Disaster Assistance
A Guide to Recovery Programs
FEMA-229 / September 2005
Signatories to the National Response Plan

Department of Agriculture
Department of Commerce
Department of Defense
Department of Education
Department of Energy
Department of Health and Human Services
Department of Homeland Security
Department of Housing and Urban Development
Department of the Interior
Department of Justice
Department of Labor
Department of State
Department of Transportation
Department of the Treasury
Department of Veterans Affairs
Central Intelligence Agency
Environmental Protection Agency
Federal Bureau of Investigation
Federal Communications Commission
General Services Administration
National Aeronautics and Space Administration
National Transportation Safety Board
Nuclear Regulatory Commission
Office of Personnel Management
Small Business Administration
Social Security Administration
Tennessee Valley Authority
U.S. Agency for International Development
U.S. Postal Service
American Red Cross
Corporation for National and Community Service
National Voluntary Organizations Active in Disaster
Disaster Assistance: A Guide to Recovery Programs

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A Federal Interagency Publication
Developed by Signatories to the National Response Plan
September 2005
The Federal Government helps States and localities to prepare for disasters by providing financial and technical assistance for emergency planning and training, conducting exercises of plans, and building and maintaining an emergency management infrastructure.

In a catastrophic or major disaster incident, the National Response Plan, a national approach to domestic incident management, will be activated. This interagency plan describes the resources that Federal agencies can mobilize to support initial emergency functions and how they will integrate with state, local, private sector, and non-governmental resources. It outlines planning assumptions, policies, a concept of operations, and organizational structures. *Disaster Assistance: A Guide to Recovery Programs* supports the National Response Plan as a resource for Federal, State, local, and non-governmental officials. It contains brief descriptions and contact information for Federal programs that may be able to provide disaster recovery assistance to eligible applicants.

The programs described in this guide may all be of assistance during disaster incident recovery. Some are available only after a Presidential declaration of disaster, but others are available without a declaration. Please see the individual program descriptions for details. A Governor may request a Presidential declaration in the event of a disaster incident in which State and local emergency resources are overwhelmed. The request must satisfy the provisions of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended, which is the primary legislative authority for the Federal Government to assist State and local governments in carrying out their responsibilities for disaster response and recovery. This Guide presents an array of programs that may be of assistance during disaster recovery, depending upon the circumstances, community needs, and available resources. Please verify the applicability of a particular program with the responsible agency.
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About This Publication

Purpose

Use program summaries in this publication only as a guide to potential sources of disaster assistance. Obtain more complete information from the contact noted at the end of each summary.

The purpose of this guide is to provide basic information about programs of assistance available to individuals, businesses, and public entities after a disaster incident. These programs help individuals cope with their losses, and affected businesses and public entities restore their structures and operations. The information is intended to serve as a starting point for disaster workers and local, State, and Federal officials to locate sources of help as they seek more definitive information, such as eligibility criteria and application processes. Included are programs that make financial assistance available, as well as those that provide technical assistance and/or goods and other services.

Background

The program summaries in this guide evolved from an initial compilation of programs obtained from the Catalog of Federal Domestic Assistance (CFDA), the compendium of financial and non-financial programs throughout the Federal Government that provides assistance or benefits to the American public. The relevant agencies reviewed, revised, and added to the summaries to reflect programs that are specifically intended to apply to disaster recovery and regular agency programs that, in special circumstances, may support disaster recovery.

Summaries include the notation “CFDA Number.” This refers to the program number found in the Catalog of Federal Domestic Assistance.

The CFDA includes a comprehensive list of Federal regional and local office addresses and telephone numbers that is also a useful reference for obtaining program information. The CFDA can be obtained from the Internet and GSA’s free CFDA website at http://www.cfda.gov. However if interested in purchasing the CFDA from the Government Printing Office (GPO), contact the Superintendent of Documents at (202) 512-1800 or toll free at 866-512-1800, or you may reach GPO's on-line bookstore at: http://bookstore.gpo.gov.
This guide revises and supersedes *Disaster Assistance: A Guide to Recovery Programs* (FEMA 229(4)), published by the Federal Emergency Management Agency (FEMA) in December 2000. Additional copies of the guide, as well as copies of the *National Response Plan*, are available from the FEMA Distribution Facility, Suite D, 8231 Stayton Drive, Jessup, Maryland 20794; Telephone: (800) 480-2520. Program summary changes or suggestions for improving the publication may be forwarded to the Recovery Division, FEMA, Department of Homeland Security (DHS), 500 C Street SW, Washington, DC 20472.

**Organization and Use**

An objective of this guide is to reflect in one document, recovery assistance and services available to victims of a disaster incident.

Eligibility requirements may be more comprehensive or more restrictive than they appear to be in this guide. It is important, therefore, to obtain additional information about program eligibility from the program source.

Program summaries are organized in two sections: (I) specific agency programs that exist for the express purpose of aiding victims of a disaster incident (disaster-specific programs) and (II) regular agency programs that may be applied to disaster incident recovery under special circumstances (disaster-applicable programs). Section I program summaries include slightly more information than Section II programs, as reflected below. Inclusion of a program does not necessarily mean that assistance is available. Congress may authorize a program but may not appropriate funds for it in a given fiscal year. Current efforts of Congress and the Administration to streamline government also may result in the elimination of some of the programs or consolidation into larger block grants. In Sections I and II program summaries are organized alphabetically by title or subject, where this is more helpful. *If needed, see Appendix Two for a crosswalk between program titles used in this publication and program titles in the CFDA.*

As a further aid, summaries are indexed alphabetically as follows:

1. By the Federal or nonprofit agency that has primary responsibility for administration of the program

2. By the type of assistance available, including Advisory and Counseling Services; Direct Payments; Donations; Education, Technical Information, and Training; Formula Grants, Project and Other Grants; Loans; Sale of Goods or Property; Specialized Services; and Technical Assistance
3. By the category of recipient of assistance, as follows: Federal agencies, States, Localities, Nonprofit organizations (sometimes specified by category, such as universities or organizations that do the work of government), Businesses, and Individuals

Assistance to individuals may include funds for temporary housing for victims, individual and family grants to meet disaster-related expenses, and loans to individuals for repair or replacement of real and personal property. Funds may flow directly from the Federal Government to the individual, or from the Federal Government to the individual through a State or a subdivision of a State, or from a nonprofit organization to the individual.

Assistance to businesses (including farms and sole proprietorships) generally is made available when the ability to continue operations is terminated or impaired by a disaster. Such assistance may include loans or grants to replace livestock herds, restore damaged structures, or replace inventories.

Assistance to public entities (States, localities, etc.) comprises measures such as repair or replacement of non-federally supported thoroughfares and water control facilities (e.g., dikes, irrigation works, levees, and drainage systems) and clearance of debris necessary to protect the public interest. It also includes repair or replacement of Federal buildings, State-supported schools, or public facilities in U.S. Trust Territories or on Native American lands. It includes loans to communities that have incurred substantial losses of tax and other revenue and the use of government-owned equipment, supplies, facilities, personnel, and other resources. Recipients of public assistance may include States, political subdivisions of States (counties or parishes), any type of organization under the aegis of a State agency, localities (municipalities, unincorporated towns, water control districts, etc.), U.S. Trust Territories or possessions, Indian tribes, universities, or other nonprofit organizations.
Section I:
Disaster-Specific Recovery Programs

Programs summarized in this section have been specifically authorized for use in assisting affected individuals, businesses, and/or public entities to recover from the consequences of a disaster incident. Benefits under these programs generally are triggered by a Presidential declaration of a major disaster or emergency under the Robert T. Stafford Disaster Relief and Emergency Assistance Act.

A major disaster is defined as any natural catastrophe or, regardless of cause, any fire, flood, or explosion that causes damage of sufficient severity and magnitude to warrant assistance to supplement State, local, and disaster relief organization efforts to alleviate damage, loss, hardship, or suffering.

An emergency is defined as any occasion or instance for which Federal assistance is needed to supplement State and local efforts to save lives and protect property and public health and safety, or to lessen or avert the threat of a catastrophe.

A Governor may request that the President declare a major disaster or emergency when available State and local resources are insufficient. The request must satisfy the provisions of the Stafford Act. Concurrent with a Presidential declaration, FEMA designates the types of assistance to be made available under the Stafford Act. This may include individual assistance, public assistance, and/or hazard mitigation assistance. Depending upon the situation, other Federal disaster relief programs may be activated as well.

The Secretary of Agriculture and the Administrator of the Small Business Administration may also declare disasters and provide disaster assistance under their statutory authorities.

A discussion of the general procedures and process for requesting Federal assistance and the type of assistance that may be available, with or without a Presidential declaration appears in the FEMA publication, A Guide to Federal Aid in Disasters (FEMA 262, June 1997). To order, contact the FEMA Distribution Facility at P.O. Box 2012, Jessup, MD 20794-2012; Telephone: (800) 480-2520.
Beach Erosion Control Projects

AGENCY: Department of Defense (DOD)/Department of the Army/U.S. Army Corps of Engineers (USACE)

RECIPIENTS: States, Localities

ACTIVATING MECHANISM: Decision of the Chief of Engineers

PURPOSE: To control public beach and shore erosion through projects not specifically authorized by Congress

ASSISTANCE PROVIDED: Specialized services. USACE designs and constructs the project.

COST-SHARING REQUIREMENTS: Project planning is accomplished through a feasibility study. The first $100,000 of the study is Federally funded by USACE. The remainder of the study’s costs is shared 50/50 between USACE and the non-Federal sponsor. Local cost participation requirements and procedures are similar to those for beach erosion control projects specifically authorized by Congress under normal procedures except that Federal participation cannot exceed $3 million. Local costs are based on the public use and ownership of the beach protected.

ELIGIBILITY: States, political subdivisions of States, or other responsible local agencies established under State law and having full authority and ability to assume necessary legal and financial responsibilities

APPLICATION: State or local government officials should consult the nearest District Engineer, then send a letter indicating intent to meet requirements for local participation. An environmental impact statement also is required.


CFDA NUMBER: 12.101 Beach Erosion Control Projects
Community Development Block Grants / Entitlement Grants

AGENCY: Department of Housing and Urban Development (HUD)/Community Planning and Development (CPD)

RECIPIENTS: Localities

ACTIVATING MECHANISM: Presidential declaration of a major disaster or emergency under the Stafford Act

PURPOSE: To develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- to moderate-income persons

ASSISTANCE PROVIDED: Formula grants to entitlement communities (metropolitan cities and urban counties). Disaster-related assistance is one of numerous areas in which community development-type activities may be eligible under the Community Development Block Grants (CDBG) program. The most appropriate disaster-related use of funds is for long-term recovery needs, such as: rehabilitating residential and commercial buildings; homeownership assistance, including down-payment assistance and interest rate subsidies; building new replacement housing; code enforcement; acquiring, constructing, or reconstructing public facilities and improvements, including streets, neighborhood centers, and water and sewer facilities; assistance to disaster-affected businesses for carrying out economic development activities to create and retain jobs; buying flood-prone properties and making other mitigation efforts to protect damaged properties from, and reduce the cost of, future disaster damage; and making relocation payments to displaced people and businesses, and other activities. Funds also may be used for emergency response activities, such as debris removal, clearance, and demolition, and extraordinary increases in the level of public services for disaster victims. Because conditions may change from the time a community develops its plans for how it expects to use its CDBG funds to the time the funds actually get used, program rules authorize amending the planned use to delete activities and substitute others. This means that when a disaster occurs, a community may elect to amend its planned use of funds already awarded to use the funds instead for those disaster response and recovery activities that do not duplicate activities reimbursable by the Federal Emergency Management Agency or available through the Small Business Administration’s disaster loan programs. The community may also reprogram other unexpended CDBG funds for those
purposes. Citizen participation procedures must be followed; waivers of this requirement are discouraged, although the process may be accelerated. At least 70 percent of funds must be used for activities that principally benefit persons of low and moderate income.

COST-SHARING REQUIREMENTS: None

ELIGIBILITY: Certain metropolitan cities and qualified urban counties. Grantees in designated major disaster areas may receive waivers of statutory and regulatory program requirements regarding the use of annual allocations of CDBG funds that recipients designate to address the damage. However, statutory requirements pertaining to nondiscrimination, fair housing, labor standards, environmental standards, and benefiting of persons of low and moderate income may not be waived. Additional grants are not available unless emergency supplemental CDBG funds are appropriated.

APPLICATION: Recipients must submit new or amended Action Plans regarding the proposed use of funds. HUD will review and respond quickly to questions about program requirements and requests for waivers.


CFDA NUMBER: 14.218 Community Development Block Grants/Entitlement Grants

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Community Development Block Grants/States Program

AGENCY: Department of Housing and Urban Development (HUD)/Community Planning and Development (CPD)

RECIPIENTS: Localities via States

ACTIVATING MECHANISM: Presidential declaration of a major disaster or emergency under the Stafford Act
PURPOSE: To develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- to moderate- income persons

ASSISTANCE PROVIDED: Formula grants to States for non-entitlement communities. Disaster-related assistance is one of numerous areas in which community development-type activities may be eligible under the CDBG program. The most appropriate disaster-related use of funds is for long-term recovery needs, such as: rehabilitating residential and commercial buildings; homeownership assistance, including down payment assistance and interest rate subsidies; building new replacement housing; code enforcement; acquiring, constructing, or reconstructing public facilities and improvements, including streets, neighborhood centers, and water and sewer facilities; assistance to disaster-affected businesses for carrying out economic development activities to create and retain jobs; buying flood-prone properties and making other mitigation efforts to protect damaged properties from, and reduce the cost of, future disaster damage; and making relocation payments to displaced people and businesses, and other activities. Funds may also be used for emergency response activities, such as debris removal, clearance, and demolition, and extraordinary increases in the level of public services for disaster victims. States establish the method for distributing funds, such as providing for set-asides or allowing flexibility in reordering funding categories in the event of a disaster or emergency. States may program funds for disaster response and recovery activities that do not duplicate activities reimbursable by the Federal Emergency Management Agency or available through the Small Business Administration’s disaster loan programs. States may also reprogram other unexpended CDBG funds for those purposes. Citizen participation procedures must be followed; waivers of this requirement are discouraged, although the process may be accelerated. At least 70 percent of funds must be used for activities that principally benefit persons of low and moderate income.

COST-SHARING REQUIREMENTS: None

ELIGIBILITY: State governments that have elected to administer CDBG funds for non-entitled communities. States with designated major disaster areas may receive waivers of statutory and regulatory program requirements regarding the use of annual allocations of CDBG funds that States or State grant recipients designate to address the damage. However, statutory requirements pertaining to nondiscrimination, fair housing, labor standards, environmental standards, and benefiting persons of low and moderate income may not be waived. Additional grants are not available unless emergency supplemental CDBG funds are appropriated.
APPLICATION: A State must submit a new or amended Action Plan if its method of distribution changes. HUD will review and respond quickly to questions about program requirements and requests for waivers.


CFDA NUMBER: 14.228 Community Development Block Grants/State's Program

Community Disaster Loan Program

AGENCY: Department of Homeland Security (DHS), Federal Emergency Management Agency (FEMA)

RECIPIENTS: Localities

ACTIVATING MECHANISM: Presidential declaration of a major disaster or emergency under the Stafford Act, designated for public assistance

PURPOSE: To provide funds to any eligible jurisdiction in a designated disaster area that has suffered a substantial loss of tax and other revenue. The jurisdiction must demonstrate a need for financial assistance to perform its governmental functions.

ASSISTANCE PROVIDED: Loans not to exceed 25 percent of the local government’s annual operating budget for the fiscal year in which the major disaster occurs, up to a maximum of $5 million.

COST-SHARING REQUIREMENTS: None

ELIGIBILITY: Any local government or other eligible jurisdiction in a designated disaster area that has demonstrated a substantial tax loss and a need for financial assistance to perform its governmental functions

APPLICATION: The State’s Governor requests a Presidential declaration of an emergency or disaster through the FEMA Regional Director. An applicant
should consult the office or official designated as the single point of contact in the State for more information on the process the State requires to be followed in applying for assistance. Upon declaration of a major disaster, one may apply for assistance through the Governor’s authorized representative.

CONTACT: Public Assistance Branch, Recovery Division, FEMA, DHS, 500 C Street SW., Washington, DC 20472; Telephone: (202) 646-4262. Additional information is available on FEMAs website, www.fema.gov.

CFDA NUMBER: 97.030 Community Disaster Loans

Crisis Counseling Assistance and Training Program (CCP)

AGENCY: Department of Homeland Security (DHS), Federal Emergency Management Agency (FEMA) and Department of Health and Human Services, Substance Abuse and Mental Health Services Administration, Center for Mental Health Services (CMHS).

RECIPIENTS: Individuals via States.

ACTIVATING MECHANISM: Presidential declaration of a major disaster or emergency under the Stafford Act, with a designation for Individual Assistance (IA) in the affected areas

PURPOSE: To provide crisis counseling services, when required, to victims of a Presidentially-declared disaster for the purpose of addressing mental health problems caused or aggravated by the major disaster or its aftermath. Assistance is short-term in nature and provided at no cost to the disaster victim.

ASSISTANCE PROVIDED: CCP is designed to provide supplemental funding to States for technical assistance and training, as well as short-term crisis counseling services to people affected by the disaster. The CCP is divided into an Immediate Services Program and a Regular Services Program. The Immediate Services Program enables the State to respond to the immediate mental health needs of people affected by the disaster. The Regular Services Program grant provides up to 9 months of crisis counseling, outreach, consultation, and education services to people affected by a disaster. Funding for this program is separate from the Immediate Services Program.

COST-SHARING REQUIREMENTS: Not applicable.
ELIGIBILITY:

*Individual*
Must be a resident of the designated disaster area or must have been located in the area at the time the disaster occurred. In addition, the individual must have a mental health problem that was caused or aggravated by the disaster or its aftermath, or must benefit from services provided by the program.

*State*
A needs assessment must show that services are required because of the severity and magnitude of the disaster; the ability to provide services must exceed State resources and capability; and a plan and proposed budget for services must be provided.

APPLICATION: *Immediate Services (up to 60 days after declaration):*
Application for Federal assistance must be submitted by the State to FEMA no later than 14 days after the Presidential declaration. *Regular Program (up to 9 months of services):* Application for Federal assistance must be submitted by the State to FEMA, along with a copy to CMHS, no later than 60 days after the Presidential declaration.


