applicants have good cause, they may file claims after the 60-day deadline. This deadline may be extended. However, initial applications filed after the 26th week following the declaration date will not be considered.²³

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.

²¹ For additional information on the FMA program, see 44 C.F.R. Part 78 and FEMA, “Flood Mitigation Assistance Grant Program,” <https://www.fema.gov/grants/mitigation/floods>.

²² P.L. 117-58.

²³ DOL, Unemployment Insurance Program Letter 03-25, December 2, 2024, p. 1, https://www.dol.gov/sites/dolgov/files/ETA/advisories/UIPL/2025/UIPL%2003-25/UIPL%2003-25_A.pdf.

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 listings of resources by state at <https://www.careeronestop.org/localhelp/unemploymentbenefits/unemployment-benefits.aspx>

Website: <https://oui.doleta.gov/unemploy/disaster.asp>

CFDA Program Number: 97.034

National Dislocated Worker Grants

States with dislocated workers as a result of an eligible emergency or disaster may apply to DOL for National Dislocated Worker Grant (NDWG) funding.²⁴ One type of NDWG is Disaster Relief Employment Assistance, under which funds can be made available to states to employ dislocated workers in temporary jobs involving recovery after an eligible emergency or disaster.²⁵ An individual may be employed in disaster relief employment for up to 12 months.²⁶ There are no matching requirements for NDWG funding. For more information, see CRS Report R44252, *The Workforce Innovation and Opportunity Act and the One-Stop Delivery System*, by Benjamin Collins.

Agency: Department of Labor, Employment and Training Administration

Authority: 29 U.S.C. §3225

Regulation: 20 C.F.R. §687

Contact: See application instructions at <https://www.dol.gov/agencies/eta/grants/apply>

Website: <https://www.dol.gov/agencies/eta/dislocated-workers/grants>

CFDA Program Number: 17.277

Other Assistance for Disaster Survivors

Crisis Counseling

The Crisis Counseling Assistance and Training Program (CCP) is a form of Individual Assistance that provides grants to supplement states', territories', and tribes' community-based outreach and educational services, when required, to support disaster survivors affected by a presidential emergency or major disaster declaration under the Stafford Act.²⁷ CCP is intended to relieve adverse behavioral and psychological effects caused or aggravated by the emergency or major disaster or its aftermath. Assistance is short-term and community-oriented, and it includes services such as assisting disaster survivors with developing coping strategies and connecting disaster survivors with other resources.

There are two separate CCP grant programs: the Immediate Services Program, which is provided for up to 60 days following the approval of Individual Assistance for a major disaster, and the Regular Services Program, which is provided for up to nine months following the date of the notice of award. CCP may be provided upon the request of an affected state, territorial, or tribal

²⁴ DOL has issued guidance related to applying for NDWG funding. See DOL, "Updated National Dislocated Worker Grant Program Guidance and Application Information," Training and Employment Guidance Letter 09-24, Change 1, May 7, 2026, <https://www.dol.gov/agencies/eta/advisories/tegl-09-24-change-1>.

²⁵ 29 U.S.C. §3225(a)(1). This includes presidential declarations of emergency or major disaster under the Stafford Act or other emergency or disaster situations "of national significance that could result in a potentially large loss of employment."

²⁶ 29 U.S.C. §3225(d)(3).

²⁷ 42 U.S.C. §5183 (major disaster); 42 U.S.C. §5192(a)(6) (emergency).

government and requires a needs assessment and a federal grant award application. The CCP regulations and guidance specify the application deadlines and timing for the availability of program funding. However, funding time extensions may be approved if requested by the state, territory, or tribe and approved by federal officials.²⁸ Cost-share requirements are not imposed on this assistance.²⁹ For additional information about the CCP, see CRS Report R46014, *FEMA Individual Assistance Programs: An Overview*, by Elizabeth M. Webster.

Agency: Federal Emergency Management Agency and Substance Abuse and Mental Health Services Administration

Authority: 42 U.S.C. §5183

Regulation: 44 C.F.R. §206.171

Websites: <https://www.fema.gov/fact-sheet/crisis-counseling-assistance-training-program>;

<https://www.samhsa.gov/dtac/ccp>

CFDA Program Numbers: 97.032 and 93.982

Disaster Legal Services

Disaster Legal Services (DLS) is a form of Individual Assistance through which attorneys provide free legal advice, counseling, and representation in non-fee-generating cases to low-income individuals in order to help them secure benefits and make claims arising out of a major disaster declared under the Stafford Act.³⁰ Assistance may include help with insurance claims, drawing up new wills and other legal documents lost in the disaster, help with home repair contracts and contractors, and appeals of FEMA decisions.³¹ Disaster survivors can access such assistance via a local toll-free hotline and through Disaster Recovery Centers.

The affected state, local, territorial, or tribal government may request DLS, and DLS is provided through an agreement that FEMA has with the American Bar Association's Young Lawyers Division. DLS is provided until it is no longer needed, and the federal government covers 100% of the costs.³² For additional information on DLS, see CRS Report R46014, *FEMA Individual Assistance Programs: An Overview*, by Elizabeth M. Webster.

Agency: Federal Emergency Management Agency

Authority: 42 U.S.C. §5182

Regulation: 44 C.F.R. §206.164

Website: <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4464>

CFDA Program Number: 97.033

Disaster Case Management

Disaster Case Management (DCM) is a form of Individual Assistance that partners case managers with disaster survivors to help survivors develop and implement individual disaster recovery

²⁸ 44 C.F.R. §206.171; FEMA, *IAPPG*, pp. 209 and 218.

