

# Federal Housing and Sheltering Resource Timeline and Compendium

## **Purpose:**

These graphics are intended as a resource for housing and emergency management agencies at the State, Local, Tribal, and Territorial (SLTT) levels. Taken together, these graphics provide a visual overview of when federal programs for housing and sheltering become available during the disaster lifecycle.

## **How to Use:**

- The Federal Housing and Sheltering Resource Timeline and Compendium are planning tools to help SLTT officials identify Federal resources that are available to help them develop, repair, and replace their housing stock and enhance community resiliency.
  - Programs are divided across the phases of the disaster lifecycle based on:
    - If they are specific to activities in one stage (ex., sheltering activities during the response phase); or
    - When they become available (ex., Disaster Grants – Public Assistance cat. A is available in the response and recovery stages. However, because it is first made available during the response phase, it is listed in the response section on the timeline.)
- Many of the programs listed in the steady state or mitigation columns can be used throughout the other phases.
- The program and department titles in graphics two, three, and four are hyperlinked to their compendium entry.
- The compendium is intended as a starting point to additional research on whether the program matches the SLTT governments needs.
  - The compendium provides a description of program recipients, beneficiaries and activities, as well as links to additional information on the program.
  - The programs documented in the compendium are continually updated and users should refer to the programs department responsible for administering the program for the latest guidance.
  - Each program has specific eligibility criteria/application process and not every program will be available to an SLTT applicant.

## **Graphic One: Disaster Lifecycle Timeline**

A high-level timeline of the disaster lifecycle. This graphic is meant to orient the reader to the phases of the disaster lifecycle: Steady State, Mitigation, Response, Short-Term Recovery, and Long-Term Recovery.

*A note about the timeline: Across the nation, disasters are occurring more frequently, often impacting communities still recovering from a previous disaster. For the ease of the reader, this timeline lays out the phases of disasters in a linear format. However, disasters are cyclical, and the five phases often overlap without clearly defined transitions.*

## **Graphic Two: Overview of Federal Housing and Sheltering Programs**

This graph breaks down the number of housing and sheltering programs across Federal agencies and the disaster lifecycle phases.

## **Graphic Three: Timeline of Federal Housing and Sheltering by Organization**

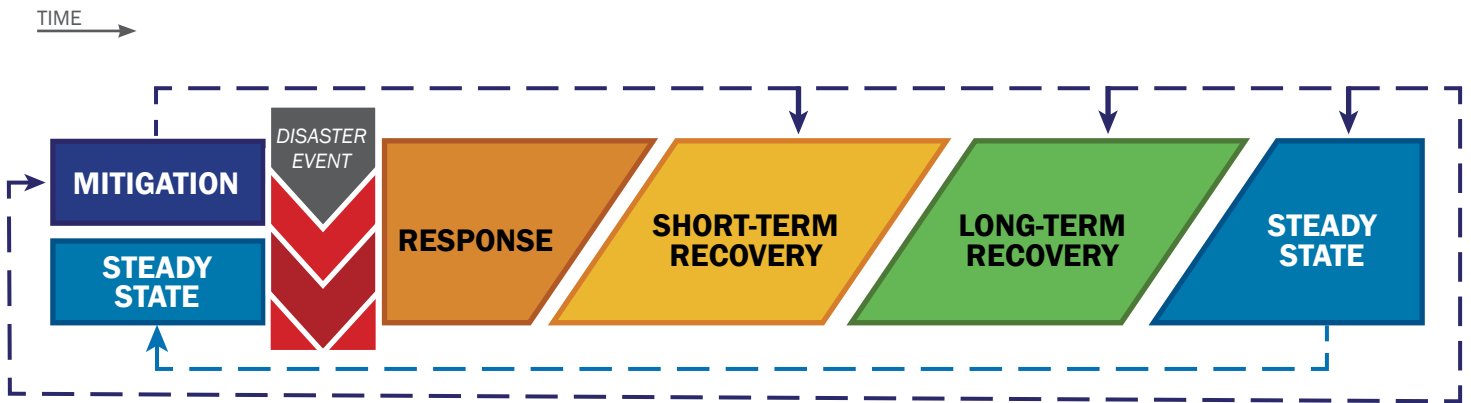
Shows a complete list of Federal housing and sheltering programs broken out by the department or agency that administers it.

## **Graphic Four: Timeline of Federal Housing and Sheltering by Disaster Phase**

Shows a complete list of federal housing and sheltering programs broken out by the phase on the timeline during which it becomes available.

# Federal Housing and Sheltering Resource Timeline and Compendium

Graphic One: Disaster Lifecycle Timeline



Graphic Two: Overview of Federal Housing and Sheltering Programs

	Steady State	Mitigation	Response	Short-Term Recovery	Long-Term Recovery	Total
<b>U.S. Department of Housing and Urban Development (HUD)</b>	32	1		2	5	40
<b>Federal Emergency Management Agency (FEMA)</b>	3	5	3	6	1	18
<b>U.S. Department of Agriculture - Rural Development</b>	7				6	13
<b>U.S. Department of Health and Human Services (HHS)</b>	10				2	12
<b>U.S. Department of Veterans Affairs</b>	3			1		4
<b>U.S. Economic Development Administration (EDA)</b>	2	1				3
<b>U.S. Small Business Administration (SBA)</b>					3	3
<b>U.S. Department of Treasury</b>	2					2
<b>General Services Administration</b>			2			2
<b>U.S. Army Corps of Engineers (USACE)</b>				1		1
<b>TOTAL NUMBER OF PROGRAMS</b>	<b>59</b>	<b>7</b>	<b>5</b>	<b>10</b>	<b>17</b>	<b>98</b>

# Federal Housing and Sheltering Resource Timeline and Compendium

Graphic Three: Timeline of Federal Housing and Sheltering by Organization

## U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)



	pg	Steady State	Mitigation	Response	Short-Term Recovery	Long-Term Recovery
Community Development Block Grant (CDBG) - Entitlement Communities	11					
Community Development Block Grant (CDBG) - Insular Areas (CDBG-IA)	11					
Community Development Block Grant (CDBG) for Indian Tribes and Alaskan Native Villages	12					
Community Development Block Grant (CDBG) - States and Small Cities	12					
Comprehensive Housing Counseling Grant Program	13					
Continuum of Care Program	14					
Distressed Cities and Persistent Poverty Technical Assistance	15					
Home Equity Conversion Mortgage	15					
HOME Investments Partnerships	16					
Homeless Emergency Solutions Grants (ESG)	16					
Housing Choice Vouchers	17					
Housing Opportunities for Persons with AIDS (HOPWA) Program	17					
Housing Trust Fund (HTF)	18					
Indian Housing Block Grant (IHBG): Competitive Grant Program	18					
Indian Housing Block Grant (IHBG): Formula Grant Program	19					
Loss Mitigation Services for FHA Homeowners	19					
Mortgage Insurance / Multifamily Housing (Section 241(a))	20					
Older Adults Home Modification Grant Program (OAHMP)	20					
Pathways to Removing Obstacles to Housing (PRO Housing)	21					
Public Housing Capital Fund	21					
Rural Capacity Building for Community Development and Affordable Housing Program	22					
Section 108 Loan Guarantee Program	22					
Section 184 Indian Home Loan Guarantee Program	23					
Section 202 Supportive Housing for the Elderly	23					
Section 203(B) - Purchase or Refinance a Principle Residence (Mortgage Insurance)	24					
Section 221(d)(4) - New Construction or Substantial Rehabilitation	24					
Section 223(F) - Purchase or Refinance of Existing Multifamily Home	25					
Section 232 Mortgage Insurance for Residential Care Facilities	25					
Section 242 Mortgage Insurance for Hospitals	26					
Section 811 Supportive Housing for Persons with Disabilities	26					
Veterans Housing Rehabilitation and Modification Pilot Program (VHRMP)	27					
Veterans Supportive Housing (HUD-VASH)	28					

# Federal Housing and Sheltering Resource Timeline and Compendium

## U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) (CONTINUED)



Healthy Homes Production (HHP) Grant Program	28							
Mortgage Payment Forbearance / Foreclosure Moratorium / FHA Insured Homeowners	29							
Rapid Unsheltered Survivor Housing (RUSH)	29							
Community Development Block Grant (CDBG) - Disaster Recovery (CDBG-DR)	30							
HUD Capital Fund: Emergency/Natural Disaster Funding	30							
Section 203(H) - Disaster Victims (Mortgage Insurance)	31							
Section 203(K) - Rehabilitation (Mortgage Insurance)	31							

Steady State  
Mitigation  
Response  
Short-Term Recovery  
Long-Term Recovery

## FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA)



Emergency Food and Shelter National Board Grant Program (EFSP)	32							
National Flood Insurance Program	32							
Shelter and Services Grant Program	33							
Building Resilient Infrastructure and Communities (BRIC) Grant Program	33							
FEMA Hazard Mitigation Acquisition Program	34							
Flood Mitigation Assistance (FMA) Grant Program	34							
Hazard Mitigation Grant Program (HMGP)	35							
Safe Room Funding	35							
Disaster Grants - Public Assistance	36							
Individual Assistance (IA) - Mass Care Congregate Sheltering	36							
Transitional Sheltering Assistance (TSA)	37							
Disaster Case Management	37							
Group Flood Insurance Policies (GFIPs)	38							
Individual Assistance (IA)	38							
Individuals and Households Program (IHP) Direct Housing Assistance - Housing Assistance (Multifamily Lease and Repair)/ Transportable Temporary Housing Units (TTHU) / Direct Lease	39							
Individuals and Households Program (IHP) - Financial Housing Assistance	39							
Individuals and Households Program (IHP) - Permanent Housing Construction (repair/new construction)	40							
Cora Brown Fund	40							

# Federal Housing and Sheltering Resource Timeline and Compendium

## U.S. DEPARTMENT OF AGRICULTURE - RURAL DEVELOPMENT



	pg	Steady State	Mitigation	Response	Short-Term Recovery	Long-Term Recovery
Community Facilities Direct Loan & Grant Program	41	█				
Direct Loan Program - Single Family Housing Direct Home Loans - Section 502	41	█				
First-Time Homebuyers (FTH) and USDA Loans	42	█				
Housing Preservation Grants (HPG)	42	█				
Multifamily Housing Loan Guarantees	43	█				
Mutual Self-Help Housing Technical Assistance Grants	43	█				
Water & Waste Disposal Loan & Grant Program	44	█				
Farm Labor Housing Direct Loans and Grant Programs	44				█	
Multifamily Housing Rental Assistance	45				█	
Multifamily Housing Direct Loan	45				█	
Rural Community Development Initiative Grants	46				█	
Rural Rental Housing Loans (Section 515)	46				█	
Single Family Housing Repair Loans and Grants (Section 504 Home Repair program)	47				█	

## U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES (HHS)



	pg	Steady State	Mitigation	Response	Short-Term Recovery	Long-Term Recovery
ACF Basic Center Program	48	█				
ACF Child Support Enforcement Program	48	█				
ACF Family Violence Prevention and Services Grant Program	49	█				
ACF Street Outreach Program	49	█				
ACF Transitional Living Program for Older Homeless Youth	50	█				
Administration for Children and Families (ACF) Runaway and Homeless Youth Programs	50	█				
Community Services Block Grant	51	█				
Grants for the Benefit of Homeless Individuals (GBHI)	51	█				
Low-Income Home Energy Assistance Program (LIHEAP)	52	█				
Temporary Assistance for Needy Families (TANF)	52	█				
Community Services Block Grant (CSBG)	53				█	
Social Services Block Grant (SSBG)	53				█	

# Federal Housing and Sheltering Resource Timeline and Compendium

## U.S. DEPARTMENT OF VETERANS AFFAIRS



Enhanced-Use Lease (EUL) Program	54	Steady State				
Homeless Providers Grant and Per Diem (GPD) Program	54	Steady State				
Supportive Services for Veteran Families (SSVF)	55	Steady State				
VA Home Loans	55			Response		

## U.S. ECONOMIC DEVELOPMENT ADMINISTRATION (EDA)



Economic Adjustment Assistance	56	Steady State				
Indigenous Communities (ARPA Program)	56	Steady State				
Statewide Planning, Research, and Networks (ARPA Program)	57		Mitigation			

## U.S. SMALL BUSINESS ADMINISTRATION (SBA)



US SBA Disaster Loan Assistance - Economic Injury Disaster Loans	58					Long-Term Recovery
US SBA Disaster Loan Assistance - Mitigation Assistance	58					Long-Term Recovery
US SBA Disaster Loan Assistance Home and Personal Property - Physical Damage Loans	59					Long-Term Recovery

## U.S. DEPARTMENT OF THE TREASURY



Low-Income Housing Tax Credits (LIHTC)	60	Steady State				
New Markets Tax Credits	60	Steady State				

## U.S. GENERAL SERVICES ADMINISTRATION

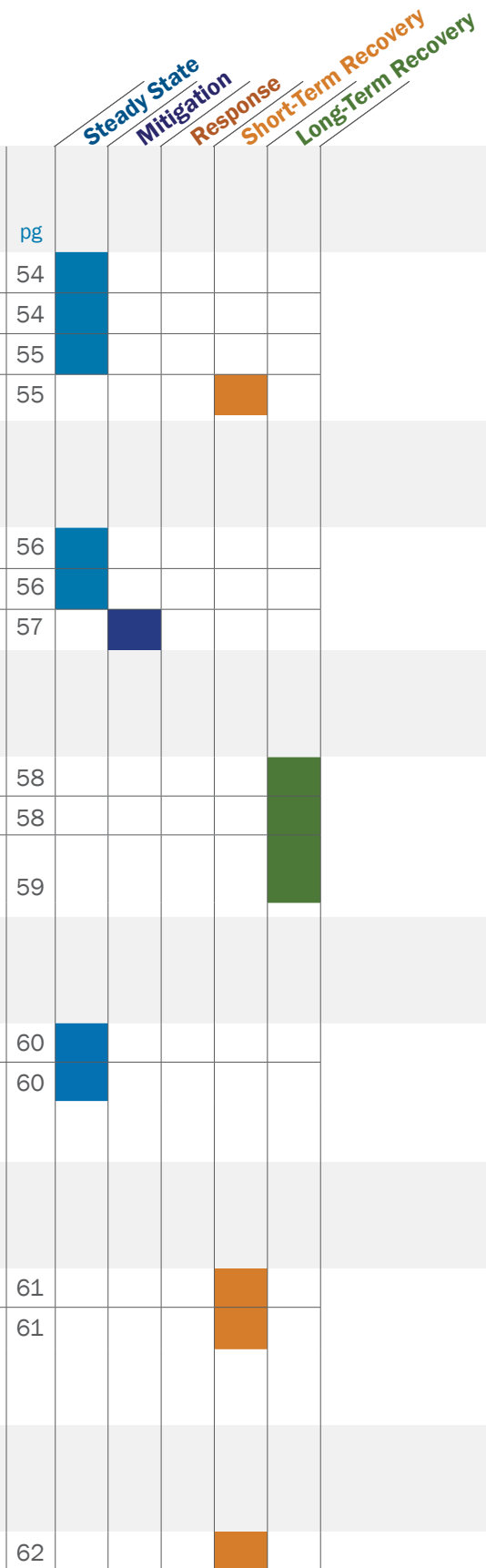


Disaster Purchasing Program	61				Response	
Emergency Lodging Services	61				Response	