CFDA NUMBER: 97.032 Crisis Counseling

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**Disaster Assistance: Cora C. Brown Fund**

**AGENCY:** Department of Homeland Security (DHS), Federal Emergency Management Agency (FEMA)

**RECIPIENTS:** Individuals.

**PURPOSE:** To assist disaster victims for unmet disaster-related needs. When Cora C. Brown of Kansas City, Missouri, died in 1977, she left a portion of her estate to the Federal Government as a special fund to be used solely for the relief of human suffering caused by disasters.
ASSISTANCE PROVIDED: Grants to individuals.

ELIGIBILITY: Victims of Presidentially declared major disasters or emergencies whose disaster-related needs have not or will not be met through other forms of disaster assistance, insurance, or other means.

APPLICATION: None; FEMA and volunteer agencies identify potential recipients.

CONTACT: Regional Director for each specific Region

CFDA NUMBER: 97.031 Cora Brown Fund

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**Disaster Assistance for Older Americans**

AGENCY: Department of Health and Human Services (DHHS)/Administration on Aging (AoA)

RECIPIENTS: Individuals via States

PURPOSE: The Older Americans Act (OAA) enables the HHS Administration on Aging (AoA) to award a limited amount of OAA funds to State Units on Aging (SUAs) and OAA funded tribal organizations as a reimbursement for additional expenses incurred in the aftermath of a Presidentially-declared disaster. These funds covers expenses related to outreach, case management, counseling, extra meals and food supplies, in-home assistance and clean-up, emergency transportation and medicines, staff overtime and other gap-filling or supportive services not available from other resources to help older persons and their caregivers through an emergency.

ASSISTANCE PROVIDED: SUAs and OAA funded tribal organizations may submit a grant application to AoA to request financial assistance to support services for older persons affected by the disaster in those areas covered by the Presidential declaration. SUAs and Tribes may use these funds to meet supportive and social services needs of older persons.

COST-SHARING REQUIREMENTS: None

ELIGIBILITY: AoA only awards funds to SUAs or tribal organizations that in turn, use these funds to assist older persons and their caregivers
APPLICATION: SUAs and tribal organizations contact AoA Regional and Central Office staff for guidance in the grant application process. Individuals should contact the local Area Agency on Aging or the SUA.

CONTACT: U.S, Administration on Aging, Department of Health and Human Services, Washington, DC 20201; Telephone: (202) 401-4634, Fax: (202) 357-3555 or the AoA Regional Office assigned to your State. Additional information is available on AoA’s web site, www.aoa.gov.

CFDA NUMBER: 93.044 Special Programs for the Aging - Title III, Part B - Grants for Supportive Services and Senior Centers

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**Disaster Assistance: Red Cross Disaster Services Program**

AGENCY: American Red Cross (ARC)

RECIPIENTS: Individuals

ACTIVATING MECHANISM: Disaster incident

PURPOSE: To sustain human life, reduce the harsh physical and emotional distress that prevents those affected by disasters from meeting their own basic needs, and promote recovery when such relief assistance is not available from other sources. ARC disaster relief assistance includes emergency mass care and assistance for individuals with urgent and verified disaster-caused needs.

ASSISTANCE PROVIDED: Specialized services.

*Emergency Mass Care:* Provides individual or congregate temporary shelter, fixed or mobile feeding operations, and/or the bulk distribution of emergency relief supplies to disaster victims and workers. This assistance is provided to people in a disaster-affected area without identifying specific needs of individuals or families on a case-by-case basis.

*Disaster Welfare Inquiry:* Provides locator and communications services to alleviate the anxiety of the immediate family members of those affected by disaster where people are displaced and communications breakdowns exist in the aftermath of disasters.
Disaster Health Services: Provides basic first aid and coordinates with emergency and/or additional assistance providers in meeting individual or family disaster-caused physical health needs; provides health services staff in ARC shelters and other facilities; and provides additional material and personnel to augment community physical health services, as required.

Disaster Mental Health Services: Provides crisis counseling and education with referrals, in conjunction with local mental health providers, to disaster victims and workers.

Individual Emergency Assistance: Provides disaster clients with clothing, food, rent, security deposits, cleaning supplies, and disaster-related medical need; information and referral about assistance available through community, voluntary, and government agencies.

Individual Additional Assistance: Provides casework support for recovery to clients with disaster-caused needs beyond those provided by the ARC and other agencies under emergency assistance. Additional assistance includes coordination of all personal, community, and government resources that could meet the client’s needs.

COST-SHARING REQUIREMENTS: Not applicable—funded entirely by voluntary contributions

ELIGIBILITY: Individuals and families with verified disaster-caused needs

APPLICATION: Contact the local chapter of the ARC or ARC disaster service centers or shelters established in disaster-affected communities. Additional information is available on ARC’s web site, [www.redcross.org](http://www.redcross.org)

CFDA NUMBER: None
Disaster Coordination: Voluntary Organizations

AGENCY: The National Voluntary Organizations Active in Disaster (National VOAD). Members include 39 voluntary organizations with nationwide disaster response programs, nearly 75 Regional, State, Territorial, County, Parish, Community VOADs, 1 Private and 2 Government partners.

RECIPIENTS: Federal Agencies, States, Nonprofit Organizations, Individuals

ACTIVATING MECHANISM: Not applicable

PURPOSE: Convenes private sector organizations that respond, provide relief and recovery services in disaster situations to encourage coordination, communication, collaboration and cooperation among the organizations and to enhance their individual identities and efforts with disaster victims, government and the general public.

ASSISTANCE PROVIDED: Assistance provided:
(1) National VOAD itself does not deliver direct services. Its member organizations provide a wide variety of disaster relief services, including emergency distribution services; mass feeding; disaster child care; mass or individual shelter; comfort kits; supplementary medical care; cleaning supplies; emergency communications; emotional and spiritual care to both those affected and those providing services; disaster damage and needs assessments; advocacy for disaster victims; building or repair of homes; debris removal; mitigation; services to burn patients; guidance in managing unaffiliated volunteers and unsolicited donations; transportation of victims and workers and transportation and distribution of supplies. National VOAD has a Memorandum of Understanding with FEMA.

(2) National VOAD is a network whose collaboration efforts take place before a disaster strikes and during response and recovery. Through programs that encourage interaction and cooperation among agencies, the ability to work together during disaster response, relief and recovery is enhanced. This is true both in terms of the development of personal relationships among leaders of different agencies and the formal establishment of improved interagency procedures and standards.
National VOAD’s web site www.nvoad.org has been designed as a tool for interaction among disaster response organizations and includes a number of policy and guidance manuals.

An annual leadership conference draws together State, local, and national leaders from within the organization with Federal and State government emergency management personnel and businesses for networking and training.

A newsletter provides information on member activities and cooperative opportunities.

COST-SHARING REQUIREMENTS: Not applicable

ELIGIBILITY: National voluntary organizations, State and local chapters VOADs and other organizations that demonstrate an active interest in disaster relief.

APPLICATION: Contact the National VOAD office at the address below.

CONTACT: National Voluntary Organizations Active in Disaster (National VOAD), P.O. Box 151973, Alexandria, VA 22315; Telephone: (703) 339-5596, Fax: (301) 339-3316; E-mail: amiller@nvoad.org. Additional information is available on the National VOAD’s web site www.nvoad.org.

CFDA NUMBER: None

Disaster Legal Services

AGENCY: Department of Homeland Security (DHS), Federal Emergency Management Agency (FEMA)

RECIPIENTS: Individuals.

ACTIVATING MECHANISM: Presidential declaration of a major disaster or emergency under the Stafford Act, with a designation for Individual Assistance (IA) in the affected areas
PURPOSE: To provide free legal advice for victims of a Presidentially declared disaster through a Memorandum of Understanding between FEMA and the Young Lawyers’ Division of the American Bar Association.

ASSISTANCE PROVIDED: Free legal advice and referrals; assistance with insurance claims; counseling on landlord/tenant problems; assistance with home repair contracts; assistance in consumer protection matters; counseling on mortgage foreclosure problems; replacement of wills and other important legal documents; drafting powers of attorney; estate administration; preparation of guardianships and conservatorships; and referrals to local and State agencies for additional assistance.

COST-SHARING REQUIREMENTS: Not applicable.

ELIGIBILITY: When the President declares a major disaster in which IA programs are triggered, legal services and advice are made available to victims who are unable to secure such services as a result of the disaster.

APPLICATION: No formal application needed. A referral is made when a victim expresses interest or need during FEMA Registration Intake at (800) 681-FEMA, TDD: (800) 462-7585, or at a Disaster Recovery Center.

CONTACT: Individual Assistance Branch, Recovery Division, FEMA, DHS, 500 C Street SW, Washington, DC 20472; Telephone: (202) 646-4262. Local: Contact FEMA Regional Office. Applicants may make inquiries via the FEMA Disaster Helpline, (800) 525-0321; TDD: (800) 462-7585. Additional information is available on FEMA’s web site, www.fema.gov.

CFDA NUMBER: 97.033 Disaster Legal Services.

**Economic Adjustment Assistance Program**

AGENCY: Department of Commerce (DOC)/Economic Development Administration (EDA)

RECIPIENTS: States, Localities, Nonprofit Organizations, Indian tribes

ACTIVATING MECHANISM: Declaration of a disaster by the President or other Federal declarations
PURPOSE: To respond to the short- and long-term effects of severe economic dislocation events on communities

ASSISTANCE PROVIDED: Categorical project economic adjustment grants (usually funded from supplemental appropriations) for planning, technical assistance, revolving loan funds, and infrastructure construction to assist affected communities in accelerating economic recovery and implementing strategic actions to reduce the risk of economic damage and loss in commercial and industrial areas from future disasters

COST-SHARING REQUIREMENTS: Applicable cost-share requirements for economic adjustment assistance are set forth in current EDA regulations for grant rate eligibility (13 CFR 301.4).

ELIGIBILITY: An eligible applicant may be a State, city, or other political subdivisions of a State; or a consortium of political subdivisions, an economic development district, or a public or private nonprofit organization or association acting in cooperation with officials of a political subdivision; an institution of higher education, or a consortium of institutions of higher education; or an Indian tribe. Area eligibility requirements, including special area eligibility due to a disaster declaration, are set forth in EDA’s current regulations and Federal Funding Opportunity (FFO). More detailed information regarding EDA’s program procedures, regulations, FFOs, and other requirements are available at EDA’s web site, www.eda.gov.

CONTACT: Disaster Recovery Coordinator, EDA, DOC, Herbert C. Hoover Building, Room 7015, Washington, DC 20230; Telephone: (202) 482-6255.

CFDA NUMBER: 11.307 Economic Adjustment Assistance

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**Economic Injury Disaster Loans**

AGENCY: Small Business Administration (SBA)

RECIPIENTS: Small Businesses

ACTIVATING MECHANISM: Declaration of a disaster by the President, Secretary of Agriculture, or SBA
PURPOSE: To assist small business concerns suffering economic injury as a result of certain Presidential, Secretary of Agriculture, Secretary of Commerce, and/or SBA-declared disasters.

ASSISTANCE PROVIDED: Direct loans. Loans for working capital to small businesses and small agricultural cooperatives to assist them through the disaster recovery period. The Economic Injury Disaster Loan (EIDL) assistance is available only to applicants with no credit available elsewhere, i.e., if the business and its owners cannot provide for their own recovery from non-government sources on reasonable terms and conditions. EIDL amounts are limited by law to $1,500,000. The actual amount of each loan, up to this maximum, is limited to the actual economic injury as calculated by SBA that is not compensated by business interruption insurance or otherwise, and beyond the ability of the business and/or its owners to provide. The $1,500,000 statutory limit for business loans applies to the combination of physical and economic injury, and to all disaster loans to a business and its affiliates. If a business is a major source of employment, SBA has authority to waive the $1,500,000 statutory limit.

COST-SHARING REQUIREMENTS: Not applicable

ELIGIBILITY: Only uninsured or otherwise uncompensated disaster losses are eligible. SBA requires borrowers to obtain and maintain appropriate insurance. Borrowers of all secured loans (economic injury loans over $5,000) must purchase and maintain full hazard insurance for the life of the loan. Borrowers whose property is located in a special flood hazard area must purchase and maintain flood insurance for the full insurable value of the property for the life of the loan.

APPLICATION: Pre-application interviews are generally held to acquaint applicants with the approach to establishing eligibility and what assistance may be available. Applications are filed with the nearest available SBA disaster recovery center or by mail. One copy each of SBA Form 5 and Form 1368 is provided for this purpose. Loans applications and additional information are also available on line at www.sba.gov/disaster.

CONTACT: Office of Disaster Assistance, SBA, 409 Third Street SW., Washington, DC 20416; Telephone: (202) 205–6734.

CFDA NUMBER: 59.002 Economic Injury Disaster Loans
Employment: Disaster Unemployment Assistance Program (DUA)

AGENCY: Department of Homeland Security (DHS), Federal Emergency Management Agency (FEMA) and the Department of Labor (DOL). DOL administers Section 410 of the Stafford Act, working with State Workforce Agencies to administer DUA.

RECIPIENTS: Individuals via States.

ACTIVATING MECHANISM: Presidential declaration of a major disaster or emergency under the Stafford Act, with a designation for Individual Assistance (IA) in the affected areas (Note: Presidential declaration may be limited to DUA only)

PURPOSE: To provide special Federally-funded weekly benefits to workers and self-employed individuals who are unemployed as a direct result of a declared major disaster, and who are not eligible for regular Unemployment Insurance benefits paid by States. (See Unemployment Insurance in Section Two of this Guide.)

ASSISTANCE PROVIDED: Payment of DUA weekly benefits and reemployment assistance services to individuals unemployed as a direct result of a Presidentially declared major disaster or emergency.

COST-SHARING REQUIREMENTS: Not applicable.

ELIGIBILITY: Disaster victims who have experienced a loss of employment or self-employment as a direct result of a Presidentially-declared major disaster or emergency and are not eligible for regular Unemployment Insurance benefits paid by States. Individuals must be unable to work at their ongoing employment or self-employment due to the disaster or must be prevented from commencing employment or self-employment. This includes both individuals who reside in the designated disaster area but are unable to reach their place of employment or self-employment outside of the affected area, and individuals who must travel through an affected area to their employment or self-employment, but who are unable to do so as a direct result of the major disaster or emergency.
APPLICATION: Initial applications for DUA must be filed within 30 days after the date of the State Workforce Agency announcement regarding availability of DUA unless the applicant has good cause to file after the 30-day deadline. No application will be considered if filed after the 26th week following the declaration date. For purposes of DUA, certain South Pacific Island jurisdictions are considered States.


CFDA NUMBER: 97.034 Disaster Unemployment Assistance.

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*Employment: Workforce Investment Act, Title I, National Emergency Grants*

AGENCY: Department of Labor (DOL)/Employment and Training Administration (ETA)

RECIPIENTS: Individuals via States

ACTIVATING MECHANISM: Presidential declaration of a major disaster or emergency under the Stafford Act

PURPOSE: To finance the creation of temporary jobs for workers dislocated by disasters to clean up and recover from the disaster, and to provide employment assistance to dislocated workers

ASSISTANCE PROVIDED: Individual: Temporary jobs and/or employment assistance. Workers employed in disaster recovery are enabled to resume their regular employment, or, if they are permanently dislocated by the disaster and unable to find employment, offered retraining and job-search assistance. State: Grants. Dislocated workers can include some long-term “unemployed workers” (for 15 of the past 26 weeks) and individuals unemployed as a result of plant closings and mass layoffs.
Cost-Sharing Requirements: None

Eligibility: Individual: Individuals dislocated by a disaster. State: After a disaster, a State may apply to DOL for grant funds.

Application: Individual: Apply at local operations site, usually set up by the State department of labor. State: See “Contact” information below.

Contact: Administrator, Office of National Response, ETA, DOL, 200 Constitution Avenue NW, Washington, DC 20210; Telephone: (202) 693-3500. Additional information is available on DOLs web site. www.dol.gov.

CFDA Number: None

Farming Operations: Emergency Loans

Agency: Department of Agriculture (USDA)/Farm Service Agency (FSA)

Recipients: Businesses

Activating Mechanism: Presidential declaration of a major disaster or emergency under the Stafford Act; designation by the Secretary of Agriculture or by administrator (physical losses only)

Purpose: To assist established family farmers, ranchers, and aquaculture operators to obtain loans to cover losses resulting from disasters

Assistance Provided: Direct loans and technical assistance. Loan funds can be used for farm operations and other items necessary to return the disaster victim’s farming operations to a financially-sound basis as soon as possible, so that the victim can obtain credit from private sources.

Cost-Sharing Requirements: None

Eligibility: Established family farmers, ranchers, or aquaculture operators (either tenant-operator or owner-operator), who were farming at the time a disaster occurred. An applicant may be an individual proprietorship, a cooperative, a corporation, or a joint operation. Applicant must: (1) have incurred substantial crop loss and/or physical property damage as a result of a designated natural disaster; (2) be a citizen or legal resident alien of the United States.
States, or a farming entity operated by citizens and/or resident aliens who own more than 50 percent of the entity; (3) be unable to obtain suitable credit from any other source(s); (4) be able to project a realistic, feasible plan of operation; (5) have the legal capacity to contract for the loan; (6) provide adequate collateral to secure the loan request; and (7) have crop insurance. Applicants who cannot meet all requirements are not eligible. Assistance is available in all States and U.S. Territories.

APPLICATION: A required application form and supporting information are submitted to the FSA county office serving the applicant’s county or Territory. FSA personnel assist applicants in completing application forms. The application must be filed within 8 months of the date the disaster is declared/designated. Applicants should consult the FSA county office serving their area for additional information.

CONTACT: Headquarters Office: Director, Farmer Programs Loan-making Division, FSA, USDA, Washington, DC 20250; Telephone: (202) 720-1632 (FTS not available). Local: Contact County or State FSA Office. Additional information is available on FSA’s website, www.fsa.usda.gov.

