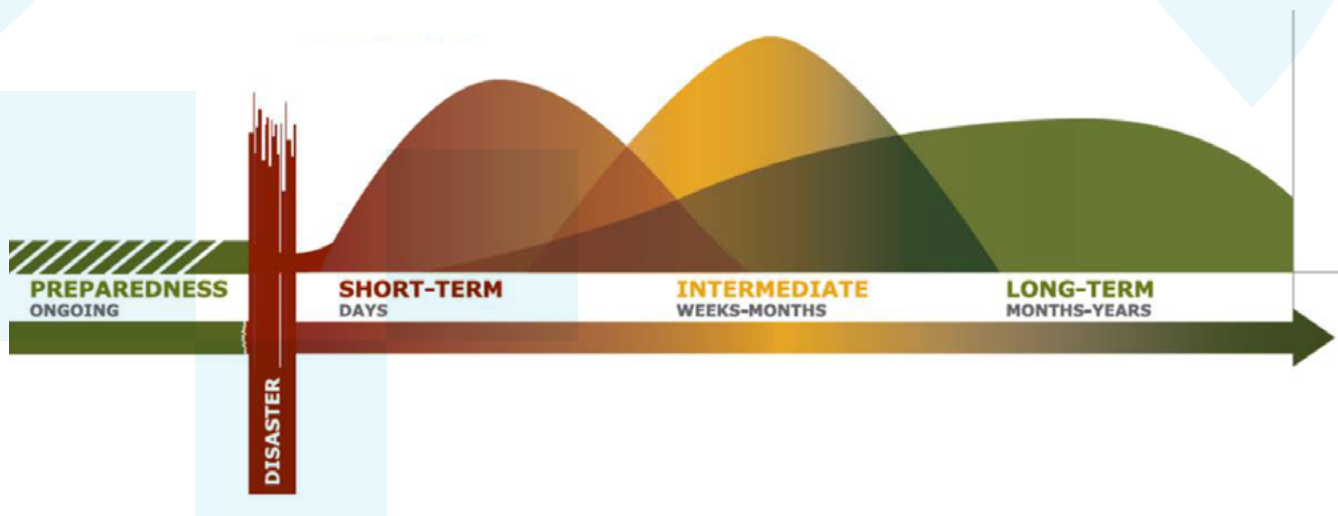


# HUD AND FEMA DISASTER ASSISTANCE: SEPARATE BUT COMPLEMENTARY

Programs from the Federal Emergency Management Agency (FEMA) like Public Assistance (PA) and Individual Assistance (IA), and programs from the Department of Housing and Urban Development (HUD) like the [Community Development Block Grant - Disaster Recovery Program](#) (CDBG-DR) both provide **different, sequential** assistance to ensure communities impacted by disasters can stabilize, repair, and mitigate things like infrastructure, government buildings, housing, etc.

These distinct, successive programs are critical to ensuring communities recover and mitigate future disasters. The Robert T. Stafford Disaster Relief and Emergency Assistance Act mandates **FEMA assistance ends after 18 months**, far from when communities are recovered, and future dangers are mitigated. HUD assistance will arrive afterward, ensuring that these activities are completed.

## PHASES OF RECOVERY



Source: Federal Emergency Management Agency (FEMA). (Sept. 2021) *National Disaster Recovery Framework: Strengthening Disaster Recovery for the Nation*. "Figure 1. Recovery Continuum - Description of Activities by Phase". <https://tr.ee/TAWSCh>

Disaster recovery activities are separated into phases of recovery. While these phases are not completely distinct and may vary from disaster to disaster in terms of timing, the activities within them all carry similar objectives. Despite their differences, all are necessary to accomplish the final goal of a recovered, mitigated, and therefore stronger community.

**Short-Term Recovery** (days after disaster): This phase begins soon after the disaster, focusing on emergency sheltering and feeding, getting power/water systems online, assessing damage, and ensuring that disaster survivors are safe.

**Intermediate Recovery** (weeks to months after disaster): This phase focuses on temporary housing and repairs to infrastructure, damaged buildings, and other important parts of a community. While things are starting to get back to normal, significant progress is still needed.

**Long-Term Recovery/Mitigation** (months to years after disaster): This phase involves ensuring communities are stronger ahead of future disasters and have stability in the long term. These include constructing long-term and new housing, hardening, expanding, and replacing entire infrastructure and utility systems, building new levees and highways, constructing, developing, and replacing housing to house displaced survivors and increase availability before future disasters, and economic recovery, like job training for new industries, and more.

## ASSISTANCE TIMING

FEMA funds are, when approved by the President, available for 18 months following a disaster, after which, by statute, they must be cut off. In contrast, **HUD funds arrive after FEMA funds have expired, addressing long-term mitigation concerns that by law FEMA cannot address.** HUD funds last for six years from the date of a grant agreement with a state, territory, tribe, or municipality.

## ACTIVITIES

Not only do HUD and FEMA assistance arrive at separate times and are vastly different amounts, but they also, by law, must cover different activities. Here are just some differences:

ACTIVITY	ELIGIBLE UNDER FEMA ASSISTANCE (IA AND PA)	ELIGIBLE UNDER HUD CDBG-DR
Infrastructure Repair	Yes	No (unless repair isn't covered by FEMA programs)
Infrastructure Improvement	No	Yes
Survivor Rental Assistance (within 18 months of disaster)	Yes (but it is capped at \$40,000 with the average amount received between \$8,000 and \$3,000)	No
Services for Individuals Experiencing Homelessness Pre-Disaster	No	Yes
Survivor Rental Assistance (beyond 18 months)	No	Yes
Home Repair and Replacement	Yes (but it is capped at \$40,000 with the average amount received between \$8,000 and \$3,000)	Yes (with no federally required cap on assistance)
New Housing Construction	No (except in insular areas)	Yes
Economic Development (job training, loans, etc...)	No	Yes
Public Facilities Repair	Yes	No (unless need unmet)
Public Facility and Services New Construction	No	Yes
Hazard Mitigation Activities (levees, berms, etc...)	No	Yes

For more information on CDBG-DR and the [Reforming Disaster Recovery Act](#) please contact Noah Patton ([npatton@nlihc.org](mailto:npatton@nlihc.org)) and Meghan Mertyris ([mmertyris@nlihc.org](mailto:mmertyris@nlihc.org)).