

CRS Report for Congress

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Federal Disaster Recovery Programs: Brief Summaries

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Federal Disaster Recovery Programs: Brief Summaries

Summary

This report summarizes principal federal disaster assistance programs for possible use by Members of Congress and staff in helping address the needs of constituents. A number of federal agencies provide assistance to victims; to state, territorial, and local governments; and to nongovernmental entities following a disaster. Among other forms of assistance, federal programs can provide grants, loans, loan guarantees, temporary housing, and counseling.

The programs summarized in this catalog fall into two broad categories. First are programs specifically for disaster situations; most of these programs are administered by the Federal Emergency Management Agency (FEMA) and the Small Business Administration (SBA). The Homeland Security Act of 2002 (P.L. 107-296) transferred FEMA to the new Department of Homeland Security. Second are general assistance programs that may be used in disaster situations, as well as 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. They address such short-term needs as food and shelter, and such long-term needs as repair of public utilities.

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

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Keith Bea, Specialist in American National Government, and Merete Gerli, Information Research Specialist, were consulted in the preparation of this report.

Federal Disaster Recovery Programs: Brief Summaries

Introduction

Federal agencies provide a range of assistance to individual victims, state, territorial, and local governments, and nongovernmental 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.¹ More limited aid is available under a Stafford Act *emergency* declaration² or a declaration issued by a department or agency head.³

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).

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

¹ 42 U.S.C. 5170.

² 42 U.S.C. 5191.

³ 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.

Limitations of This Report

The purpose of this report is to identify programs pertinent to the recovery process. It therefore provides brief descriptive information to help congressional offices determine which programs bear 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.⁴

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

Other Sources of Information

Federal Agency Websites. 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 maintained at [http://www.firstgov.gov/Agencies/Federal/All_Agencies/index.shtml].

FEMA WebSite. 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. See [<http://www.fema.gov>].

Catalog of Federal Domestic Assistance. The CFDA describes some 1500 federal assistance programs (see [<http://www.cfda.gov>]). The catalog, however, does not contain the most current information for all programs. It also does not include information pertinent to disaster situations in most program descriptions.

Due to limitations of information available via the Internet, congressional users of this report are urged to contact the appropriate program analysts, or department or agency program officers, for more complete, timely information.

⁴ For example, the Army Corps of Engineers (Department of Defense) provided substantial assistance in New York City after the World Trade Center attack of 2001. The Corps assisted with installing temporary generating capacity at the twin towers rescue site in New York, provided boats for immediate evacuations of lower Manhattan, and provided engineering expertise for the rescue effort.

Federal Disaster Recovery Programs

Assistance for Individuals and Families

Individual and Household Grants.⁵ This program (IHG) is the primary vehicle for FEMA assistance to individuals after the President issues a major disaster declaration. Congress appropriates money for the IHG program to the Disaster Relief Fund. Grants are made to localities to assist disaster victims whose needs cannot be met through other forms of assistance or through other means, such as insurance. Program funds have a wide range of eligible uses, including temporary housing, funds for mortgage or rental payments, counseling services, unemployment assistance, and medical assistance. There is a statutory matching requirement that states contribute 25% of funds. Grants may not exceed \$26,200, per individual or household, adjusted annually to reflect consumer price changes. (Also see Physical Disaster Loans, listed below, for additional assistance for homeowners and renters.)

Agency: Federal Emergency Management Agency (FEMA)

Authority: Stafford Act, 42 U.S.C. 5174-5188

Regulation: 44 CFR Part 206.110-120

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

Website: [<http://www.fema.gov/rrr/inassist.shtm>]

CFDA: 97.048-97.050

CRS Contact: Keith Bea, 7-8672

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 insurance (UI). DUA is federally funded through FEMA, but is administered by the state UI agencies. The DUA weekly benefit amount and duration are the same as under the UI program. For more information, see CRS Report RS22022, *Disaster Unemployment Assistance (DUA)*.