CFDA NUMBER: 10.404 Emergency Loans

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**Finance: Regulatory Relief for Federally Insured Financial Institutions**

AGENCY: Federal Deposit Insurance Corporation (FDIC), Board of Governors of the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Office of the Comptroller of the Currency (OCC), and Office of Thrift Supervision (OTS)

RECIPIENTS: Nonprofit Organizations, Businesses

ACTIVATING MECHANISM: Presidential declaration of a major disaster or emergency under the Stafford Act, or other disaster that affects the ability of a federally-insured financial institution to provide normal services

PURPOSE: To provide regulatory assistance to insured institutions, including bank/thrift holding companies and their subsidiaries, to meet the needs of their customers in facilitating recovery following major disasters
ASSISTANCE PROVIDED: Specialized services. Supervisory agencies are able to grant certain administrative regulatory relief to insured institutions. In general, the agencies provide the following types of regulatory relief:

- **Lending.** The agencies encourage lenders to work constructively with borrowers in communities affected by major disasters by making prudent efforts to adjust or alter terms on existing loans. The agencies in supervising institutions impacted by disasters will take into consideration the unusual circumstances that victims face.

- **Reporting.** Insured institutions affected by major disasters may be given an extension of time for filing required quarterly financial reports or other reports. Causes beyond the control of reporting institutions are considered in determining the length of acceptable filing delays.

- **Publishing.** Disasters may affect compliance with publishing and other public notification requirements for branch closings, relocations, and temporary facilities under various laws and regulations. Insured institutions that have difficulties in complying with any publishing or other requirements may be granted appropriate temporary relief.

- **Appraisals.** The agencies have authority to grant waivers of appraisal regulations for real estate-related transactions affected by disasters.

- **Consumer Laws.** Federal regulations provide customers with certain options when “bona fide personal financial emergencies” exist.

COST-SHARING REQUIREMENTS: Not applicable

ELIGIBILITY: Federally-insured financial institutions

APPLICATION: No formal application needed. Insured institutions obtain guidance from the regional or district office of the appropriate supervisory agency.

CONTACT: For FDIC, FRS, OCC, and OTS, contact regional office. For NCUA, contact Office of Examination and Insurance, 1775 Duke Street, Alexandria, VA 22314–3428; Telephone: (703) 518–6360; NCUA Office of Public and Congressional Affairs: (703) 518-6330. Additional information is available on FDICs web site, [www.fdic.gov](http://www.fdic.gov).
Fire Management Assistance Grant Program

AGENCY: Department of Homeland Security (DHS)/Federal Emergency Management Agency (FEMA)

RECIPIENTS: States

ACTIVATING MECHANISM: Funds are allocated from the President’s Disaster Relief Fund and made available by the Federal Emergency Management Agency (FEMA) to assist in fighting wildland fires that threaten to cause a major disaster.

PURPOSE: The Fire Management Assistance Grant Program (FMAGP) provides assistance to States and local governments for the mitigation, management, and control of any fire burning on publicly (non-Federal) or privately owned forest or grassland that threatens such destruction as would constitute a major disaster.

ASSISTANCE PROVIDED: Project grants.

COST-SHARING REQUIREMENTS: Fire management assistance grants are made in the form of cost-sharing grants, 75 percent Federal, 25 percent non-Federal, for the mitigation, management, and control of any fire on publicly- or privately-owned forestland or grassland that threatens such destruction as would constitute a major disaster.

ELIGIBILITY: State governments and Indian Tribal governments are eligible for fire management assistance grants. The State or Indian Tribal government may be the Grantee. The Grantee is the government to which a grant is awarded, and is accountable for the use of funds provided. Other State entities, Indian Tribal governments, and local governments are eligible to apply for fire management assistance subgrants through the designated Grantee(s).

APPLICATION: The Governor of a State, or the Governor’s Authorized Representative, submits a request for a fire management assistance declaration through FEMA’s Regional Director to the Director of FEMA/Under Secretary of the Emergency Preparedness and Response Directorate, Department of Homeland Security, while the fire is burning and uncontrolled. Under an
approved fire management assistance declaration, the State or Indian Tribal
government may submit its grant application to FEMA’s Regional Director for
review and approval pursuant to the requirements specified in Title 44 of the

CONTACT: Public Assistance Branch, Recovery Division, FEMA, DHS, 500
C Street SW., Washington, DC 20472; Telephone: (202) 646-3642. Additional
information is available on FEMA’s web site, www.fema.gov.

CFDA NUMBER: 97.046 Fire Management Assistance Grant

Flood: Post-Flood Response

AGENCY: Department of Defense (DOD)/Department of the Army/U.S. Army
Corps of Engineers (USACE)

RECIPIENTS: States, Localities

ACTIVATING MECHANISM: Requires specific request by a State Governor.
Governor’s request must be simultaneous with or subsequent to the Governor’s
request for a Stafford Act Presidential disaster declaration.

PURPOSE: Post-Flood Response activities are limited to actions to save lives
and protect improved property (e.g., public facilities/services, and residential or
commercial developments) in areas identified in the Governor’s request, and are
limited to major floods, hurricanes, and coastal storms.

ASSISTANCE PROVIDED: Specialized services similar to those provided
under Emergency Support Function #3 (Public Works and Engineering)
activities for the Federal Response Plan. Assistance is limited to a maximum of
10 days, or until declaration (or denial) of the Governor’s Stafford Act disaster
request, whichever is earlier.

COST-SHARING REQUIREMENTS: None. However, public sponsors must
provide lands, easements, and rights-of-way; indemnify the Federal Government
from damages due to authorized work; and satisfactorily maintain any flood
control works involved.
ELIGIBILITY: States and local public agencies in areas identified in the Governor’s request. Local cooperation is required to provide necessary lands, easements, and rights-of-way; indemnify the Federal Government from damages due to authorized work; and satisfactorily maintain any permanent flood control works involved.

APPLICATION: Governor’s written request


CFDA NUMBER: 12.103 Emergency Operations Flood Response and Post Flood Response

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**Flood:** Rehabilitation of Flood Control Works or Federally-Authorized Hurricane and Shore Protection Works

AGENCY: Department of Defense (DOD)/Department of the Army/U.S. Army Corps of Engineers (USACE)

RECIPIENTS: States, Localities

ACTIVATING MECHANISM: Public sponsors of flood control and shore protection works that are active in the USACE Rehabilitation and Inspection Program submit written requests to the appropriate USACE district

PURPOSE: To assist in the repair and restoration of flood control and shore protection works damaged by flood, extraordinary wind, wave, or water action

ASSISTANCE PROVIDED: Specialized services. Rehabilitation of flood control and shore protection works damaged or destroyed by floods or coastal storms. Public sponsors must provide lands, easements, and rights-of-way; indemnify the Federal Government from damages due to authorized work; and satisfactorily maintain any flood control or shore protection works involved.
Assistance is dependent upon there being a favorable benefit-to-cost ratio for the rehabilitation work.

COST-SHARING REQUIREMENTS: Federal projects (i.e., USACE-constructed, locally operated and maintained projects) are repaired at 100 percent USACE cost. Costs for non-Federal projects are shared 80 percent by USACE and 20 percent local.

ELIGIBILITY: Public sponsors of flood control and shore protection works that are active in the USACE Rehabilitation and Inspection Program. Active status must be in effect before the flood or coastal storm damages the project. Gaining active status requires USACE inspection of the flood control work.

APPLICATION: Written application is made by letter or by forms used by the local District Engineer of USACE. Deadline is 30 days after a flood or unusual coastal storm.


CFDA NUMBER: 12.102 Emergency Rehabilitation of Flood Control Works or Federally Authorized Coastal Protection Works

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**Housing: HOME Investment Partnerships Program**

AGENCY: Department of Housing and Urban Development (HUD)/Community Planning and Development (CPD)

RECIPIENTS: Individuals via States and Localities

ACTIVATING MECHANISM: Presidential declaration of a major disaster or emergency under the Stafford Act

PURPOSE: To provide permanent housing for low-income homeowners or renters in large cities and urban counties
ASSISTANCE PROVIDED: Formula grants to participating jurisdictions and States. Funds can be used for acquisition, new construction, rehabilitation, and tenant-based rental assistance. Use of funds for disaster recovery activities should not duplicate activities reimbursable by the Federal Emergency Management Agency or available through the Small Business Administration disaster loan programs. HUD will suspend a number of statutory and regulatory requirements to facilitate the use of funds. The suspended provisions apply to current fiscal year funds and any prior year unexpended funds.

COST-SHARING REQUIREMENTS: Matching requirements for the local jurisdiction and for the State (within the disaster area) may be reduced by 100 percent for the current and following fiscal year.

ELIGIBILITY: Communities and States participating in the HOME Program. Grantees in designated major disaster areas may receive statutory and regulatory waivers of program requirements regarding the use of regular HOME funds that recipients designate to address the damage. Requirements pertaining to nondiscrimination, fair housing, labor standards, environmental standards, and low-income housing affordability may not be waived, however. Additional grants are not available unless emergency supplemental HOME funds are appropriated.

APPLICATION: HUD will review and respond quickly to questions about program requirements and requests for waivers. Address questions and requests to the applicable HUD field office.

CONTACT: Headquarters Office: Director, Office of Affordable Housing Programs, CPD, HUD, 451 Seventh Street SW., Washington, DC 20410-7000; Telephone: (202) 708-2685. Local: Contact HUD Field or Regional Office. Additional information is available on HUD’s web site, www.hud.gov.

CFDA NUMBER: 14.239 HOME Investment Partnerships Program
Housing: Individuals and Households Program (IHP)


RECIPIENTS: Individuals.

ACTIVATING MECHANISM: Presidential declaration of a major disaster or emergency under the Stafford Act, with a designation for Individual Assistance (IA) in the affected areas.

PURPOSE: To provide supplemental financial assistance and direct services, if necessary, to eligible individuals and households who, as a result of a major disaster or emergency, have housing or other needs that cannot be met through other forms of disaster assistance, insurance, or other means.

ASSISTANCE PROVIDED: Financial payment and/or direct services to individuals and households for disaster-related housing and other needs, which cannot be met through other forms of disaster assistance, insurance, or other means.

Housing
Financial payments and/or direct services, when appropriate, may be provided when there is disaster-related damage to an individual’s dwelling (structural property) making the dwelling unsafe, unsanitary, and unfit to occupy. Housing assistance can be used for renting a different place to live and/or repairing/replacing the damaged dwelling. (Note: FEMA may provide direct services in the form of manufactured housing units if rental resources are limited in the disaster area).

Other Needs
Financial payments may be provided when there is disaster-related damage to an individual’s property (personal property, transportation, etc.) and/or there is a disaster-created hardship or injury. Other Needs assistance can be used to pay for repairing/replacing personal property and/or transportation. In addition, assistance can be used to pay medical, dental and funeral expenses.

COST-SHARING REQUIREMENTS: Housing: 100% Federal. Other Needs: Cost-shared 75% Federal and 25% non-Federal (State and local).
ELIGIBILITY: All applicants must sign a declaration stating that they are U.S. citizens, non-citizen nationals, or qualified aliens to be considered for IHP assistance. The Individual and/or Household must also provide proof, when applicable, that:

- They have a loss in an area that has been declared a disaster area by the President.
- They have filed for all applicable insurance benefits.
- A member of the household is a citizen of the United States, a non-citizen national, or a qualified alien.
- Their damaged home in the disaster area is where they usually live and where they were living at the time of the disaster.
- They cannot live in the home now, they cannot get to their home due to the disaster, or their home requires repairs because of damage from the disaster.
- They have necessary expenses or serious needs because of the disaster.
- They have accepted assistance from all other sources for which they are eligible, such as insurance proceeds or SBA loans.
- Other disaster-specific eligibility criteria may also apply.

APPLICATION: Apply through FEMA’s Registration number, 1-800-621-FEMA (3362)(hearing/speech impaired ONLY—call 1-800-462-7585), within 60 days after the declaration. (The application period may be extended by FEMA.) Applicant inquiries may be made through the FEMA Disaster Helpline, 1-800-621-FEMA (3362) (hearing/speech impaired ONLY—call 1-800-462-7585). Appeals of eligibility determinations must be submitted in writing to FEMA within 60 days of receiving notification of the decision.

CONTACT: Individual Assistance Branch, Recovery Division, FEMA, DHS, 500 C Street SW, Washington, DC 20472; Telephone: (202) 646-4262. Local: Contact FEMA Regional Office. Additional information is available on FEMA’s web site, www.fema.gov.

CFDA NUMBERS:
97.048 Federal Assistance to Individuals and Households: Housing and Other Needs
97.049 Federal Assistance to Individuals and Households: Disaster Housing Operations
97.050 Federal Assistance to Individuals and Households: Other Needs
**Housing: Mortgage Insurance for Disaster Victims**

AGENCY: Department of Housing and Urban Development (HUD) / Federal Housing Administration (FHA)

RECIPIENTS: Anyone whose home has been destroyed or severely damaged in a Presidentially-declared disaster area may apply for a loan.

ACTIVATING MECHANISM: Presidential declaration of a major disaster or emergency under the Stafford Act

PURPOSE: Through Section 203(h), the Federal government helps victims in Presidentially-designated disaster areas recover by making it easier for them to get mortgage loans and become homeowners or reestablish themselves as homeowners.

ASSISTANCE PROVIDED: This program provides mortgage insurance to protect lenders against the risk of default on loans to qualified disaster victims. Individuals are eligible for this program if their homes are located in an area that was designated by the President as a disaster area and if their homes were destroyed or damaged to such an extent that reconstruction or replacement is necessary. Insured loans may be used to finance the purchase or reconstruction of a one-family home that will be the principal residence of the homeowner. Like the basic FHA mortgage insurance program it resembles (Section 203(b) Mortgage Insurance for One- to Four-Family Homes), Section 203(h) offers features that make homeownership easier:

-- No downpayment is required. The borrower is eligible for 100 percent financing, including closing costs. Prepaid expenses must be paid by the borrower in cash or paid through premium pricing by the seller, subject to the 5 percent limitation on seller concessions.

-- FHA mortgage insurance is not free. Mortgagees collect from the borrowers an up-front insurance premium (which may be financed) at the time of purchase, as well as monthly premiums that are not financed, but instead are added to the regular mortgage payment.

-- Some fees are limited. FHA rules impose limits on some of the fees that lenders may charge in making a loan. For example, the lender’s loan origination charge for the administrative cost of processing the loan may not exceed one "point"—that is, one percent of the amount of the mortgage excluding any
financed upfront mortgage insurance premium. In addition, property appraisal and inspection fees are set by FHA.

-- HUD sets limits on the amount that may be insured. To make sure that its programs serve low- and moderate-income people, FHA sets limits on the dollar value of the mortgage loan. The current limit may be found at https://entp.hud.gov/idapp/html/hicostlook.cfm. These figures vary over time and by place, depending on the cost of living and other factors (higher limits also exist for two- to four-family properties).

COST-SHARING REQUIREMENTS: None.

ELIGIBILITY: FHA-approved lending institutions, such as banks, mortgage companies, and savings and loan associations, are eligible for Section 203(h) insurance.

APPLICATION: The borrower’s application for mortgage insurance must be submitted to the lender within one year of the President’s declaration of the disaster. Applications are made through an FHA-approved lending institution, who make their requests through a provision known as "direct endorsement," which authorizes them to consider applications without submitting paperwork to HUD. Loan processing and administration for this and other FHA single-family mortgage insurance products are handled through one of three consolidated Single Family Homeownership Centers.

CONTACT: Ask the Director of Single-Family Housing Programs in your local HUD Field Office for more information on this and other single-family mortgage insurance programs. Homebuyers can also contact a HUD-approved lender for a searchable listing of approved lenders nationwide, a HUD-approved housing counseling agency, or the toll-free FHA Mortgage Hotline, 1-800-CALLFHA. Additional information is available on HUD’s web site, www.hud.gov.

CFDA NUMBER: 14.119 Mortgage Insurance - Homes for Disaster Victims

Loans: Physical Disaster Loans (Business)

AGENCY: Small Business Administration (SBA)

RECIPIENTS: Nonprofit Organizations, Businesses
ACTIVATING MECHANISM: Declaration of a disaster by the President or SBA

PURPOSE: To provide loans to businesses affected by declared physical-type disasters for uninsured losses

ASSISTANCE PROVIDED: Direct loans. Low interest, long-term loans to businesses to repair or replace uninsured or uncompensated disaster-related damages to property owned by the business, including real estate, machinery and equipment, inventory, and supplies. Businesses of any size are eligible. Also eligible are nonprofit organizations, such as charities, private universities, churches, etc. Loan amounts are limited by law to $1,500,000. The actual amount of each loan is limited to the verified disaster loss minus any insurance or other recovery assistance. The loan amount may also include funds to address such things as mitigation measures, code-required upgrades, refinancing of existing debt, and relocation. The $1,500,000 statutory limit for business loans applies to the combination of physical and economic injury, and to all disaster loans to a business and its affiliates arising from any one disaster. If a business is a major source of employment, SBA has authority to waive the $1,500,000 statutory limit. Loan amounts may be increased by up to 20 percent for devices that mitigate damage to the real property caused by the same type of disaster.

COST-SHARING REQUIREMENTS: Not applicable

ELIGIBILITY: Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds that are required to be applied against outstanding mortgages do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility. SBA requires borrowers to obtain and maintain appropriate insurance. Borrowers of all secured loans (physical loans over $10,000) must purchase and maintain full hazard insurance for the life of the loan. Borrowers whose property is located in a special flood hazard area must purchase and maintain flood insurance for the full insurable value of the property for the life of the loan.

APPLICATION: Whenever feasible, interviews are held with affected businesses, and the program is explained. Assistance on filing of application is provided. Application is made on a standard form and filed with the nearest available SBA disaster recovery center or mailed. Eligibility to file terminates 60 days from the date of the disaster declaration, or on the deadline if extended by DHS/FEMA.

CFDA NUMBER: 59.008 Physical Disaster Loans

Loans: Physical Disaster Loans (Individual)

AGENCY: Small Business Administration (SBA)

RECIPIENTS: Individuals

ACTIVATING MECHANISM: Declaration of a disaster by the President or SBA

PURPOSE: To provide loans to the victims of declared physical-type disasters for uninsured or uncompensated losses

ASSISTANCE PROVIDED: Direct loans. Low interest, long-term loans to homeowners or renters to repair or replace uninsured or uncompensated disaster-related damages to real estate or personal property owned by the victim. Renters are eligible for their uninsured personal property losses. Loan amounts are limited by regulations to $200,000 to repair/replace real estate and $40,000 to repair/replace personal property. The actual amount of each loan, up to these maximums, is limited to the verified uninsured disaster loss minus any insurance or other recovery assistance. Refinancing of existing mortgages on homes is eligible in some cases. The loan amount may also include funds to address such things as code-required upgrades, mitigation measures, and relocation.