## U.S. ARMY CORPS OF ENGINEERS (USACE)



Temporary Roofing (Operation Blue Roof)	62				Response	
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# Housing Resource Compendium

## Graphic Four: Timeline of Federal Housing and Sheltering by Disaster Phase

### STEADY STATE

#### Federal Emergency Management Agency (FEMA)

Emergency Food and Shelter National Board Grant Program (EFSP)  
National Flood Insurance Program  
Shelter and Services Grant Program

#### U.S. Department of Agriculture - Rural Development

Community Facilities Direct Loan & Grant Program  
Direct Loan Program - Single Family Housing Direct Home Loans - Section 502  
First-Time Homebuyers (FTH) and USDA Loans  
Housing Preservation Grants (HPG)  
Multifamily Housing Loan Guarantees  
Mutual Self-Help Housing Technical Assistance Grants  
Water & Waste Disposal Loan & Grant Program

#### U.S. Department of Health and Human Services (HHS)

ACF Basic Center Program  
ACF Child Support Enforcement Program  
ACF Family Violence Prevention and Services Grant Program  
ACF Street Outreach Program  
ACF Transitional Living Program for Older Homeless Youth  
Administration for Children and Families (ACF)  
Runaway and Homeless Youth Programs  
Community Services Block Grant  
Grants for the Benefit of Homeless Individuals (GBHI)  
Low-Income Home Energy Assistance Program (LIHEAP)  
Temporary Assistance for Needy Families (TANF)

#### U.S. Department of Housing and Urban Development (HUD)

Community Development Block Grant (CDBG) Entitlement Communities  
Community Development Block Grant (CDBG) - Insular Areas (CDBG-IA)  
Community Development Block Grant (CDBG) for Indian Tribes and Alaskan Native Villages  
Community Development Block Grant (CDBG) - States and Small Cities  
Comprehensive Housing Counseling Grant Program  
Continuum of Care Program  
Distressed Cities and Persistent Poverty Technical Assistance  
Home Equity Conversion Mortgage  
HOME Investments Partnerships  
Homeless Emergency Solutions Grants (ESG)  
Housing Choice Vouchers  
Housing Opportunities for Persons with AIDS (HOPWA) Program  
Housing Trust Fund (HTF)

# Housing Resource Compendium

## U.S. Department of Housing and Urban Development (HUD) continued

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Indian Housing Block Grant (IHBG): Competitive Grant Program
Indian Housing Block Grant (IHBG): Formula Grant Program
Loss Mitigation Services for FHA Homeowners
Mortgage Insurance / Multifamily Housing (Section 241(a))
Older Adults Home Modification Grant Program (OAHMP)
Pathways to Removing Obstacles to Housing (PRO Housing)
Public Housing Capital Fund
Rural Capacity Building for Community Development and Affordable Housing Program
Section 108 Loan Guarantee Program
Section 184 Indian Home Loan Guarantee Program
Section 202 Supportive Housing for the Elderly
Section 203(B) - Purchase or Refinance a Principle Residence (Mortgage Insurance)
Section 221(d)(4) - New Construction or Substantial Rehabilitation
Section 223(F) - Purchase or Refinance of Existing Multifamily Home
Section 232 Mortgage Insurance for Residential Care Facilities
Section 242 Mortgage Insurance for Hospitals
Section 811 Supportive Housing for Persons with Disabilities
Veterans Housing Rehabilitation and Modification Pilot Program (VHRMP)
Veterans Supportive Housing (HUD-VASH)

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U.S. Department of Treasury	Low-Income Housing Tax Credits (LIHTC)
	New Markets Tax Credits

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U.S. Department of Veterans Affairs	Enhanced-Use Lease (EUL) Program
	Homeless Providers Grant and Per Diem (GPD) Program
	Supportive Services for Veteran Families (SSVF)

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U.S. Economic Development Administration (EDA)	Economic Adjustment Assistance
	Indigenous Communities (ARPA Program)

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## MITIGATION

### Federal Emergency Management Agency (FEMA)

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Building Resilient Infrastructure and Communities (BRIC) Grant Program
FEMA Hazard Mitigation Acquisition Program
Flood Mitigation Assistance (FMA) Grant Program
Hazard Mitigation Grant Program (HMGP)
Safe Room Funding

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### U.S. Department of Housing and Urban Development (HUD)

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Healthy Homes Production (HHP) Grant Program
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### U.S. Economic Development Administration (EDA)

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Statewide Planning, Research, and Networks (ARPA Program)
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# Federal Housing and Sheltering Resource Timeline and Compendium

## RESPONSE

### Federal Emergency Management Agency (FEMA)

Disaster Grants - Public Assistance

Individual Assistance (IA) - Mass Care Congregate Sheltering

Transitional Sheltering Assistance (TSA)

### General Services Administration

Disaster Purchasing Program

Emergency Lodging Services

## SHORT-TERM RECOVERY

### Federal Emergency Management Agency (FEMA)

Disaster Case Management

Group Flood Insurance Policies (GFIPs)

Individual Assistance (IA)

Individuals and Households Program (IHP) Direct Housing Assistance

- Housing Assistance (Multifamily Lease and Repair)
- Transportable Temporary Housing Units (TTHU)
- Direct Lease

IHP Financial Housing Assistance

IHP Permanent Housing Construction (repair/new construction)

### U.S. Army Corps of Engineers (USACE)

Temporary Roofing (Operation Blue Roof)

### U.S. Department of Housing and Urban Development (HUD)

Mortgage Payment Forbearance / Foreclosure Moratorium / FHA Insured Homeowners

Rapid Unsheltered Survivor Housing (RUSH)

### U.S. Department of Veterans Affairs

VA Home Loans

## LONG-TERM RECOVERY

### Federal Emergency Management Agency (FEMA)

Cora Brown Fund

### U.S. Department of Agriculture - Rural Development

Farm Labor Housing Direct Loans and Grant Programs

Multifamily Housing Rental Assistance

Multifamily Housing Direct Loan

Rural Community Development Initiative Grants

Rural Rental Housing Loans (Section 515)

Single Family Housing Repair Loans and Grants (Section 504 Home Repair program)

# Federal Housing and Sheltering Resource Timeline and Compendium

## **U.S. Department of Health and Human Services (HHS)**

Community Services Block Grant (CSBG)

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Social Services Block Grant (SSBG)

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## **U.S. Department of Housing and Urban Development (HUD)**

CDBG - Disaster Recovery (CDBG-DR)

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HUD Capital Fund: Emergency/Natural Disaster Funding

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Section 203(H) - Disaster Victims (Mortgage Insurance)

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Section 203(K) - Rehabilitation (Mortgage Insurance)

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## **U.S. Small Business Administration (SBA)**

US SBA Disaster Loan Assistance - Economic Injury Disaster Loans

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US SBA Disaster Loan Assistance - Mitigation Assistance

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US SBA Disaster Loan Assistance Home and Personal Property - Physical Damage Loans

## COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) - ENTITLEMENT COMMUNITIES

### Timing

Steady State

### Assistance Type

Grant

### Recipient

Entitlement jurisdictions (local governments)

### Eligible Beneficiaries

Projects and activities that principally benefit low- and moderate-income persons, aid in the elimination or prevention of slums and blight, or meet urgent needs of the community.

### Eligible Activities

CDBG funds may be used for activities which include, but are not limited to: acquisition of real property; relocation and demolition; rehabilitation of residential and non-residential structures; construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes; public services, within certain limits; activities relating to energy conservation and renewable energy resources; and provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

### Annual Funding

Formula grant.

Reference: [https://www.hud.gov/program\\_offices/comm\\_planning/cdbg/entitlement-program](https://www.hud.gov/program_offices/comm_planning/cdbg/entitlement-program)

## COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) - INSULAR AREAS (CDBG-IA)

### Timing

Steady State

### Assistance Type

Grant

### Recipient

American Samoa, Guam, Northern Mariana Island, U.S. Virgin Islands

### Eligible Beneficiaries

Projects and activities that principally benefit low- and moderate-income persons, aid in the elimination or prevention of slums and blight, or meet urgent needs of the community.

### Eligible Activities

CDBG funds may be used for activities which include, but are not limited to: acquisition of real property; relocation and demolition; rehabilitation of residential and non-residential structures; construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes; public services, within certain limits; activities relating to energy conservation and renewable energy resources; and provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

### Annual Funding

Formula grant.

Reference: [https://www.hud.gov/program\\_offices/comm\\_planning/cdbg/insular-areas](https://www.hud.gov/program_offices/comm_planning/cdbg/insular-areas)

# Federal Housing and Sheltering Resource Timeline and Compendium

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

## COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) FOR INDIAN TRIBES AND ALASKAN NATIVE VILLAGES

### Timing

Steady State

### Assistance Type

Grant

### Recipient

Federally recognized tribal governments, and Native American tribal organizations

### Eligible Beneficiaries

American Indian and Alaska Native communities.

### Eligible Activities

Creation of decent housing, suitable living environments, and economic opportunities primarily for persons with low- and moderate-incomes.

**Imminent Threat Grants** address issues that have an immediate negative impact on public health or safety of tribal residents.

**Single Purpose Grants** are used to fund projects that must principally benefit low- and moderate-income persons.

### Annual Funding

Fiscal year funding varies year-to-year. Fiscal Year (FY) 2023 had \$75 million in funding.

Reference: [FY 2023 Community Development Block Grant Program for Indian Tribes and Alaska Native Villages NOFO | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

## COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) - STATES AND SMALL CITIES

### Timing

Steady State

### Assistance Type

Grant

### Recipient

States

### Eligible Beneficiaries

Projects and activities that principally benefit low- and moderate-income persons, aid in the elimination or prevention of slums and blight, or meet urgent needs of the community.

### Eligible Activities

CDBG funds may be used for activities which include, but are not limited to: acquisition of real property; relocation and demolition; rehabilitation of residential and non-residential structures; construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes; public services, within certain limits; activities relating to energy conservation and renewable energy resources; and provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

### Annual Funding

Formula grant to states.

Reference: [State Community Development Block Grants \(Small Cities CDBG\) \(hud.gov\)](#)

## COMPREHENSIVE HOUSING COUNSELING GRANT PROGRAM

### Timing

Steady State

### Assistance Type

Grant

### Recipient

All housing counseling agencies (including local housing counseling agency (LHCA), Intermediaries, and multi-state organization (MSO)) approved by HUD to participate; State Housing Finance Agencies (SHFA) who meet the Eligibility requirements published in the Notice of Funding Opportunity (NOFO)

### **Eligible Beneficiaries**

HUD-approved counseling agencies to respond to the needs of residents/neighborhoods, and deliver housing counseling services to tenants and homeowners, both current and prospective - provided with information on property maintenance, financial management/ literacy, and such other matters as may be appropriate to assist them in improving their housing conditions, meeting their financial needs, and fulfilling the responsibilities of tenancy or homeownership.

Traditionally underserved populations (e.g. minorities, elderly, veterans, persons with disabilities, limited English proficiency, etc.) face added housing and economic challenges - counselors with expert, unbiased guidance will be provided to help meet housing needs and improve financial situations.

### **Eligible Activities**

- Distributing Federal financial support to eligible housing counseling agencies to enable them to provide quality services to consumers to address their housing and financial needs;
- Distributing Federal financial support to eligible Historically Black Colleges and Universities (HBCU), Tribal Colleges and Universities, and other Minority

Serving Institutions (MSI) to provide quality services to consumers to address their housing and financial needs;

- Distributing Federal financial support to eligible housing counseling agencies based on past performance;
- Reducing the costs to program participants when applying for and reporting on HUD funding while maintaining accountability for Federal funds;
- Leveraging external resources and funding to increase the sustainability of quality housing counseling programs;
- Supporting the housing counseling industry in supporting ongoing counselor certification to increase the quality, consistency, and effectiveness of housing counseling;
- Ensuring distribution of funding amounts for rural areas with low levels of access to housing counseling services;
- Providing housing counseling services to traditionally underserved populations, such as people of color, seniors, veterans, persons with disabilities, and persons with limited English proficiency.

### **Annual Funding**

Fiscal year grant funding varies year-to-year.

Reference: [Comprehensive Housing Counseling Grant Program \(federalgrants.gov\)](#)

## CONTINUUM OF CARE PROGRAM

### Timing

Steady State

### Assistance Type

Grant

### Recipient

Nonprofit providers, State and local governments, Indian Tribes or tribally-designated housing entities, and public housing agencies

### Eligible Beneficiaries

Local communities with individuals (including unaccompanied youth) and families who are experiencing homelessness, and persons fleeing domestic violence, dating violence, sexual assault, and/or stalking.

### Eligible Activities

- **Permanent Housing:** community-based housing without a designated length of stay in which formerly homeless individuals and families live as independently as possible.
- **Transitional Housing:** provide homeless individuals and families with the interim stability and support to successfully move to and maintain permanent housing (up to 24 months).
- **Supportive Services:** recipients and sub-recipients may use the funds to conduct outreach to sheltered and unsheltered homeless persons and families, link clients with housing or other necessary services, and provide ongoing support.
- **Homeless Management Information System:** leasing a structure in which the HMIS operates, for operating the structure in which the HMIS is housed, and/or for covering other costs related to establishing, operating, and customizing a CoC's HMIS.
- **Homelessness Prevention:** may include housing relocation and stabilization services as well as short- and medium-term rental assistance to prevent an individual or family from becoming homeless, help maintaining their existing housing/transition to new permanent housing.

### Annual Funding

Fiscal year grant funding varies year-to-year. In March 2023, \$2.8 billion was allocated. Of this, \$80 million is for non-competitive Youth Homelessness Demonstration Program renewal and replacement grants, and \$52 million is for new projects that support housing and service needs for survivors of domestic violence, dating violence, sexual assault, and stalking.