²⁹ For additional information on how the CCP is administered, see FEMA and Substance Abuse and Mental Health Services Administration (SAMHSA), Center for Mental Health Services (CMHS), *Crisis Counseling Assistance and Training Program Guidance: CCP Application Toolkit*, version 7.0, January 2025, <https://www.samhsa.gov/sites/default/files/dtac/ccptoolkit/fema-ccp-guidance.pdf>; FEMA, *IAPPG*, pp. 203-233.

³⁰ 42 U.S.C. §5182; 44 C.F.R. §206.164(e); FEMA, *IAPPG*, pp. 234-237. FEMA's guidance defines *low-income* as disaster survivors "who have insufficient resources to secure adequate legal services, whether the insufficiency existed prior to or resulted from the major disaster."

³¹ FEMA, *IAPPG*, p. 8.

³² FEMA, *IAPPG*, p. 5.

plans and address their unmet needs.³³ This assistance may be made available following a presidentially declared major disaster under the Stafford Act.³⁴

There are two forms of DCM. FEMA can directly implement, administer, and oversee Immediate Disaster Case Management (IDCM), when FEMA determines it is needed), which provides short-term services to address immediate disaster-caused unmet needs and refers disaster survivors to resources for 90-180 days.³⁵ FEMA can also provide federal grant funding for state/territory/tribe-managed DCM, which provides longer-term services, with a period of performance of up to 24 months from the declaration date that may be extended for 90 days.³⁶ DCM may be provided upon the request of an affected state, territorial, or tribal government and requires a needs assessment and a federal grant award application. The federal government covers 100% of the costs.³⁷ For additional information on DCM, see CRS Report R46014, *FEMA Individual Assistance Programs: An Overview*, by Elizabeth M. Webster.

Agency: Federal Emergency Management Agency

Authority: 42 U.S.C. §5189d

Website: <https://www.fema.gov/media-collection/disaster-case-management-toolbox>

CFDA Program Number: 97.088 (Disaster Assistance Projects)

Tax Provisions

The Internal Revenue Code (IRC) includes tax provisions that apply to individuals and businesses affected by federally declared disasters. For example, individuals located in affected areas are allowed additional time (four years instead of the typical two) to replace homes due to involuntary conversion (e.g., destruction from wind or floods, theft, or property ordered to be demolished) and still defer any gain.³⁸ Taxpayers may also be able to deduct personal casualty losses attributable to federally declared disasters and state-declared disasters recognized by the Department of the Treasury, subject to certain limitations.³⁹ Qualifying disaster relief payments received by affected individuals are not subject to tax.⁴⁰ Tax filing deadlines are automatically postponed for 60 days following federally declared disasters declared after December 20, 2019, and the Internal Revenue Service (IRS) may further postpone tax filing or other deadlines in response to federally declared disasters.⁴¹ Per the Filing Relief for Natural Disaster Act (P.L. 119-29), the IRS may also postpone certain deadlines at the request of a governor (or mayor in the case of the District of Columbia). Certain state-declared disasters also qualify, starting in the 2026 tax year. Per P.L. 119-29, the IRS may grant tax relief when a governor declares a disaster or state-level emergency.

³³ FEMA, *IAPPG*, pp. 183-202.

³⁴ 42 U.S.C. §5189d.

³⁵ FEMA, *IAPPG*, p. 186.

³⁶ FEMA, *IAPPG*, p. 188; see also FEMA, “Disaster Case Management Toolbox,” last updated August 12, 2025, <https://www.fema.gov/media-collection/disaster-case-management-toolbox>.

³⁷ FEMA, *IAPPG*, pp. 5 and 183.

³⁸ 26 U.S.C. §1033. When taxpayers receive compensation for their losses and use the compensation to purchase replacement properties, the basis of the replaced properties may transfer to the replacement properties. Taxpayers may be able to defer recognition of any capital gains until the replacement properties are sold.

³⁹ 26 U.S.C. §165(h).

⁴⁰ 26 U.S.C. §139.

⁴¹ 26 U.S.C. §7508A.

In addition to these and other permanent tax relief provisions, special temporary provisions have been enacted for certain disasters.⁴² For example:

- The Taxpayer Certainty and Disaster Tax Relief Act of 2019 (Division Q of the Further Consolidated Appropriations Act, 2020; P.L. 116-94) provided relief for major disasters that occurred in 2018 or 2019.
- The Taxpayer Certainty and Disaster Tax Relief Act of 2020 (Division EE of the Consolidated Appropriations Act, 2021; P.L. 116-260) provided relief for major disasters that generally occurred in 2020. Subsequent legislation extended this relief, most recently by the 2025 reconciliation law (P.L. 119-21) for major disasters beginning on or before July 4, 2025.

For additional information on tax relief to individuals following a disaster, see CRS Report R45864, *Tax Policy and Disaster Recovery*, by Brendan McDermott and Jennifer Teefy.