COST-SHARING REQUIREMENTS: Not applicable

ELIGIBILITY: Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds that are required to be applied against outstanding mortgages do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility. Secondary homes, personal pleasure boats, airplanes, recreational vehicles, and similar property are not eligible unless used for business purposes. Property such as antiques and collections are eligible only to the extent of
functional use. Amounts for landscaping, swimming pools, etc., are limited. SBA requires borrowers to obtain and maintain appropriate insurance. Borrowers of all secured loans (physical loans over $10,000) must purchase and maintain full hazard insurance for the life of the loan. Borrowers whose property is located in a special flood hazard area must purchase and maintain flood insurance for the full insurable value of the property for the life of the loan.

APPLICATION: Whenever feasible, interviews are held with disaster victims and the program is explained. Assistance on filing of application is provided. Application is made on a standard form and filed with the nearest available SBA disaster recovery center or by mail. Only one copy is required. Eligibility to file terminates 60 days from the date of the disaster declaration, or on the deadline if extended by DHS/FEMA. Use of SBA disaster loans for relocating is subject to statutory limitations.

CONTACT: Headquarters Office: Office of Disaster Assistance, SBA, 409 Third Street SW., Washington, DC 20416; Telephone: (202) 205–6734 (use same number for FTS). Local: Contact regional SBA Disaster Area Office. Additional information is available on SBA’s web site, [www.sba.gov/disaster](http://www.sba.gov/disaster).

CFDA NUMBER: 59.008 Physical Disaster Loans

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**Mental Health Disaster Assistance**

**AGENCY:** Department of Health and Human Services (DHHS)/Public Health Service (PHS)/Substance Abuse and Mental Health Services Administration (SAMHSA)

**RECIPIENTS:** Individuals via States

**ACTIVATING MECHANISM:** Supplemental appropriation by Congress relating to Presidential declaration of a major disaster or emergency under the Stafford Act

**PURPOSE:** To provide supplemental emergency mental health and substance abuse counseling and related services not addressed by the Crisis Counseling Assistance and Training Program (see separate entry) to individuals affected by major disasters

**ASSISTANCE PROVIDED:** Project grants
COST-SHARING REQUIREMENTS: None

ELIGIBILITY: Individuals, via State agency in affected State

APPLICATION: State submits Form 5161-1 in response to a Notice of Availability of Funds. SAMHSA will distribute funds to eligible States.

CONTACT: Program Contact: Emergency Services and Disaster Relief Branch, Center for Mental Health Services, Substance Abuse and Mental Health Services Administration, Department of Health and Human Services, Room 16C-26, 5600 Fishers Lane, Rockville, MD 20857. Telephone: (301) 443-4735, Fax (301) 443-8040. Grants Management Contact: SAMHSA, Department of Health and Human Services, Room 13-103, Parklawn Building, 5600 Fishers Lane, Rockville, MD 20857. Telephone: (301) 443-6133. Use the same numbers for FTS. Regional or Local Office: Contact the Regional Director, Federal Emergency Management Agency in the appropriate regional office. Additional information is available on SAMHSA’s web site, www.samhsa.gov.

CFDA NUMBER: 93.982 Mental Health Disaster Assistance and Emergency Mental Health

Mitigation: Hazard Mitigation Grant Program (HMGP)

AGENCY: Department of Homeland Security (DHS), Federal Emergency Management Agency (FEMA)

RECIPIENTS: Localities and Nonprofit Organizations via States

ACTIVATING MECHANISM: Presidential declaration of a major disaster or emergency under the Stafford Act, designated for hazard mitigation assistance

PURPOSE: To prevent future losses of lives and property due to disasters; to implement State or local hazard mitigation plans; to enable mitigation measures to be implemented during immediate recovery from a disaster; and to provide funding for previously identified mitigation measures to benefit the disaster area

ASSISTANCE PROVIDED: Project grants. Program is administered by States.
COST-SHARING REQUIREMENTS: Federal, 75 percent; State, 25 percent cash, in-kind, or combination cash and in-kind non-Federal contributions

ELIGIBILITY: State and local governments; certain private and nonprofit organizations or institutions; Indian tribes or authorized tribal organizations; and Alaska Native villages or organizations

APPLICATION: Eligible applicants apply for the program through the State, as the State administers the program. Applicants are encouraged to contact the State Hazard Mitigation Officer for details. Each State has a hazard mitigation administrative plan that explains procedures for administering the HMGP. When the State requests a disaster declaration, it must also request that HMGP funding be made available.

CONTACT: Branch Chief, Risk Reduction Branch, Mitigation Division, FEMA, DHS, 500 C Street SW., Washington, DC 20472; Telephone: (202) 646–2856. Additional information is available on FEMA’s web site, www.fema.gov.

CFDA NUMBER: 97.039 Hazard Mitigation Grant

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Public Assistance Program (PA)

AGENCY: Department of Homeland Security (DHS), Federal Emergency Management Agency (FEMA)

RECIPIENTS: States, Localities, Private-Nonprofit Organizations (PNP) via States

ACTIVATING MECHANISM: Presidential declaration of a major disaster or emergency under the Stafford Act, designated for public assistance

PURPOSE: To provide supplemental assistance to States, local governments, and certain private nonprofit organizations to alleviate suffering and hardship resulting from major disasters or emergencies declared by the President

ASSISTANCE PROVIDED: Project grants. Grant funds can be used to clear debris; apply emergency protective measures to preserve life and property in response to the declared event; and repair or replace damaged structures, such as buildings, utilities, roads and bridges, water-control facilities, and recreational
facilities. For insurable structures (primarily buildings) located in identified Special Flood Hazard areas, assistance from FEMA is reduced by the amount of insurance that could have been obtained under a standard National Flood Insurance Program policy (see separate entry). The FEMA Regional Director approves grants based on applications from eligible applicants. States are responsible for distributing funds to subgrantees.

COST-SHARING REQUIREMENTS: Federal, not less than 75 percent; State and local governments or PNP organizations, the remainder. Other matching requirements may be stipulated in the declaration documents.

ELIGIBILITY: State and local governments and any political subdivision of a State, Indian tribes, and Alaskan Native villages are eligible. Also eligible are private nonprofit organizations that operate educational, utility, emergency, or medical facilities, or that provide custodial care or other essential services of governmental nature to the general public. As a condition of grants under the Stafford Act, applicants are encouraged to mitigate natural hazards.

APPLICATION: Application for Public Assistance (PA) is made through the Governor’s Authorized Representative to the FEMA Regional Director in accordance with FEMA Disaster Assistance Regulations, 44 CFR 206, except as provided in Part 206.35(d) for emergency declarations involving primarily Federal responsibility. An applicant should consult the office or official designated as the point-of-contact in the State for more information. A Request for Public Assistance is normally submitted by the applicant within 30 days of a declaration.

CONTACT: Public Assistance Branch, Recovery Division, FEMA, DHS, 500 C Street SW., Washington, DC 20447, or the State Emergency office. Additional information is available on FEMA’s web site, www.fema.gov/rrr/pa.

CFDA NUMBER: 97.036 Public Assistance Grants
**Savings Bond Replacement or Redemption**

**AGENCY:** Department of the Treasury/Bureau of the Public Debt (BPD)

**RECIPIENTS:** Individuals

**ACTIVATING MECHANISM:** Presidential declaration of a major disaster or emergency under the Stafford Act

**PURPOSE:** To assist disaster victims by expediting replacement or redemption of U.S. Savings Bonds

**ASSISTANCE PROVIDED:** Specialized services. The Bureau of the Public Debt will expedite replacement of U.S. Savings Bonds lost or destroyed as a result of a disaster. It will also waive the minimum 1-year holding period for Series EE and I Savings Bonds presented to authorized paying agents for redemption.

Both Series EE and I Savings Bonds are available in paper and electronic form. For those individuals that hold electronic Series EE or Series I Savings Bonds in the Treasury Direct system and do not have access to their accounts they should contact the Office of Investor Services, Bureau of the Public Debt, 200 Third Street, P.O. Box 1328, Parkersburg, WV 26106-1328, (304) 480-7537.

Series EE and Series I Savings Bonds held in paper form may be redeemed at most financial institutions or Federal Reserve Banks. Application for replacement of paper Savings Bonds must be made by completing form PD F 1048, available at most financial institutions or the Federal Reserve Banks. Provide as much information as possible, e.g., how the bonds were registered, owner’s Social Security Number, approximate dates of issue, bond denominations, and bond serial numbers. A Notary Public or bank official must certify the completed form. Please note the words “Disaster Relief” on the bottom right hand corner of the envelope. Send the completed form to the Office of Investor Services, Bureau of the Public Debt, 200 Third Street, P.O. Box 1328, Parkersburg, WV 26106-1328: Telephone: (304) 480-7537.

**COST-SHARING REQUIREMENTS:** Not applicable

**ELIGIBILITY:** U.S. Savings Bonds owners whose bonds are lost or destroyed in a declared disaster.
Tax Refund: Alcohol and Tobacco

AGENCY: Department of the Treasury/Alcohol and Tobacco Tax and Trade Bureau (TTB)

RECIPIENTS: Businesses

ACTIVATING MECHANISM: Presidential declaration of a major disaster or emergency under the Stafford Act

PURPOSE: To provide Federal alcohol and tobacco excise tax refunds to businesses that have lost assets in a disaster

ASSISTANCE PROVIDED: Specialized services

COST-SHARING REQUIREMENTS: Not applicable

ELIGIBILITY: Businesses in a disaster area holding alcoholic beverages or tobacco products for wholesale or retail use that were lost or rendered unmarketable by the disaster, or condemned by an authorized official. Products lost to theft are not eligible for claim relief. The law does not authorize payment to claimants indemnified by insurers or other parties for the tax claimed.

APPLICATION: A claim may be filed with TTB for an excise tax refund on alcohol or tobacco products destroyed or rendered unfit for sale as a result of a disaster. Use TTB Form 5620.8. Forms and assistance are available from The National Revenue Center’s and the Bureau’s web site: www.ttb.treas.gov.

CONTACT: National Revenue Center, 550 Main Street, Room 8002, Cincinnati, OH 45202; Telephone: 1-877-882-3277.

CFDA NUMBER: None
**Taxes: Disaster Assistance Program**

**AGENCY:** Department of the Treasury/Internal Revenue Service (IRS)

**RECIPIENTS:** Individuals and Businesses

**ACTIVATING MECHANISM:** Presidential declaration of a major disaster or emergency under the Stafford Act

**PURPOSE:** To provide free tax information and assistance to taxpayers whose property has been damaged or lost in a federally-declared disaster area.

**ASSISTANCE PROVIDED:** Advisory and counseling services. IRS employees are present at most Disaster Recovery Centers to provide free tax information. Taxpayers are given information about casualty loss deductions and assisted in determining whether a claim for refund of taxes already paid can be filed. Individuals have an option to file an amended return for the prior year to obtain a refund of taxes already paid rather than wait to claim the disaster loss on the subsequent year’s return. IRS employees provide information to help taxpayers reconstruct destroyed financial records. Copies or transcripts of previously filed tax returns will be provided free of charge to taxpayers located in the Federally-declared disaster area. IRS may postpone tax deadlines to provide extra time to file and pay before assessing any penalty, additional amount, or addition to the tax. Interest may be abated for the period of time for which an extension of time to file tax returns and pay taxes is granted because the individual or business is located in a Presidentially-declared disaster area.

**COST-SHARING REQUIREMENTS:** Not applicable

**ELIGIBILITY:** Individuals or businesses who have incurred damage to or loss of property as a result of a Federally-declared disaster

**APPLICATION:** See “Contact” information below.

**CONTACT:** Headquarters Office: Internal Revenue Service, Small Business/Self-Employed Division, 1111 Constitution Avenue NW., Washington, DC 20224; Telephone: (800) 829-1040; Hearing-impaired number: (800) 829-4059. Local: Contact the applicable Disaster Recovery Center, any IRS office. Additional information is available on IRS’s web site, [www.irs.gov](http://www.irs.gov).

**CFDA NUMBER:** None
Transportation: Emergency Relief Program

AGENCY: Department of Transportation (DOT)/Federal Highway Administration (FHWA)

RECIPIENTS: Federal Agencies, States

ACTIVATING MECHANISM: Serious damage to Federal-aid roads or roads on Federal lands caused by a natural disaster or by catastrophic failure

PURPOSE: To provide aid for the repair of Federal-aid roads and roads on Federal lands

ASSISTANCE PROVIDED: Special funding and technical assistance to States and Federal agencies

COST-SHARING REQUIREMENTS: Federal share is 100 percent for eligible emergency repairs done within 180 days of the disaster; otherwise, the Federal share is based on the type of Federal-aid highway that is being repaired. For Interstate highways, the Federal share is 90 percent; for all other Federal-aid highways, the Federal share is 80 percent. For roads on Federal lands, the Federal share is 100 percent for both emergency and permanent repairs.

ELIGIBILITY: State highway/transportation agency or Federal agency

APPLICATION: Application is submitted by the State department of transportation for damages to Federal-aid highway routes, and by the applicable Federal agency for damages to roads on Federal lands. Applications are submitted to FHWA, normally with a damage inspection field report following the applicant’s initial notification of intent to apply for emergency relief funds.

**Water: Emergency Community Water Assistance Grants (ECWAG)**

**AGENCY:** Department of Agriculture (USDA)/Rural Utilities Service (RUS)

**RECIPIENTS:** States, Localities, Nonprofit Organizations

**ACTIVATING MECHANISM:** A major disaster or emergency such as, but not limited to, a drought; earthquake; flood; tornado; hurricane; disease outbreak; or chemical spill, leakage, or seepage.

**PURPOSE:** The objective of the ECWAG program is to assist the residents of rural areas that have experienced a significant decline in quantity or quality of water, or in which such a decline is considered imminent to obtain or maintain adequate quantities of water that meet the standards set by the Safe Drinking Water Act.

**ASSISTANCE PROVIDED:** Grants not to exceed $500,000 to address water sources and $15,000 to address the distribution system may be made to those eligible entities experiencing insufficient cash flow or lack the resources to address the emergency.

**COST-SHARING REQUIREMENTS:** None, grants may be made up to 100% of the project cost not to exceed the maximum limitation.

**ELIGIBILITY:** Grants may be made to public bodies in rural areas and towns with populations of 10,000 or less, private nonprofit corporations, political subdivisions of a State, and Indian tribes. The decision of the Rural Development State office is based on applications received. Projects compete nationally for available funds under the provisions of the Emergency Community Water Assistance Grant (ECWAG) program.

**APPLICATION:** Applicants should consult the official designated as the point-of-contact in the State for information on application requirements. Standard application forms furnished by the USDA must be submitted to the appropriate district office. Applications are reviewed and scored for priority by RUS after November 1st of each year. Reviews continue as long as funds are available.
CONTACT: *Headquarters Office*: Assistant Administrator, Water and Environmental Programs, RUS, USDA, Washington, DC 20250-3200; Telephone: (202) 690-2670. *Local*: Contact the USDA Rural Development County, District, or State office. Additional information is available on RUS’s web site, [www.rurdev.usda.gov](http://www.rurdev.usda.gov).

CFDA NUMBER: 10.763 Emergency Community Water Assistance Grants

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**Watercourse Navigation: Protection, Clearing, and Straightening Channels**

**AGENCY:** Department of Defense (DOD)/Department of the Army/U.S. Army Corps of Engineers (USACE)

**RECIPIENTS:** States, Localities

**ACTIVATING MECHANISM:** Decision of the appropriate Division Commander

**PURPOSE:** To restore channels for purposes of navigation or flood control.

**ASSISTANCE PROVIDED:** Specialized services. Work is undertaken as an emergency measure to clear or remove unreasonable obstructions to navigation in rivers, harbors, and other waterways or tributaries.

**COST-SHARING REQUIREMENTS:** None

**ELIGIBILITY:** States, counties/parishes, or responsible local agencies established under State law with full authority and ability to assume necessary legal and financial responsibilities.

**APPLICATION:** State or local government officials should consult the nearest District Engineer, then send a letter that indicates intent to meet all requirements for local participation.

Watersheds: Emergency Watershed Protection Program

AGENCY: Department of Agriculture (USDA)/Natural Resources Conservation Service (NRCS)

RECIPIENTS: States, Localities, Nonprofit Organizations, Businesses, Individuals

ACTIVATING MECHANISM: An emergency is considered to exist when a watershed is suddenly impaired by floods, fire, drought, or other natural causes that result in the endangerment of life and property from flood, erosion, or sediment discharge

PURPOSE: To assist sponsors in implementing emergency recovery measures to relieve imminent hazards to life and property created by a natural disaster that causes a sudden impairment of a watershed

COST-SHARING REQUIREMENTS: NRCS provides up to 75 percent of the funds needed to restore the natural function of a watershed. The sponsor pays the remaining 25 percent, which can be provided by cash or in-kind services.

ASSISTANCE PROVIDED: Technical and financial assistance. The Emergency Watershed Protection (EWP) program provides funding to project sponsors for such work as clearing debris from clogged waterways, restoring vegetation, and stabilizing riverbanks. The measures taken must be environmentally and economically defensible.

Another option for assistance includes opportunities for landowners to offer to sell an easement on agricultural land to the Federal Government. The easement provides permanent restoration of the natural floodplain hydrology as an alternative to traditional attempts to restore damaged levees, lands, and structures. The easement lands would be ineligible for future Federal disaster assistance. NRCS funds 100 percent of the cost of any needed land treatment practices.
ELIGIBILITY: Owners, managers, and users of public, private, or tribal lands are eligible for EWP assistance if their watershed area has been damaged by a natural disaster. Each project, with the exception of a floodplain easement, requires a sponsor who applies for the assistance. A sponsor can be any legal subdivision of State or local government, including local officials of city, county, or State governments; Indian tribes; soil conservation districts; U.S. Forest Service; and watershed authorities. This program is also available in Puerto Rico, the Virgin Islands, Guam, American Samoa, the Mariana Islands, and the Trust Territories of the Pacific Islands.

APPLICATION: The local NRCS office can provide a sample application. During or immediately after a natural disaster, the project sponsor contacts the local NRCS District Conservationist (NRCSDC) or his or her representative to determine if the repairs/actions needed are eligible under EWP guidelines. If repairs are eligible, the NRCSDC works with the area office and the NRCS State Conservationist (NRCSSC) to determine whether funds are available to provide the needed assistance and to quantify the type and cost of repairs. The sponsor files an application for assistance with the NRCSSC.