Agency: Department of Labor, Employment and Training Administration

Authority: Stafford Act, 42 U.S.C. 5177

Regulation: 20 CFR Part 625; 44 CFR Part 206.141

Phone: State UI Agency, see

[<http://www.workforcesecurity.doleta.gov/map.asp>]

Website: [<http://ows.doleta.gov/unemploy/disaster.asp>]

CFDA: 97.034

CRS Contact: Julie Whittaker, 7-2587

Dislocated Worker Activities (Workforce Investment Act). 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

⁵ The Disaster Mitigation Act of 2000 (P.L. 106-390) consolidated the Temporary Housing Assistance program and the Individual and Family Grant Program into one program called Assistance to Individuals and Households.

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. There is no matching requirement in this program.

Agency: Department of Labor, Employment and Training Administration
Authority: Workforce Investment Act of 1998, 20 U.S.C. 9201
Regulation: 20 CFR Part 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)
Web site: [\[http://www.doleta.gov/layoff/\]](http://www.doleta.gov/layoff/)
CFDA: 17.260
CRS Contact: Ann Lordeman, 7-2323

Public Safety Officers' Benefits Program. Provides benefits (lump-sum payment) 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 CFR Part 32.31 et seq.
Phone: 202-307-0635
Website: [\[http://www.ncjrs.org/pdffiles1/bja/fs000271.pdf\]](http://www.ncjrs.org/pdffiles1/bja/fs000271.pdf)
CFDA: 16.571
CRS Contact: Lisa Seghetti, 7-4669

Public Safety Officers' Educational Assistance 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 Part 32.31 et seq.
Phone: 888-744-6513
Website: [\[http://www.ncjrs.org/pdffiles1/bja/fs000270.pdf\]](http://www.ncjrs.org/pdffiles1/bja/fs000270.pdf)
CFDA: 16.615
CRS Contact: Lisa Seghetti, 7-4669

Physical Disaster Loans-Residential. Provides loans to homeowners and renters in declared disaster areas for uninsured physical damage and losses. There is no matching requirement in this program. For more information, see CRS Report RS21061, *Small Business Disaster Assistance: Responding to the Terrorist Attacks*.

Agency: Small Business Administration
Authority: Small Business Act of 1953, 15 U.S.C. 636(b)
Regulation: 13 CFR Part 123.200-204
Phone: Office of Congressional Affairs, 202-205-6700
Website: [<http://www.sba.gov/disaster/loans.html>]
CFDA: 59.008
CRS Contact: Bruce Mulock, 7-7775

Cora Brown Fund. Direct payments to individuals and groups for disaster-related needs that have not been, or will not be met by government agencies or any other organizations that have programs to address such needs. Annual obligations for the entire program are typically less than \$225,000. There is no matching requirement for this program.

Agency: Federal Emergency Management Agency (FEMA)
Authority: 42 U.S.C. 5121 *et seq.*
Regulation: 44 CFR Part 206.181
Phone: Office of Congressional Affairs, 202-646-4500
Website: [<http://www.fema.gov>]
CFDA: 97.031
CRS Contact: Keith Bea, 7-8672

Assistance for Victims of Crime. 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 CRS Report RL32579, *Victims of Crime Compensation and Assistance: Background and Funding*.

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, others
CRS Contact: Celinda Franco, 7-7360

Crisis Counseling. Grants to states to provide 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.

Agency: Federal Emergency Management Agency (FEMA)
Authority: Stafford Act, 42 U.S.C. 5182
Regulation: 44 CFR Part 206.171
Phone: Office of Congressional Affairs, 202-646-4500
Website: [<http://www.fema.gov/rrr/counsel.shtm>]
CFDA: 97.032
CRS Contact: Keith Bea, 7-8672

Disaster Legal Services. 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.