Agency: Internal Revenue Service

Authority: Various provisions throughout the Internal Revenue Code, Title 26 U.S.C., including §§123, 139, 165, 402, 408, 1033, 6654, 7508A

Regulation: No specific regulation

Website: <http://www.irs.gov/uac/Tax-Relief-in-Disaster-Situations>

Assistance for State, Tribes, Territories, Units of Local Governments, and Eligible Nonprofit Organizations

FEMA Public Assistance Grants

Authorized by multiple sections of the Stafford Act, the Public Assistance (PA) grant program is FEMA's primary form of financial assistance for state, tribal, territorial, and local governments, as well as eligible private nonprofit organizations (PNPs). The PA program provides grant assistance as well as direct assistance (e.g., supplies, personnel, and facilities) for many eligible purposes, including the following:

- PA for emergency work, as authorized by Sections 402, 403, 407, 418, 419, 428, and 502 of the Stafford Act, provides assistance for the removal of debris and implementation of emergency protective measures, such as the establishment of temporary shelters and emergency power generation.⁴³
- PA for permanent work, as authorized by Sections 406 and 428, provides assistance for the repair, replacement, or restoration of disaster-damaged, publicly owned facilities and the facilities of certain PNPs. At its discretion, FEMA may also provide PA for hazard mitigation measures that are not required by applicable codes and standards. As a condition of PA assistance, applicants must obtain and maintain insurance on their facilities for similar future disasters.
- Management costs, as authorized by Section 324, reimburse some of the administrative expenses incurred while managing PA grants.

⁴² See CRS Report R45864, *Tax Policy and Disaster Recovery*, by Brendan McDermott and Jennifer Teefy.

⁴³ Stafford Act Sections 418 and 419 authorize only direct federal assistance for emergency communications and emergency public transportation, respectively (42 U.S.C. §§5185 and 5186).

PNPs are generally eligible for permanent work assistance if they provide governmental types of service.⁴⁴

The federal government provides a minimum of 75% of the cost of eligible assistance, though the President may increase the cost share. FEMA may recommend an increase if certain criteria are met.⁴⁵ Funding for the PA Program comes through discretionary appropriations to the DRF.

The President has approved the provision of PA in some new Stafford Act declarations, and FEMA continues to obligate projects. However, some states have not received PA for disasters (as expected given existing procedures), and others have experienced delays in receiving obligations for some projects.⁴⁶

Agency: Federal Emergency Management Agency

Authority: 42 U.S.C. §§5170b, 5172, 5173, 5189f, 5192(a)

Regulation: 44 C.F.R. §206, subparts G, H, I

Website: <https://www.fema.gov/assistance/public> <http://www.fema.gov/public-assistance-local-state-tribal-and-non-profit>

CFDA Program Number: 97.036

FEMA Hazard Mitigation Grant Program

The Hazard Mitigation Grant Program (HMGP) provides grants to states for implementing mitigation measures after a disaster and provides funding for previously identified mitigation measures to reduce future damage and loss of life. The federal government provides up to 75% of the cost share of eligible projects. The amount available for HMGP awards is established by a scale that authorizes three tiers of awards: (1) 15% of the total of other Stafford Act assistance in a state for a major disaster in which no more than \$2 billion is provided, (2) 10% for assistance that ranges between \$2 billion and \$10 billion, and (3) 7.5% for a major disaster that involves Stafford Act assistance between \$10 billion and \$35.3 billion.⁴⁷ A state with an approved Enhanced State Mitigation Plan in effect before a disaster is eligible for HMGP funding of 20% of the estimated total amount of disaster assistance awarded by FEMA for that disaster.⁴⁸

Funding for HMGP comes from the DRF. The President may award HMGP funding or a Fire Management Assistance Grant (FMAG) after a major disaster declaration.⁴⁹ States can use HMGP funds for any eligible activity for any type of hazard and are not limited to the hazards or areas

⁴⁴ PNPs not providing “critical” services as defined by the Stafford Act must first apply to SBA for loan assistance for facility projects (Section 406(a)(3)(A) of the Stafford Act (42 U.S.C. §5172(a)(3)(A))). Some PNPs may also be eligible for certain assistance for emergency work.

⁴⁵ 44 C.F.R. §206.47.

⁴⁶ See, for example, FEMA, “Preliminary Damage Assessment Report: FEMA-4865-DR,” June 6, 2025, https://www.fema.gov/sites/default/files/documents/PDARreport_FEMA4865DR-AR.pdf, in which FEMA analyzes the estimated “cost of assistance” for severe storms and tornadoes in Arkansas that exceed FEMA’s “per-capita indicators” and typically determine whether PA will be provided pursuant to a major disaster declaration. As an example of reported delays, see Will Doran and Ashley Rowe, “FEMA Approves Some Helene Funding for NC, but Stein Says Millions More Being Held Up,” *WRAL News*, August 19, 2025, <https://www.wral.com/story/fema-approves-some-helene-funding-for-nc-but-stein-says-millions-more-are-being-held-up/22123842/>; and Lauren Sommer, “Communities Are Waiting on Billions in Disaster Funding from the Trump Administration,” *NPR*, April 10, 2026, <https://www.npr.org/2026/04/10/nx-s1-5770433/delay-funding-fema-hurricanes-disasters-wildfires-floods>.

⁴⁷ Section 404(a) of the Stafford Act (42 U.S.C. §5170c(a)).

⁴⁸ Section 322(e) of the Stafford Act (42 U.S.C. §5165(e)). For a list of states that have enhanced plans as of July 16, 2025, see FEMA, “Hazard Mitigation Plan Status,” <https://www.fema.gov/emergency-managers/risk-management/hazard-mitigation-planning/status>.

⁴⁹ Section 420(d) of the Stafford Act (42 U.S.C. §5187(d)).

for which the grants were awarded. For example, funding allocated for flooding in one county could be used for wildfire mitigation in a different county—so long as the activity is eligible. The decision is made by the state where the funding can best be used, and decisions about allocating HMGP funds to subapplicants are made by the state.⁵⁰

For more information on FEMA’s HMGP, see CRS Report R46989, *FEMA Hazard Mitigation: A First Step Toward Climate Adaptation*, by Diane P. Horn and CRS In Focus IF12833, *Post-Disaster and Pre-Disaster Hazard Mitigation Assistance*, by Diane P. Horn.

