

COMMUNITY DEVELOPMENT BLOCK GRANT

DISASTER RECOVERY: THEN VS. NOW

After years of tireless work from the National Low Income Housing Coalition ([NLIHC](#)), its Disaster Housing Recovery Coalition ([DHRC](#)), and its 900 national, state, and local partners, the Reforming Disaster Recovery Act ([RDRA](#)) became law on July 11, 2026. The RDRA authorizes HUD's Community Development Block Grant – Disaster Recovery ([CDBG-DR](#)) program for three years.

The CDBG-DR program [provides](#) flexible grants to help [presidentially declared](#) disaster areas rebuild affordable housing and other infrastructure, distribute rental assistance, carry out mitigation and resilience activities, aid in economic development, and much more.

BREAKING DOWN AUTHORIZATION

Despite being the only source of federal long-term recovery funds, the CDBG-DR program has never been authorized, with inconsistent funding from Congress and shifting rules and requirements. Authorization allows Congress to put funds into the program on a regular basis and HUD to create permanent rules governing the program, speeding the flow of funds to disaster survivors. The 21st Century ROAD to Housing Act authorizes the CDBG-DR program for three years, enacting key changes that will ultimately create a long-term recovery and mitigation program that is faster, fairer, and more forward-looking.

WHAT HAS CHANGED?

	THEN	NOW
Funding *For details, see NLIHC's "Funding 101: CDBG-DR" factsheet	Unpredictable: • Congress would pass one-off disaster aid packages at no regular, consistent time, leaving survivors to fall through the cracks when the support they counted on wasn't there.	Predictable: • Money will be put into the program each year through the appropriations process. • HUD will create a standing funding formula to allocate assistance to the most impacted and distressed areas following a disaster. • 70% of funds must benefit low and moderate income (LMI) families.
Project Activities	Unbalanced: • Funds were often unequally spent between renters and homeowners, and housing and infrastructure activities, without reflecting disaster needs on the ground. • Localities often failed to account for pre-disaster housing needs and adequately invest in mitigation and preparedness.	Balanced: • Localities must spend funds proportionately between renters and homeowners and between housing and infrastructure. • Grantees must prioritize activities that help LMI survivors recover, address pre- and post-disaster housing needs, and prepare for future disasters.
Timelines	Inconsistent: • The CDBG-DR program was often cited for failing to quickly move assistance to disaster survivors. This was due, in part, to the fact that program regulations often lacked clear timelines.	Consistent: • At max, a locality will know if they will be receiving CDBG-DR funds 120 days after the disaster. • After an allocation by HUD, grantees must submit an action plan no later than 90 days.

	THEN	NOW
Regulations	Constantly Changing: Every time Congress decided to put money into the CDBG-DR program, HUD was forced to re-write program rules and regulations, resulting in delayed assistance and unnecessary confusion.	Unified: HUD will publish a final rule outlining one set of regulations for the program moving forward. This should substantially speed up the delivery of aid to survivors and provide much needed clarity and consistency.
Mitigation & Resilience	Ad-Hoc: Like all CDBG-DR program requirements, regulations pertaining to mitigation and resilience were constantly changing with little to no justification and leaving disaster impacted areas unprepared for the future.	Streamlined: - A new Office of Disaster Management and Resiliency will be established at HUD to coordinate with other federal agencies, provide technical assistance, and create and share best practices as it pertains to mitigation and resilience. - Recovery and resilience will be integrated by allocating specific resources for mitigation and mandating construction standards for hazard prone areas.
Oversight	Hardly Any: Due to the lack of CDBG-DR's permanent authorization, HUD often felt unable to provide sufficient oversight into program compliance with specific regulations, the efficient distribution of resources, and outcomes.	Major Increase: - An authorized program will empower HUD to provide direction and oversight into the program's activities and spending in a way that agency has been unable to previously. - Grantees will certify that they will comply with fair housing and civil rights laws ensuring all disaster survivors can access the assistance they need to recover.
Transparency	Less than Ideal: Due to the inconsistent rules and requirements of the unauthorized CDBG-DR Program, it was extremely difficult to understand if a specific program was effective.	Required: HUD must create and make available a public facing dashboard summarizing project data. This will allow disaster survivors, advocates and organizers, administering agencies, and local governments alike to gain insight and clarity into how the program is functioning.

WHAT'S NEXT?

Passing the RDRA is a monumental win AND we know the job isn't finished yet! Implementation is where the rubber meets the road. Next, we'll be focused on...

1. Ensuring HUD creates a final rule that establishes a more efficient and equitable CDBG-DR program.
2. Working with Congress to allocate sufficient funding to the CDBG-DR program.

We invite you to join us! We don't win by accident. We win because we have a strong, organized Coalition of organizations – many, if not all, with firsthand experience recovery from disasters – working together to create a just disaster recovery system.

The DHRC holds bi-weekly calls every other Wednesday at 2 pm ET.

Register here: <https://bit.ly/3Rm08rb>

For additional information regarding NLIHC's Disaster Recovery, Research, and Resilience work, please contact Noah Patton, Director of Disaster Recovery (npatton@nlihc.org) and Senior Policy Analyst Meghan Mertyrus (mmertyrus@nlihc.org).