Reference: [Continuum of Care Program \(hud.gov\)](https://www.hud.gov/continuumofcare)

## DISTRESSED CITIES AND PERSISTENT POVERTY TECHNICAL ASSISTANCE

### Timing

Steady State

### Assistance Type

Provides Technical Assistance (TA)

### Recipient

Local governments and non-profit partners

### Eligible Beneficiaries

Units of general local government serving populations under 50,000 that are economically distressed, or with one or more census tracts experiencing persistent poverty, are eligible to receive capacity building technical assistance.

### Eligible Activities

The technical assistance may include building capacity of local governments experiencing economic distress, and assisting local governments along with nonprofit partners in alleviating persistent poverty in specific areas.

### Annual Funding

Fiscal year funding varies year-to-year. HUD announced the availability of at least one award for \$5 million in FY 2022 funding and one award of up to \$5 million in FY 2023.

Reference: [Distressed Cities and Persistent Poverty Technical Assistance Program | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

## HOME EQUITY CONVERSION MORTGAGE

### Timing

Steady State

### Assistance Type

Reverse mortgage for seniors

### Recipient

Homeowners with equity in their homes, who want to remain in their homes or supplement their income

### Eligible Beneficiaries

Senior citizens over the age of 62 years old.

### Eligible Activities

The federal government enables a portion of a home's equity to use for home maintenance, repairs, or general living expenses. HECM borrowers may reside in their homes indefinitely as long as property taxes and homeowner's insurance are kept current. If there is more than one borrower and no eligible non-borrowing spouse, the age of the youngest borrower is used to determine the amount eligible to borrow.

### Annual Funding

FHA-insured loan volume varies year-to-year.

Reference: [Home Equity Conversion Mortgages For Seniors \(hud.gov\)](#)

# Federal Housing and Sheltering Resource Timeline and Compendium

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

## HOME INVESTMENTS PARTNERSHIPS

### Timing

Steady State

### Assistance Type

Grant

### Recipient

States, localities, and territories

### Eligible Beneficiaries

Local agencies that help build, buy, or rehabilitate affordable housing for rent or homeownership, or provide direct rental assistance to low- and very-low income households.

### Eligible Activities

This grant may be used for tenant-based rental assistance, housing rehabilitation, assistance to homebuyers, acquisition, and new construction of affordable housing.

### Annual Funding

Fiscal year funding varies year-to-year. HOME was funded at \$1.5 billion in FY 2023, equal to the FY 2022 funding level.

Reference: [HOME Investment Partnerships Program | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\) Grantee Contact Information - HUD Exchange](#)

[HUD Awards and Allocations \(hudexchange.info\)](#)

[HUD Grantee Contact Information \(hudexchange.info\)](#)

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## HOMELESS EMERGENCY SOLUTIONS GRANTS (ESG)

### Timing

Steady State

### Assistance Type

Grant

### Recipient

States, urban counties, metropolitan cities, and territories

### Eligible Beneficiaries

Units of local government, nonprofit organizations, public housing agencies and local redevelopment authorities that provide support for unhoused populations in emergency/transitional shelters or assist people in quickly regaining stability in permanent housing after experiencing a housing crisis or homelessness.

### Eligible Activities

Eligible activities include:

- Engaging homeless individuals and families living on the street;
- Improving the number and quality of emergency shelters for homeless individuals and families;
- Helping operate these shelters;
- Providing essential services to shelter residents;
- Rapid re-homing homeless individuals and families; and
- Preventing families and individuals from becoming homeless.

ESG funds may be used for these five program components: street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, Homeless Management Information System (HMIS), and up to 7.5% of a recipient's allocation can be used for administrative activities.

### Annual Funding

Unspecified.

Reference: [Emergency Solutions Grants Program | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

[HUD Grantee Contact Information \(hudexchange.info\)](#)

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# Federal Housing and Sheltering Resource Timeline and Compendium

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

## HOUSING CHOICE VOUCHERS

### Timing

Steady State

### Assistance Type

Funding for home rentals for low income families

### Recipient

Local public housing agencies (PHAs)

### Eligible Beneficiaries

Eligibility for a housing voucher is determined by the PHA based on the total annual gross income and family size and is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live.

### Eligible Activities

The housing choice voucher program places the choice of housing in the hands of the individual family.

A very low-income family is selected by the PHA to participate is encouraged to consider several housing choices to secure the best housing for the family needs.

The housing voucher holder is advised of the unit size for which it is eligible based on family size and composition.

### Annual Funding

Funding varies year-to-year. The total Housing Choice Voucher, also known as Tenant-Based Rental Assistance, appropriation for FY 2023 is \$30.3 billion.

Reference: [Housing Choice Voucher Program Section 8 | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

## HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA) PROGRAM

### Timing

Steady State

### Assistance Type

Grants for housing assistance and related supportive services

### Recipient

States, local governments, and nonprofit organizations

### Eligible Beneficiaries

Local community resources for low-income persons living with HIV/AIDS and their families.

### Eligible Activities

Provide housing assistance and related supportive services for low-income persons living with HIV/AIDS and their families. This includes the acquisition, rehab, or new construction of housing units, costs for facility operations, rental assistance, and short-term payments to prevent homelessness. Related supportive services include social services, program planning, development costs. HOPWA funds also may be used for services including (but not limited to) assessment and case management, substance abuse treatment, mental health treatment, nutritional services, job training and placement assistance, and assistance with daily living.

### Annual Funding

The annual HOPWA appropriation is divided between the two programs – 90% for formula program grants and 10% for competitive program grants.

**Formula Program** - awards go to metropolitan areas with over 500,000 people and at least 2,000 HIV/AIDS cases, and States with over 2,000 HIV/AIDS cases outside of eligible metropolitan areas. This method was modernized in 2016 with the passing and signing of the Housing Opportunity Through Modernization Act.

**Competitive Program** - Awards are based on competitive applications, with priority given to the renewal of expiring permanent supportive housing project grants. Then, awards typically go to Special Projects of National Significance (SPNS) to target assistance to underserved populations, or New Long-Term Projects, which provide housing and services for eligible persons in areas not qualifying for HOPWA Formula Program Allocations

Reference: [HOPWA Eligibility Requirements - HUD Exchange](#)

## HOUSING TRUST FUND (HTF)

### Timing

Steady State

### Assistance Type

Grant

### Recipient

States are allowed to administer their own program, or choose a state-designated entity to administer the Housing Trust Funds on its behalf

### Eligible Beneficiaries

Communities, businesses, and nonprofits that support very low and extremely low-income households, including homeless families.

### Eligible Activities

Building, preserving, rehabilitating, and operating rental housing for extremely low-income households.

Other activities may include real property acquisition, site improvements and development hard costs; related soft costs, demolition, financing costs, relocation assistance, operating cost assistance for rental housing (up to 30% of each grant), reasonable administrative and planning costs.

### Annual Funding

Fiscal funding will vary year-to-year. In 2022, HTF received \$740 million, the largest amount ever administered.

Reference: [HTF Factsheet \(hud.gov\)](https://www.hud.gov/factsheets/htf)

## INDIAN HOUSING BLOCK GRANT (IHBG): COMPETITIVE GRANT PROGRAM

### Timing

Steady State

### Assistance Type

Grant

### Recipient

Tribes and tribally-designated housing entities

### Eligible Beneficiaries

Indian tribes and tribally-designated housing entities.

### Eligible Activities

Develop, maintain, operate affordable housing in safe and healthy environments on Indian reservations and in other Indian areas, and carry out other affordable housing activities. Must be used to primarily benefit low-income Indian families.

### Annual Funding

Fiscal year funding varies year-to-year. The total IHBG Competitive appropriation for FY 2023 is \$150 million.

Reference: [Indian Housing Block Grant \(IHBG\) Competitive Grant Program | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](https://www.hud.gov/indianhousingblockgrant)

# Federal Housing and Sheltering Resource Timeline and Compendium

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

## INDIAN HOUSING BLOCK GRANT (IHBG): FORMULA GRANT PROGRAM

### Timing

Steady State

### Assistance Type

Grant

### Recipient

Tribes/Tribally Designated Housing Entities (TDHE)

### Eligible Beneficiaries

Tribes/Tribally Designated Housing Entities (TDHE)

### Eligible Activities

HUD distributes this block grant by formula annually to eligible Indian tribes or their Tribally Designated Housing Entity (TDHE). These recipients may use their IHBG funds to carry out a range of affordable housing activities that benefit low-income Indian families living on Indian reservations or in other Indian areas.

The IHBG allocation formula, developed in consultation with Indian tribes under statutorily mandated negotiated rulemaking, is based on need and the number of existing housing units that were funded under the U.S. Housing Act of 1937. Need is calculated using several weighted factors, such as the local population's income levels, condition of existing housing, and local housing costs.

To receive an IHBG grant, eligible Tribes are required to submit an Indian Housing Plan (IHP) annually to HUD.

### Annual Funding

Fiscal yearly funding varies year-to-year. The total IHBG appropriation for FY 2023 is \$787 million.

Reference: [Indian Housing Block Grant Program \(IHBG\) Formula | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

[U.S. Department of Housing and Urban Development Native American Housing Assistance and Self-Determination Act | Report to Congress | FY 2022](#)

## LOSS MITIGATION SERVICES FOR FHA HOMEOWNERS

### Timing

Steady State

### Assistance Type

FHA Mortgage Insurance

### Recipient

FHA-insured homeowners with mortgages in default or at risk of default

### Eligible Beneficiaries

FHA-insured homeowners with mortgages in default or at risk of default (who are going through financial hardship).

### Eligible Activities

Incorporates a process to avoid foreclosures where lenders assist borrowers who have been unable to make loan payments and are in danger of defaulting on their loans.

### Annual Funding

Unspecified.

Reference: [FHA National Servicing Center Loss Mitigation Services | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

# Federal Housing and Sheltering Resource Timeline and Compendium

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

## MORTGAGE INSURANCE / MULTIFAMILY HOUSING (SECTION 241(A))

### Timing

Steady State

### Assistance Type

FHA mortgage insurance for HUD-approved lenders.

### Recipient

HUD-approved lenders

### Eligible Beneficiaries

Owners of a multifamily project or facility already subject to a mortgage insured or held by HUD.

### Eligible Activities

- Additions and improvements of multifamily housing projects, nursing homes, hospitals, and assisted living facilities already subject to HUD/FHA insured mortgages or mortgages held by HUD.
- Finance energy conservation improvements. The maximum insurable loan is 90% of the value of the addition or improvement, or an amount which, when added to the outstanding balance of the existing insured mortgage, does not exceed the amount insurable under the program pursuant to the mortgage covering such project of facility that is insured.

(Contractors must comply with Davis-Bacon prevailing wage requirements.)

### Annual Funding

Fiscal year funding varies year-to-year. In 2022 the Department insured mortgages for 4 projects with 657 units, totaling \$63.1 million.

Reference: [Program Section 241\(a\) | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

## OLDER ADULTS HOME MODIFICATION GRANT PROGRAM (OAHMP)

### Timing

Steady State

### Assistance Type

Grant

### Recipient

Nonprofit organizations, state and local governments, and public housing authorities

### Eligible Beneficiaries

Qualified beneficiaries such as a state, unit of local government, or Native American Tribe that increase safety and functionality in home repairs/renovations for low-income elderly homeowners or renters (must be at least 62 years old) - at least 1/3 of this funding will be made available to grantees that serve communities with substantial rural populations.

### Eligible Activities

Implementing low-cost, high-impact home modifications, such as installing grab bars, railings, adaptive equipment like temporary ramps and tub/shower transfer benches. These repairs and renovations allow allows this vulnerable population to “age in place”.

### Annual Funding

Fiscal yearly funding varies year-to-year. In 2022 there was approximately \$15 million allocated to this grant program.

Reference: [FY 2023 Older Adult Home Modification Grant Program | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

# Federal Housing and Sheltering Resource Timeline and Compendium

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

## PATHWAYS TO REMOVING OBSTACLES TO HOUSING (PRO HOUSING)

### Timing

Steady State

### Assistance Type

Grant

### Recipient

State, county and city governments, metropolitan planning organizations (MPOs), multi-jurisdictional entities

### Eligible Beneficiaries

Communities actively taking steps to remove barriers to affordable housing.

### Eligible Activities

Support for communities actively taking steps to remove barriers to affordable housing, such as:

- Barriers caused by outdated zoning, land use policies, or regulations;
- Inefficient procedures;
- Gaps in available resources for development;
- Deteriorating or inadequate infrastructure;
- Lack of neighborhood amenities; or
- Challenges to preserving existing housing stock such as increasing threats from natural hazards, redevelopment pressures, or expiration of affordability requirements.

### Annual Funding

HUD is issuing a Notice of Funding Opportunity (NOFO) under the authority of the Consolidated Appropriations Act, 2023 (Public Law 117-328, approved December 29, 2022) (Appropriations Act), which appropriates \$85 million for competitive grant funding for the identification and removal of barriers to affordable housing production and preservation.

Reference: [Pathways to Removing Obstacles to Housing \(PRO Housing\) | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

## PUBLIC HOUSING CAPITAL FUND

### Timing

Steady State

### Assistance Type

Grant

### Recipient

Public Housing Agencies who own/operate low-income public housing

### Eligible Beneficiaries

Public Housing Agencies who own/operate low-income public housing.

### Eligible Activities

Makes improvements that benefit public housing residents who are predominantly families and elderly people with incomes under 50% of the HUD-adjusted AMI.

### Annual Funding

Fiscal year funding varies year-to-year. FY 2023 awarded a total of \$3,161,849,406 allocated across a range of public housing authorities.

Reference: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/ph/capfund](https://www.hud.gov/program_offices/public_indian_housing/programs/ph/capfund)

## RURAL CAPACITY BUILDING FOR COMMUNITY DEVELOPMENT AND AFFORDABLE HOUSING PROGRAM

### Timing

Steady State

### Assistance Type

Grant

### Recipient

Rural community development intermediary organizations

### Eligible Beneficiaries

Primary grantees use the funding over a four-year period to provide technical support and financial assistance to rural community development organizations, local governments, and tribal entities for capacity-building activities.

### Eligible Activities

Supports local housing and community development in rural areas.

### Annual Funding

Fiscal year funding varies year-to-year. Congress provided \$6 million in RCB funds for FY 2023 (P.L. 117-328, Division L, Title II) under the Self-Help Homeownership Opportunity program account in the annual Transportation, Housing and Urban Development, and Related Agencies appropriations bills. The FY 2023 amount is an increase of \$1 million over annual amounts appropriated in FY 2018 through FY 2022.