CONTACT: Headquarters Office: Deputy Chief for Programs, NRCS, USDA, P.O. Box 2980, Washington, DC 20013; Telephone: (202) 720-4527; Local: Contact NRCS State Office. Additional information available on NRCS’s website www.nrcs.usda.gov

CFDA NUMBER: 10.904 Watershed Protection and Flood Prevention
Section II: Disaster-Applicable Recovery Programs

In addition to the disaster-specific programs summarized in Section I, Federal agencies may use funds from regular, ongoing programs to support disaster recovery. Access to these programs depends on a number of factors, including whether Congress has appropriated funds for the program (authorization may exist for a program, but Congress generally must appropriate funds on a fiscal year basis), and agency willingness and ability to divert funds for disaster purposes. If funds are made available under these regular agency programs, duplication of benefits must be avoided, especially if disaster-specific programs authorized for the same purpose exist.

Federal agencies are prohibited by law from providing financial assistance to any victim of a disaster incident (individual, business, or other entity), who receives financial assistance for the same purpose under any other Federal program or from insurance. To avoid duplication of benefits, a victim of a disaster incident must rely first on private insurance, then Federal loans and, finally, Federal grants. For example, a victim of a disaster incident without insurance, or without adequate insurance, must first try to obtain a loan to meet disaster-related needs. If the victim cannot qualify for a loan, or if a loan will not address all essential needs, then a grant may be provided.
Animals: Emergency Haying and Grazing

AGENCY: Department of Agriculture (USDA)/Farm Service Agency (FSA)

RECIPIENTS: Businesses, Individuals

PURPOSE: To help livestock producers in approved counties when the growth and yield of hay and pasture have been substantially reduced because of a widespread natural disaster

ASSISTANCE PROVIDED: Authority by the Secretary of Agriculture to harvest hay or graze cropland or other commercial use of forage devoted to the Conservation Reserve Program (CRP) in response to a drought or other similar emergency.

ELIGIBILITY: All CRP participants in an approved county are eligible to graze eligible CRP acreage regardless of the degree of production loss suffered by the individual producer. CRP participants who do not own or lease livestock may rent or lease the grazing privilege to an eligible livestock producer located in an approved county.

CONTACT: Headquarters Office: Emergency and Non-insured Assistance Programs, FSA, USDA, P.O. Box 2415, Washington, DC 20013; Telephone: (202) 720-7641. Local: Contact county or State FSA Office. Additional information is available on FSA’s website, www.fsa.usda.gov.

CFDA NUMBER: 10.069 Conservation Reserve Program Acreage

Business and Industrial Loans

AGENCY: Department of Agriculture (USDA)/Rural Development (RD)/Rural Business-Cooperative Service (RBS)

RECIPIENTS: Businesses

PURPOSE: To improve, develop, or finance business, industry, and employment and to improve the economic climate in rural communities, including abatement and control of pollution. Objectives are achieved through
bolstering the private sector credit structure with guarantees on quality loans that will provide lasting community benefits.

ASSISTANCE PROVIDED: Guaranteed loans

ELIGIBILITY: Businesses in cities and towns of fewer than 50,000 residents, and the immediately adjacent urbanized area.


CFDA NUMBER: 10.768 Business and Industry Loans

Coastal Zone Management Administration Awards

AGENCY: Department of Commerce (DOC)/National Oceanic and Atmospheric Administration (NOAA)

RECIPIENTS: States

PURPOSE: To assist States in implementing and enhancing coastal zone management programs that have been approved by the Secretary of Commerce

ASSISTANCE PROVIDED: Formula grants. Includes emergency grants that address unforeseen or disaster-related circumstances (e.g., reduction of marine debris). Typically funds are provided for this program through emergency supplemental appropriations for disasters.

ELIGIBILITY: Any coastal State or U.S. Territory whose coastal zone management program has been approved by the Secretary of Commerce is eligible. The State or Territorial Governor designates the State/Territorial agency that applies.

CONTACT: Chief, Coastal Programs Division, Office of Ocean and Coastal Resource Management, National Ocean Service, NOAA, DOC, 1305 East-West Highway, Silver Spring, MD 20910; Telephone: (301) 713-3155 (use same
number for FTS). Additional information is available on NOAA’s web site, www.oceanservice.noaa.gov.

CFDA NUMBER: 11.419 Coastal Zone Management Administration Awards

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**Community Development Block Grants / Section 108 Loan Guarantee Program**

**AGENCY:** Department of Housing and Urban Development (HUD)/Community Planning and Development (CPD)

**RECIPIENTS:** Localities via States

**PURPOSE:** To develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income individuals

**ASSISTANCE PROVIDED:** Loan guarantees. Entitlement communities can receive (in the aggregate) loan guarantees equal to five times their HUD Community Development Block Grant (CDBG) entitlement amount. Non-entitlement communities can also receive loan guarantees (in the aggregate) equal to five times the average grant they have received from their State’s grant under the CDBG program. (The State must be willing to pledge its CDBG funds as security for loan guarantees.) The maximum loan repayment period is 20 years. Loan guarantees can be used to finance acquisition of real property; rehabilitation of housing and publicly owned real property; construction, reconstruction, or installation of public facilities, related relocation, clearance, and site improvements; and for economic development activities. At least 70 percent of expenditures of loan proceeds, together with expenditures of grant funds and program income, must benefit low- and moderate-income individuals. HUD has no authority to waive statutory requirements for this program.

**ELIGIBILITY:** In most cases, entitlement and small communities can receive a loan guarantee provided that HUD has not exceeded its commitment authority for the year, the proposed use is eligible, the guaranteed loan is adequately secured, and the community (or State) has not already reached its maximum guarantee level.

**CONTACT:** Financial Management Division, Office of Block Grant Assistance, CPD, HUD, 451 Seventh Street SW., Washington, DC 20410-7000;
CFDA NUMBER: 14.248 Community Development Block Grants – Section 108 Loan Guarantees

Community Relations Service

AGENCY: Department of Justice (DOJ)/Community Relations Service (CRS)

RECIPIENTS: Federal Agencies, States, Localities, Nonprofit Organizations, Communities, Groups

PURPOSE: To assist communities in resolving disputes, disagreements, and difficulties arising from discrimination based on race, color, or national origin.

ASSISTANCE PROVIDED: Specialized services in conflict resolution are provided by an appropriate agency official to the complainant. At the invitation of the Federal Emergency Management Agency, CRS provides the following assistance at a disaster: (1) briefings on community-based perspective, linkage and outreach to ethnic and racial communities; (2) training regarding ethnic and racial issues; (3) conciliation/mediation of disputes; and (4) diffusion of cultural and racial tensions.

ELIGIBILITY: Any person; group; community; or Federal, State, or local governmental unit that seeks to resolve, reduce, or prevent conflicts related to race, color, or national origin.

CONTACT: Headquarters Office: CRS, DOJ, 600 E Street NW, Suite 6000, Washington DC 20530; Telephone: (202) 305-2935. Additional information is available on web site: www.usdoj.gov/crs. Local: Contact CRS Regional Office. Regional Offices listed on web site.

CFDA NUMBER: 16.200 Community Relations Service
Community Services Block Grant

AGENCY: Department of Health and Human Services (DHHS)/Administration for Children and Families (ACF)/Office of Community Services

RECIPIENTS: States and local communities

PURPOSE: To provide assistance to States and local communities working through a network of community action agencies and other neighborhood-based organizations, for the reduction of poverty, the revitalization of low-income communities, and the empowerment of low income families and individuals in rural and urban areas to become fully self-sufficient.

ASSISTANCE PROVIDED: Formula grants. Funds are available to provide activities designed to assist low-income persons to:
· Secure and retain meaningful employment;
· Attain an adequate education;
· Make better use of available income;
· Obtain and maintain adequate housing and a suitable living environment;
· Obtain emergency assistance through loans or grants to meet immediate and urgent individual and family needs, including health services, nutritious food, housing, and employment-related assistance;
· Remove obstacles and solve problems that block the achievement of self-sufficiency;
· Achieve greater participation in the affairs of the community; and
· Make more effective use of other related programs.

The program also:
· Provides emergency supplies and services, nutritious foodstuffs, and other services as may be necessary to counteract conditions of starvation and malnutrition among the poor;
· Coordinates and establishes linkages between governmental and other social services programs to ensure the effective delivery of such services to low-income individuals; and
· Encourages private-sector efforts to ameliorate poverty in the community.

ELIGIBILITY: States, Territories, and Indian Tribes

CONTACT: Division of State Assistance, Office of Community Services, ACF, DHHS, 370 L’Enfant Promenade SW., Washington, DC 20447; Telephone:
(202) 401-9343 (use same number for FTS). Additional information is available on HHS’s web site, www.acf.hhs.gov/programs/ocs.

CFDA NUMBER: 93.569 Community Services Block Grant

Community Services Block Grant
Discretionary Awards

AGENCY: Department of Health and Human Services (DHHS)/Administration for Children and Families (ACF)/Office of Community Services

RECIPIENTS: State, Localities, Nonprofit Organizations

PURPOSE: To help businesses create jobs for low income individuals.

ASSISTANCE PROVIDED: Grants to community development corporations are provided to help businesses create jobs for low income individuals. Projects may include manufacturing, technology, retail, agriculture, and construction. Grant projects are located in disenfranchised low income communities and often attract other private and public capital investment. The long term goal is to revitalize communities.

ELIGIBILITY: Eligibility is restricted to private, locally initiated, nonprofit community development corporations (or affiliates of such corporations) governed by residents of the community and business and civic leaders. These corporations must have as a principle purpose the planning, implementation, and maintenance of low income housing or community development activities.

CONTACT: Division of Community Discretionary Programs, Office of Community Services, ACF, DHHS, 370 L’Enfant Promenade SW., Fifth Floor West, Washington, DC 20447; Telephone: (202) 401-5294 (FTS not available). Additional information is available on HHS’s web site, www.acf.hhs.gov/programs/ocs.

CFDA NUMBER: 93.570 Community Services Block Grant – Discretionary Awards
Conservation: Cooperative Endangered Species Conservation Fund

AGENCY: Department of the Interior (DOI)/U.S. Fish and Wildlife Service (FWS)

RECIPIENTS: States

PURPOSE: To assist States in the development and implementation of programs for the conservation of endangered and threatened species

ASSISTANCE PROVIDED: Project grants

ELIGIBILITY: Participation is limited to State agencies that have entered into a cooperative agreement with the Secretary of the Interior. Puerto Rico, Guam, American Samoa, Pacific Trust Territories, and the Virgin Islands are also eligible to enter into cooperative agreements.


CFDA NUMBER: 15.615 Cooperative Endangered Species Conservation Fund

Conservation: Emergency Conservation Program

AGENCY: Department of Agriculture (USDA)/Farm Service Agency (FSA)

RECIPIENTS: Businesses, Individuals

PURPOSE: To enable farmers to perform emergency conservation measures to control wind erosion on farmlands; to rehabilitate farmlands damaged by wind erosion, floods, hurricanes, or other natural disasters; and to carry out emergency water conservation or water-enhancing measures during times of severe drought.
ASSISTANCE PROVIDED: Direct payments for specified use

ELIGIBILITY: Any person, who, as owner, landlord, tenant, or sharecropper on a farm or ranch, including associated groups, bears a part of the cost of an approved conservation practice in a disaster area

CONTACT: Headquarters Office: Conservation and Environmental Program Division, FSA, USDA, P.O. Box 2415, Washington, DC 20013; Telephone: (202) 720-7641. Local: Contact County or State FSA Office. Additional information is available on FSA’s website, www.fsa.usda.gov.

CFDA NUMBER: 10.054 Emergency Conservation Program

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Conservation: Habitat Conservation

AGENCY: Department of Commerce (DOC)/National Oceanic and Atmospheric Administration (NOAA)/National Marine Fisheries Service (NMFS)

RECIPIENTS: States, Localities, Nonprofit Organizations, Businesses, Individuals

PURPOSE: To provide grants and cooperative agreements for biological, economic, sociological, public policy, and other research; administration; and projects to educate the public about the coastal environment

ASSISTANCE PROVIDED: Project grants (cooperative agreements). Projects implement public policy pertaining to protection and restoration of the Nation’s wetlands and other coastal habitats and may include activities to determine the effects of habitat modifications and contaminants on populations of living marine resources, restore depleted stocks that have been adversely impacted by habitat modifications, determine if artificial or restored habitat fulfills essential habitat needs of living marine resources, and quantify contaminants and debris that pose a hazard to populations of these animals.

ELIGIBILITY: State and local governments, including their universities and colleges; U.S. Territorial agencies; Federal and State-recognized Indian tribal governments; private universities and colleges; private profit and nonprofit research and conservation organizations; and individuals
CONTACT: Headquarters Office: Office of Habitat Conservation, NMFS, 1315 East-West Highway, Silver Spring, MD 20910; Telephone: (301) 713-2325 (use same number for FTS). Local: Contact NMFS Regional Office. Additional information is available on NOAA’s Fisheries Service web site, www.nmfs.noaa.gov.

CFDA NUMBER: 11.463 Habitat Conservation

Conservation: National Coastal Wetlands Conservation Grant Program

AGENCY: Department of the Interior (DOI)/U.S. Fish and Wildlife Service (FWS)

RECIPIENTS: States

PURPOSE: To grant funds to coastal States for restoration, enhancement, and management of coastal wetlands ecosystems

ASSISTANCE PROVIDED: Project grants

ELIGIBILITY: Funds are available to all States bordering on the Great Lakes or the Atlantic, Gulf (except Louisiana), and Pacific coasts. Also available to Puerto Rico, the Virgin Islands, Guam, the Commonwealth of the Northern Mariana Islands, the Trust Territories of the Pacific Islands, and American Samoa.


CFDA NUMBER: 15.614 Coastal Wetlands Planning, Protection and Restoration Act
Conservation: Resource Conservation and Development

AGENCY: Department of Agriculture (USDA)/Natural Resources Conservation Service (NRCS)

RECIPIENTS: Localities

PURPOSE: To assist Resource Conservation and Development Councils with projects relating to land conservation, water management, economic development, and community sustainability

ASSISTANCE PROVIDED: Technical assistance

ELIGIBILITY: Participation is limited to designated Resource Conservation and Development Areas. The local Resource Conservation and Development Council must develop an area plan. Projects relate to the Council’s area plan and assist the Council in reaching stated goals and objectives.

CONTACT: Headquarters Office: Deputy Chief for Programs, NRCS, USDA, P.O. Box 2890, Washington, DC 20013; Telephone: (202) 720-4527. Local: Contact NRCS State Office. Additional information is available on NRCS’s website, www.nrcs.usda.gov.

CFDA NUMBER: 10.901 Resource Conservation and Development

Conservation Technical Assistance

AGENCY: Department of Agriculture (USDA)/Natural Resources Conservation Service (NRCS)

RECIPIENTS: Federal Agencies, States, Localities, Nonprofit Organizations, Businesses, Individuals

PURPOSE: Conservation systems are to reduce erosion, improve soil and water quality, improve and conserve wetlands, enhance fish and wildlife habitat, improve air quality, improve pasture and range condition, reduce upstream flooding, and improve woodlands. NRCS can collect, analyze, interpret, display, and disseminate information about the condition and trends of the
nation’s soil and other natural resources so that people can make good decisions about resource use and about public policies for resource conservation.

ASSISTANCE PROVIDED: Technical assistance

ELIGIBILITY: The program can assist land users, communities, units of State and local government, and other Federal agencies in planning and implementing conservation systems.

CONTACT: Headquarters Office: Deputy Chief for Programs, NRCS, USDA, P.O. Box 2980, Washington, DC 20013; Telephone: (202) 720-4527. Local: Contact NRCS State Office. Additional information is available on NRCS’s website, www.nrcs.usda.gov.

CFDA NUMBER: None

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**Conservation: Wetland Reserve Program**

AGENCY: Department of Agriculture (USDA)/Natural Resources Conservation Service (NRCS)

RECIPIENTS: Individuals, States

PURPOSE: A voluntary program to restore wetlands. Participating landowners can establish conservation easements of either permanent or 30-year duration, or can enter into restoration cost-share agreements where no easement is involved. In exchange for establishing a permanent easement, the landowner receives payment up to the agricultural value of the land and 100 percent of the restoration costs for restoring the wetlands. The 30-year easement payment is 75 percent of what would be provided for a permanent easement on the same site and 75 percent of the restoration cost. The voluntary agreements are for a minimum 10-year duration and provide for 75 percent of the cost of restoring the involved wetlands. In all instances, landowners continue to control access to their land.

ASSISTANCE PROVIDED: Technical and financial assistance

ELIGIBILITY: Lands that meet the program requirements for eligibility
CONTACT: Headquarters Office: Deputy Chief for Programs, NRCS, USDA, P.O. Box 2980, Washington, DC 20013; Telephone: (202) 720-4527. Local: Contact NRCS State office. Additional information is available on NRSC’s website, www.nrcs.usda.gov.

CFDA NUMBER: 10.072 Wetland Reserve Program

Conservation: Wildlife Restoration

AGENCY: Department of the Interior (DOI)/U.S. Fish and Wildlife Service (FWS)

RECIPIENTS: States

PURPOSE: To support projects to restore or manage wildlife populations and support public use of these resources, and to provide facilities and services for conducting a hunter safety program

ASSISTANCE PROVIDED: Formula grants

ELIGIBILITY: Participation is limited to State fish and wildlife agencies. A State must have passed laws for the conservation of wildlife that include a prohibition against diversion of license fees paid by hunters for purposes other than the administration of the State fish and wildlife agency. Also eligible are Puerto Rico, Guam, the Virgin Islands, American Samoa, and the Northern Mariana Islands.


CFDA NUMBER: 15.611 Wildlife Restoration
**Dams: National Dam Safety Program**

**AGENCY:** Department of Homeland Security (DHS)/Federal Emergency Management Agency (FEMA)

**RECIPIENTS:** States

**PURPOSE:** To reduce the risks to life and property from dam failure in the United States through the establishment and maintenance of an effective national dam safety program to bring together the expertise and resources of the Federal and non-Federal communities in achieving national dam safety hazard reduction

**ASSISTANCE PROVIDED:** State grants distributed directly to State dam safety programs. Public Law 107-310 encourages the establishment and maintenance of effective State dam safety programs and provides financial assistance incentives to States to improve safety of non-Federal dams.