Agency: Federal Emergency Management Agency (FEMA)

Authority: Stafford Act, 42 U.S.C. 5182

Regulation: 44 CFR Part 206.164

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

Web site: [<http://www.fema.gov/news/newsrelease.fema?id=13501>]

CFDA: 97.033

CRS Contact: Keith Bea, 7-8672

Assistance for State, Territorial, and Local Governments

Public Assistance Grants. This is FEMA's primary assistance program for state and local governments. Public Assistance grants (PA) may be used to repair, replace, or restore disaster-damaged, publicly owned facilities and the facilities of certain private nonprofit organizations. This program has a wide range of eligible activities, including removal of debris, repair of roads and bridges, and repair of water control facilities. Congress appropriates funds to the Disaster Relief Fund. 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, listed below, for assistance for nonprofit organizations.)

Agency: Federal Emergency Management Agency (FEMA)

Authority: Stafford Act, 42 U.S.C. 5172(a)(1)(A)

Regulation: 44 CFR Part 206, subparts G, H, I

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

Website: [<http://www.fema.gov/rrr/pa/>]

CFDA: 97.036

CRS Contact: Keith Bea, 7-8672

Hazard Mitigation Grants. Grants to states to enable mitigation measures to be implemented 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%.

Agency: Federal Emergency Management Agency (FEMA)

Authority: 42 U.S.C. 5170c

Regulation: 44 CFR Subpart N

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

Website: [<http://www.fema.gov/fima/hmgp>]

CFDA: 97.039

CRS Contact: Keith Bea, 7-8672

Pre-Disaster Mitigation Grants. This program provides grants and technical assistance to state, territorial, 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.

Agency: Federal Emergency Management Agency (FEMA)

Authority: 42 U.S.C. 5121-5206

Regulation: 44 CFR Part 201

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

Web site: [<http://www.fema.gov/fima/pdm.shtm>]

CFDA: 97.047

CRS Contact: Keith Bea, 7-8672

Community Disaster Loans. 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, and the local government must demonstrate a need for financial assistance. There is no matching requirement, but a loan amount may not exceed \$5 million.

Agency: Federal Emergency Management Agency (FEMA)

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

Regulation: 44 CFR Part 206

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

Web site: [<http://www.fema.gov/rrr/pa/>]

CFDA: 97.030

CRS Contact: Keith Bea, 7-8672

Reimbursement for Firefighting on Federal Property. Direct payments to fire departments for engaging in firefighting operations on federal property. Applicants may be reimbursed for direct expenses and direct losses (those losses and expenses not considered normal operating expenses) incurred in firefighting.

Agency: Federal Emergency Management Agency (FEMA)

Authority: Federal Fire Prevention and Control Act, 15 U.S.C. 2201 et seq.

Regulation: 44 CFR Part 151.11

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

Web site: [http://www.fema.gov/nwz01/nwz01_84a.shtm]

CFDA: 97.016

CRS Contact: Keith Bea, 7-8672

Fire Management Assistance Grant Program. Grants to state and local governments to aid states and their communities with the migration, management, and control of fires burning on publicly or privately owned forests or grasslands.

Agency: Federal Emergency Management Agency (FEMA)
Authority: Stafford, 42 U.S.C. 5187
Regulation: 44 CFR 2041
Phone: Office of Congressional Affairs, 202-646-4500
Web site: [<http://www.fema.gov/rrr/fmagp.shtm>]
CFDA: 97.046
CRS Contact: Keith Bea, 7-8672

Emergency Federal Law Enforcement Assistance. Provides necessary assistance to a state government in order to provide an adequate response to an uncommon situation which requires law enforcement, which is, or threatens to become, of serious or epidemic proportions, and with respect to which state resources are inadequate to protect the lives and property of citizens, or to enforce the criminal law. The assistance may consist of funds, equipment, training, information, or personnel. Aid is not provided for crowd control involving demonstrations or conventions. This program does not receive funding on an annual basis, but, rather, as needed.

Agency: Department of Justice, Bureau of Justice Assistance
Authority: 42 U.S.C. 10501
Regulation: 28 CFR Part 65
Phone: Congressional Affairs staff, 202-307-0703
Website: [<http://www.ncjrs.org/txtfiles/eflea.txt>]
CFDA: 16.577
CRS Contact: Lisa Seghetti, 7-4669

Assistance for Small Businesses & Nonprofit Organizations

Economic Injury Disaster Loans. Loans and loan guarantees to assist small businesses suffering economic injury as a result of disasters. Businesses must be located in disaster areas declared by the President, Small Business Administration (SBA), and/or Secretary of Agriculture. There is no matching requirement in this program. For more information, see CRS Report RS21061, *Small Business Disaster Assistance: Responding to the Terrorist Attacks*.