Reference: [HUD Rural Capacity Building for Community Development and Affordable Housing \(RCB\) Program \(congress.gov\)](https://www.congress.gov)

## SECTION 108 LOAN GUARANTEE PROGRAM

### Timing

Steady State

### Assistance Type

Loan Guarantee

### Recipient

Community Development Block Grant (CDBG) recipients

### Eligible Beneficiaries

All projects and activities must principally benefit low- and moderate-income persons, aid in the elimination or prevention of slums and blight, or meet urgent needs of the community.

### Eligible Activities

Activities eligible under Section 108 include:

- Acquisition of real property;
- Rehabilitation of publicly owned real property;
- Housing rehabilitation eligible under CDBG;
- Construction, reconstruction, or installation of public facilities (including street, sidewalk, and other site improvements);
- Related relocation, clearance, and site improvements;
- Loan to for-profit businesses for economic development purposes;
- Payment of interest on the guaranteed loan and issuance costs of public offerings;
- Debt service reserves;
- Finance fees;
- Public works and site improvements in colonias; and
- In limited circumstances, affordable housing construction.

### Annual Funding

Loan volume varies year-to-year.

Reference: [Section 108 | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](https://www.hud.gov)

# Federal Housing and Sheltering Resource Timeline and Compendium

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

## SECTION 184 INDIAN HOME LOAN GUARANTEE PROGRAM

### Timing

Steady State

### Assistance Type

Home Mortgage Product

### Recipient

Lenders who work with Section 184 loans

### Eligible Beneficiaries

Borrowers must be American Indian/Alaska Native families, Alaska villages, tribes, or tribally-designated housing entities.

### Eligible Activities

Loan limited to single-family housing (1-4 units), and fixed-rate loans for 30 years or less. Maximum loan limits vary. Section 184 loans can be used, both on and off tribal trust lands, for new construction, rehabilitation, purchase of an existing home, or refinance.

### Annual Funding

Loan volume varies year-to-year.

Reference: [Section 184 Indian Home Loan Guarantee Program | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

## SECTION 202 SUPPORTIVE HOUSING FOR THE ELDERLY

### Timing

Steady State

### Assistance Type

Capital Advances

### Recipient

Private non-profit organizations and non-profit consumer cooperatives that meet the threshold requirements in the General Section and the program NOFA

### Eligible Beneficiaries

Private non-profit organizations that build supportive housing for very low-income elderly persons aged 62 and older.

### Eligible Activities

- Interest-free capital advances to private, nonprofit sponsors to finance the development of supportive housing for the elderly.
- Project rental assistance funds to cover the difference between the HUD-approved operating cost for the project and the tenants' contribution towards rent.

### Annual Funding

Fiscal year funding varies from year-to-year. In FY2023, \$110 million was allocated for Section 202 Capital Advance grants.

Reference: [Section 202 Supportive Housing For The Elderly Program \(hud.gov\)](#)

[Section 202 Supportive Housing For The Elderly Program Guide](#)



## SECTION 203(B) - PURCHASE OR REFINANCE A PRINCIPLE RESIDENCE (MORTGAGE INSURANCE)

### Timing

Steady State

### Assistance Type

Mortgage insurance to purchase or refinance

### Recipient

Borrowers that own 1-4 unit structures and use it as their primary residence

### Eligible Beneficiaries

Homebuyer/Homeowner purchasing/refinancing a primary residence.

### Eligible Activities

May provide mortgage insurance for a person to purchase or refinance a principal residence. The mortgage loan is funded by a lending institution, such as a mortgage company, bank, savings and loan association and the mortgage is insured by HUD.

### Annual Funding

FHA-insured loan volume varies year-to-year.

Reference: [HUD 203\(b\) Mortgage Insurance | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

## SECTION 221(D)(4) - NEW CONSTRUCTION OR SUBSTANTIAL REHABILITATION

### Timing

Steady State

### Assistance Type

Insurance

### Recipient

The program is used by nonprofit organizations, builders or sellers teamed with a nonprofit purchaser, limited-distribution entities, profit-motivated firms, and public agencies. Cooperative lenders or investors are not eligible.

### Eligible Beneficiaries

Tenants who have a source of income but are priced out of the rental apartment market. Intended for very-low-income persons.

### Eligible Activities

Section 221(d)(4) insures lenders against loss on mortgages. The program encourages construction or substantial rehabilitation of single-room apartment buildings with financing insured by HUD, thus enabling people with very limited incomes to find clean and safe housing. Section 221(d)(4) program insures mortgage loans for multifamily properties consisting of single-room occupancy (SRO) apartments. There are no Federal rental subsidies involved with this SRO program. It is intended to benefit those tenants who have a source of income but are priced out of the rental apartment market. SRO projects generally require assistance from local governing bodies or charitable organizations in order to reduce the rents to affordable levels.

### Annual Funding

Unspecified.

Reference: [HUD Mortgage Insurance For Single Room Occupancy Projects \(SRO\): Section 221\(D\)\(4\) \(hud.gov\)](#)



## SECTION 223(F) - PURCHASE OR REFINANCE OF EXISTING MULTIFAMILY HOME

### Timing

Steady State

### Assistance Type

Mortgage Insurance

### Recipient

For-profit and non-profit borrowers

### Eligible Beneficiaries

Properties that have at least five residential units (w/ complete kitchens, baths, completed/substantially rehabbed for at least three years prior to date of application for mortgage insurance).

### Eligible Activities

Insures lenders against loss on mortgage defaults - allows for long-term mortgages that can be financed with Government National Mortgage Association Mortgage-Backed Securities. Improves the availability of loan funds and permits more favorable interest rates.

### Annual Funding

Unspecified.

Reference: [Mortgage Insurance For Purchase Or Refinancing Of Existing Multifamily Rental Housing: Sections 207/223\(F\) \(hud.gov\)](#)

## SECTION 232 MORTGAGE INSURANCE FOR RESIDENTIAL CARE FACILITIES

### Timing

Steady State

### Assistance Type

Mortgage Insurance

### Recipient

Nursing Homes, Assisted Living Facilities, and Board/Care Facilities

### Eligible Beneficiaries

Residential care facilities with mortgage loans.

### Eligible Activities

Finance the purchase, refinance, new construction, or rehabilitation of a project; a combination of these uses is also acceptable.

### Annual Funding

Unspecified.

Reference: [FHA Insurance, Section 232, And Lean\(hud.gov\)](#)

## SECTION 242 MORTGAGE INSURANCE FOR HOSPITALS

### Timing

Steady State

### Assistance Type

Mortgage Insurance

### Recipient

Acute care hospital facilities - large teaching institutions to small rural critical access hospitals

### Eligible Beneficiaries

Acute care hospital facilities - large teaching institutions to small rural critical access hospitals.

### Eligible Activities

Remodeling, expansion, modernization, equipment, refinancing, and acquisitions.

### Annual Funding

Fiscal yearly funding varies year-to-year.

Reference: [The Office of Hospital Facilities \(OHF\) \(hud.gov\)](#)

## SECTION 811 SUPPORTIVE HOUSING FOR PERSONS WITH DISABILITIES

### Timing

Steady State

### Assistance Type

Capital advances or project rental assistance

### Recipient

Private non-profit organizations that meet the threshold requirements in the program Notice of Funding, or State housing agencies that have entered into partnerships with state health and human services and Medicaid agencies

### Eligible Beneficiaries

For projects funded by capital advances and supported by project rental assistance contracts, households must be very low-income (within 50% of the median income for the area) with at least one adult member with a disability (such as a physical or developmental disability or chronic mental illness).

For projects funded with Project Rental Assistance (PRA), residents must be extremely low-income (within 30% of the median income for the area) with at least one adult member with a disability.

### Eligible Activities

The newly reformed Section 811 program is authorized to operate in two ways:

1. Providing interest-free capital advances and operating subsidies to nonprofit developers of affordable housing for persons with disabilities - this is considered the 'traditional' way.
  - Capital advances can finance the construction, rehab, or acquisition with or without rehab or supportive housing;
  - Provides project rental assistance contracts for properties developed with Section 811 capital advances;
  - Each project must have a supportive services plan.
2. Providing project rental assistance to state housing agencies.

## U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

- State housing agencies that have entered into partnerships with state health and human services and Medicaid agencies can apply for Section 811 for new or existing affordable housing developments funded by LIHTC, HOME, or other sources of funds.
- Under the state health care/housing agency partnership, the health care agency must develop a policy for referrals, tenant selection, and service delivery to ensure that this housing is targeted to a population most in need of deeply affordable supportive housing.
- This Section 811 assistance comes in the form of project rental assistance alone. No funds are available for construction or rehabilitation.

### Annual Funding

Fiscal year funding varies year-to-year. As of October 2023, HUD announced a grant opportunity for \$106 million in Section 811 Capital Advance grants and \$106 million in Section 811 PRA grants.

Reference: [Section 811 Supportive Housing For Persons With Disabilities Overview](#)

## VETERANS HOUSING REHABILITATION AND MODIFICATION PILOT PROGRAM (VHRMP)

### Timing

Steady State

### Assistance Type

Grant

### Recipient

Nonprofit organizations

### Eligible Beneficiaries

Housing associations and local programs that provide housing rehab for veterans or low-income individuals.

### Eligible Activities

Modify or rehabilitate eligible veterans' primary residences or provide grantees' affiliates w/technical, administrative, and training support in connection with these services.

### Annual Funding

Fiscal yearly funding varies year-to-year. The Consolidated Appropriations Acts of 2016 (Public Law 114-13), 2017 (Public Law 115-31), and 2018 (Public Law 115-141) appropriated a total of \$13.7 million in VHRMP funds. In 2020, HUD and the US Department of Veterans Affairs announced \$3.9 million in funding for the VHRMP.

Reference: [HUD's FY 2022 Veterans Housing Rehabilitation and Modification Pilot Program](#)

<https://benefits.com/news/hud-va-funding-disabled-veterans/>

# Federal Housing and Sheltering Resource Timeline and Compendium

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

## VETERANS SUPPORTIVE HOUSING (HUD-VASH)

### Timing

Steady State

### Assistance Type

Rental Assistance for homeless Veterans

### Recipient

Eligible PHAs must be located within the jurisdiction of a VAMC and in an area of high need based up on data compiled by HUD and the VA. PHA administrative performance also is taken into consideration.

### **Eligible Beneficiaries**

Eligible families are homeless Veterans and their families that are referred to participating PHAs by the PHAs' partnering VAMCs or CBOCs.

### **Eligible Activities**

This provides housing through PHAs (public housing authorities) for homeless Veterans.

### **Annual Funding**

Funding varies year-to-year for HUD-VASH, which is included in the Tenant-Based Rental Assistance account. The appropriation in FY 2023 for HUD-VASH is \$50 million.

Reference: [Veterans Affairs Supportive Housing \(VASH\) - PIH | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

[HUD-VASH Reference Guide - Requirements](#)

## HEALTHY HOMES PRODUCTION (HHP) GRANT PROGRAM

### Timing

Mitigation

### Assistance Type

Grant

### Recipient

States, localities, tribes, colleges and universities in the US, non-profit and for-profit firms

### **Eligible Beneficiaries**

Communities with vulnerable residents (children and elderly, low-income, persons with disabilities) who are living in units/buildings with housing-related health and safety hazards are eligible beneficiaries.

### **Eligible Activities**

This program addresses multiple childhood diseases and injuries in the home. The initiative takes a comprehensive approach to these activities by focusing on housing-related hazards in a coordinated fashion - it builds on HUD's Lead Hazard Control programs to address a variety of environmental health and safety concerns including: mold, lead, allergens, asthma, carbon monoxide, home safety, pesticides, and radon. This is done through developing low-cost methods for hazard assessment and intervention, evaluating the effectiveness of interventions, building local capacity to educate residents and mitigate hazards, and developing/delivering public-education programs.

### **Annual Funding**

Fiscal year grant funding varies year-to-year. Funding in 2021 was approximately \$40 million. The maximum award is \$2 million; minimum award is \$1 million. In 2019, funding was approximately \$12 million - the maximum award was \$1 million, and the minimum award was \$500,000.

Reference: [HUD's Healthy Homes Program | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

# Federal Housing and Sheltering Resource Timeline and Compendium

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

## MORTGAGE PAYMENT FORBEARANCE / FORECLOSURE MORATORIUM / FHA INSURED HOMEOWNERS

### Timing

Short-Term Recovery

### Assistance Type

Loss mitigation assistance or forbearance plan; loan modification or partial claim; or pre-foreclosure sales program

### Recipient

FHA-Insured Homeowners

### Eligible Beneficiaries

Homeowners (who are in default) who have a FHA-insured mortgage, with a primary residence that was negatively impacted by a disaster in a Presidentially declared disaster area, and therefore cannot pay their mortgage due to this.

### Eligible Activities

HUD has instructed FHA lenders to use reasonable judgment in determining who is an “affected borrower.” Lenders are required to reevaluate each delinquent loan until reinstatement or foreclosure and to identify the cause of default. Contact your lender to let them know about your situation. Some of the actions that your lender may take are: during the term of a moratorium your loan may not be referred to foreclosure if you were affected by a disaster; your lender will evaluate you for any available loss mitigation assistance to help you retain your home; your lender may enter into a forbearance plan or execute a loan modification or a partial claim if these actions will help retain and pay for your home; if saving your home is not feasible, lenders have some flexibility in using the pre-foreclosure sales program or may offer to accept a deed-in-lieu of foreclosure.

### Annual Funding

Fiscal year funding varies year-to-year.

Reference: [HUD Disaster Relief Options for FHA Homeowners | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

## RAPID UNSHELTERED SURVIVOR HOUSING (RUSH)

### Timing

Short-Term Recovery

### Assistance Type

Grant

### Recipient

States and localities who have experienced severe disasters, households that are homeless or at risk of homelessness, or have needs that will not be fully met by the TSA Program and other existing Federal disaster relief programs

### Eligible Beneficiaries

For-profit and nonprofit agencies, emergency shelters, transitional housing that supports disaster survivors who are homeless (includes living in an emergency shelter, transitional housing, or “unsheltered” OR are at risk of homelessness - income below 30% AMI, and live in overcrowded housing, face eviction in next 21 days, or have another risk factor for homelessness.

### Eligible Activities

Eligible activities with this funding include: long-term rental assistance, supportive services, move-in expenses, street outreach costs, emergency shelter, rapid re-housing and homelessness prevention.

### Annual Funding

Funding is determined based on the number of persons experiencing sheltered or unsheltered homelessness (based on the most recent point-in-time count) in counties or local municipalities. HUD had set aside \$56 million from the ESG program as of October 2022.