**ELIGIBILITY:** For a State to be eligible for primary assistance under the National Dam Safety Program, the State dam safety program must be working toward meeting the following criteria:

- The authority to review and approve plans and specifications to construct, enlarge, modify, remove, and abandon dams; the authority to perform periodic inspections during dam construction to ensure compliance with approved plans and specifications; a requirement that State approval be given on completion of dam construction and before operation of the dam; the authority to require or perform an inspection at least once every 5 years of all dams and reservoirs that would pose a significant threat to human life and property in case of failure to determine the continued safety of the dams and reservoirs, and a procedure for more detailed and frequent safety inspections; a requirement that all inspections be performed under the supervision of a State-registered professional engineer with experience in dam design and construction;

- The authority to issue notices, when appropriate, to require owners of dams to perform necessary maintenance or remedial work, revise operating procedures, or take other actions, including breaching dams when necessary; regulations for carrying out the legislation of the State; provisions of funds to ensure timely repairs or other changes to or removal of a dam to protect human life and property, and if the owner of the dam does not take the action described above, to take appropriate action as expeditiously as possible;
• An exercise of emergency procedures to be used if a dam fails or if the failure of a dam is imminent; and

• An identification of each dam whose failure could be reasonably expected to endanger human life, the maximum area that could be flooded if the dam failed, and public facilities that would be affected by the flooding. States wishing to participate in the National Dam Safety Program must submit a proposal with their application package including a program narrative statement, goals and objectives, performance measures, travel budget and related activities.


CFDA NUMBER: 97.041 National Dam Safety Program

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**Earthquake Hazards Reduction Program**

AGENCY: Department of the Interior (DOI)/U.S. Geological Survey (USGS)

RECIPIENTS: States, Localities, Nonprofit Organizations, Businesses

PURPOSE: To mitigate earthquake losses, provide earth science and data and assessments that support warning of imminent damaging earthquakes, land-use planning, engineering design, and emergency preparedness decisions

ASSISTANCE PROVIDED: Project grants (cooperative agreements)

ELIGIBILITY: Colleges, universities, for-profit and nonprofit organizations, and State and local governments may apply for support.


CFDA NUMBER: 15.807 Earthquake Hazards Reduction Program
Earth System Observations and Modeling

AGENCY: National Aeronautics and Space Administration (NASA)/Science Mission Directorate (SMD)

RECIPIENTS: Federal Agencies, States

PURPOSE: To provide information on changes in the Earth's surface (e.g., observations, predictions, mapping) related to disaster events

ASSISTANCE PROVIDED: Technical/scientific assistance. The Science Mission Directorate (SMD) carries out a scientific effort to better understand global earth system and processes through systems integration, observations, and earth systems modeling. On a case-by-case basis, NASA technology and capabilities may provide data products and models related to earth observations that may have application for scaling or measuring change related to disaster events and their aftermaths. Technical assistance requests are coordinated through FEMA (Emergency Support Function #5-Information and Planning) with NASA SMD and the NASA Emergency Preparedness Coordinator.

ELIGIBILITY: Federal Agencies and States


CFDA NUMBER: None

Education: Extension Service Post-Crisis Education and Assistance

AGENCY: Department of Agriculture (USDA), Cooperative State Research Education and Extension Service (CSREES)

RECIPIENTS: Localities, Nonprofit Organizations, Businesses, Individuals
PURPOSE: To provide post-crisis education and assistance to individuals, families, farm operators, small businesses, rural communities, and local leadership in the immediate aftermath of a disaster. CSREES, through the land-grant universities, also provides educational programs useful in preparing for impending crisis, these programs are the Extension Disaster Education Network (EDEN).

ASSISTANCE PROVIDED: General education, technical assistance. (Emphasis is on issues critical to economic, agricultural, societal, health/ safety, and environmental progress.)

ELIGIBILITY: Available to all


CFDA NUMBER: 10.500 Cooperative Extension Service

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Employment: Unemployment Insurance

AGENCY: Department of Labor (DOL)/Employment and Training Administration (ETA)

RECIPIENTS: Individuals via States

PURPOSE: To administer Federal and State Unemployment Insurance (UI) programs for eligible workers through State Workforce Agencies, including agencies in the District of Columbia, Puerto Rico, and the Virgin Islands

ASSISTANCE PROVIDED: Formula grants for administration; trust fund for benefits

ELIGIBILITY: Workers unemployed through no fault of their own who are able to work, available for work, and meet the eligibility and qualifying requirements of State law

CONTACT: Headquarters Office: Administrator, Office of Workforce Security, ETA, DOL, 200 Constitution Avenue NW, Washington, DC 20210;
Telephone: (202) 693-3029. Local: Individual State information and eligibility requirements are available from local employment offices. Additional information is available on DOL’s web site, www.dol.gov.

CFDA NUMBER: 17.225 Unemployment Insurance

Environmental Quality Incentives Program

AGENCY: Department of Agriculture (USDA)/Natural Resources Conservation Service (NRCS)

RECIPIENTS: Individuals

PURPOSE: To assist eligible farmers and ranchers to address soil, water, and related natural resource concerns on their lands in an environmentally-beneficial and cost-effective manner. The program provides assistance to farmers and ranchers in complying with Federal, State, and tribal environmental laws, and encourages environmental enhancement. Five- to 10-year contracts are made with eligible producers.

ASSISTANCE PROVIDED: Technical and financial assistance

ELIGIBILITY: Farmers and ranchers. The program is carried out primarily in priority areas, which may be watersheds, regions, or multi-state areas, and for significant statewide natural resource concerns that are outside the geographic priority areas.

CONTACT: Headquarters Office: Deputy Chief for Programs, NRCS, USDA, P.O. Box 2980, Washington, DC 20013; Telephone: (202) 720-4527. Local: Contact NRCS State Office. Additional information is available on NRCS’s website, www.nrcs.usda.gov.

CFDA NUMBER: 10.912 Environmental Quality Incentives Program
Family Assistance

AGENCY: Department of Health and Human Services (DHHS)/Administration for Children and Families (ACF)/Office of Family Assistance (OFA)

RECIPIENTS: Individuals via States.

PURPOSE: To help families with children move toward work and self-sufficiency while receiving temporary assistance.

ASSISTANCE PROVIDED: Block grants. Funds can be used to cover necessary food, shelter, clothing, other daily living needs, training, work supports and child care.

ELIGIBILITY: State and local welfare agencies (including those in Guam, Puerto Rico, and the Virgin Islands) must operate under State plans that DHHS has determined complete.

CONTACT: Headquarters Office: Office of the Director, OFA, ACF, DHHS, 5th Floor, Aerospace Building, 370 L’Enfant Promenade SW., Washington, DC 20447; Telephone: (202) 401-9275 (FTS not available). Local: Contact local welfare agency. Additional information is available on OFA’s web site, www.acf.hhs.gov/programs/ofa

CFDA NUMBER: 93.558 Temporary Assistance for Needy Families

Farm Operating Loans

AGENCY: Department of Agriculture (USDA)/Farm Service Agency (FSA)

RECIPIENTS: Businesses, Individuals

PURPOSE: To lend funds to pay operating expenses, refinance debts, purchase livestock and farm equipment, and make minor improvements to buildings and real estate

ASSISTANCE PROVIDED: Direct loans, guaranteed/insured loans, and technical assistance
ELIGIBILITY: Family-sized farmers unable to obtain credit from other sources

CONTACT: Director, Farmer Programs Loan-making Division, FSA, USDA, 1300 Independence Avenue SW., Room 54225, Washington, DC 20250-0522; Telephone: (202) 720-3889 (FTS not available). Additional information available on FSA’s website, www.fsa.usda.gov

CFDA NUMBER: 10.406 Farm Operating Loans

**Farm Ownership Loans**

AGENCY: Department of Agriculture (USDA)/Farm Service Agency (FSA)

RECIPIENTS: Businesses, Individuals

PURPOSE: To assist farmers to develop, construct, improve, or repair farm homes, farms, and service buildings; to drill wells, and otherwise improve farm water supplies; and to make other necessary improvements

ASSISTANCE PROVIDED: Direct loans, guaranteed/insured loans, and technical assistance

ELIGIBILITY: Family-sized farmers unable to obtain credit from other sources


CFDA NUMBER: 10.407 Farmer Ownership Loans

**Farming (Insurance): Federal Crop Insurance Program**

AGENCY: Department of Agriculture (USDA)/Risk Management Agency (RMA)

RECIPIENTS: Businesses, Individuals
PURPOSE: To improve the economic stability of agriculture through a sound system of crop insurance available from the Federal Crop Insurance Corporation (FCIC) administered by RMA; and to provide the means for the research and experience helpful in devising and establishing such insurance

ASSISTANCE PROVIDED: Direct payments of insurance claims

ELIGIBILITY: The program is open to all persons who hold an insurable interest in a crop and county for which a Federal crop insurance policy is available. Crop insurance provides comprehensive protection against weather-related causes of loss and certain other unavoidable perils that may result in low yields, poor quality, delayed planting, replanting, and inability to plant. In addition, some plans of insurance also protect the insured against price declines. Benefits include cash flow protection, good loan collateral, enhanced marketing flexibility, stability for long-term business plans, and family security. The Government shares in the premium costs. As of 2004 RMA insured 370 commodities and more than 43,400 county-commodity-plan combinations in primary production areas throughout the United States. Coverage levels of 50 to 85 percent are available for most individual plans of insurance while group plans typically offer coverage levels of 65 to 90 percent. For some plans of insurance, at the time of purchase the insured also selects the percentage (from 60 to 100 percent) of the RMA established expected market price on which premium will be assessed and qualifying losses will be indemnified. A minimum coverage level of Catastrophic Risk Protection (CAT) is available for an administrative fee of $100 per crop, per county.


CFDA NUMBER: 10.450 Crop Insurance
Farming (Insurance): Non-Insured Crop Disaster Assistance Program

AGENCY: Department of Agriculture (USDA)/Farm Service Agency (FSA)

RECIPIENTS: Businesses, Individuals

PURPOSE: To pay producers for crops not covered by catastrophic risk protection for crop yield losses caused by a natural disaster

ASSISTANCE PROVIDED: Direct payments. Noninsured Assistance Program (NAP) coverage includes commercial crops grown for food or fiber for which catastrophic risk protection plan insurance is not available. These include floriculture, ornamental nurseries, Christmas trees, turfgrass sod, and industrial crops.

ELIGIBILITY: Crop producers not covered by catastrophic risk protection

CONTACT: Headquarters Office: Production, Emergencies, and Compliance Division, FSA, USDA, P.O. Box 2415, Washington, DC, 20250-0517; Telephone: (202) 720-7641. Local: Contact FSA County Office. Additional information available on FSA’s website, www.fsa.usda.gov

CFDA NUMBER: 10.451 Noninsured Assistance

Farming (Loans): Intermediary Re-lending Program

AGENCY: Department of Agriculture (USDA)/Rural Development (RD)/Rural Business-Cooperative Service (RBS)

RECIPIENTS: States, Localities, Nonprofit Organizations

PURPOSE: To finance business facilities and community development projects not located within the outer boundary of any city having a population of 25,000 or more. Funds will also be available to intermediaries who will make loans for expenses that come as a consequence of a natural disaster.
ASSISTANCE PROVIDED: Revolving loan fund administered by a Federally-approved intermediary

ELIGIBILITY: Nonprofit corporations, public agencies, Indian tribes, and cooperatives

CONTACT: Headquarters Office: Deputy Administrator Business Programs, RBS, USDA, 1400 Independence Avenue SW., Room 5811, Washington, DC 20250-3220; Telephone: (202) 720-7287, Fax: (202) 690-0097. Local: Contact Rural Development State Office. Additional information is available on the RD’s website at www.rurdev.usda.gov.

CFDA NUMBER: 10.767 Intermediary Re-lending Program

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**Flood: Automated Flood Warning System (AFWS)**

AGENCY: Department of Commerce (DOC)/National Oceanic and Atmospheric Administration (NOAA)/National Weather Service (NWS)

RECIPIENTS: States, Localities and Non-profit Organizations

PURPOSE: The purpose of the Automated Flood Warning System (AFWS) Program is to reduce loss of life and property damage in communities with flood and flash flood problems, and to increase the lead time for disaster preparedness. Program funds are used to create, renovate, or enhance rain and stream gage networks that are locally operated and maintained with non-NOAA resources. NOAA funds are used primarily to buy equipment, and secondarily to obtain specialized, short-term expertise to assist in design and implementation. Information collected and disseminated from these networks is used by local communities to increase their lead time for disaster preparedness and by NOAA for its forecasts and warnings.

ASSISTANCE PROVIDED: Approximately $500,000 will be available each fiscal year subject to the availability of funds. Proposals up to $100,000 may be submitted. It is anticipated that 5 to 10 awards will be granted each year.

ELIGIBILITY: The AFWS program will give priority to those applicants demonstrating need for an existing or proposed AFWS serving an area with
significant flood and flash flood risk, and ability to operate and maintain an AFWS without NOAA resources. Data received by NOAA will be redistributed to the public without restrictions.


CFDA NUMBER: 11.450 Automated Flood Warning Systems

Flood: Emergency Advance Measures for Flood Prevention

AGENCY: Department of Defense (DOD)/Department of the Army/U.S. Army Corps of Engineers (USACE)

RECIPIENTS: States

PURPOSE: To mitigate, before an event, the potential loss of life and damages to improve property due to an imminent threat of unusual flooding

ASSISTANCE PROVIDED: Advance measures are temporary, economically-justifiable flood damage reduction projects (and modifications to existing projects) constructed to mitigate damage from an imminent threat of unusual flooding. Direct assistance may consist of temporary levees, channel cleaning, preparation for abnormal snow packs, etc. Technical assistance to State and local authorities is also available. USACE efforts complement the maximum efforts of State and local authorities.

ELIGIBILITY: Governor of the affected State must request assistance


CFDA NUMBER: 12.111 Emergency Advance Measures for Flood Prevention
Flood Insurance: Community Assistance Program, State Support Services Element

AGENCY: Department of Homeland Security (DHS)/Federal Emergency Management Agency (FEMA)

RECIPIENTS: States

PURPOSE: The purpose of the Community Assistance Program – State Support Services Element (CAP-SSSE) is to provide, through a State grant mechanism, a means to ensure that communities participating in the National Flood Insurance Program (NFIP) are achieving the flood loss reduction objectives of the NFIP. CAP-SSSE is intended to accomplish this by funding States to provide technical assistance to NFIP communities and to evaluate community performance in implementing NFIP floodplain management activities with the goal of building community and State floodplain management expertise and capability.

ASSISTANCE PROVIDED: Formula grants (cooperative agreements). Funding is intended to build floodplain management capability at the state level. States then provide technical assistance to communities participating in the NFIP.

ELIGIBILITY: States capable of performing floodplain management activities

CONTACT: Community Assistance Section, Risk Assessment Branch, Mitigation Division, FEMA, DHS 500 C Street SW., Washington, DC 20472; Telephone: (202) 646-2878. Local: Contact FEMA Regional Office. Additional information is available on FEMA’s web site, www.fema.gov.

CFDA NUMBER: 83.105 Community Assistance Program-State Support Services Element

Flood Mitigation Assistance Program

AGENCY: Department of Homeland Security (DHS)/Federal Emergency Management Agency (FEMA)

RECIPIENTS: States, Localities
PURPOSE: To help States and communities plan and carry out activities designed to reduce the risk of flood damage to structures covered under contracts for flood insurance

ASSISTANCE PROVIDED: Planning and project grants

ELIGIBILITY: The State or community must first develop (and have approved by FEMA) a flood mitigation plan that describes the activities to be carried out with assistance provided under this program. The plan must be consistent with a comprehensive strategy for mitigation activities, and be adopted by the State or community following a public hearing. Eligible projects include acquisition, elevation, or relocation of National Flood Insurance Program (NFIP)-insured structures, especially those that have been repetitively flooded or substantially damaged.

CONTACT: Risk Reduction Branch, Mitigation Division, FEMA, DHS 500 C Street SW., Washington, DC 20472; Telephone: (202) 646-2856. Additional information is available on FEMA’s web site, www.fema.gov/fima/planfma.shtm.

CFDA NUMBER: 97.029 Flood Mitigation Assistance

Flood: National Flood Insurance Program

AGENCY: Department of Homeland Security (DHS)/ Federal Emergency Management Agency (FEMA)

RECIPIENTS: States, Localities, Individuals

PURPOSE: To enable individuals to purchase insurance against losses from physical damage to or loss of buildings and/or contents therein caused by floods, mudflow, or flood-related erosion, and to promote wise floodplain management practices in the nation’s flood-prone areas

ASSISTANCE PROVIDED: Insurance

ELIGIBILITY: States and political subdivisions of States (communities) having authority to adopt and enforce floodplain management measures within their jurisdiction that have their properly-completed applications approved by FEMA. A community must enact and enforce floodplain management regulations as a
condition of participation in the NFIP. Owners of improved real as well as personal property located in participating communities may then purchase flood insurance policies from insurance agents and companies participating in the NFIP. Following a flood loss to property insured under the NFIP, the insured property owner may file an insurance claim through his or her flood insurance agent or company. Damaged structures located within identified floodplains may be required to provide protection to those structures at time of repair.

CONTACT: Risk Insurance, Mitigation Division, FEMA, DHS 500 C Street SW., Washington, DC 20472; Telephone: (202) 646-3422 (use same number for FTS). Local: Contact FEMA Regional Office. Additional information is available on FEMA’s web site, [www.fema.gov](http://www.fema.gov).

CFDA NUMBER: 97.022 Flood Insurance

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### Food Distribution

**AGENCY:** Department of Agriculture (USDA)/Food and Nutrition Service (FNS)

**RECIPIENTS:** Federal Agencies, States, Localities, Nonprofit Organizations

**PURPOSE:** To improve the diets of school and preschool children, the elderly, needy persons in charitable institutions, and other individuals in need of food assistance; to increase the market for domestically produced foods acquired under surplus-removal or price-support operations. Emergency distribution is authorized by the Temporary Emergency Food Assistance Act of 1983 (P.L. 98-8).

