

# Federal Disaster Recovery Funding Resources At a Glance

DisasterAssistance.gov provides disaster recovery information from 17 federal agencies covering 70 forms assistance. It should be your first stop when looking for what disaster recovery resources and support are available to individuals, nonprofits and governments following a disaster. Below are some of the most common major disaster recovery program resources that may be available to *individuals and households* after a disaster event.

Resource	What Is Covered	Who Is Eligible
 <b>Federal Emergency Management Agency (FEMA) Transitional Sheltering Program</b>	Short term lodging at hotels or motels.	Individuals who are not able to return home for an extended or indeterminate period of time following a disaster.
 <b>FEMA Individual Assistance</b>	Temporary housing, lodging expenses, home repair or replacement, child care expenses, medical and dental expenses, and other critical expenses such as clothing, moving, and storage.	Individuals and households that have unmet disaster caused needs not covered by insurance.
 <b>FEMA and Young Lawyers Division of the American Bar Association</b>	Temporary legal support for insurance claims for doctor and hospital bills, loss of property, loss of life, lost legal papers, contracts, landlord disputes, appeals, and other legal assistance.	Individuals impacted by a federally declared disaster.
 <b>US Department of Labor Disaster Unemployment Assistance (DUA)</b>	Financial assistance to individuals whose employment has been lost or interrupted as a direct result of a major disaster and who are not eligible for regular unemployment insurance benefits.	Unemployed workers and self-employed individuals who lived, worked, or were scheduled to work in the disaster area at the time of the disaster; and can no longer work due to the disaster.
 <b>Small Business Administration (SBA) Disaster Loan Program</b>	Low-interest loans for the repair or replacement of real estate, personal property, machinery, equipment, inventory and business assets.	Small businesses, private non-profits, homeowners, and renters. Note: Renters may only receive loans for contents of rented property.
 <b>U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant Disaster Recovery (CDBG-DR) Program</b>	Each grantee designs their own recovery programs so type and availability of funding varies but can cover activities such as homeowner rehabilitation, homeownership assistance, buyouts, rental assistance and job training.	Depending on what programs grantee offers, homeowners, renters, job seekers, small business owners, and landlords may be eligible. NOTE: CDBG-DR is only available if there is a Congressional appropriation.
 <b>HUD Federal Housing Administration's (FHA) Section 203(h) Mortgage Insurance for Disaster Victims Program</b>	Mortgage insurance for loans to rebuild or purchase a new home.	Owners of homes that have been destroyed or severely damaged in a Presidentially-declared disaster area. Lenders must be qualified under the program.
 <b>HUD Federal Housing Administration's (FHA) Section 203(k) Rehabilitation Mortgage Insurance Program</b>	Mortgage insurance for loans to purchase a house and the cost of its rehabilitation or loans for the rehabilitation of existing home.	Home buyers and homeowners. Note: Applications must be submitted through an FHA approved lender.
 <b>HUD FHA Title One Home Improvement Loans</b>	Loans for building alterations, repairs and site improvements of single family, multi-family and manufactured homes.	Homeowners of single family, multi-family and manufactured homes damaged by disaster.
 <b>U.S. Dept. of Agriculture (USDA) Disaster Supplemental Nutrition Assistance Program (D-SNAP)</b>	Food assistance for households with food loss caused by a natural disaster.	Low-income households impacted by disaster.
 <b>USDA Rural Development Disaster Assistance</b>	180 day payment moratorium, insured losses assistance, and mortgage payment assistance.	Borrowers with loans guaranteed by USDA Rural Development.
 <b>USDA Section 504 Home Repair Program</b>	Loans to repair, improve, or modernize homes and grants/loans to remove health and safety hazards.	Homeowners who are low income, occupy the house, cannot obtain affordable credit elsewhere. Grants are also available for eligible homeowners, age 62 or older, who cannot repay a loan.

