



Funding Guide: Recovery Resources to Provide Housing and Services to Persons Experiencing Homelessness

This table summarizes the largest sources of funds that can be used after the disaster to support recovery activities related to preventing and ending homelessness. It does not list all eligible activities for each funding source, but rather focuses on specific activities that can benefit people experiencing homelessness or who are at risk of homelessness. Note that other sources of funds may be available for some activities.

How to Access	Eligible Activities	Notes
Community Development Block Grant – Disaster Recovery (CDBG-DR)		
<p>CDBG-DR is provided through supplemental federal appropriations to the U.S. Department of Housing and Urban Development (HUD) and are allocated to states or entitlement communities based on damage estimates and needs assessments.</p> <p>To access CDBG-DR funds, communities and advocates should contact their state or entitlement community grantees to get involved in any CDBG-DR Action Plan development and support programs and projects that include those who were experiencing homelessness prior to the event.</p> <p>Additional information on CDBG-DR is available on the CDBG-DR page on the HUD Exchange.</p>	<ul style="list-style-type: none"> • Tenant Based Rental Assistance (TBRA). TBRA can be used to subsidize rent and help get people into existing units. Funds are available for up to three months. After three months, it requires a waiver. • Public Services. These include housing services such as housing search, case management, and housing counseling to support people as they find and transition to temporary or permanent housing. They also include services to address health and welfare including but not limited to child care, substance abuse treatment, and job training. • Public Facilities. These can include the purchase and/or rehabilitation of a facility to be used as a shelter to house individuals and/or families experiencing homelessness. • Permanent Supportive Housing. CDBG-DR funds can be used for the construction and/or rehabilitation of a facility to serve as permanent supportive housing. • Match. CDBG-DR funds can be used as match for other federal programs to provide supplemental funds for any otherwise CDBG-eligible activity. For example CDBG-DR can match FEMA Public Assistance for public facilities. 	<ul style="list-style-type: none"> • TBRA can be funded by CDBG-DR for a period of three months. Communities must make a waiver request to HUD to provide TBRA for more than three months. • Activities that are categorized as public services (such as housing search, case management, housing counseling, and health and welfare services) are subject to a 15% cap. • Services funded with CDBG-DR must be either new services or quantifiable increases in existing service. • Public facilities must be owned by a unit of government or a private non-profit to qualify for CDBG-DR. Davis Bacon, Section 3, and Environmental Review are all required. • Permanent Supportive Housing is categorized as rental housing. • Acquisition of land, site improvements, construction, and rehab will trigger additional Federal requirements such as Davis Bacon, Section 3, and Environmental Review. Learn more about these requirements on the CDBG-DR webpage.



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Social Services Block Grant (SSBG) – Disaster Supplemental		
<p>The U.S. Department of Health and Human Services (HHS) provides supplemental funds to support disaster response and recovery under its Social Services Block Grant Program (SSBG). Similar to CDBG-DR, the state will submit a plan for the use of funds for HHS review and approval. For activities deemed ineligible by HHS, the grantee may request a waiver.</p> <p>To access these funds, communities should contact the state's SSBG Contact. It is usually the State Department of Health and Human Services.</p> <p>Additional information is available on the HHS website at the SSBG page.</p>	<ul style="list-style-type: none"> • Reimbursement to community agencies for services related to disaster response and recovery. • Administrative costs related to planning, evaluation, training, training of personnel, and overhead costs of providing services. • Food assistance. Funds can be used to supplement the state's system for providing food to needy families – i.e. food cards (if in the state's Intended Use Plan). • Services. SSBG funds are available to local agencies to provide services including: <ul style="list-style-type: none"> – Congregate meals – Temporary housing – Rental assistance – Independent and transitional housing – Case management – Information and referral – Counseling services – Health care and behavioral health services – Substance abuse services – Residential treatment services – Child care services – Legal services – Transportation services • Buildings and systems. Grants to local agencies to improve infrastructure <ul style="list-style-type: none"> – Communications and data sharing system – Renovation, repair, and rebuilding of storm damaged social service facilities 	<ul style="list-style-type: none"> • Communities can request extension of assistance based on documentation of ongoing need for eligible services. • Some activities may require a waiver from HHS. • Activities involving construction or repair of facilities may be subject to other cross cutting federal requirements. • For any repair, renovation or rebuilding, states must have procedures for verifying that costs are not reimbursable through FEMA disaster assistance, under a contract for insurance, or by self-insurance.
FEMA Individual Assistance		
<p>FEMA funds individual assistance post disaster to provide temporary housing and address emergency needs. These funds are provided directly to individuals through a state or local Office of Emergency Management.</p> <p>To access these funds, contact your state or local Office of Emergency Management.</p> <p>More information about this program is available on the FEMA website on the Individual Disaster Assistance page.</p>	<ul style="list-style-type: none"> • Temporary housing. This program provides individuals with vouchers or government provided housing. • Personal needs. This program provides funds to individuals to cover costs to address needs caused by disasters such as: child care; damage to an essential vehicle; medical, dental, and funeral costs; personal property; transportation; and limited lodging expense reimbursements. 	<p>FEMA's intent is to restore the household to its pre-disaster condition, and thus is of limited usefulness to those experiencing homelessness prior to the disaster. States may request an extension of deadline for assistance based on continuing need.</p>