Agency: Federal Emergency Management Agency

Authority: 42 U.S.C. §5170c

Regulation: 44 C.F.R. §§206.430-206.440

Website: <https://www.fema.gov/grants/mitigation/hazard-mitigation>

CFDA Program Number: 97.039

Building Resilient Infrastructure and Communities

Building Resilient Infrastructure and Communities (BRIC) funds pre-disaster and hazard mitigation projects. BRIC⁵¹ was introduced by FEMA in FY2020 to use the new source of funding authorized by the Disaster Recovery Reform Act (DRRA, P.L. 115-254). The IIJA appropriated an additional \$1 billion for BRIC, adding \$200 million for each of FY2022 through FY2026. Any state that has had a major disaster declaration under the Stafford Act during the seven years before the application start date is eligible to apply. All states, territories, and recognized tribal governments are eligible at least through FY2026 due to the COVID-19 pandemic disaster declarations. Congress made \$500 million available for BRIC in FY2020, \$1 billion in FY2021, \$2.295 billion in FY2022, and \$1 billion in FY2023.

FEMA published a combined FY2024 and FY2025 Notice of Funding Opportunity, with \$1 billion available for the two years.

For additional information on FEMA’s BRIC program, see CRS Insight IN11515, *FEMA Pre-Disaster Mitigation: The Building Resilient Infrastructure and Communities (BRIC) Program*, by Diane P. Horn; CRS Insight IN12609, *FEMA’s Building Resilient Infrastructure and Communities (BRIC): Recent Developments*, by Diane P. Horn; and CRS Testimony TE10122, *Mitigation and Multiple Loss Properties: Factors Influencing the High Cost of Flooding*, by Diane P. Horn.

Agency: Federal Emergency Management Agency

Authority: 42 U.S.C. §5133

Regulation: 44 C.F.R. §201

Website: <https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities>

CFDA Program Number: 97.047

Safeguarding Tomorrow Revolving Loan Fund Program (STRLF)

Funds made available through the STRLF may be used to assist homeowners, businesses, certain nonprofit organizations, and communities to reduce risk in order to decrease the loss of life and property, the cost of flood insurance, and federal disaster payments. The funding for this hazard

⁵⁰ State agencies and federally recognized tribes applying for HMGP funding must have FEMA-approved State or Tribal Mitigation Plans at the time of the presidential major disaster declaration and at the time the HMGP funding is obligated. All subapplicants for HMGP must have FEMA-approved Local or Tribal Mitigation Plans at the time of obligation of grant funds.

⁵¹ FEMA, “Building Resilient Infrastructure and Communities (BRIC),” <https://www.fema.gov/grants/mitigation/learn/building-resilient-infrastructure-communities>.

mitigation funding became available in FY2022 through the Safeguarding Tomorrow through Ongoing Risk Mitigation Act (STORM Act, P.L. 116-284).⁵² This law amended the Stafford Act by authorizing FEMA to enter into agreements with eligible entities to establish hazard mitigation revolving loan funds.⁵³

In addition to funding mitigation activities, STRLF loans can be used for the nonfederal cost share for other FEMA mitigation programs. Eligible entities include states and territories that received major disaster declarations, as well as federally recognized tribes within those areas. Any participating entity is required to provide matching funds from nonfederal sources in an amount equal to 10% of the amount that it receives for the revolving fund. The STRLF empowers entities to make funding decisions and award loans directly rather than acting as pass-through entities as in other HMA programs.⁵⁴

The IIJA appropriated \$500 million for STRLF, with \$100 million for each of FY2022 through FY2026.

For more information on the STRLF Program, see CRS Report R46989, *FEMA Hazard Mitigation: A First Step Toward Climate Adaptation*, by Diane P. Horn.

Agency: Federal Emergency Management Agency

Authority: 42 U.S.C. §5135

Website: <https://www.fema.gov/grants/mitigation/storm-rlf>

CFDA Program Number: 97.139

FEMA Community Disaster Loans

The Community Disaster Loan (CDL) program provides loans to local governments that have suffered substantial loss of tax and other revenue in areas included in a major disaster declaration. A government may apply from the end of the incident period, as determined by FEMA, through the end of the following fiscal year. 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 annual operating budget. A loan may not exceed \$5 million,⁵⁵ and there is no matching requirement.

The statute does not impose time limitations on the assistance, but the normal term of a CDL is five years, extendable to 10 years. The statute provides that the repayment requirement is partially or fully cancelled if local government revenues are not sufficient to meet operational expenses during a three-fiscal-year period after a disaster.⁵⁶ The governor's authorized representative must approve the application, and funds must be available in the Disaster Assistance Direct Loan Program (DADLP) account.⁵⁷

In P.L. 115-72, Congress provided up to \$4.9 billion for the CDL program to assist local governments in providing essential services as a result of Hurricanes Harvey, Irma, or Maria.⁵⁸ However, this legislation departed from the traditional CDL program framework by giving the

⁵² P.L. 116-284.

⁵³ 42 U.S.C. §5135.

⁵⁴ FEMA, "Safeguarding Tomorrow Revolving Loan Fund Program," last updated June 15, 2026, <https://www.fema.gov/grants/mitigation/storm-rlf>.