Reference: [Rapid Unsheltered Survivor Housing Under the ESG Program \(RUSH\) \(coscda.org\)](#)

## CDBG -DISASTER RECOVERY (CDBG-DR)

### Timing

Long-Term Recovery

### Assistance Type

Grant

### Recipient

States, tribes, cities, and counties in Presidentially-declared disaster areas

### Eligible Beneficiaries

Low-income areas in cities, counties, tribal areas, and states after a disaster is declared; CDBG-DR assistance may fund a range of recovery activities, and helps communities/neighborhoods that may not recover otherwise due to limited resources.

### Eligible Activities

Grants are allocated to rebuild disaster-impacted areas and provide money to start the long-term recovery process. The special appropriation provides funds that can be used for disaster relief, long term-recovery, restoration of infrastructure, housing, economic revitalization.

### Annual Funding

May be funded by Congress when there are significant unmet needs for long-term recovery post-disaster. CDBG-DR allocations are not guaranteed and may not be appropriated for every declared disaster.

Reference: [CDBG-DR Fact Sheet \(hud.gov\)](#)

## HUD CAPITAL FUND: EMERGENCY/ NATURAL DISASTER FUNDING

### Timing

Long-Term Recovery

### Assistance Type

Reserves from the Capital Fund appropriation funds

### Recipient

Public Housing Agencies (PHAs) that confront an emergency situation or a natural disaster

### Eligible Beneficiaries

PHAs dealing with an emergency situation that must be corrected within 1 year of funding.

### Eligible Activities

Repair or rehab buildings that are run by PHAs that confront an emergency, natural disaster (both non-Presidentially declared or Presidentially declared) that poses an immediate threat and must be corrected w/in 1 year of funding.

### Annual Funding

Fiscal yearly funding varies year-to-year. In FY 2023, HUD has \$20 million available to fund grants for capital needs arising from Emergency and Non-Presidentially Declared Disasters occurring between October 1, 2022 – September 30, 2023.

Reference: [Capital Fund Emergency/Natural Disaster Funding | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

# Federal Housing and Sheltering Resource Timeline and Compendium

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

## SECTION 203(H) - MORTGAGE INSURANCE FOR DISASTER VICTIMS

### Timing

Long-Term Recovery

### Assistance Type

Insurance for mortgages during / post-disaster

### Recipient

FHA-approved lending institutions such as banks, mortgage companies, and savings/loan associations

### Eligible Beneficiaries

Presidentially-declared disaster areas where homes have been damaged/destroyed - individuals are eligible for this program if their homes are located in an area that was designated part of a Presidential disaster declaration.

### Eligible Activities

Provides insurance for mortgages made by qualified lenders to victims of a major disaster who have lost their homes and are in the process of rebuilding or buying another.

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 recovery from a disaster easier for homeowners:

1. No down payment is required; borrower is eligible for 100% financing.
2. 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 are added to the regular mortgage payment.
  - HUD sets limits on the amount that may be insured - to ensure the program serves low and moderate income people, FHA sets limits on the \$ value of the mortgage - the current FHA mortgage limit can be viewed online, since these figures vary over time and by place.

### Annual Funding

Fiscal year funding varies year-to-year.

Reference: [Mortgage Insurance for Disaster Victims \(Section 203 \(H\)\) - HUD | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

## SECTION 203(K) - REHABILITATION (MORTGAGE INSURANCE)

### Timing

Steady State

### Assistance Type

Mortgage insurance to purchase or rehabilitate a home

### Recipient

Enables homebuyers and homeowners to finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home

### Eligible Beneficiaries

Enables homebuyers and homeowners to finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.

### Eligible Activities

These loans can cover the rehabilitation/repair of single family properties; repair, improve, or upgrade to homes. They can also cover the conversion of a property to a 1-4 unit structure.

Other improvements include:

- Structural alterations and reconstruction;
- Modernization and improvements to the home's function;
- Elimination of health and safety hazards;
- Changes that improve appearance and eliminate obsolescence;
- Reconditioning or replacing plumbing; installing a well and/or septic system;
- Adding or replacing roofing, gutters, and downspouts;
- Adding or replacing floors and/or floor treatments;
- Major landscape work and site improvements;
- Enhancing accessibility for a disabled person;
- Making energy conservation improvements.

### Annual Funding

FHA-insured loan volume varies year-to-year.

Reference: [203\(k\) Rehab Mortgage Insurance | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)

## FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA)

### EMERGENCY FOOD AND SHELTER NATIONAL BOARD GRANT PROGRAM (EFSP)

#### Timing

Steady State

#### Assistance Type

Supplemental Grant

#### Recipient

Private nonprofit organizations and local governments

#### Eligible Beneficiaries

Communities with individuals, families, and households who are experiencing, or at risk of experiencing, hunger and/or homelessness may be eligible beneficiaries.

#### Eligible Activities

Eligible activities with this funding include provisions of shelter, food and supportive services to individuals, families, and households who have economic, non-disaster related emergencies.

#### Annual Funding

Fiscal year funding varies year-to-year.

Reference: [Emergency Food and Shelter Program \(fema.gov\)](https://www.fema.gov/emergency-food-and-shelter-program)

### NATIONAL FLOOD INSURANCE PROGRAM

#### Timing

Steady State

#### Assistance Type

Insurance

#### Recipient

Households, including property owners, renters, and business owners

#### Eligible Beneficiaries

Individuals are eligible beneficiaries if they are part of a community required to adopt and enforce floodplain management regulations that will help mitigate flooding effects. Flood insurance is available to anyone living in one of the almost 23,000 participating NFIP communities, while homes and businesses in high-risk flood areas with mortgages from government-backed lenders are required to have flood insurance.

#### Eligible Activities

Enables property owners, renters, and businesses to receive flood insurance against losses from physical damage or loss of buildings and/or contents due to a flood.

#### Annual Funding

Fiscal year funding varies year-to-year.

The NFIP is funded from (1) premiums, fees, and surcharges paid by NFIP policyholders; (2) annual appropriations for flood-hazard mapping and risk analysis; (3) borrowing from the Treasury when the balance of the National Flood Insurance Fund is insufficient to pay the NFIP's obligations (e.g., insurance claims); and (4) reinsurance proceeds if NFIP losses are sufficiently large.

Reference: [National Flood Insurance Program \(fema.gov\)](https://www.fema.gov/national-flood-insurance-program)



### SHELTER AND SERVICES GRANT PROGRAM

#### Timing

Steady State

#### Assistance Type

Grant

#### Recipient

Non-federal entities providing sheltering and other eligible services

#### Eligible Beneficiaries

Non-citizen migrants who have been encountered by the Department of Homeland Security and released from custody while awaiting the outcome of their immigration proceedings.

#### Eligible Activities

Eligible activities include the provision of shelter and other eligible services for non-citizen migrants awaiting the outcome of their immigration proceedings. The intent is to support the safe, orderly, and humane release of non-citizen migrants from short-term holding facilities.

#### Annual Funding

Fiscal year funding varies year-to-year.

Total funding available for fiscal year 2023:

**Tranche 1:** \$291 million

**Tranche 2:** \$77.3 million

**Total:** \$363.8 million

Reference: [Shelter and Services Program \(fema.gov\)](https://www.fema.gov/shelter-services-program)

### PUBLIC ASSISTANCE PROGRAM BUILDING RESILIENT INFRASTRUCTURE AND COMMUNITIES (BRIC) GRANT PROGRAM

#### Timing

Mitigation

#### Assistance Type

Grant

#### Recipient

States, localities, tribes, and territories

#### Eligible Beneficiaries

States, local communities, tribes, and territories are eligible beneficiaries; as part of FEMA's commitment to the Justice40 initiative, FEMA prioritizes and selects project subapplications including tribes, Economically Disadvantaged Rural Communities, and other disadvantaged communities to expedite and implement mitigation solutions to communities who need it most. Full eligibility requirements may be found in FEMA Policy: FP-104-008-05, Section D.

#### Eligible Activities

Eligible uses of this grant include addressing future risks to natural disasters through capability- and capacity-building, encouraging and enabling innovation, promoting partnerships, enabling large projects, maintaining flexibility, and providing consistency.

#### Annual Funding

Fiscal year funding varies year-to-year.

On August 28, 2023, FEMA announced final selection of subapplications eligible for more than \$3 billion available in the FY 2022 cycle for the Building Resilient Infrastructure and Communities and Flood Mitigation Assistance grant programs - increased funding allowed FEMA to select more projects across a diverse geographic scope in all 10 FEMA regions.

Reference: [Building Resilient Infrastructure and Communities \(fema.gov\)](https://www.fema.gov/building-resilient-infrastructure-communities)

[https://www.fema.gov/sites/default/files/documents/fema\\_bric-policy-fp-008-05\\_program\\_policy.pdf](https://www.fema.gov/sites/default/files/documents/fema_bric-policy-fp-008-05_program_policy.pdf)

### FEMA HAZARD MITIGATION ACQUISITION PROGRAM

#### Timing

Mitigation

#### Assistance Type

Grant

#### Recipient

State, local, tribal, and territorial governments, non-governmental organizations, and households

#### Eligible Beneficiaries

Residential or business properties located in a state that received a Presidential Disaster Declaration; the state and community must have an approved hazard mitigation plan.

#### Eligible Activities

Communities must develop a scope of work, a work schedule, and detailed cost estimate for an HMGP grant application (local jurisdiction must be eligible for a grant) - funding may be available to help homeowners rebuild homes/businesses stronger than pre-disaster. Mitigation activities help a community to build back better, safer, and stronger to reduce risk of future damage from natural hazards.

#### Annual Funding

If Presidential Disaster Declaration happens, funding may be available - differs annually depending on applications/scope of work, and number of community applications.

Reference: [FEMA Hazard Mitigation Acquisition Program \(97.039\) \(fema.gov\)](#)

### FLOOD MITIGATION ASSISTANCE (FMA) GRANT PROGRAM

#### Timing

Mitigation

#### Assistance Type

Grant

#### Recipient

States, localities, tribes, and territories

#### Eligible Beneficiaries

NFIP-insured homes, businesses, and municipalities.

#### Eligible Activities

Projects are eligible if they reduce or eliminate the risk of repetitive flood damage to buildings insured by the National Flood Insurance Program, and/or advance assistance in developing/facilitating viable projects & community flood mitigation projects.

#### Annual Funding

Fiscal year funding varies year-to-year. FY 2022, there was \$800 million available.

Reference: [Flood Mitigation Assistance Grant Program \(fema.gov\)](#)

### HAZARD MITIGATION GRANT PROGRAM (HMGP)

#### Timing

Mitigation

#### Assistance Type

Grant

#### Recipient

States, localities, tribes, and territories

#### Eligible Beneficiaries

States, local, tribal, and territorial governments are eligible beneficiaries.

#### Eligible Activities

Eligible uses of this grant include rebuilding communities in a way to reduce or mitigate future disaster losses, and helping to break the cycle of disaster damage, reconstruction, and repeated damage by implementing long-term solutions that reduce the impact of future disasters.

#### Annual Funding

Fiscal year funding varies year-to-year. In FY 2023, \$3.46 billion was allocated for the 59 disaster declarations for the COVID-19 global pandemic.

Reference: [Hazard Mitigation Grant Program \(HMGP\) \(fema.gov\)](https://www.fema.gov/hazard-mitigation-grant-program)

### SAFE ROOM FUNDING

#### Timing

Mitigation

#### Assistance Type

Grant

#### Recipient

Communities using CDBG funds

#### Eligible Beneficiaries

A neighborhood or manufactured home park that contains at least 20 units, consists of predominately low- and moderate-income households, and is in a state where a tornado has occurred within the current year or last 3 years.

Also available to individuals wishing to build a residential safe room - must contact State Hazard Mitigation Officer (SHMO) - can give info for what will help project be considered for funding, and any applicable design requirements.

#### Eligible Activities

Building a tornado shelter - the shelter must comply with tornado-appropriate safety and construction standards, be large enough to accommodate all members of the park/neighborhood, and be located in a park/neighborhood that has a warning siren. An approved hazard mitigation plan is needed to remain eligible for HMGP funding - funds are for both public and private property protections.

#### Annual Funding

Fiscal year funding varies year-to-year. Funding comes from Community Development Block Grants (CDBG).

Reference: [Residential Safe Rooms Fact Sheet \(fema.gov\)](https://www.fema.gov/residential-safe-rooms)

### DISASTER GRANTS - PUBLIC ASSISTANCE CAT. A-G

#### Timing

Response

#### Assistance Type

Annual Supplemental Award

#### Recipient

State, tribal, and territorial governments. Local governments and certain Private Non-Profit organizations may be sub-recipients or sub-applicants.

#### Eligible Beneficiaries

A facility (must be a building, public works system, equipment, or improved and maintained natural feature).

#### Eligible Activities

Public Assistance provides grant funding to reimburse eligible applicants for sheltering as an emergency protective measure under Category B Emergency Work; Emergency Work (to be completed in six months) includes debris removal, emergency protective measures. It may also reimburse repair or restoration of Public and Indian Housing (PIH) housing if HUD does not have funds for capital repair (e.g., Puerto Rico) as Permanent Work (to be completed in 18 months) includes roads/bridges, water control facilities, public buildings/equipment, public utilities, parks, recreational, etc.

#### Annual Funding

Fiscal year funding varies year-to-year. Expenses are tied directly to eligible work, and must be adequately documented, allowable, necessary, and reasonable. Eligible costs include labor, equipment, materials, contract work, and management costs. The federal share of assistance is not less than 75% of the eligible cost - the Recipient determines how the non-federal share (up to 25%) is split with eligible applicants.

Reference: [Disaster Grants - Public Assistance \(Presidentially Declared Disasters\) \(97.036\) \(fema.gov\)](#)

### INDIVIDUAL ASSISTANCE (IA)

### MASS CARE CONGREGATE SHELTERING

#### Timing

Response

#### Assistance Type

Temporary, congregate sheltering

#### Recipient

Households in disaster areas

#### Eligible Beneficiaries

Displaced disaster survivors. There is no individual application process required for survivors.

#### Eligible Activities

FEMA Mass Care and Emergency Assistance deploys equipment, materials, supplies, and personnel to support disaster-affected jurisdictions in providing life-sustaining services in congregate and non-congregate facilities that provide a secure and sanitary environment for displaced survivors. Mass Care and Emergency Assistance also coordinates support to survivors sheltering in place, people with disabilities and others with access and functional needs, dietary restrictions, household pets, and service animals, and in some instances, may be requested to assist with routine sheltering activities in support of survivors at medical shelters.

#### Annual Funding

Funded through the Disaster Relief Fund.

