



FINANCIAL RESOURCES

There are multiple funding opportunities available prior to, in response to, and following any disaster impact. All federal disaster recovery funding is either governed by, or could be impacted by, the Stafford Act. One of the key provisions of that act is the prohibition against a duplication of benefits. This means that once a public housing agency (PHA) receives funding for a specific use from one source, such as insurance payments or other available funding, federal funds cannot be used to cover the same expense. Doing so could jeopardize the eligibility of the federal funding for the PHA. It is a best practice to be aware of funds available to maximize funding and limit risk for duplication of benefits.

Insurance

As the primary funding source for recovery from a catastrophic event, it is imperative that a PHA has adequate insurance for all facilities. 24 CFR 965 and [Notice PIH-2016-13](#) require PHAs to have insurance on all public housing developments to cover all replacement costs. Furthermore, the Public Housing program (e.g., Capital Fund regulations at 905.308) and environmental regulations (24 CFR parts 50 and 58) as well as the public housing Annual Contributions Contract mandate PHAs to have [flood insurance](#) if a development is located in the 100-year flood plain and is highly recommended for properties located in the 500-year flood plain.

Starting an insurance claim as quickly as possible and providing all available information is a critical first step.

- After the life and safety of persons and facilities have been addressed, start an insurance claim for all applicable facilities and costs incurred.
- During and following a disaster, meticulous and thorough record keeping is critical. Keep clear records of all expenses and damages to support your insurance claim(s) and other forms of disaster funding.

Readiness

FEMA Mitigation Programs:

The [Hazard Mitigation Grant Program](#) is available as a result of a Presidentially declared disaster. The PHA does not have to be impacted by the declared disaster or in a declared area within the state to be eligible to apply for funding.

- Contact your State Hazard Mitigation Officers for additional information.
- Mitigation opportunities may include seeking funding to purchase generators, flood mitigation measures, or safe room installations in the event of tornadoes.

The [Building Resilient Infrastructure and Communities](#) grant program is an annual allocation that is nationally competitive; PHAs are eligible to apply.

- Eligible opportunities for funding may include public infrastructure projects, projects incorporating nature-based solutions, and the adoption and enforcement of modern building codes that mitigate against hazards.

HUD Capital Fund Program (CFP):

- This resource is available to address major capital needs (e.g., modifying building envelope) that may also help mitigate disaster impacts. A thorough risk assessment will identify preventive opportunities that can be typically financed with CFP. Where gaps in other forms of disaster funding exist, a PHA can use its capital funds to repair capital damage. For a detailed list of eligible items, refer to the Capital Fund Guidebook.
- Physical needs assessment (PNA): PHAs are encouraged to complete a PNA every five years as part of their strategic planning process. HUD has made PNA tools and resources available to assist PHAs in completing a PNA.
- If you use these funds during a disaster, you cannot claim the costs incurred to be reimbursed through the FEMA Public Assistance program. This would be considered a duplication of benefits.



Recovery

FEMA Public Assistance:

After impact, the completion of a thorough damage assessment of residential and PHA facilities is strongly encouraged. PHAs are eligible recipients of FEMA [Public Assistance](#). Learn more at the [Public Housing Agency: Applying for FEMA Public Assistance](#).

- For facilities impacted, inform your local emergency manager. If a Presidential disaster has been declared and your area is designated, submit a request for Public Assistance at www.grantee.gov.
- For the FEMA Public Assistance program, ensure you are gathering all documentation related to any costs incurred to date and any damages you intend to claim as a result of the declared disaster.
- Note that if HUD CFP is expended for repairs, the PHA will not be reimbursed from FEMA PA due to duplication of federal benefits. PHAs should be advised to use non-federal funds when making expenditures.

FEMA Individual Assistance:

- Displaced families may be eligible for FEMA's [Individual Assistance](#) programs following a disaster. IA may cover uninsured personal property losses and provide housing assistance. PHAs are encouraged to educate residents to raise awareness of all resources that may be available to them.
- Encourage the residents to register for [FEMA assistance](#), even if a disaster declaration has not been designated.

HUD Capital Fund Emergency/Natural Disaster:

- HUD [Emergency Capital Funds](#) may be available in the event a Presidential disaster is not declared.
- These funds are not available if the FEMA Public Assistance program is available for your designated area.
- This is a limited pool of funding that is issued on a first come first served basis.

HUD Community Development Block Grant - Disaster Recovery (CDBG-DR):

- [CDBG-DR](#) may be appropriated to the state or local government to provide funding to repair or rebuild impacted facilities, or for the acquisition of impacted properties. Funds may not be available for at least 18 months following a disaster.
- After a disaster, PHAs can check with their local HUD field office and the [Disaster Recovery Special Issues](#) Division of HUD to see if disaster-specific assistance is available.



Other Resources

State and Local Funds: Local and state governments may have flexible funding sources set aside to aid in preparation for, mitigation of, and recovery from the impacts of a disaster. This could include funding to address capital or resident related needs. Contact your local/state officials for more information.

Local Grants: There may be grants available by nonprofits within your jurisdiction that could bridge the funding gap for unmet needs of your residents or PHA.

Charitable Organizations: Philanthropic agencies are often great resources for connecting PHAs with local services like emergency shelters and other necessities for residents. PHAs are encouraged to reach out directly to identify all available services and appropriate points of contact.

Voluntary Organizations Active in Disasters (VOADS): [VOADs](#) are often critical partners to support unmet needs. VOADs, such as the Red Cross and The Salvation Army, may be embedded within the community prior to a disaster or relocated to support a community immediately following a disaster. The [National VOAD](#) has affiliates in every state and territory. These organizations are known to work closely with FEMA and state and local emergency managers to coordinate efforts to best serve disaster victims.