**ASSISTANCE PROVIDED:** Donations of USDA-purchased foods

**ELIGIBILITY:** States and Federal agencies designated as distributing agencies by a proper legal authority may receive and distribute donated foods. School and other child-feeding programs are eligible if certain criteria concerning facilities, meal content, meal charges, etc., are met. Charitable institutions are eligible to the extent that needy persons are served. Local governments, schools, other child nutrition organizations, nonprofit summer camps for children, and charitable institutions must submit applications for participation to State distributing agencies. Elderly nutrition programs (funded under Title III of the Older Americans Act of 1965) must apply to the State Agency on Aging for
commodities and elderly nutrition programs for Indians on reservations (funded under Title VI of the Older Americans Act) must apply to FNS Regional Offices for commodities.

CONTACT: Headquarters Office: Director, Food Distribution Division, FNS, USDA, Park Office Center 3, 3101 Park Center Drive, Alexandria, VA 22302; Telephone: (703) 305-2064 (use same number for FTS). Local: Contact FNS Regional Office. Additional information is available on FNS’s website, www.fns.usda.gov/fdd.

CFDA NUMBER: 10.550 Food Donation

**Food Stamps**

AGENCY: Department of Agriculture (USDA)/Food and Nutrition Service (FNS)

RECIPIENTS: Individuals via States

PURPOSE: To improve the diets of low-income households by increasing their food purchasing ability

ASSISTANCE PROVIDED: Direct payments restricted to food purchasing through electronic benefits. Eligible households receive an allotment that varies according to household size, income, and allowable deductions.

ELIGIBILITY: The State or U.S. Territory agency responsible for federally aided public assistance programs determines eligibility (through local welfare officials). Those households found to be in need of food assistance receive allotments of food stamp benefits they can use to buy food in authorized food stores. (USDA also may provide emergency allotments of commodities to low-income households during the initial response following a presidentially declared major disaster or other disaster.)

CONTACT: Headquarters Office: Deputy Administrator, Food Stamp Program, FNS, USDA, 3101 Park Center Drive, Alexandria, VA 22302; Telephone: (703) 305-2026 (use same number for FTS). Local: Contact FNS regional office. Additional information is available on FNS’s website, www.fns.usda.gov.
Hazardous Materials: State Access to the Oil Spill Liability Trust Fund

AGENCY: Department of Homeland Security (DHS)/U.S. Coast Guard (USCG)

RECIPIENTS: States

PURPOSE: To encourage greater State participation in response to actual or threatened discharges of oil

ASSISTANCE PROVIDED: Project grants (cooperative agreements)

ELIGIBILITY: States and U.S. Trust Territories and possessions

CONTACT: Director, USCG National Pollution Funds Center, Suite 1000, 4200 Wilson Boulevard, Arlington, VA 22203-1804; State Access Information Telephone: (202) 493-6700. Additional information is available on the National Pollution Funds Center’s web site, www.uscg.mil/hq/npfc.

CFDA NUMBER: 97.013 State Access to the Oil Spill Liability Trust Fund

Hazardous Waste Worker Health and Safety Training

AGENCY: Department of Health and Human Services (DHHS)/Public Health Service (PHS)/National Institutes of Health (NIH)/National Institute of Environmental Health Services (NIEHS)

RECIPIENTS: Localities, Nonprofit Organizations

PURPOSE: To provide support for health and safety training of hazardous waste workers and their supervisors engaged in hazardous waste removal, containment, transportation, or emergency response; and to assist organizations
to develop competency to provide appropriate training and education to hazardous waste workers

ASSISTANCE PROVIDED: Project grants

ELIGIBILITY: Public or private nonprofit entities that provide worker health and safety education and training. Recipients/grantees may use services, as appropriate, of other public or private organizations necessary to develop, administer, or evaluate proposed worker training programs, as long as the requirement for awards to nonprofit organizations is not violated and the majority of work is done by nonprofit organizations.

CONTACT: Headquarters Office: Program Contact: Worker Training and Education Program, National Institute of Environmental Health Sciences, National Institutes of Health, Department of Health and Human Services, P.O. Box 12233, Research Triangle Park, NC 27709. Telephone: (919) 541-0217; Grants Management Contact: Grants Management Branch, Division of Extramural Research and Training, National Institute of Environmental Health Sciences, National Institutes of Health, Department of Health and Human Services, P.O. Box 12233, Research Triangle Park, NC 27709. Telephone: (919) 541-1373. Additional information is available on NIEHS’s web site, www.niehs.nih.gov

CFDA NUMBER: 93.142 NIEHS Hazardous Waste Workers Health and Safety Training

Health: Disease Control and Prevention

AGENCY: Department of Health and Human Services (DHHS)/Public Health Service (PHS)/Centers for Disease Control and Prevention (CDC)

RECIPIENTS: States, Localities, Nonprofit Organizations

PURPOSE: To assist State and local health authorities and other health-related organizations in controlling communicable diseases, chronic diseases, and other preventable health conditions

ASSISTANCE PROVIDED: Project grants; technical assistance. Investigations and evaluation of all methods of controlling or preventing disease are carried out by providing epidemic aid, vector control, surveillance, technical
assistance, consultation, and by providing leadership and coordination of joint national, State, and local efforts.

ELIGIBILITY: State and local health authorities, and organizations with specialized health interests

CONTACT: Program Contact: Grants Management Contact: Grants Management Branch, Procurement and Grants Office, Centers for Disease Control and Prevention (CDC), Department of Health and Human Services, 2920 Brandywine Road, Room 3000, Atlanta, GA 30341. Telephone: 770-488-2700. Additional information is available on CDC’s web site, www.cdc.gov.

CFDA NUMBER: 93.283 Centers for Disease Control and Prevention – Investigations and Technical Assistance

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Health Program for Toxic Substances and Disease Registry

AGENCY: Department of Health and Human Services (DHHS)/Public Health Service (PHS)/Agency for Toxic Substances and Disease Registry (ATSDR)

RECIPIENTS: States, Localities

PURPOSE: To work closely with State, local, and other Federal agencies to reduce or eliminate illness, disability, and death resulting from exposure of the public and workers to toxic substances at spill and waste disposal sites

ASSISTANCE PROVIDED: Project grants (cooperative agreements). Services may include health assessments and effects studies, exposure and disease registries, technical assistance, consultation, dissemination of technical information, and training.

ELIGIBILITY: States or political subdivisions thereof, which may include State universities, State colleges, State research institutions, State hospitals, and State and local health departments

CONTACT: Program Contact: Director, NCEH/ATSDR, DHHS, 1600 Clifton Road NE., Mail Stop E28, Atlanta, GA 30333; Telephone (404-498-0004). Grants Management Contact: Grants Management Officer, Grants Management

CFDA NUMBER: 93.161 Health Program for Toxic Substances and Disease Registry

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**Historic Preservation Fund Grants-in-Aid**

**AGENCY:** Department of the Interior (DOI)/National Park Service (NPS)

**RECIPIENTS:** States, Nonprofit Organizations

**PURPOSE:** To provide matching grants to States to expand the National Register of Historic Places, the nation’s listing of districts, sites, buildings, structures, and objects significant in American history, architecture, archaeology, engineering, and culture at the national, State, and local levels; and to provide matching grants-in-aid for the identification, evaluation, and protection of historic properties by such means as survey, planning, technical assistance, acquisition, development, and certain tax incentives available for historic properties. Matching grants are also authorized to the National Trust for Historic Preservation for its congressionally chartered responsibilities to preserve historic resources.

**ASSISTANCE PROVIDED:** Project grants

**ELIGIBILITY:** National Trust for Historic Preservation, and States and Territories defined in the National Historic Preservation Act that operate programs administered by a State historic preservation officer

**CONTACT:** Headquarters Office: Associate Director, Cultural Resources, NPS, DOI, 1849 C Street NW, Washington, DC 20240. Telephone: (202) 208-7625. Local: Contact State historic preservation officer. Additional information available on NPS’s web site, www.nps.gov.

**CFDA NUMBER:** 15.904 Historic Preservation Fund Grants-In-Aid
Historic Preservation: National Register of Historic Places

AGENCY: Department of the Interior (DOI)/National Park Service (NPS)

RECIPIENTS: Federal Agencies, States, Localities, Nonprofit Organizations, Individuals

PURPOSE: To maintain the National Register of Historic Places as a planning tool and source of information on sites, buildings, districts, structures, and objects of historical, architectural, engineering, archeological and/or cultural significance by assessing the significance of properties and by making the contents of the National Register available to the public; to coordinate with Federal agencies and the Advisory Council on Historic Preservation in the implementation of laws and policies pertaining to historic preservation; and to make certain certifications with respect to the historic character of buildings and structures, the rehabilitation of historic buildings and structures, and the preservation criteria of State and local statutes

ASSISTANCE PROVIDED: Advisory and counseling services

ELIGIBILITY: Eligible applicants are the States and Territories defined in the National Historic Preservation Act that operate under programs administered by a State historic preservation officer appointed by the Governor; Federal agencies required to nominate and consider historic properties within their jurisdiction; and, in States without an approved State historic preservation program, persons and local governments. Applicants eligible for Federal tax benefits include owners of individually listed properties and properties certified by the Secretary of Interior as being historic or in a district certified as historic.

CONTACT: Headquarters Office: Chief of Registration, National Register of Historic Places Branch, Interagency Resources Division of Registration, NPS, DOI, 1849 C Street NW, Washington, DC 20240; Telephone: (202) 343-9500. Local: Contact NPS Regional Office or State historic preservation officer. Additional information is available on NPS’s web site, www.nps.gov.

CFDA NUMBER: 15.914 National Register of Historic Places
**Housing: Choice Program**

**AGENCY:** Department of Housing and Urban Development (HUD)/Office of Public and Indian Housing

**RECIPIENTS:** Individuals via Localities

**PURPOSE:** To provide tenant-based rental assistance for eligible families in privately-owned rental housing

**ASSISTANCE PROVIDED:** Direct payments for specified use. Housing choice vouchers to assist very low-income families are administered locally by public housing agencies. A family that is issued a housing choice voucher is responsible for finding and selecting a suitable rental unit that meets minimum standards of safety and health. A rental subsidy is paid directly to the landlord; the family pays the difference between the actual rent and the amount subsidized.

**ELIGIBILITY:** Local public housing agencies determine eligibility based on annual gross income and family size. In general, a family’s total income may not exceed 30 percent of the median income for the county or metropolitan area.

**CONTACT:** Headquarters Office: Office of Public and Assisted Housing, Delivery, Real Estate Housing Performance Division, HUD, Washington, DC 20410; Telephone: (202) 708-0477 (use same number for FTS). Local: Contact HUD Field Office. Additional information is available on HUD’s web site, [www.hud.gov](http://www.hud.gov).

**CFDA NUMBER:** 14.871 Section 8 Housing Choice Vouchers

**Housing: Direct Loans for Disabled Veterans**

**AGENCY:** Department of Veterans Affairs (DVA)/Veterans Benefits Administration (VBA)

**RECIPIENTS:** Individuals
PURPOSE: To provide certain severely disabled veterans with direct housing loans in connection with a grant of assistance from VA, with an accessible home specially adapted to meet their disability-related needs.

ASSISTANCE PROVIDED: Direct loans. The maximum direct loan is $33,000.

ELIGIBILITY: Veterans who have service-connected disabilities due to military service, entitling them to compensation for permanent and total disability due to:

- The loss or loss of use of both lower extremities, such as to preclude locomotion without the aid of braces, canes, crutches, or a wheelchair, or which includes blindness in both eyes, having only light perception, plus loss or loss of use of one lower extremity, or
- The loss or loss of use of one lower extremity, together with
- Residuals of organic disease or injury, or
- The loss or loss of use of one upper extremity which so affects the functions of balance or propulsion as to preclude locomotion without the aid of braces, canes, crutches, or a wheelchair or
- The loss or loss of use of both upper extremities such as to preclude use of the arms at or above the elbow.

It must be medically feasible for the veteran to reside in the proposed or existing house; the house must be adapted as to be suitable to the veteran’s needs for dwelling purposes; and it must be financially feasible for the veteran to acquire it, with the assistance provided by the grant.

CONTACT: Headquarters Office: Chief, Specially Adapted Housing, Department of Veterans Affairs, Veterans Benefits Administration (VBA), Washington, DC 20420; Telephone: (202) 273-7355. Local: Contact Veterans Benefits Administration’s Regional Loan Centers or regional offices. Additional information is available on VBA's web site, www.homeloans.va.gov

CFDA NUMBER: 64.118 Veterans Housing Direct Loans for Certain Disabled Veterans
Housing:  **Indian Housing Assistance**

**AGENCY:** Department of the Interior (DOI)/Bureau of Indian Affairs (BIA)

**RECIPIENTS:** Individuals

**PURPOSE:** To use the Housing Improvement Program (HIP) resources of the BIA to substantially eliminate substandard Indian housing. This effort is assisted by the Indian Health Service (Department of Health and Human Services), which provides water and sanitary systems for houses repaired or built with HIP funds.

**ASSISTANCE PROVIDED:** Project grants (contracts); dissemination of technical information

**ELIGIBILITY:** Indians in need of financial assistance who meet the eligibility criteria of the HIP regulations

**CONTACT:** Chief, Division of Housing Assistance, Office of Tribal Services, BIA, 1849 C Street NW, Washington, DC 20240. Telephone: (202) 208-5427 Fax: (202) 208-5427. Additional information is available on DOI’s web site, [www.doi.gov](http://www.doi.gov).

**CFDA NUMBER:** 15.141 Indian Housing Assistance

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Housing:  **Rural Housing Service Section 502 Direct and Guaranteed Loan Program**

**AGENCY:** Department of Agriculture (USDA)/Rural Development/Rural Housing Service (RHS)

**RECIPIENTS:** Individuals

**PURPOSE:**  
- **RHS Section 502 Direct Loan Program:** To provide housing assistance to very low- and low-income applicants to purchase, build, or rehabilitate a home in a rural area. Payment assistance is available to eligible applicants and may lower the effective interest rate on a mortgage to as little as 1 percent.  
- **RHS Section 502 Guaranteed Loan Program:** To provide credit
assistance to applicants whose income does not exceed 115 percent of the area median income.

ASSISTANCE PROVIDED: Direct loans and technical assistance; guaranteed loans

ELIGIBILITY: *Direct Loan Program*: Very low- and low-income rural families unable to obtain credit from other sources. All loan processing is done in Rural Development field offices. *Guaranteed Loan Program*: Low- and moderate-income rural families unable to obtain credit from other sources. Loan applications are processed by private lenders with RHS guaranteeing the lender against loss. Loans are financed at a market rate determined by the lender and have a term of 30 years.


CFDA NUMBER: 10.410 Very Low to Moderate Income Housing Loans

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**Housing: Rural Housing Service Section 504 Repair Grants and Loans**

AGENCY: Department of Agriculture (USDA)/Rural Development/Rural Housing Service (RHS)

RECIPIENTS: Individuals

PURPOSE: *RHS Section 504 Repair Grants*: To provide assistance to repair their homes to very low-income homeowners age 62 years or older living in rural areas. *RHS Section 504 Repair Loans*: To provide very low-income homeowners in rural areas with loans to repair their homes. Loans are available at 1 percent interest with up to 20 years to repay.

ASSISTANCE PROVIDED: Repair grants, repair loans, and technical assistance
ELIGIBILITY: Repair Grants: Very low-income senior citizens who own their own homes. Grants may be made only to applicants who are age 62 years or older to remove health and safety hazards. Repair Loans: Very low-income rural homeowners.


CFDA NUMBER: 10.417 Very Low-income Housing Repair Loans and Grants

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Parks: Land and Water Conservation Fund Program

AGENCY: Department of the Interior (DOI)/National Park Service (NPS)

RECIPIENTS: States including pass-throughs to localities

PURPOSE: To provide for the acquisition, development, and/or rehabilitation of public outdoor recreation sites and facilities and for statewide comprehensive outdoor recreation planning

ASSISTANCE PROVIDED: Project grants

ELIGIBILITY: States and local units of government (which apply to a designated LWCF state liaison officer for assistance)


CFDA NUMBER: 15.916 Outdoor Recreation Acquisition, Development and Planning
Parks: Urban Park and Recreation Recovery Program

AGENCY: Department of the Interior (DOI)/National Park Service (NPS)

RECIPIENTS: Urban Localities

PURPOSE: To provide for the rehabilitation of recreation areas and facilities, demonstration of innovative approaches to improve park system management and recreation opportunities, and development of improved recreation planning

ASSISTANCE PROVIDED: Project grants

ELIGIBILITY: Cities and counties that meet eligibility requirements listed in the October 9, 1979, Federal Register


CFDA NUMBER: 15.919 Urban Park and Recreation Recovery Program

Pre-Disaster Mitigation (PDM) Program

Competitive Grants

AGENCY: Department of Homeland Security (DHS)/Federal Emergency Management Agency (FEMA)

RECIPIENTS: States, Localities, Tribal Governments

PURPOSE: To provide a consistent source of funding to state, tribal, and local governments for pre-disaster mitigation planning and projects primarily addressing natural hazards. Funding these plans and projects reduces overall risks to populations and structures and also reduces reliance on funding from actual disaster declarations.

ASSISTANCE PROVIDED: Grants
ELIGIBILITY: Applicant Eligibility: All flood prone applicants and sub-applicants that have received a Special Flood Hazard Area or Flood Hazard Boundary Area map through the National Flood Insurance Program (NFIP) must be participating in the NFIP within the required timeframe and must not be suspended, on probation, or withdrawn from the NFIP. Only the State emergency management agencies or a similar office of the State, the District of Columbia, the U.S. Virgin Islands, the Commonwealth of Puerto Rico, Guam, American Samoa, and the Commonwealth of the Northern Mariana Islands, as well as Federally-recognized Indian Tribal governments are eligible to apply. Each state shall designate one applicant. Federally-recognized Indian Tribal governments may choose to apply for PDM grants either through the State as a sub-applicant or directly to FEMA as an applicant.

Beneficiary Eligibility: The following entities are eligible to apply to the applicant for assistance: state-level agencies other than the state emergency management agency; Federally-recognized Indian Tribal governments; and local governments to include State-recognized Indian Tribes, authorized Tribal organizations, and Alaska Native villages. Private non-profit organizations are not eligible Sub-applicants but may ask their local government to submit an application on their behalf.

CONTACT: Risk Reduction Branch, Mitigation Division, FEMA, DHS 500 C Street SW., Washington, DC 20472; Telephone: (202) 646-2856 (use same number for FTS). Local: Contact FEMA Regional Office. Additional information is available on FEMA’s web site, http://www.fema.gov/fima/pdm/.