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FEMA - Community Services

<p>FEMA works with the Substance Abuse and Mental Health Services Administration (SAMHSA) through an interagency agreement to provide technical assistance, consultation, and training for state and local mental health personnel, grant administration, and program oversight.</p> <p>To access these funds contact your state or local Office of Emergency Management.</p> <p>More information is available on FEMA's website on the Community Services page.</p>	<ul style="list-style-type: none"> • Crisis counseling. Supplemental funding for crisis counseling is available to state Mental Health Authorities through an Immediate Services Program (for up to 60 days immediately following a disaster declaration) and through a Regular Services Program (for up to nine months after the disaster declaration). • Disaster unemployment assistance (DUA). This is generally available to any unemployed or self-employed individual who lived, worked, or was scheduled to work in the disaster area at the time of the disaster and can no longer work due to the disaster. • Disaster legal services. This may include assistance with insurance claims, landlord/tenant issues, consumer protection matters, and replacement of legal documents destroyed by the disaster. • Disaster case management. The Disaster Case Management Program (DCMP) provides a time-limited partnership between a case manager and a disaster survivor to develop and carry out a Disaster Recovery Plan. This gives the survivor a single point of contact to facilitate access to a broad range of resources. 	<ul style="list-style-type: none"> • While FEMA funds the crisis counseling programs and monitors the Immediate Services Program, FEMA has designated SAMHSA as the monitoring agency for the Regular Services Program. SAMHSA provides technical assistance on these programs as well. • DUA benefits are payable to individuals only for weeks of unemployment in the Disaster Assistance Period (DAP). The DAP begins with the first day of the week following the date the major disaster began and continues for up to 26 weeks after the date the disaster was declared by the president. • FEMA provides free legal assistance to disaster survivors through an agreement between FEMA and the Young Lawyers Division of the American Bar Association. Legal advice is limited to cases that will not produce a fee. Cases that may generate a fee are turned over to the local lawyer referral service. • DCMP provides funding and technical assistance to ensure the delivery of holistic services to disaster survivors including effective delivery of post-disaster case management services, partner integration, provider capacity building, and state level program development.
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FEMA Public Assistance

<p>FEMA Public Assistance provides supplemental federal disaster grant assistance to states, localities, tribes, and some nonprofits for response and recovery activities including debris removal, life-saving emergency protective measures, and the repair, replacement, or restoration of disaster-damaged publicly owned facilities, and the facilities of certain private non-profit organizations. The program also encourages protection of these damaged facilities from future events by providing assistance for hazard mitigation measures during the recovery process.</p> <p>To access these funds contact your state or local Office of Emergency Management.</p> <p>For more information see the FEMA Public Assistance page.</p>	<p>Replacement of shelters and other facilities. FEMA Public Assistance funds the replacement or restoration of publicly owned facilities.</p> <p>Improvement of shelters and other facilities. The program also provides for hazard mitigation and measures to make facilities more resilient to future disasters.</p>	<p>This is a cost-share program where the state or municipality must provide a 25% match.</p> <p>Federal share is no less than 75% of eligible project costs. CDBG-DR can be used to fund the local share of the required match. Environmental Review is required. Davis Bacon and Section 3 are triggered if CDBG-DR funds are used.</p>
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Small Business Administration (SBA)		
<p>The Small Business Administration provides low-interest disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters. SBA disaster loans can be used to repair or replace the following items damaged or destroyed in a declared disaster: real estate, personal property, machinery and equipment, and inventory and business assets.</p> <p>The application is available online, by calling 1-800-659-2955, or by emailing disastercustomerservice@sba.gov.</p> <p>For more information see Disaster Loans page on the SBA website.</p>	<p>Repair and replacement of business assets. Nonprofit service providers can obtain loans for the repair or replacement of real estate, personal property, machinery and equipment, inventory and business assets.</p>	<p>SBA funds are provided as a loan and not a grant.</p>
National Voluntary Organizations Active in Disaster (VOADs)		
<p>National VOAD is an association of Voluntary Organizations Active in Disaster (VOADs), organizations that mitigate and alleviate the impact of disasters. It provides a forum for promoting cooperation, communication, coordination, and collaboration; and fosters more effective delivery of services to communities affected by disasters. VOADs are more likely to be in kind services but some provide financial assistance through donations and foundation support they receive.</p> <p>To learn more about local VOADs and the assistance they provide see their association website.</p>	<p>In kind support. VOADs provide in kind support for:</p> <ul style="list-style-type: none"> • Case management • Toolkits • Volunteer management • Emotional and spiritual care <p>VOADs also provide support for long-term recovery groups (LRGs).</p>	<p>The National VOAD coalition includes over 50 of the country's most reputable national organizations (faith-based, community-based, and other non-governmental organizations) and 55 state/territory VOADs, which represent Local/Regional VOADs and hundreds of other member organizations throughout the country.</p>