Reference: [Emergency Support Function #6 - Mass Care, Emergency Assistance, Temporary Housing, and Human Services Annex \(fema.gov\)](#)

<https://www.fema.gov/fact-sheet/sheltering-support>

### TRANSITIONAL SHELTERING ASSISTANCE (TSA)

#### Timing

Response

#### Assistance Type

Direct Federal Assistance for Temporary, Non-Congregate Sheltering

#### Recipient

States, Tribes, and Territories

#### Eligible Beneficiaries

Displaced disaster survivors taking refuge in emergency sheltering locations are eligible as beneficiaries.

#### Eligible Activities

The TSA program provides short-term non-congregate sheltering assistance for displaced disaster survivors taking refuge in emergency shelter locations other than their pre-disaster primary residence. FEMA may provide TSA at the request of a declared state, territorial or tribal government. This is based on the documented need supported by data and analysis of the request package, the Individual Assistance Division Director (IADD) at FEMA may approve TSA for not less than 30 days and up to 180 days from the date of the emergency or disaster declaration.

#### Annual Funding

FEMA provides TSA as direct federal assistance to states, tribes, and territories with disaster or emergency specific funds from the Disaster Relief Fund.

Reference: [Transitional Sheltering Assistance \(fema.gov\)](https://www.fema.gov/transition-sheltering-assistance)

### DISASTER CASE MANAGEMENT

#### Timing

Short-Term Recovery

#### Assistance Type

Supplemental Award

#### Recipient

State, local, tribal, territorial government, or qualified private organization

#### Eligible Beneficiaries

Individuals and families with disaster-caused unmet needs who live or work in the impacted disaster area.

#### Eligible Activities

Partnership between a case manager and disaster survivor to assess and address unmet needs through a disaster recovery plan; this includes resources, decision-making priorities, providing guidance, and tools to assist disaster survivors.

#### Annual Funding

Disaster Case Management is a supplemental grant or cooperative agreement. FEMA funds Disaster Case Management awards through the DRF with disaster-specific funds.

Reference: [Programs to Support Disaster Survivors \(fema.gov\)](https://www.fema.gov/programs-to-support-disaster-survivors)

### GROUP FLOOD INSURANCE POLICIES (GFIPS)

#### Timing

Short-Term Recovery

#### Assistance Type

Flood Insurance Policy

#### Recipient

States, localities, tribes, and territories

#### Eligible Beneficiaries

Individuals and households that don't have flood insurance (particularly those who did not have previous requirements to maintain flood insurance) and have experienced flood damage resulting from a Presidentially declared major disaster.

#### Eligible Activities

Group Flood Insurance Policies are given to eligible property owners if flooding damaged the property located in a Special Flood Hazard Area, yet the property owner did not have a previous requirement to maintain flood insurance on their damaged property.

#### Annual Funding

Policies begin 60 days after Presidential disaster declaration; individual coverage begins 30 days following NFIP's receipt of the individual's name and premium payment from either FEMA or a state, local, territorial, or tribal government agency.

Reference: [Group Flood Insurance Policy \(fema.gov\)](https://www.fema.gov)

### INDIVIDUAL ASSISTANCE (IA)

#### Timing

Short-Term Recovery

#### Assistance Type

Financial Assistance and Direct Assistance

#### Recipient

Eligible households affected by a disaster

#### Eligible Beneficiaries

Survivors of a disaster are eligible beneficiaries - individuals, households, and SLTT governments to support individual survivors.

#### Eligible Activities

Financial assistance, sheltering services/support, disaster legal services, evacuee support, disaster unemployment assistance, hazard mitigation, reunification support, crisis counseling, and transitional sheltering assistance are eligible activities.

#### Annual Funding

Fiscal year funding varies year-to-year; funding is provided through the Disaster Relief Fund (DRF).

Reference: [Individual Assistance Resource Library \(fema.gov\)](https://www.fema.gov)

# Federal Housing and Sheltering Resource Timeline and Compendium

## FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA)

### INDIVIDUALS AND HOUSEHOLDS PROGRAM (IHP) HOUSING ASSISTANCE (MULTIFAMILY LEASE AND REPAIR) / TRANSPORTABLE TEMPORARY HOUSING UNITS (TTHU) / DIRECT LEASE

#### Timing

Short-Term Recovery

#### Assistance Type

Lease or housing provision

#### Recipient

Households affected by a disaster who have uninsured or under-insured necessary expenses and serious needs

#### Eligible Beneficiaries

Eligible beneficiaries must live in communities damaged by a disaster receive funding and be an occupant with a primary residence that was damaged by a disaster; also, lack of available housing resources will make it impossible to use rental assistance.

#### Eligible Activities

**Multi-Family Lease and Repair:** allows FEMA to enter into lease agreements with owners of multi-family rental properties located within or near declared areas to make repairs or improvements that provide temporary housing to eligible applicants.

**Transportable Temporary Housing Units:** a readily fabricated dwelling (i.e., a Recreation Vehicle or a Manufactured Housing Unit) purchased or leased by FEMA and provided to eligible applicants for use as temporary housing for a limited period of time.

**Direct Lease:** existing ready-for-occupancy residential property leased for eligible applicants and, if necessary, modified or improved to provide a reasonable accommodation for an eligible applicant with a disability, for use as temporary housing.

#### Annual Funding

Funding is provided through the Disaster Relief Fund (DRF).

Reference: [Individuals and Households Program \(fema.gov\)](https://www.fema.gov)

### INDIVIDUALS AND HOUSEHOLDS PROGRAM (IHP) FINANCIAL HOUSING ASSISTANCE

#### Timing

Short-Term Recovery

#### Assistance Type

Financial assistance and direct services

#### Recipient

Households affected by a disaster who have uninsured or under-insured necessary expenses and serious needs

#### Eligible Beneficiaries

Eligible US citizens, non-citizen nationals, or qualified non-citizens with insurance (or other forms of disaster assistance) received that does not meet their disaster caused needs.

#### Eligible Activities

**Rental Assistance:** provides funds to rent alternate housing accommodations while applicant is displaced from disaster-damaged primary residence.

**Lodging Expense Reimbursement:** provides funds to reimburse hotel, motel, or other short-term lodging while displaced from disaster-damaged primary residence.

**Home Repair Assistance:** provides funds to repair owner-occupied, disaster-damaged primary residence, utilities, and/or structure, including privately-owned access routes to a safe, sanitary living space.

**Replacement Assistance:** provides funds to help homeowners replace owner-occupied primary residence when destroyed by a disaster.

**Serious Needs Assistance:** provides funds for such essential items as water, food, first aid, infant formula, diapers, personal hygiene items, or fuel for transportation. Serious Needs Assistance is a one-time, lump sum award to each eligible household.

**Displacement Assistance:** provides funds to eligible households who must temporarily relocate from their homes as a result of a major disaster and have short-term lodging needs addressed through hotels, motels, friends and family, or other available options. Displacement Assistance is a one-time, lump-sum award amount.

#### Annual Funding

Funding is provided through the Disaster Relief Fund (DRF).

Reference: [Individuals and Households Program \(fema.gov\)](https://www.fema.gov)

## FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA)

### INDIVIDUALS AND HOUSEHOLDS PROGRAM (IHP)

## PERMANENT HOUSING CONSTRUCTION (REPAIR/NEW CONSTRUCTION)

### Timing

Short-Term Recovery

### Assistance Type

Financial assistance or direct assistance to construct permanent or semi-permanent housing

### Recipient

Households affected by a disaster who have uninsured or under-insured necessary expenses and serious needs

### Eligible Beneficiaries

Individuals and households whose primary residence was damaged by a disaster may receive funding if lack of available housing resources makes rental assistance unavailable.

### Eligible Activities

Direct services to construct permanent or semi-permanent homes for eligible applicants.

### Annual Funding

Funding is provided through the Disaster Relief Fund (DRF).

Reference: [Individuals and Households Program \(fema.gov\)](https://www.fema.gov)

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## CORA BROWN FUND

### Timing

Long-Term Recovery

### Assistance Type

Direct payments for a specified use

### Recipient

Disaster survivor with a disaster-caused unmet need that cannot be met by government agencies or other organizations with disaster assistance programs

### Eligible Beneficiaries

Households in need of disaster-related home repair and rebuilding or disaster-related unmet needs; and other services which alleviate human suffering and promote the well being of disaster survivors.

### Eligible Activities

Helping survivors of natural disasters with unmet needs, such as disaster-related home repair and rebuilding, services that alleviate human suffering and promote the well-being of disaster survivors. These activities can only be funded if there is no other available resource to address the disaster-caused unmet need.

### Annual Funding

Funding is provided through a portion of a private estate. Because of the terms of the gift, funding is very limited, for details on the program terms see 44 C.F.R. § 206.181.

Reference: [Cora Brown Fund \(federalgrantswire.com\)](https://www.federalgrantswire.com)

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## COMMUNITY FACILITIES DIRECT LOAN & GRANT PROGRAM

### Timing

Steady State

### Assistance Type

Grant/loan

### Recipient

Tribes, public bodies, and community-based non-profit corporations

### Eligible Beneficiaries

Rural areas including cities, villages, townships, towns including federally recognized tribal lands with no more than 20,000 residents (based on US Census Data).

### Eligible Activities

Purchase, construct, and/or improve essential community facilities, purchase equipment, and pay related project expenses.

Community facilities may include the following: health care facilities, public facilities like town halls, courthouses, airport hangers, public safety services like fire departments, police stations, educational services like museums, libraries, private schools, utility services like telemedicine or distance learning, local food systems like community gardens, food pantries, community kitchens, etc.

### Annual Funding

Fiscal funding varies year-to-year. There was a \$327,636,000 appropriation in the FY 2022 budget.

Reference: [Community Facilities Direct Loan & Grant Program | Rural Development \(usda.gov\)](#)

## DIRECT LOAN PROGRAM - SINGLE FAMILY HOUSING DIRECT HOME LOANS - SECTION 502

### Timing

Steady State

### Assistance Type

Loan

### Recipient

Low- and very-low-income residents of eligible rural areas (areas with population under 20,000)

### Eligible Beneficiaries

Low- and very-low-income applicants in eligible rural areas can apply (the amount of assistance is determined by the adjusted family income). This loan helps beneficiaries to obtain decent, safe, and sanitary housing. Beneficiaries must be without housing (decent/safe/sanitary; unable to obtain a loan from other resources, will occupy property as primary residence).

### Eligible Activities

Funds can be used to help low-income individuals/households purchase homes in rural areas. Funding can also be used to build, repair, renovate, or relocate a home, or purchase/prepare a site (includes providing water/sewage facilities).

### Annual Funding

Fiscal funding varies year-to-year. The budget for FY 2020 and FY 2021 was \$1 billion, but in FY 2022, the budget was increased to \$1.5 billion.

Reference: [Rural Home Loans \(Direct Program\) Factsheet \(usda.gov\)](#)

### FIRST-TIME HOMEBUYERS (FTH) AND USDA LOANS

#### Timing

Steady State

#### Assistance Type

Loan

#### Recipient

First-time homebuyers in rural areas (as defined by the USDA)

#### Eligible Beneficiaries

First-Time Homebuyers in rural areas as defined by the USDA.

#### Eligible Activities

Provides incentives such as 0% down payment, lenient qualifications and low mortgage insurance to incentivize FTHs in rural areas as defined by USDA. A borrower who hasn't owned a home in the past 3 years may also qualify for an FTH loan.

#### Annual Funding

Unspecified.

Reference: [First Time Homebuyers and USDA Loans \(usdaloans.com\)](https://www.usda.gov/first-time-homebuyers)

### HOUSING PRESERVATION GRANTS (HPG)

#### Timing

Steady State

#### Assistance Type

Grant

#### Recipient

States, localities, tribes, and nonprofit organizations

#### Eligible Beneficiaries

Rural areas and towns with less than 20,000 people, and federally recognized tribal lands are eligible areas that may be served. Individuals must apply through an organization that has received a Housing Preservation Grant, not directly to USDA Rural Development.

#### Eligible Activities

Organizations may provide grants or low-interest loans to repair/rehabilitate housing for low- and very-low-income homeowners, and rental property owners who have units for low- and very-low-income families.

Eligible expenses include:

- Repairing or replacing electrical wiring, foundations, roofs, insulation, heating systems and water/waste disposal systems;
- Handicap accessibility features;
- Labor and materials;
- Administrative expenses.

#### Annual Funding

Fiscal yearly funding varies year-to-year. FY 2023 HPG funding is \$18,500,000. The funding total is comprised of:

- Distribution: \$13,900,000
- Rural Economic Area Part Zones: \$500,000
- Persistent Poverty: \$1,600,000
- Presidentially Declared Disaster Areas: \$2,500,000 (\$50,000 maximum award)

Reference: [Housing Preservation Grants Factsheet \(usda.gov\)](https://www.usda.gov/housing-preservation-grants)

## MULTIFAMILY HOUSING LOAN GUARANTEES

### Timing

Steady State

### Assistance Type

Loan

### Recipient

States, localities, tribes, nonprofit organizations and for-profit organizations (including LLCs). Private lenders may apply for a loan guarantee on loans to eligible borrowers who are building or preserving affordable rural rental housing.

### Eligible Beneficiaries

Eligible beneficiaries are state and local government entities, nonprofit organizations, and for-profit organizations, as well as federally recognized Tribal Nations.

### Eligible Activities

Buying and improving land, providing necessary infrastructure, construction, improvement and purchase of multi-family rental housing for low- and moderate-income families/individuals.

Rent is capped at 30% of 115% area median income, as is the average rent for the entire project (including tenant paid utilities); it cannot exceed 30% of 100% of AMI.

### Annual Funding

The Secretary of Agriculture may charge or adjust any fees to cover the projected cost of such loan guarantees pursuant to the provisions of the Credit Reform Act of 1990 (2 U.S.C. 661 et seq.), and the interest on such loans may not be subsidized.

Reference: [Multifamily Housing Loan Guarantees | Rural Development \(usda.gov\)](#)

## MUTUAL SELF-HELP HOUSING TECHNICAL ASSISTANCE GRANTS

### Timing

Steady State

### Assistance Type

Grant

### Recipient

Qualified organizations that supervise groups of very low- and low-income individuals/families as they construct their own homes in rural areas

### Eligible Beneficiaries

Government non-profit organizations; federally recognized Tribal Nations; private non-profit organizations.

### Eligible Activities

Give technical and supervisory assistance to participating families, help organizations provide self-help technical and supervisory assistance, recruit families/help them complete loan applications and carry out other related activities to enable them to participate.

### Annual Funding

This grant is distributed in the form of technical assistance.