CFDA NUMBER: 97.017 Pre-Disaster Mitigation (PDM) Competitive Grants

Snow Survey and Water Supply Forecasts

AGENCY: Department of Agriculture (USDA)/Natural Resources Conservation Service (NRCS)

RECIPIENTS: Federal Agencies, States, Localities, Nonprofit Organizations, Businesses, Individuals

PURPOSE: To provide Western States and Alaska with information on future water supplies. NRCS field staff collect and analyze data on depth and water
equivalent of the snowpack at more than 1,200 mountain sites and estimate annual water availability, spring runoff, and summer stream flows.

ASSISTANCE PROVIDED: Technical assistance

ELIGIBILITY: Individuals, organizations, and State and Federal agencies use these forecasts for decisions relating to agricultural production, fish and wildlife management, municipal and industrial water supply, urban development, flood control, recreation, power generation, and water quality management. The National Weather Service includes the forecasts in its river forecasting function.

CONTACT: Headquarters Office: Deputy Chief for Science and Technology, NRCS, USDA, P.O. Box 2980, Washington, DC 20013; Telephone: (202) 720-4630. Local: Contact NRCS State office. Additional information is available on NRSC’s website, www.nrcs.usda.gov.

CFDA NUMBER: 10.907 Snow Survey and Water Supply Forecasting

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Social Security Assistance

AGENCY: Social Security Administration (SSA)

RECIPIENTS: Individuals

PURPOSE: To administer the Federal Retirement, Disability, Survivor, and Supplemental Security Income entitlement programs for the public.

ASSISTANCE PROVIDED: SSA program information, claims and benefits. In a disaster, the SSA assists the designated Federal Coordinating Officer and provides staff at the Disaster Recovery Center to:

- Process expedited claims for survivor benefits;
- Assist in obtaining necessary evidence for claim processing (i.e., evidence of death);
- Resolve problems that involve lost or destroyed SSA checks;
- Process other types of benefit claims, including Disability and Supplemental Security Income; and
- Reprocess lost or destroyed pending claims. Qualified individuals apply at a Disaster Recovery Center, at the nearest operational SSA field office, or through SSA’s national toll free number (1-800-772-1213), where appropriate applications, depending on entitlement, will
be completed. Authority for entitlement is not contingent on Presidential declaration of a major disaster. However, in the event a disaster is declared, SSA personnel will staff the Disaster Recovery Center.

ELIGIBILITY: Qualified individuals

CONTACT: Headquarters Office: Office of Public Inquiries, SSA, Room 4100, Annex, Baltimore, MD 21235; Telephone: (410) 965-7700. Local: Contact local SSA office. Following a declared disaster, contact the applicable Disaster Recovery Center, or call 1-800-772-1213. Web page: www.ssa.gov

CFDA NUMBER: None

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**Soil Survey**

AGENCY: Department of Agriculture (USDA)/Natural Resources Conservation Service (NRCS)

RECIPIENTS: States, Localities, Nonprofit Organizations, Businesses, Individuals

PURPOSE: To maintain up-to-date, published soil surveys (and soil survey data in other formats) of counties or other areas of comparable size for use by interested agencies, organizations, and individuals; and to assist in the use of this information

ASSISTANCE PROVIDED: Technical assistance

ELIGIBILITY: All individuals and groups that have a need for soil surveys are eligible to receive these documents by contacting the local NRCS office.

CONTACT: Headquarters Office: Deputy Chief for Soil Science and Resource Assessment, NRCS, USDA, P.O. Box 2890, Washington, DC 20013; Telephone: (202) 690-4616. Local: Contact State or local NRCS office. Additional information is available on NRSC’s website, www.nrcs.usda.gov.

CFDA NUMBER: 10.903 Soil Survey
Surplus Property: Disposal of Federal Surplus Real Property

AGENCY: General Services Administration (GSA)/Federal Supply Service (FSS)

RECIPIENTS: States, Localities, Nonprofit Organizations

PURPOSE: To dispose of surplus real property by lease, permits, sale, exchange, or donations

ASSISTANCE PROVIDED: Sale, exchange, or donations of property and goods

ELIGIBILITY: State and local government agencies are eligible to apply for surplus real property for park, recreation, correctional facility, historic monument, public airport, health, educational, homeless, replacement housing, and general public purposes. Eligibility for property for wildlife conservation use, other than for migratory birds, is limited to States. Tax-supported and nonprofit medical and educational institutions that have been held exempt from taxation under 501(c) (3) of the Internal Revenue Code also are eligible to apply for property for health, educational, and homeless use.

CONTACT: Central Office: Deputy Assistant Commissioner, Office of Real Property Disposal, Public Building Service, GSA, Washington, DC 20405; Telephone: (202) 501-0210. Local: Contact Regional Director, Realty Services Division, GSA. Additional information is available on GSA’s web site, www.fss.gsa.gov/property.

CFDA NUMBER: 39.002 Disposal of Federal Surplus Real Property
Surplus Property: Donation of Federal Surplus Personal Property

AGENCY: General Services Administration (GSA)/Federal Supply Service (FSS)

RECIPIENTS: States, Localities, Nonprofit Organizations

PURPOSE: To transfer surplus property to the States for donation

ASSISTANCE PROVIDED: Sale, exchange, or donations of property and goods

ELIGIBILITY: State and local public agencies; nonprofit educational or public health institutions or organizations, including providers of assistance to the homeless; nonprofit and public programs for the elderly; educational activities of special interest to the armed services; and public airports


CFDA NUMBER: 39.003 Donation of Federal Surplus Personal Property

Surplus Property: Use of Surplus Property for Public Health and Homeless Purposes

AGENCY: Department of Health and Human Services (DHHS)/Program Support Center (PSC)

RECIPIENTS: States, Localities, Nonprofit Organizations

PURPOSE: To convey or lease all surplus Federal real properties, made available by the disposal agency, which are needed and usable by eligible organizations and institutions to carry out health programs
ASSISTANCE PROVIDED: Sale, exchange, or donations of property and goods

ELIGIBILITY: States, their political subdivisions and instrumentalities; tax-supported public health institutions, and nonprofit institutions which (except for institutions which lease property to assist the homeless under Title V of Public Law 100-77) have been held exempt from taxation under section 501(c)(3) of the 1986 Internal Revenue Code

CONTACT: Chief, Space Management Branch, Real Property Section, PSC, DHHS, Parklawn Building, Room 5B-17, 5600 Fishers Lane, Rockville, MD 20857; Telephone: (301) 443-2265. Additional information is available on HHS’s web site, www.psc.gov/aos/federalprop/index.html

CFDA NUMBER: 93.291 Use of Surplus Property for Public Health and Homeless Purposes

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**Veterans Medical Care:** Grants to States for Construction of State Home Facilities

AGENCY: Department of Veterans Affairs (DVA)/Veterans Health Administration (VHA)

RECIPIENTS: Individuals via States

PURPOSE: To assist States to acquire or construct State home facilities for furnishing domiciliary, nursing home care or adult day health care to veterans, and to expand, remodel, or alter existing buildings for furnishing domiciliary, nursing home, or hospital care to veterans in State homes.

ASSISTANCE PROVIDED: Project grants

ELIGIBILITY: Any State may apply after ensuring that the assisted facility will be owned by the State, and will be used primarily for veterans. The Federal Government provides up to 65 percent of total project cost.

CONTACT: Chief Consultant, Office of Geriatrics and Extended Care (114), Chief, State Home Construction Grant Program, Central Office, DVA,
Washington, DC 20420; Telephone: (202) 273-8540. Additional information is available on VHA's web site, www.va.gov/geriatricsshg.

CFDA NUMBER: 64.005 Grants to States for Construction of State Home Facilities

Water and Waste Disposal Loans and Grants

AGENCY: Department of Agriculture (USDA)/Rural Utilities Service (RUS)

RECIPIENTS: Localities, Nonprofit Organizations

PURPOSE: To develop, replace, or repair water and waste disposal (including storm drainage) systems in rural areas of any population and towns having populations of 10,000 or less. This is an ongoing program.

ASSISTANCE PROVIDED: Guaranteed loans, low interest rate direct loans up to 40 years and grants to maintain reasonable user rates comparable to similar systems.

ELIGIBILITY: Applicant must be unable to obtain credit from other sources. Applicants must have the legal authority and responsibility for ownership and management of the system. Proposed projects must be economically feasible by demonstrating a positive cash flow situation. Grant funds are used to reduce water and waste disposal costs to a reasonable level for rural users and subsidize the project when the applicant has limited resources. Grants cannot exceed 75 percent of eligible project costs.


CFDA NUMBER: 10.760 Water and Waste Disposal System for Rural Communities

II-90 Disaster Assistance: A Guide to Recovery Programs / September 2005
Water Pollution Control

AGENCY: Environmental Protection Agency (EPA)/Office of Water

RECIPIENTS: States, Localities

PURPOSE: To help establish and maintain adequate measures for prevention and control of surface water and groundwater pollution

ASSISTANCE PROVIDED: Formula grants

ELIGIBILITY: States and interstate water pollution control agencies, including those in U.S. Territories, the District of Columbia, and Indian tribes

CONTACT: Headquarters Office: Municipal Support Division, Office of Wastewater, EPA, Washington, DC 20460; Telephone: (202) 564-0749. Local: Contact EPA Regional Office. Additional information is available on EPA’s web site, www.epa.gov.

CFDA NUMBER: 66.419 Water Pollution Control-State and Interstate Program Support

Watershed Operations: Small Watershed Program, Flood Prevention Program

AGENCY: Department of Agriculture (USDA)/Natural Resources Conservation Service (NRCS)

RECIPIENTS: States, Localities, Individuals

PURPOSE: To work through local government sponsors and help participants solve natural resource and related economic problems on a watershed basis. Projects include watershed protection, flood prevention, erosion and sediment control, water supply, water quality, fish and wildlife habitat enhancement, wetland creation and restoration, and public recreation in watersheds of 250,000 or fewer acres.

ASSISTANCE PROVIDED: Technical and financial assistance
ELIGIBILITY: Any State, county or groups of counties, municipality, town or township, soil and water conservation district, flood prevention or flood control district, or Indian tribe or tribal organization with authority under State law to carry out, maintain, and operate watershed works of improvement may apply for assistance. This program is also available in Puerto Rico, Virgin Islands, Guam, American Samoa, Mariana Islands, and Trust Territories of the Pacific Islands.

CONTACT: Headquarters Office: Deputy Chief for Programs, NRCS, USDA, P.O. Box 2980, Washington, DC 20013; Telephone: (202) 720-4527; Local: Contact NRCS State Office. Additional information available on NRCS’s web site: www.nrcs.usda.gov.

CFDA NUMBER: 10.904 Watershed Protection and Flood Prevention

Watershed Surveys and Planning

AGENCY: Department of Agriculture (USDA)/Natural Resources Conservation Service (NRCS)

RECIPIENTS: States, Localities

PURPOSE: To assist Federal, State and local agencies and tribal governments in protecting watersheds from damage caused by erosion, floodwater, and sediment, and in conserving and developing water and land resources. Resource concerns addressed by the program include water quality, opportunities for water conservation, wetland and water storage capacity, agricultural drought problems, rural development, municipal and industrial water needs, upstream flood damages, and water needs for fish, wildlife, and forest-based industries.

ASSISTANCE PROVIDED: Types of surveys and plans include watershed plans, river basin surveys and studies, flood hazard analyses, and floodplain management assistance. The focus of these plans is to identify solutions that use land treatment and nonstructural measures to solve resource problems.

ELIGIBILITY: Any State, county or group of counties, municipality, town or township, soil and water conservation district, flood prevention or flood control district, or Indian tribe or tribal organization with authority under State law to carry out, maintain, and operate watershed works of improvement may apply for assistance. This program is also available in Puerto Rico, the Virgin Islands,
Guam, American Samoa, the Mariana Islands, and the Trust Territories of the Pacific Islands.

CONTACT: Headquarters Office: Deputy Chief for Programs, NRCS, USDA, P.O. Box 2980, Washington, DC 20013; Telephone: (202) 720-4527, Local: Contact NRCS State Office. Additional information available on NRCS’s website, www.nrcs.usda.gov.

CFDA NUMBER: 10.906 Watershed Surveys and Planning
Appendices
## Appendix One:
### Acronyms Used in This Publication

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## Appendix Two: Recovery Programs by CFDA Title

Crosswalk between Program Titles used in this Publication and Program Titles in the *Catalog of Federal Domestic Assistance* (CFDA)

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¹ May include U.S. trust territories or possessions, American Indian Tribes, specific nonprofit organizations, or groups especially authorized by a State.

² May include incorporated cities and towns, unincorporated municipalities, government-approved special purpose districts, or specified nonprofit organizations.

³ Nonprofit organizations.

⁴ Includes small family farmers, proprietorships, corporations.

⁵ May include programs in which the Federal Government assists an individual directly, or through a State or Locality.
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<td>Farm Ownership Loans</td>
<td>USDA/FSA</td>
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<td><strong>Farming (Insurance): Federal Crop Insurance Program</strong></td>
<td>USDA/RMA</td>
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<td><strong>Farming (Insurance): Non-Insured Crop Disaster Assistance Program</strong></td>
<td>USDA/FSA</td>
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<td><strong>Farming (Loans): Intermediary Relending Program</strong></td>
<td>USDA/RBS</td>
<td>✓</td>
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<td><strong>Farming Operations: Emergency Loans</strong></td>
<td>USDA/FSA</td>
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<td><strong>Finance: Regulatory Relief for Federally Insured Financial Institutions</strong></td>
<td>FDIC/FRS/NCUA/OC/OTS</td>
<td>✓</td>
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<td>Fire Management Assistance Grant Program</td>
<td>DHS/FEMA</td>
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<td><strong>Flood: Automated Flood Warning System (AFWS)</strong></td>
<td>DOC/NOAA/NWS</td>
<td>✓</td>
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<td><strong>Flood: Emergency Advance Measures for Flood Prevention</strong></td>
<td>DOD/USACE</td>
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<td><strong>Flood Insurance: Community Assistance Program, State Support Services Element</strong></td>
<td>DHS/FEMA</td>
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<td><strong>Flood Mitigation Assistance Program</strong></td>
<td>DHS/FEMA</td>
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<td>Recovery Program</td>
<td>Agency</td>
<td>Federal (F)</td>
<td>States (S)</td>
<td>Localities (L)</td>
<td>N-PO (N)</td>
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<td>Flood: National Flood Insurance Program</td>
<td>DHS/FEMA</td>
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<td>Flood: Post-Flood Response</td>
<td>DOD/USACE</td>
<td>✓</td>
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<td>Flood: Rehabilitation of Flood Control Works or Federally Authorized Hurricane and Shore Protection Works</td>
<td>DOD/USACE</td>
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<td>Food Distribution</td>
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<td>Food Stamps</td>
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<td>Hazardous Materials: State Access to the Oil Spill Liability Trust Fund</td>
<td>DHS/USCG</td>
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<td>Hazardous Waste Worker Health and Safety Training</td>
<td>DHHS/PHS/NEHS</td>
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<td>Health: Disease Control and Prevention</td>
<td>DHHS/PHS/CDC</td>
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<td>Health Program for Toxic Substances and Disease Registry</td>
<td>DHHS/PHS/ATSDR</td>
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<td>Historic Preservation Fund Grant-in-Aid</td>
<td>DOI/NPS</td>
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<td>Historic Preservation: National Register of Historic Places</td>
<td>DOI/NPS</td>
<td>✓</td>
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<td>Housing: Choice Program</td>
<td>HUD</td>
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<td>Housing: Direct Loans for Disabled Veterans</td>
<td>DVA/VBA</td>
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<td>Recovery Program</td>
<td>Agency</td>
<td>Federal (F)</td>
<td>Individuals (I)</td>
<td>Businesses (B)</td>
<td>N-PO (N)</td>
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<td>Housing: HOME Investment Partnerships Program</td>
<td>HUD/CPD</td>
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<td>Housing: Indian Housing Assistance</td>
<td>DOI/IA</td>
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<td>Housing: Individuals and Households Program</td>
<td>DHS/FEMA</td>
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<td>Housing: Mortgage Insurance for Disaster Victims</td>
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<td>Housing: Rural Housing Service Section 502 Direct and Guaranteed Loan Program</td>
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<td>Housing: Rural Housing Service Section 504 Repair Grants and Loans</td>
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<td>Loans: Physical Disaster Loans (Business)</td>
<td>SBA</td>
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<td>Loans: Physical Disaster Loans (Individual)</td>
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<td>Mental Health Disaster Assistance</td>
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<td>Mitigation: Hazard Mitigation Grant Program</td>
<td>DOI/NPS</td>
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<td>Parks: Land and Water Conservation Fund Program</td>
<td>DOI/NPS</td>
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<td>Parks: Urban Park and Recreation Program</td>
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<td>Pre-Disaster Mitigation (PDM) Program Competitive Grants</td>
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<td>Federal (F)</td>
<td>States (S)</td>
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<td>Public Assistance Program</td>
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<td>Savings Bond Replacement or Redemption</td>
<td>Treasury/BPD</td>
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<td>Snow Survey and Water Supply Forecasts</td>
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<td>Social Security Assistance</td>
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<td>Soil Survey</td>
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<td>Surplus Property: Disposal of Federal Surplus Real Property</td>
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<td>Surplus Property: Donation of Federal Surplus Personal Property</td>
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<td>Surplus Property: Use of Surplus Property</td>
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<td>Tax Refund: Alcohol and Tobacco</td>
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<td>Taxpayer: Disaster Assistance Program</td>
<td>Treasury/IRS</td>
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<td>Transportation: Emergency Relief Program</td>
<td>DOT/FHWA</td>
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<td>Veterans Medical Care: Grants to States for Construction of State Home Facilities</td>
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<td>Water and Waste Disposal Loans and Grants</td>
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<td>Water: Emergency Community Water Assistance Grants</td>
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<td>Water Pollution Control</td>
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<td>Watercourse Navigation: Protection, Clearing and</td>
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<td>Straightening Channels</td>
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<td>Watershed Operations: Small</td>
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<td>Watershed Program, Flood Prevention Program</td>
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<td>Watershed Surveys and Planning</td>
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<td>Watersheds: Emergency</td>
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