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Entitlement Funding for Housing and Community Development (ESG, CDBG, HOME, HOPWA)

Entitlement funding provides annual grants on a formula basis to states, cities and territories for housing and community development purposes.

To access these funds for disaster purposes, you may need to complete the following actions:

- Review your Consolidated Plan and Annual Action Plan to identify existing strategic/annual goals that may align with short and/or long-term recovery efforts. Determine likelihood of needing to complete substantial amendments based on allocation of resources. (Check out your Citizen Participation Plan to determine what constitutes a substantial amendment).
- Assess your allocations and uncommitted funds to determine availability of each source. Key MicroStrategy reports may be helpful: CDBG (PR-01); HOME (PR-27 and 35); ESG (PR91).

- **ESG** specifically funds activities to address homelessness. Key activities may include:
 - Housing Relocation and Stabilization Services such as financial assistance (security deposit, utility deposit, moving costs) and service costs (Housing search and placement, legal services, credit repair)
 - Rental Assistance: including short-term and medium-term rental assistance and/or rental arrears
 - Street Outreach, including costs for emergency health (physical and mental) services, transportation, engagement, case management
 - Essential services and shelter operations as they relate to emergency shelter (case management, childcare, job training, maintenance and security of shelter, insurance and utilities)

Jurisdictions may ask for waivers for Entitlement programs to meet the needs of their post-disaster community.

See additional information on [HOME](#), [CDBG](#), and [HOPWA](#)

Continuum of Care (CoC) Program

The Continuum of Care Program is the federal government's largest competitive grant program, providing targeted homeless assistance grants to communities across the country. Individual grants are awarded to organizations within established Continuums of Care (CoC), a local planning body responsible for preventing and ending homelessness within a specified area.

To learn more about HUD's CoC Program and the annual competition, go to <https://www.hudexchange.info/programs/coc/>.

- **Acquisition** of real property to be used to provide housing or services to homeless persons.
- **Rehabilitation** of structures to provide housing or supportive services to homeless persons.
- **New Construction** of a structure or building, or an addition to an existing structure, to provide housing to homeless persons.
- **Leasing** of structures, portions of structures, or individual units to provide housing or supportive services to homeless persons.
- **Rental Assistance.** Financial assistance up to 100% of the rent for a unit on behalf of homeless persons.
- **Supportive Services.** Provision of allowable supportive services that address the special needs of program participants.
- **Operating.** Day-to-day operation of housing for homeless persons.
- **HMIS.** Costs of contributing data to the CoC-designated Homeless Management Information System.
- **Administration.** Costs associated with planning and executing activities.
- The annual competition occurs only one time per year and decisions of which projects to request from HUD must be decided locally.
- There are limitations on the types of new projects that can be requested each year as well as additional eligibility requirements provided in each year's Notice of Funding Availability.
- Eligible project types include Permanent Supportive Housing, Rapid Re-Housing, Transitional Housing, Supportive Services Only, HMIS, and Homelessness Prevention.
- All grant funds must be matched with an amount no less than 25% of the awarded grant amount (excluding the amount awarded to the leasing budget line item) with cash or in-kind resources. Match resources may be from public (not statutorily prohibited by the funding agency from being used as a match) or private resources.