Agency: Small Business Administration
Authority: Small Business Act of 1953, 15 U.S.C. 636(b)
Regulation: 13 CFR Part 123.300-303
Phone: Office of Congressional Affairs, 202-205-6700
Website: [<http://www.sba.gov/disaster/loans.html>]
CFDA: 59.002
CRS Contact: Bruce Mulock, 7-7775

Physical Disaster Loans-Businesses. Provides loans to small businesses in declared disaster areas for uninsured physical damage and losses. There is no matching requirement in this program. For more information, see CRS Report RS21061, *Small Business Disaster Assistance: Responding to the Terrorist Attacks*.

Agency: Small Business Administration
Authority: Small Business Act of 1953, 15 U.S.C. 636(b)
Regulation: 13 CFR Part 123.200-204
Phone: Office of Congressional Affairs, 202-205-6700
Website: [<http://www.sba.gov/disaster/loans.html>]
CFDA: 59.008
CRS Contact: Bruce Mulock, 7-7775

Emergency Loans for Farms. To assist established (owner or tenant) family farmers, ranchers and aquaculture operators with loans to cover losses resulting from major and/or natural disasters. Funds can be used for annual farm operating expenses, and for other essential needs necessary to return disaster victims' farming operations to a financially sound basis in order that they will be able to return to private sources of credit as soon as possible.

Agency: Department of Agriculture, Farm Service Agency
Authority: Consolidated Farm and Rural Development Act, 7 U.S.C. 1961
Regulation: 7 CFR, Part 1945.1-1945.45
Phone: Legislative Liaison Staff, 202-720-3865
Website: [<http://disaster.fsa.usda.gov/fsa.asp>]
CFDA: 10.404 and others
CRS Contact: Ralph Chite, 7-7296

Public Assistance Grants. This is FEMA's primary assistance program for state and local governments. Public Assistance grants (PA) may be used to repair, replace, or restore disaster-damaged, publicly owned facilities and the facilities of certain private nonprofit organizations. This program has a wide range of eligible activities, including removal of debris, repair of roads and bridges, and repair of water control facilities. Congress appropriates funds to the Disaster Relief Fund. 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, listed below, for assistance for nonprofit organizations.)

Agency: Federal Emergency Management Agency (FEMA)
Authority: Stafford Act, 42 U.S.C. 5172(a)(1)(B)
Regulation: 44 CFR Part 206, subparts G, H, I
Phone: Office of Congressional Affairs, 202-646-4500
Website: [<http://www.fema.gov/rrr/pa/>]
CFDA: 97.036
CRS Contact: Keith Bea

General Assistance Programs

In addition to programs described above, which provide targeted assistance to individuals, state, territorial, and local governments, and businesses specifically affected by disasters, numerous other general assistance programs may potentially be useful to communities in disaster situations. For example, by virtue of losing income, employment, or health insurance, individuals affected by disasters 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).

Likewise, state or local officials have the discretion to use funds under such programs 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 that may potentially offer assistance to state and local governments include the Economic Development Administration and Army Corps of Engineers. For businesses, however, only the disaster programs administered by the Small Business Administration are generally applicable.

Numerous federal programs of potential use as disaster relief can be found throughout the government. 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.

On the other hand, to the extent that federal agencies have discretion in the administration of programs, some 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 on the extent to which general assistance programs might be of relevance in a given disaster situation. CRS appropriations reports may have information on disaster assistance within particular federal agencies.⁶ These reports also contain a list of key policy staff at CRS (including phone numbers), identified by their program-area or agency expertise.

⁶ See the CRS website at [http://beta.crs.gov/cli/level_2.aspx?PRDS_CLI_ITEM_ID=73] for CRS appropriations reports.