⁵⁵ Section 417(b) of the Stafford Act (42 U.S.C. §5184(b)).

⁵⁶ Section 417(c) of the Stafford Act (42 U.S.C. §5184(c)).

⁵⁷ 44 C.F.R. §206.364(a).

⁵⁸ 131 Stat. 1225.

Secretary of Homeland Security (in consultation with the Secretary of the Treasury) broad authority over lending terms, eligible uses, and criteria for loan cancelation, among other program elements. As a result, this CDL-type program operates differently from the traditional program.⁵⁹ Congress forgave all outstanding CDLs as of September 30, 2021, including those from 2017, in P.L. 117-43.

For additional information on CDLs, see CRS Report R47342, *FEMA's Community Disaster Loan Program: History, Data, and Issues for Congress*, by Adam G. Levin.

Agency: Federal Emergency Management Agency

Authority: 42 U.S.C. §5184

Regulation: 44 C.F.R. §§206.360–206.378

CFDA Program Number: 97.030

FEMA Fire Management Assistance Grant (FMAG) Program

This program provides grants to state and local governments to aid states and their communities with the mitigation, management, and control of fires actively burning on publicly or privately owned forests or grasslands that might become major disasters. The federal government provides 75% of the costs associated with fire management projects,⁶⁰ but funding is limited to calculations of the “fire cost threshold” for each state.⁶¹ No time limitation is applied to the program. For more information, see CRS Report R43738, *Fire Management Assistance Grants: Frequently Asked Questions*, by Diane P. Horn, Bruce R. Lindsay, and Anne A. Riddle.

Agency: Federal Emergency Management Agency

Authority: 42 U.S.C. §5187

Regulation: 44 C.F.R. §§204.1-204.64

Website: <https://www.fema.gov/assistance/public/fire-management-assistance>

CFDA Program Number: 97.046

Oil Spill Liability Trust Fund

Congress created the Oil Spill Liability Trust Fund (OSLTF) in 1986.⁶² The OSLTF may be used, among other purposes, to fund oil spill response activities and to compensate individuals, businesses, and governments for applicable economic damages resulting from an oil spill.⁶³ Potential damages include injury or loss of property and loss of profits or earning capacity. The OSLTF complements the Oil Pollution Act of 1990 (OPA; P.L. 101-380), which established a new federal oil spill liability framework, replaced existing federal liability frameworks, and amended the existing Clean Water Act oil spill response authorities. In addition, OPA transferred monies into the OSLTF from existing liability funds. Subsequent laws authorized the OSLTF taxing authority, appropriations from the fund, and eligible uses for the fund. Historically, the OSLTF

⁵⁹ For example, the law provides that “notwithstanding any other provision of law, the Secretary of Homeland Security, in consultation with the Secretary of the Treasury, shall determine the terms, conditions, eligible uses, and timing and amount of Federal disbursements of loans issued to a territory or possession, and instrumentalities and local governments thereof.” 131 Stat. 1225-1226.

⁶⁰ 44 C.F.R. §204.61.

⁶¹ 44 C.F.R. §204.51.

⁶² Omnibus Budget Reconciliation Act of 1986 (P.L. 99-509).

⁶³ For more information, see CRS Report RL33705, *Oil Spills: Background and Governance*, by Jonathan L. Ramseur.

has been financed primarily by a per-barrel excise tax on domestic crude oil and imported petroleum products. This taxing authority terminated December 31, 2025.⁶⁴

OPA established a claims process for compensating parties affected by an oil spill. In general, claims must be presented first to the party responsible for the spill, but specific circumstances (e.g., the responsible party is unknown) allow persons to present claims directly to the OSLTF.⁶⁵ The Coast Guard created the National Pollution Funds Center (NPFC) to manage the trust fund in 1991. The Center evaluates claims to the OSLTF.

For more information on OSLTF, see CRS Report RL33705, *Oil Spills: Background and Governance*, by Jonathan L. Ramseur.

Agency: National Pollution Funds Center (part of the U.S. Coast Guard)

Authority: 26 U.S.C. §9509 and 33 U.S.C. §2712

Regulation: 33 C.F.R. §136

Contact: Coast Guard National Pollution Funds Center, 202-795-6003

Website: <https://www.uscg.mil/Mariners/National-Pollution-Funds-Center/>

Community Development Block Grants for Disaster Recovery (CDBG-DR)

In response to some major disasters between 1993 and 2026, Congress provided supplemental funding for long-term disaster recovery under the conventional Community Development Block Grant (CDBG) program's statutory authority—commonly referred to as CDBG-DR.⁶⁶ On July 11, 2026, the Reforming Disaster Recovery Act provided a three-year programmatic authorization for CDBG-DR (Section 504 of the 21st Century ROAD to Housing Act, P.L. 119-101).

The Department of Housing and Urban Development (HUD) allocates CDBG-DR funds to grantees based on a calculation that generally considers assessed damage and unmet needs from other sources of federal disaster assistance.⁶⁷ Eligible CDBG-DR grantees may include states, localities, insular areas, and tribes.⁶⁸ Typically, CDBG-DR funds are directed to the most impacted and distressed areas with a major disaster declaration under the Stafford Act.⁶⁹

CDBG-DR grantees may use funds for long-term disaster recovery activities related to housing, infrastructure, and economic revitalization, primarily for the benefit of low- and moderate-income residents.⁷⁰ Additionally, grantees, in some cases, may use CDBG-DR funds to satisfy nonfederal cost-share requirements of other forms of federal disaster assistance.⁷¹

Agency: Department of Housing and Urban Development

Authority: 42 U.S.C. §§5301 et seq. and P.L. 119-101, Title V, Section 504

⁶⁴ 26 U.S.C. §4611(f).

