

Appendix II: Federal Efforts to Help Individuals and Communities Recover after a Disaster

As of November 5, 2020, GAO identified 27 programs or subprograms from seven federal departments that become available to help individuals recover after a natural disaster. The 27 efforts in table 1 below are only available to disaster survivors and disaster-affected communities after a natural disaster. The efforts cover a variety of purposes, such as providing housing assistance, crop protection, or mental health care, and the efforts are offered through a variety of methods, including financial assistance (including reimbursement), direct services, grants, loans, and insurance.

Table 1: Federal Efforts to Help Individuals and Communities Recover That Become Available Exclusively After a Natural Disaster

Federal effort	Description	Recipient(s)	Assistance type
Department of Homeland Security's Federal Emergency Management Agency (FEMA)			
Individual Assistance: Individuals and Households Program	FEMA's Individuals and Households Program provides financial and direct assistance to eligible applicants after a disaster. The program provides assistance for uninsured or underinsured necessary expenses and serious needs as a direct result of the disaster.	Individuals and households	Financial and nonfinancial
Individual Assistance: Disaster Case Management	Disaster Case Management is a time-limited program that involves a partnership between a case manager and a disaster survivor to develop and carry out a Disaster Recovery Plan. It provides the survivor with a single point of contact to facilitate access to a broad range of resources.	Individuals and households	Nonfinancial
Individual Assistance: Disaster Legal Services	Disaster Legal Services are provided for free to low-income individuals who are unable to secure legal services to meet their unmet disaster-caused needs.	Individuals and households	Nonfinancial
Individual Assistance: Crisis Counseling	Crisis Counseling provides grants that enable states to offer crisis counseling services, when required, to victims of disasters	States, territories, and tribal entities	Nonfinancial
Individual Assistance: Disaster Unemployment Assistance	The Disaster Unemployment Assistance program provides temporary benefits to people who lost or had their employment or self-employment interrupted as a direct result of a disaster and are not eligible for regular state unemployment insurance. It is funded by FEMA but is administered by the Department of Labor and state agencies.	Individuals	Financial
National Flood Insurance Program	The National Flood Insurance Program allows homeowners, business owners, and renters in communities that participate to buy federally backed flood insurance. This insurance helps cover repairs for flood damage to buildings and contents.	Individuals and households, and businesses	Financial

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Public Assistance	The Public Assistance program is FEMA's primary form of assistance for state, local, tribal, and territorial governments, as well as specified private non-profit entities. It provides grant and direct assistance for many eligible purposes, including the following: (1) emergency work, which provides for the removal of debris and emergency protective measures, such as the establishment of temporary shelters and emergency power generation; (2) permanent work, which provides for the repair, replacement, or restoration of disaster-damaged, publicly owned facilities and the facilities of certain private nonprofit organizations; and (3) management costs, which reimburses some of the applicant's administrative expenses incurred in managing the totality of the Public Assistance program's projects and grants.	State and local governments	Financial and nonfinancial
Community Disaster Loans	The Community Disaster Loan program provides loans to local governments that have suffered substantial loss of tax and other revenue and can demonstrate a need for financial assistance to perform its governmental functions in areas included in a major disaster declaration. The loan may not exceed 25% of the local government's annual operating budget for the fiscal year of the disaster and is not to exceed \$5 million.	Local governments	Financial
Hazard Mitigation Grant	The Hazard Mitigation Grant Program provides grants to states for implementing mitigation measures after a disaster and to provide funding for previously identified mitigation measures to lessen future damage and loss of life.	States, territories, tribes, and the District of Columbia	Financial
Cora Brown Fund	At the direction of a FEMA Regional Director or representative, the Cora Brown Fund can be used to direct limited financial resources to individuals or groups for disaster-related needs that have not been or will not be met by government agencies or other organizations.	Individuals and households	Financial
Department of Health and Human Services (HHS)			
Substance Abuse and Mental Health Services Administration Disaster Relief Response	This program helps areas affected by disasters develop effective disaster behavioral health response plans; works with FEMA to provide technical assistance and training as part of the crisis counseling assistance and training program; and operates a disaster distress helpline.	States, territories, federally recognized tribes, local entities, and individuals.	Nonfinancial
Department of Housing and Urban Development (HUD)			
Section 203(h) Mortgage Insurance for Disaster Victims	Section 203(h) Mortgage Insurance for Disaster Victims helps make it easier for survivors to get a mortgage to buy or rebuild a home.	Individuals and households	Financial