Reference: [Mutual Self-Help Housing Technical Assistance Grants | Rural Development \(usda.gov\)](#)

### WATER & WASTE DISPOSAL LOAN & GRANT PROGRAM

#### Timing

Steady State

#### Assistance Type

Grant/loan

#### Recipient

State and local government entities, tribes, and private nonprofits

#### Eligible Beneficiaries

Rural areas and towns with populations of less than 10,000, tribal lands in rural areas, and colonias.

#### Eligible Activities

Funds may be used to finance the acquisition, construction or improvement of:

- Drinking water sourcing, treatment, storage and distribution;
- Sewer collection, transmission, treatment and disposal;
- Solid waste collection, disposal and closure;
- Storm water collection, transmission and disposal.

In some cases, funding may also be available for related activities such as:

- Legal and engineering fees;
- Land acquisition, water and land rights, permits and equipment;
- Start-up operations and maintenance;
- Interest incurred during construction;
- Purchase of facilities to improve service or prevent loss of service;
- Other costs determined to be necessary for completion of the project.

#### Annual Funding

Fiscal funding varies year-to-year. The FY 2022 budget appropriation was \$587,120,000.

Reference: [Water & Environmental Programs | Rural Development \(usda.gov\)](#)

### FARM LABOR HOUSING DIRECT LOANS AND GRANT PROGRAMS

#### Timing

Long-Term Recovery

#### Assistance Type

Loan or grant (low interest direct loans or grants based on need - may not exceed 90% of project cost)

#### Recipient

States, localities, tribes, farmers, associations of farmers, family farm corporations, associations of farmworkers and nonprofit organizations

#### Eligible Beneficiaries

Farmers and farm workers - they may also be a beneficiary if retired or disabled if they are living in the rental housing. This also includes those working on fish and oyster farms.

#### Eligible Activities

Funding through direct loans and grants aid in developing housing for farm workers.

#### Annual Funding

Loans around \$5.5 million.

Grants around \$17 million.

Reference: [Farm Labor Housing Direct Loans & Grants Factsheet \(usda.gov\)](#)

## MULTIFAMILY HOUSING RENTAL ASSISTANCE

### Timing

Long-Term Recovery

### Assistance Type

Financing for affordable multi-family rental housing

### Recipient

Low-income, elderly, or disabled individuals and households

### Eligible Beneficiaries

Qualified applicants are those that cannot obtain commercial credit on terms that will allow them to charge rents that are affordable to low-income tenants.

Qualified applicants include:

- Individuals, trusts, associations, partnerships, limited partnerships, nonprofit organizations, for-profit corporations and consumer cooperatives.
- Most state and local governmental entities
- Federally recognized Tribal Nations

### Eligible Activities

Owners of rental housing whose houses are uninhabitable due to a disaster receive rental assistance payments.

Eligible tenants will pay no more than 30% of their income in rent.

### Annual Funding

Unspecified.

Reference: [Multifamily Housing Rental Assistance | Rural Development \(usda.gov\)](#)

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## MUTLIFAMILY HOUSING DIRECT LOAN

### Timing

Long-Term Recovery

### Assistance Type

Loan

### Recipient

Nonprofit and for-profit associations and corporations; individuals, partnerships, and trusts; consumer cooperatives and partnerships; public or private nonprofit organizations; federally recognized Tribal Nations

### Eligible Beneficiaries

Funding from this loan can construct rental housing for very-low to moderate-income families or individuals, elderly people (over 62 years old), and people with disabilities. Very-low income is defined as being at or below 50% of the area median income.

### Eligible Activities

Supports the development or preservation of affordable rural rental housing for low-income, elderly, or disabled people. Funds can be used for all construction hard costs and land-related costs, including land acquisition and development.

### Annual Funding

Unspecified.

Reference: [Rural Development Disaster Assistance | Rural Development \(usda.gov\)](#)

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### RURAL COMMUNITY DEVELOPMENT INITIATIVE GRANTS

#### Timing

Long-Term Recovery

#### Assistance Type

Grant

#### Recipient

Public bodies, non-profit organizations, and qualified private organizations

#### Eligible Beneficiaries

Any area other than a city or town with a population over 50,000, or the urbanized area contiguous/adjacent to such a city/town.

#### Eligible Activities

Grants may be used to improve housing, community facilities, and community and economic development projects in rural areas. They may also be used to train sub-grantees to conduct home-ownership education and/or minority business entrepreneur education. Sub-grantees may receive technical assistance on:

- Strategic plan development;
- Accessing alternative funding sources;
- Board training;
- Developing successful child care facilities;
- Creating training tools; or
- Effective fundraising techniques.

#### Annual Funding

Minimum grant award is \$50,000; maximum grant award is \$500,000.

Reference: [Rural Community Development Initiative Grants | Rural Development \(usda.gov\)](#)

### RURAL RENTAL HOUSING LOANS (SECTION 515)

#### Timing

Long-Term Recovery

#### Assistance Type

Loan

#### Recipient

Tribes, public agencies, households, partnerships, for-profit and non-profit organizations, and limited equity cooperatives

#### Eligible Beneficiaries

Eligible beneficiaries include very-low, low-, and moderate-income families, elderly persons, and persons with disabilities.

#### Eligible Activities

This loan enables developers to provide multifamily housing for the elderly, individuals with a disability, and families who cannot afford the purchase price and maintenance costs of their own homes. Borrowers may obtain loans from private lenders to finance multifamily housing in rural areas, and USDA guarantees to pay for the lender losses in case of borrower default.

#### Annual Funding

Fiscal funding varies year-to-year. Rural Development State Directors use needs criteria to establish a list of targeted communities yearly for which applicants may request loan funds. Rural Development State Directors issues an annual Notice of Funding Availability (NOFA) for these communities, and applications are then rated competitively in order to select recipients.

Reference: [Rural Rental Housing Loans \(Section 515\) \(hud.gov\)](#)

## SINGLE FAMILY HOUSING REPAIR LOANS AND GRANTS (SECTION 504 HOME REPAIR PROGRAM)

### Timing

Long-Term Recovery

### Assistance Type

Loan or grant

### Recipient

States, localities, tribes, and nonprofit organizations

### Eligible Beneficiaries

Very low-income homeowners.

### Eligible Activities

Funds may be used to repair, improve, or modernize homes for very-low-income homeowners; grants may be used for elderly very-low-income homeowners to remove health/safety hazards.

### Annual Funding

Fiscal funding varies year-to-year. In the FY 2022 budget there was \$4,337,000 in appropriations.

Reference: [Single Family Housing Repair Loans & Grants | Rural Development \(usda.gov\)](#)

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# Federal Housing and Sheltering Resource Timeline and Compendium

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES (HHS)

## ACF BASIC CENTER PROGRAM (BCP)

### Timing

Steady State

### Assistance Type

Grant

### Recipient

Community-based organizations

### Eligible Beneficiaries

Runaway and homeless youth not already receiving services from the child welfare or juvenile justice systems.

### Eligible Activities

Community-based organizations can operate short-term, emergency shelters for crisis care to runaway/homeless youth.

BCP provides the following services:

- Up to 21 days of shelter;
- Food, clothing and medical care;
- Individual, group and family counseling;
- Crisis intervention;
- Recreation programs;
- Aftercare services for youth after they leave the shelter.

Projects must have an adequate emergency preparedness/management plan, and use trauma-informed approach

### Annual Funding

Fiscal funding varies year-to-year. As of FY 2020, the Family and Youth Services Bureau funds 223 Basic Center grantee programs, totaling more than \$56 million.

Reference: [Family and Youth Services Bureau | Basic Center Program \(acf.hhs.gov\)](#)

## ACF CHILD SUPPORT ENFORCEMENT PROGRAM

### Timing

Steady State

### Assistance Type

Grant

### Recipient

All States and territories run a child support enforcement program

### Eligible Beneficiaries

Community services are available to a parent with custody of a child whose other parent is living outside the home, and services are available automatically for families receiving assistance under the Temporary Assistance for Needy Families (TANF) program. Families seeking government child support services must apply directly through their state/local agency or one of the tribes running the program.

### Eligible Activities

Eligible activities are those that promote family self-sufficiency and child well-being.

### Annual Funding

Fiscal funding varies year-to-year. As of FY 2022, combined federal and state administrative expenditures were \$6.1 billion.

Reference: [Child Support Enforcement: Program Basics \(RS22380\) \(crsreports.congress.gov\)](#)



## ACF FAMILY VIOLENCE PREVENTION AND SERVICES GRANT PROGRAM

### Timing

Steady State

### Assistance Type

Grant

### Recipient

State agencies, territories, and tribes

### Eligible Beneficiaries

Community emergency shelter and related assistance for victims of family violence and their dependents.

### Eligible Activities

Provision of shelter, emergency transportation, and child care for victims of family violence and dependents. Additional funding resources can be used to expand current service programs, and establish additional services in rural and underserved areas, on Native American Reservations and Alaskan Native Villages. Supports technical assistance and training for local domestic violence programs, disseminates research and information.

### Annual Funding

Fiscal funding varies year-to-year. FY 2021 had \$200 million in allocated funding.

Reference: [Family Violence Prevention and Services Program | The Administration for Children and Families \(hhs.gov\)](#)

## ACF STREET OUTREACH PROGRAM

### Timing

Steady State

### Assistance Type

Grant

### Recipient

States

### Eligible Beneficiaries

Street outreach programs, in collaboration with other agencies. Communities can invest this money in outreach programs for runaway, homeless, and street youth under the age of 21 and who have been subjected to, or are at risk of being subjected to, sexual abuse, prostitution, sexual exploitation, and severe forms of trafficking.

### Eligible Activities

Street-based education and outreach, access to emergency shelter, survival aid, individual assessments, trauma-informed treatment and counseling, prevention and education activities (for things such as alcohol and drug abuse, sexual exploitation, sexually transmitted infections, including HIV, and physical/sexual assault), information and referrals, crisis intervention, and follow-up support.

FYSB requires grantees to incorporate a positive youth development (PYD) framework and a trauma-informed care (TIC) approach into their programs.

### Annual Funding

Fiscal funding varies year-to-year; as of FY 2020 there were 118 Street Outreach grantee programs funded, totaling more than \$16 million.

Reference: [Street Outreach Program Fact Sheet | The Administration for Children and Families \(hhs.gov\)](#)

## ACF TRANSITIONAL LIVING PROGRAM FOR OLDER HOMELESS YOUTH

### Timing

Steady State

### Assistance Type

Grant

### Recipient

Public and private organizations for community-based, adult-supervised group homes/family homes/scattered site apartments

### Eligible Beneficiaries

Young people between the ages of 16 and 22 and experiencing homelessness.

### Eligible Activities

Services grantees are required to offer (directly or by referral):

**Outreach Plans:** grantees must incorporate a positive youth development (PYD) framework and a trauma-informed care (TIC) approach, which suggest that the best way to prevent risk and trauma is to help young people achieve their full potential;

**Service Coordination Plan:** referral of homeless youth to social services, law enforcement, educational services, vocational training, child welfare, legal services, health care programs, affordable child care, or child education programs;

**Extended Residential Shelter:** group homes, maternity group homes, host family homes, and supervised apartments;

**Transitional Living Plan:** transition plan to independent living/appropriate living arrangement; money management/budgeting; parenting skills; basic life skill resources/counseling services/aftercare services; interpersonal skill-building; educational opportunities; job attainment skills; mental and physical health care; individual/family/group counseling; coordination with McKinney-Vento school district liaisons; adequate emergency preparedness and management plan.

### Annual Funding

Fiscal funding varies year-to-year. As of FY 2020, funds for 239 Transitional Living grantee programs totaled more than \$44 million.

Reference: [Family and Youth Services Bureau | Basic Center Program \(acf.hhs.gov\)](#)

## ADMINISTRATION FOR CHILDREN AND FAMILIES (ACF) RUNAWAY AND HOMELESS YOUTH PROGRAMS

### Timing

Steady State

### Assistance Type

Grant

### Recipient

Public and private organizations that help establish and operate youth emergency shelters and transitional living programs

### Eligible Beneficiaries

Community-based public/private agencies for providing outreach, crisis intervention, emergency shelter, counseling, family reunification, and aftercare services to runaway and homeless youth/families.

### Eligible Activities

Some of the services this funding may provide include:

- Up to 21 days of shelter;
- Food, clothing, medical care;
- Mental and physical health services;
- Education and employment assistance;
- Individual, group, and family counseling.

Street Outreach Program (SOP) funds grants to public/private organizations for street-based services to runaway/homeless/street youth who are at risk of/subjected to sexual abuse, human trafficking, or sexual exploitation.

Transitional Living Program (TLP)/Maternity Group Home (MGH) Program provides grants to public/private organizations for group homes for youth 16-22 years old who cannot safely live with their own families. Services are designed to help youth develop the skills necessary to self-sufficiently live. Some of the offerings include long-term, safe shelter, interpersonal skill building, educational advancement, job attainment skills, and physical/behavioral health care.

### Annual Funding

There is a range of funding sources, which means that fiscal support varies widely across the country.

Reference: [Runaway and Homeless Youth Program Fact Sheet | The Administration for Children and Families \(hhs.gov\)](#)

# Federal Housing and Sheltering Resource Timeline and Compendium

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES (HHS)

## COMMUNITY SERVICES BLOCK GRANT (CSBG)

### Timing

Steady State

### Assistance Type

Grant

### Recipient

State, tribal, and territorial governments, along with Community Action Agencies (CAAs)

### Eligible Beneficiaries

Individuals living in poverty are eligible to receive support from services provided/paid for by CSBG.

### Eligible Activities

Provides funds to states, territories, and tribes to administer to support services that alleviate the causes and conditions of poverty in under-resourced communities, including housing.

Post-disaster support may include: hotel/motel vouchers, referrals to temporary shelters, cooling centers, access to facilities for urgent needs (access to internet and power, kitchens, rest/napping areas, bathrooms, laundry), and/or rental/mortgage assistance.

### Annual Funding

Fiscal year funding varies year-to-year. FY 2022 received CDBG block grants equaling \$755 million.

Reference: [Community Services Block Grant \(CSBG\) | The Administration for Children and Families \(hhs.gov\)](#)

## GRANTS FOR THE BENEFIT OF HOMELESS INDIVIDUALS (GBHI)

### Timing

Steady State

### Assistance Type

Grant

### Recipient

Domestic public and private nonprofit entities

### Eligible Beneficiaries

Individuals (including youth and families) experiencing homelessness who have substance use disorders or co-occurring mental and substance use disorders to be signed up for Recovery Services, Housing, and health insurance services.