⁶⁵ 33 C.F.R. §136.

⁶⁶ 42 U.S.C. §5301.

⁶⁷ For an example of the CDBG-DR allocation methodology, see Department of Housing and Urban Development (HUD), "Allocations for Community Development Block Grant Disaster Recovery and Implementation of CDBG-DR Consolidated Waivers and Alternative Requirements Notice," 88 *Federal Register* 3210, January 18, 2023.

⁶⁸ HUD, "Community Development Block Grant Disaster Recovery Grant Funds," https://www.hud.gov/program_offices/comm_planning/cdbg-dr; HUD, "CDBG and CDBG-DR: A Comparison," <https://files.hudexchange.info/resources/documents/CDBG-and-CDBG-DR-Comparison.pdf>.

⁶⁹ CDBG-DR funding allocations are based on availability of funding as well as HUD assessments of disaster impact and needs unmet by other forms of federal assistance.

⁷⁰ HUD, "Fact Sheet: Community Development Block Grant Disaster Recovery (CDBG-DR)," <https://www.hud.gov/sites/dfiles/CPD/documents/CDBG-DR-Fact-Sheet.pdf>.

⁷¹ 42 U.S.C. §5305(a)(9).

Regulation: 24 C.F.R. §570 and associated *Federal Register* notices

Website: <https://www.hudexchange.info/programs/cdbg-dr/>

CFDA Program Numbers: 14.218, 14.228

Assistance for Small Businesses and Nonprofit Organizations

In addition to some of the above-listed grant programs that may assist eligible private nonprofit organizations (e.g., FEMA PA), the following federal programs may assist nonprofit organizations, as well as small businesses, with disaster recovery.

SBA Economic Injury Disaster Loans

The SBA provides Economic Injury Disaster Loans (EIDL) to small businesses and nonprofit organizations suffering economic injury as a result of a disaster. SBA EIDL provides up to \$2 million to be used as working capital until the business can resume normal business operations. Eligible EIDL expenses include payroll, health care benefits, rent, utilities, and fixed debt payments. Loan terms may extend for up to 30 years.⁷² The application period is announced at the time of the disaster declaration. For more information, see CRS Report R44412, *SBA Disaster Loan Program: Frequently Asked Questions*, by Bruce R. Lindsay.

For information on EIDL for COVID-19, see CRS Report R46284, *COVID-19 Relief Assistance to Small Businesses: Issues and Policy Options*, by Bruce R. Lindsay, Adam G. Levin, and R. Corinne Blackford; and CRS Report R47509, *SBA COVID-19 EIDL Financial Relief: Policy Options and Considerations*, coordinated by Bruce R. Lindsay.

Agency: Small Business Administration

Authority: 15 U.S.C. §636(b)

Regulation: 13 C.F.R. §§123.300-123.303

Website: <https://www.sba.gov/funding-programs/disaster-assistance/economic-injury-disaster-loans>

CFDA Program Number: 59.008

SBA Business Physical Disaster Loans

The SBA provides business physical disaster loans to businesses and nonprofits in federally declared disaster areas for uninsured or underinsured physical damage and losses. SBA business physical disaster loans provide up to \$2 million to repair and rebuild businesses damaged by a disaster. SBA business physical disaster loans may also be used to replace inventory and repair or replace damaged equipment and machinery.⁷³ Loan terms may extend for up to 30 years. For more information, see CRS Report R44412, *SBA Disaster Loan Program: Frequently Asked Questions*, by Bruce R. Lindsay.

Agency: Small Business Administration

Authority: 15 U.S.C. §636(b)

Regulation: 13 C.F.R. §§123.200-123.204

Website: <https://www.sba.gov/funding-programs/disaster-assistance/physical-damage-loans>

CFDA Program Number: 59.008

⁷² 13 C.F.R. §123 Subpart D.

⁷³ 13 C.F.R. §123.202.

USDA Emergency Loans for Farms

When either the President or the Secretary of Agriculture has declared a county a disaster area, 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 may also become eligible for EM loans.

EM loan funds may be used to help eligible farmers, ranchers, and aquaculture producers recover from production losses (e.g., when the producer suffers a significant loss of an annual crop) or from physical losses (e.g., repairing or replacing damaged or destroyed structures or equipment or replanting 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. For more information, see CRS Report RS21212, *Agricultural Disaster Assistance*, by Christine Whitt.

Agency: Department of Agriculture, Farm Service Agency

Authority: 7 U.S.C. §1961

Regulation: 7 C.F.R. §764

Website: <https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/emergency-farm-loans/index>

CFDA Program Number: 10.404

Federal Disaster Assistance Programs at a Glance

Table 1 lists agency, type, purpose, eligibility, and other requirements for the assistance programs previously described.