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Community Development Block Grant – Disaster Recovery	This program provides flexible grants to help cities, counties, and states recover from presidentially declared disasters, especially in low-income areas, subject to the availability of supplemental appropriations. The program is funded through supplemental appropriations and provides grants to rebuild the affected areas and provide crucial seed money to start the recovery process.	Cities, counties, states	Financial
Department of Interior’s Bureau of Indian Affairs (BIA)			
Bureau of Indian Affairs - Financial Assistance and Social Services Program: Emergency Assistance	This program provides assistance directly to individuals whose homes suffered from personal property damage or were destroyed by fire, flood, or other calamities. It is used for the essential needs of food, shelter, and utilities when other resources are not available.	Individuals and households	Financial
Bureau of Indian Affairs – Tribal Resilience Program	This program provides funding for projects that support tribal resilience and ocean and coastal management planning as tribes incorporate science and technical information to prepare for the impacts of extreme events and harmful environmental trends.	Tribal communities or Native American groups	Financial
Department of Labor			
Dislocated Worker Activities	This program provides disaster-relief employment and employment and training activities in disaster-declared areas.	States and local governments	Financial
Small Business Administration (SBA)			
Economic Injury Disaster Loans	This program assists small businesses and nonprofits suffering economic injury as a result of disasters by offering loans and loan guarantees.	Businesses and nonprofits	Financial
Physical Disaster Loans	This program provides loans to individuals, businesses, and nonprofits in declared disaster areas for uninsured physical damage and losses. The maximum loan amount for businesses is \$2 million. Loan terms may extend for up to 30 years.	Individuals and households, businesses and nonprofits	Financial
Department of Agriculture (USDA)			
Tree Assistance Program	The Tree Assistance Program provides payments to qualifying orchardists and nursery tree growers after an eligible loss.	Eligible orchardists and nursery tree growers	Financial
Summer Food Service Program – Disaster Response	The Summer Food Service Program provides grants to states to conduct nonprofit food service programs for children in needy areas when school is not in session. After a disaster, state agencies, school food authorities, and sponsors may decide to open emergency program feeding sites when schools or daycare centers must stay closed.	Individuals and households	Non-Financial

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Noninsured Crop Disaster Assistance Program	The Noninsured Crop Disaster Assistance Program offers payments to producers of eligible crops when low yields, loss of inventory, or prevented planting occur due to a natural disaster.	Farms	Financial
Livestock Indemnity Program	The Livestock Indemnity Program offers payments to livestock owners or contract growers for livestock deaths in excess of normal mortality and for sales of injured livestock at a reduced price, if the death or injury occurred as a direct result of an eligible cause of loss.	Farms	Financial
Livestock Forage Disaster Program	The Livestock Forage Disaster Program offers payments to eligible livestock owners or contract growers who are eligible producers or eligible grazed forage crop acreage for eligible grazing losses for covered livestock that occur due to a qualifying drought or fires.	Farms	Financial
Emergency Farm Loan	The Farm Service Agency's Emergency Loan Program helps eligible farmers and ranchers rebuild and recover from sustained losses due to natural disasters or USDA quarantine.	Farms	Financial
Emergency Conservation Program	The Emergency Conservation Program offers funding and technical assistance to repair damage to farmlands caused by natural disasters and helps to put emergency water conservation methods in place and pay for their installation in times of severe drought.	Farms	Financial and nonfinancial
Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program	The Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program provides emergency assistance to eligible producers. The funds cover losses due to eligible adverse weather or other eligible loss conditions.	Farms	Financial
Crop Insurance	The Federal Crop Insurance Program helps farmers manage the risks inherent in farming by allowing them to insure against losses caused by poor crop yields, declines in prices, or both. USDA partners with private insurers that sell and service policies. The federal government is the primary reinsurer for participating private insurance companies, allowing private insurers and the government to share in the risk of loss and the opportunity for gain associated with the policies.	Farms	Financial

Source: GAO review of [disasterassistance.gov](https://www.disasterassistance.gov) | GAO-22-104039