Table I. At a Glance: Federal Disaster Response and Recovery Programs

Agency	Type of Assistance	What the Assistance Provides	Purpose of Assistance (Response, Recovery, or Hazard Mitigation)	Who Is Eligible?	Requirements to Authorize Assistance
Federal Emergency Management Agency (FEMA)	Individual Assistance (IA)	Grants of financial assistance and direct aid to support the recovery of individuals/households, including for Housing Assistance and Other Needs Assistance (ONA) through the Individuals and Households Program (IHP).	Recovery	An individual or household must: • be a U.S. citizen, noncitizen national, or “qualified alien” (or the parent or guardian of an eligible minor); • provide identity verified by FEMA; • have disaster-caused needs that cannot be met through insurance or other forms of disaster assistance; and • have necessary expenses and serious needs that were directly caused by a declared disaster.	Emergency declaration or major disaster declaration.
FEMA	IA	Grants to enable state/local/tribal/territorial government agencies to provide crisis counseling services or contract with local mental health service providers to provide services.	Recovery	Any disaster survivor affected by the emergency or major disaster.	Emergency declaration or major disaster declaration.
FEMA	IA	Funding for Disaster Unemployment Assistance payments provided by the state/territory unemployment insurance agency.	Recovery	Individuals who were previously employed or self-employed and rendered jobless as a direct result of the major disaster and are ineligible for regular federal or state unemployment compensation.	Major disaster declaration.

Agency	Type of Assistance	What the Assistance Provides	Purpose of Assistance (Response, Recovery, or Hazard Mitigation)	Who Is Eligible?	Requirements to Authorize Assistance
FEMA	IA	FEMA may provide Disaster Case Management services or grants to enable state/local/tribal/territorial government agencies or qualified private organizations to provide such services.	Recovery	Any disaster survivor affected by the major disaster.	Major disaster declaration.
FEMA	IA	The Young Lawyers Division of the American Bar Association provides Disaster Legal Services through an agreement with FEMA.	Recovery	Low-income disaster survivors affected by the major disaster who lack the means to hire an attorney.	Major disaster declaration.
Small Business Administration (SBA)	SBA Disaster Loan Program	Real Property Disaster Loans and Personal Property Disaster Loans for individuals and households. Business Physical Disaster Loans and Economic Injury Disaster Loans (EIDLs) for businesses and nonprofit organizations.	Response and Recovery	Individuals, households, businesses, and nonprofit organizations.	Major disaster declaration designating IA and PA authorizes all forms of SBA disaster loans to all eligible entities. Major disaster declaration designating only PA authorizes only business physical disaster loans and EIDLs only for nonprofit organizations. SBA administrator may also issue a declaration for specific types of SBA disaster loans.
FEMA	National Flood Insurance Program (NFIP)	Payment of flood insurance claims to program participant policyholders.	Recovery and hazard mitigation	Individuals, households, and businesses (policyholders).	Does not require a Stafford Act declaration.
FEMA	Public Assistance (PA)	Grants and direct aid to state, local, tribal, and territorial governments and private nonprofit organizations for emergency protective measures and debris removal operations (Emergency Work), and the repair or	Response, recovery, and hazard mitigation	State, local, tribal, and territorial governments and certain nonprofits.	Emergency declaration may authorize Emergency Work. Major disaster declaration may authorize

Agency	Type of Assistance	What the Assistance Provides	Purpose of Assistance (Response, Recovery, or Hazard Mitigation)	Who Is Eligible?	Requirements to Authorize Assistance
		replacement of eligible public and nonprofit facilities (Permanent Work).			Emergency Work and Permanent Work.
FEMA	Community Disaster Loans (CDL)	Provides loans to local governments that have suffered substantial loss of tax and other revenue in areas included in a major disaster declaration.	Response and recovery	Local government.	Major disaster declaration may authorize CDL.
FEMA	Fire Management Assistance Grant (FMAG) Program	Grants to aid states and their communities with the mitigation, management, and control of fires actively burning on publicly or privately owned forests or grasslands.	Response	State, local, and tribal governments.	U.S. President or FEMA's regional administrators may authorize FMAGs.
FEMA	Hazard Mitigation Assistance (HMA)	Grants to support mitigation and resiliency projects and programs through four HMA programs: (1) Hazard Mitigation Grant Program (HMGP), (2) Flood Mitigation Assistance (FMA), (3) Building Resilient Infrastructure and Communities (BRIC), and (4) Safeguarding Tomorrow Revolving Loan Fund Program (STRLF).	Hazard mitigation	State, local, and tribal governments. HMGP is also available to certain nonprofit organizations.	HMGP funding may be awarded by the President after a major disaster declaration or FMAG. FMA, STRLF, and BRIC are competitive grant application processes and are not linked to a Stafford Act declaration.
U.S. Coast Guard (USCG)(administered by the National Pollution Funds Center)	Oil Spill Liability Trust Fund (OSLTF)	Funds oil spill response activities; compensates individuals, businesses, and governments for applicable response costs, economic damages, and natural resource damages resulting from an oil spill.	Response	Individuals, businesses, and governments.	The Internal Revenue Code (26 U.S.C. §9509) authorizes specific expenditures from the OSLTF, including the uses identified in Section 1012 of the Oil Pollution Act (33 U.S.C. §2712).
Department of Agriculture	Emergency Loans for Farms	Assistance for eligible farmers, ranchers, and aquaculture producers	Recovery	Individuals and businesses.	Federal disaster declaration by either the

Agency	Type of Assistance	What the Assistance Provides	Purpose of Assistance (Response, Recovery, or Hazard Mitigation)	Who Is Eligible?	Requirements to Authorize Assistance
(USDA), Farm Service Agency		to recover from production losses or from physical losses.			President or the Secretary of Agriculture.
Internal Revenue Service (IRS)	Tax provisions	Allows additional time to replace homes due to involuntary conversion and still defer any gain. Taxpayers may also be able to deduct personal casualty losses attributable to federally declared disasters. Tax filing deadlines are automatically postponed for 60 days following disaster declarations, and the IRS may further postpone tax filing deadlines. Other tax benefits may also be available.	Response	Individuals and businesses.	Federal disaster declaration may authorize tax relief. Certain state- declared disasters also qualify starting in the 2026 tax year.
Department of Labor (DOL), Employment and Training Administration	National Dislocated Worker Grants (NDWG)	States with dislocated workers as a result of an eligible emergency or disaster may apply for NDWG funding. One type of NDWG is Disaster Relief Employment Assistance, under which funds can be made available to states to employ dislocated workers in temporary jobs involving recovery after an emergency or disaster.	Response	States and local workforce agencies.	Presidential emergency declaration, major disaster declaration under the Stafford Act, or other emergency or disaster situation of national significance that could result in a potentially large loss of employment.
Department of Housing and Urban Development (HUD)	Community Development Block Grants for Disaster Recovery (CDBG- DR)	Flexible grant funding to address unmet needs for long-term recovery related to housing, infrastructure, economic revitalization, and related activities.	Recovery	States, localities, insular areas, and tribes.	Supplemental appropriation by Congress.

Source: CRS experts; see the Acknowledgements section at the end of this report for report contributors.

Notes: The “Purpose of Assistance” column indicates the overarching function of each assistance program, either response, recovery, and/or mitigation.

Response is defined by FEMA as “including those capabilities necessary to save lives, protect property and the environment, and meet basic human needs after an incident has occurred. It is focused on ensuring that the Nation is able to effectively respond to any threat or hazard, including those with cascading effects. Response emphasizes saving and sustaining lives, stabilizing the incident, rapidly meeting basic human needs, restoring basic services and technologies, restoring community

functionality, providing universal accessibility, establishing a safe and secure environment, and supporting the transition to recovery.” See FEMA, “National Preparedness Goal,” 2nd ed., September 2015, <https://www.fema.gov/emergency-managers/national-preparedness/goal>.

Recovery is defined by FEMA as “capabilities necessary to assist communities affected by an incident to recover effectively. Support for recovery ensures a continuum of care for individuals to maintain and restore health, safety, independence and livelihoods, especially those who experience financial, emotional, and physical hardships. Successful recovery ensures that we emerge from any threat or hazard stronger and positioned to meet the needs of the future. Recovery capabilities support well-coordinated, transparent, and timely restoration, strengthening, and revitalization of infrastructure and housing; an economic base; health and social systems; and a revitalized cultural, historic, and environmental fabric.” FEMA, “National Preparedness Goal.”

Hazard Mitigation planning, according to FEMA, “reduces loss of life and property by minimizing the impact of disasters.” For additional information about FEMA’s hazard mitigation assistance, see FEMA, “Hazard Mitigation Assistance Grants,” <https://www.fema.gov/grants/mitigation>. FEMA also distinguishes mitigation from preparedness, response, and recovery activities. See FEMA, *Hazard Mitigation Assistance Program and Policy Guide*, January 20, 2025 (page 5), at https://www.fema.gov/sites/default/files/documents/fema_hma-guide-v2.1_2025.pdf.

Other Non-Disaster Federal Resources

In addition to programs described above, other general assistance programs may be useful to communities experiencing disasters. For example, individuals who lose income, employment, or health insurance may become eligible for programs that are not specifically intended as disaster relief but may address emergent needs, 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 (CHIP).

Likewise, state or local officials may have the discretion to use funds from programs such as the Social Services Block Grant (SSBG) or Community Development Block Grant (CDBG) 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, federal disaster assistance is provided primarily by the Small Business Administration.

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 nontargeted programs for use in disaster situations, such as the conventional CDBG program. Also, Congress may choose to provide additional funds through emergency supplemental appropriations for certain general assistance programs, specifically for use after a disaster.⁷⁴

Additional Sources

CRS Products

<http://www.crs.gov>

CRS.gov (available to congressional staff) includes a variety of reports, Insights, and other products related to disaster assistance, response, and recovery. The "Federal Disasters & Assistance" issue area includes some of the most recent products related to disaster assistance.⁷⁵

Federal Agency Websites

Because not all agencies have complete, up-to-date information available on the internet—particularly during and immediately after a disaster—congressional users are encouraged to contact the appropriate CRS program analysts or department or agency program officers for more complete, timely information.

USA.gov

<http://www.usa.gov/>

An A-Z index of U.S. government departments and agencies is available at the website above. Many federal agencies have established websites specifically for responding to disasters. Some

⁷⁴ Additional information on disaster supplemental appropriations is available in CRS Report R45484, *The Disaster Relief Fund: Overview and Issues*, by William L. Painter.

⁷⁵ The issue area can also be found by searching CRS.gov for "Federal Disasters & Assistance," or at CRS.gov: Go to the "Research & Analysis" tab, select "Issue Areas," select "All Topics," select "Federal Disasters & Assistance," and then filter by issue areas, content type, date, or author.

agencies maintain websites with comprehensive information about their disaster assistance programs, whereas others supply only limited information. Most list contact phone numbers.

FEMA Website

<http://www.fema.gov>

From its website, FEMA offers regular updates on response and recovery efforts in areas under emergency or major disaster declarations. Information on a specific disaster may include a listing of declared counties and contact information for local residents related to applying for assistance.

DisasterAssistance.gov

<http://www.disasterassistance.gov/>

DisasterAssistance.gov provides information on obtaining help from the U.S. government before, during, and after a disaster. The website includes tools to find, apply for, and check the status of assistance by category or agency. The website also includes disaster-related news feeds and information on community resources.

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