### Eligible Activities

Grant may be used to aid in Recovery Services for:

- Substance use disorders or co-occurring mental and substance use disorders treatment and other recovery-oriented services;
- Coordination of housing, services that support implementing or enhancing the long-term sustainability of integrated community systems that provide permanent housing, supportive services to target population;
- Efforts to engage/connect clients w/substance use disorders or co-occurring disorders to enrollment resources for health insurance, Medicaid, and mainstream benefits programs.

### Annual Funding

Unspecified.

Reference: [Grants for the Benefit of Homeless Individuals \(GBHI\) | SAMHSA \(samhsa.gov\)](#)

## LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

### Timing

Steady State

### Assistance Type

Grant

### Recipient

States, tribes and tribal organizations (including Alaska native villages), and territories

### Eligible Beneficiaries

Households in need.

### Eligible Activities

LIHEAP provides federally funded assistance to reduce the costs associated with home energy bills, energy crises, weatherization, and minor energy-related home repairs.

Post-disaster, this support may include heating/cooling centers, temporary shelter, housing in hotels/apartments/other living situations if homes are destroyed or damaged in order to place people in settings to preserve health and safety and move them away from the crisis situation, utility reconnection cost, utility deposit/repair, or replacement of furnace or air conditioners.

### Annual Funding

Fiscal year funding varies year-to-year. FY 2022 had Block Grants of \$3.80 billion, but Emergency Contingency of \$0. In FY 2022, Infrastructure Investment and Jobs Act Supplemental: \$100 million.

Reference: [Low Income Home Energy Assistance Program \(LIHEAP\) \(acf.hhs.gov\)](https://www.acf.hhs.gov/programs/liheap)

## TEMPORARY ASSISTANCE FOR NEEDY FAMILIES (TANF)

### Timing

Steady State

### Assistance Type

Grant

### Recipient

State

### Eligible Beneficiaries

Families in need when parents and/or other relatives cannot provide for basic needs.

### Eligible Activities

TANF post-disaster housing support may include:

- Hotel and motel vouchers;
- Rental/mortgage assistance;
- Security and utility payments;
- Moving assistance; and
- Housing search and placement service.

### Annual Funding

Fiscal year funding varies year-to-year. The bulk of TANF funding is in a basic block grant of \$16.5 billion per year.

Reference: [Temporary Assistance for Needy Families \(TANF\) | The Administration for Children and Families \(hhs.gov\)](https://www.acf.hhs.gov/programs/tanf)

## COMMUNITY SERVICES BLOCK GRANT (CSBG)

### Timing

Long-Term Recovery

### Assistance Type

Grant

### Recipient

States, territories, and tribes receive formula grant funding

### Eligible Beneficiaries

Tribes, territories, and over 1,000 local Community Action Agencies provide CDBG funded services and activities to under-resourced communities. Funds are used to administer support services that are intended to alleviate the causes and conditions of poverty.

### Eligible Activities

Grants may be used for services and activities including housing/nutrition/utility/transportation assistance, employment/education/other income and asset building services, crisis and emergency services, and community asset building initiatives, among other things.

### Annual Funding

Fiscal funding varies year-to-year. FY 2023 had \$770 million in funding.

Reference: [Community Services Block Grant \(CSBG\) | The Administration for Children and Families \(hhs.gov\)](#)

## SOCIAL SERVICES BLOCK GRANT (SSBG)

### Timing

Long-Term Recovery

### Assistance Type

Grant

### Recipient

States, territories, and tribes

### Eligible Beneficiaries

Communities can invest in 29 different human service programs to meet basic human needs for people of all ages.

### Eligible Activities

Funds may be used to provide services toward achieving the following goals: activities that prevent/reduce/eliminate dependency, achieve or maintain self-sufficiency, prevent neglect/abuse/exploitation of children and adults, prevent or reduce inappropriate institutional care, and secure admission or referral for institutional care when other forms of care are not appropriate.

### Annual Funding

Fiscal year funding varies year-to-year. The cap has historically been the highest at \$2.8 billion; yearly authorization has stayed around \$1.7 billion.

Reference: [Social Services Block Grant - Generations United \(gu.org\)](#)

### ENHANCED-USE LEASE (EUL) PROGRAM

#### Timing

Steady State

#### Assistance Type

Lease arrangements

#### Recipient

State and local governments, and private sector organizations

#### Eligible Beneficiaries

To manage and lease properties for Veterans who are homeless (or without safe, affordable housing) and their families, through leasing arrangements.

#### Eligible Activities

Allows certain land and buildings to be leased to eligible private entities for approved supportive housing and related projects for homeless and at-risk Veterans. The properties are leased to lessee entities that finance, design, develop, construct or rehabilitate, and operate and maintain the property.

Provide Veterans with job training, financial management, haircuts, computer and laundry facilities, fitness centers, and other services.

#### Annual Funding

Fiscal year funding varies year-to-year. Notwithstanding any other provision of law, proceeds or revenues derived from enhanced-use leasing activities (including disposal) may be deposited into the "Construction, Major Projects" and "Construction, Minor Projects" accounts and be used for construction (including site acquisition and disposition), alterations, and improvements of any medical facility under the jurisdiction or for the use of the Department of Veterans Affairs.

Reference: [Enhanced-Use Lease - U.S. Department of Veterans Affairs \(va.gov\)](#)

### HOMELESS PROVIDERS GRANT AND PER DIEM (GPD) PROGRAM

#### Timing

Steady State

#### Assistance Type

Capital Grants; Per Diem Payments

#### Recipient

State, local, and tribal governments; nonprofit organizations

#### Eligible Beneficiaries

Community agencies providing services to veterans who are homeless and their families.

#### Eligible Activities

Develop and operate transitional housing (including short-stay bridge housing) and/or service centers for Veterans who are homeless.

Collaborate with community-based organizations to connect Veterans with employment, housing, and additional social services for further housing stability.

#### Annual Funding

Fiscal year funding varies year-to-year.

Reference: [Grant and Per Diem Program - VA Homeless Programs \(va.gov\)](#)

## SUPPORTIVE SERVICES FOR VETERAN FAMILIES (SSVF)

### Timing

Steady State

### Assistance Type

Grant (supportive services grants)

### Recipient

Private non-profit organizations and consumer cooperatives who work with veterans specifically

### Eligible Beneficiaries

Grantees provide a range of supportive services to very low-income Veteran families in transition to permanent housing.

### Eligible Activities

Provides case management and supportive services to prevent imminent loss of a Veteran's home, or identify a new, more suitable housing situation for the individual and his/her family; aids in rapid re-housing of Veterans and their families who are homeless and may remain homeless without assistance.

### Annual Funding

Annual funding is at the discretion of the Secretary of Veterans Affairs. Funds are appropriated from the VA Department for Medical Services and the Secretary sets payment intervals and funding ceilings annually. [Section 604 of the Veterans' Mental Health and Other Care Improvements Act of 2008, Public Law 110-387]

Reference: [SSVF Program Guide \(va.gov\)](#)

## VA HOME LOANS

### Timing

Short-Term Recovery

### Assistance Type

Direct financial aid via credit provision

### Recipient

Veterans, some service personnel (including certain Reservists and Guard members), and certain unmarried surviving spouses of veterans

### Eligible Beneficiaries

Veterans, some service personnel (including certain Reservists and Guard members), and certain unmarried surviving spouses of veterans.

### Eligible Activities

Aids veterans, certain Service Personnel, and certain unmarried surviving spouses of veterans obtain credit to buy, build, or improve homes.

### Annual Funding

Fiscal year funding varies year-to-year. For FY 2023, appropriations were \$316,742,419 for administrative expenses related to direct and guaranteed loans.

Reference: [About Home Loans \(va.gov\)](#)

### ECONOMIC ADJUSTMENT ASSISTANCE

#### Timing

Steady State

#### Assistance Type

Supplemental Funding

#### Recipient

256 grantees implementing progress in 48 states, Puerto Rico, and DC

#### Eligible Beneficiaries

Urban, rural, and coastal communities that are implementing projects in under-invested communities.

#### Eligible Activities

Activities include themes such as:

- Enabling place-based solutions;
- Building for growth (critical infrastructure and broadband-related projects are implemented);
- Uplifting historically underserved communities;
- Establishing business ecosystems (help support the ideas, initiatives, and activities of small businesses); and
- Investing in the future of the workplace.

#### Annual Funding

Fiscal year funding varies year-to-year. Awarded to 256 diverse projects, funding to help plan, build, innovate, and put people into quality jobs across the nation.

Reference: [Economic Adjustment Assistance | U.S. Economic Development Administration \(eda.gov\)](#)

### INDIGENOUS COMMUNITIES (ARPA PROGRAM)

#### Timing

Steady State

#### Assistance Type

Supplemental Funding

#### Recipient

Indigenous communities and tribal governments

#### Eligible Beneficiaries

Indigenous communities and tribal governments.

#### Eligible Activities

Economic development projects in Indigenous communities for similar types of projects described under Economic Adjustment Assistance.

#### Annual Funding

Fiscal year funding varies year-to-year. \$100 million from the Economic Development Administration (EDA)'s Indigenous Communities program in ARPA funding goes specifically to support the needs of tribal government. The Indigenous Communities program made 51 awards in 25 states and Northern Mariana Islands. Across the EDA's six American Rescue Plan programs inclusive of the Indigenous Communities program, \$489 million was awarded across 128 grants to projects serving American Indigenous communities.

Reference: [Indigenous Communities | U.S. Economic Development Administration \(eda.gov\)](#)



### STATEWIDE PLANNING, RESEARCH, AND NETWORKS (ARPA PROGRAM)

#### Timing

Mitigation

#### Assistance Type

Cooperative Agreement

Grant

#### Recipient

State, tribal, county, and city subdivisions, public and private non-profit organizations, and District Organization of an EDA-designated Economic Development District (EDD)

#### Eligible Beneficiaries

Projects that aid and invest in planning efforts that promote equity and develop local economies to help increase resiliency to future economic shocks and climate change.

#### Eligible Activities

The Statewide Planning, Research, and Network supports a variety of activities through the The American Rescue Plan Act (ARPA) Research Portfolio, Communities of Practice, and Statewide Planning.

ARPA Research Portfolio supports research that collects baseline data on other ARPA program grantees and the communities/regions they serve during the period of performance. The findings will help communities and regions better understand the most effective economic development programming and can help lead continuous improvement in the Economic Development Administration's (EDA) investment portfolio.

EDA's Communities of Practice helps strengthen America's economic development infrastructure by capturing, organizing, and scaling practices at a national level.

Community of Practice cohorts benefit from a mix of peer-to-peer learning, issue-specific trainings, and targeted coaching. Cohort members shape promising practices across the industry, increase their connectedness with peer regions and organizations, and bolster their skills and capacity to advance effective economic development strategies. This approach accelerates regional economic recovery in a more equitable and resilient manner, reaching communities that need it the most.

Through the Statewide Planning funding opportunity, EDA has supported states in planning efforts by allocating \$59 million for Statewide Planning Grants.

#### Annual Funding

The EDA funds a variety of efforts through the Statewide Planning, Research, and Networks program; in FY 2021, it allocated \$3 million for ARPA-related Research, \$28 million for Networks, and \$59 million for Statewide Planning Grants.

Reference: [Statewide Planning, Research and Networks | U.S. Economic Development Administration \(eda.gov\)](#)

## U.S. SMALL BUSINESS ADMINISTRATION (SBA)

### US SBA DISASTER LOAN ASSISTANCE - ECONOMIC INJURY DISASTER LOANS (EIDL)

#### Timing

Long-Term Recovery

#### Assistance Type

Loan

#### Recipient

Small businesses, small agricultural cooperatives, and most private nonprofit organizations in a declared disaster area that suffer substantial economic injury

#### Eligible Beneficiaries

Businesses unable to meet obligations/pay necessary and ordinary operating expenses (“substantial economic injury”). These loans are only available to small businesses when determined that they are unable to obtain credit elsewhere. Economic Injury Disaster Loans (EIDL) provides working capital necessary for small businesses impacted by a disaster to survive until normal operations resume.

#### Eligible Activities

Working capital and normal expenses (e.g., continuation of health care benefits, rent, utilities, and fixed debt payment).

#### Annual Funding

Up to \$2 million per loan.

Reference: [Economic Injury Disaster Loans \(sba.gov\)](https://www.sba.gov/economic-injury-disaster-loans)

### US SBA DISASTER LOAN ASSISTANCE HOME AND PERSONAL PROPERTY - PHYSICAL DAMAGE LOANS

#### Timing

Long-Term Recovery

#### Assistance Type

Loan

#### Recipient

Homeowners, renters, personal property owners

#### Eligible Beneficiaries

Anyone in a declared disaster area that has experienced damage to their home or personal property may be eligible (even without owning a business).

#### Eligible Activities

Loans cover disaster losses that are not fully covered by insurance or other sources. Homeowners can apply to help replace or repair a primary residence, vs. renters/homeowners can borrow up to \$100,000 to replace or repair personal property (such as clothing, furniture, cars, appliances, etc.) that were damaged/destroyed in a disaster.

#### Annual Funding

Fiscal year funding varies year-to-year, since this depends on the amount of Presidentially declared disasters, and the damage that occurs.

Reference: [Physical damage loans | U.S. Small Business Administration \(sba.gov\)](https://www.sba.gov/physical-damage-loans)

## US SBA DISASTER LOAN ASSISTANCE - MITIGATION ASSISTANCE

### Timing

Long-Term Recovery

### Assistance Type

Loan

### Recipient

Eligible SBA Disaster Loan Borrowers

### Eligible Beneficiaries

Private home-owners and renters for primary homes only; secondary homes and vacation homes are not eligible.

### Eligible Activities

Eligible SBA disaster loan borrowers may choose to receive expanded funding to help protect their home or business against future disasters (ex: wind mitigation, flood mitigation, wildfire mitigation, earthquake mitigation, hail mitigation). SBA disaster loans can be increased up to 20% to make building upgrades.

### Annual Funding

Unspecified.

Reference: [Mitigation assistance | U.S. Small Business Administration \(sba.gov\)](#)

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## LOW-INCOME HOUSING TAX CREDITS (LIHTC)

### Timing

Steady State

### Assistance Type

Tax Credits

### Recipient

State and local LIHTC-allocating agencies and local housing finance agencies

### Eligible Beneficiaries

Developers who pass on the savings to lower-income households.

### Eligible Activities

Acquire, rehabilitate, or construct rental housing targeted to lower-income households. The LIHTC program is the federal government's primary policy tool for developing affordable rental housing. LIHTCs are awarded to developers to offset the cost of constructing or rehabilitating rental housing in exchange for agreeing to reserve a fraction of rent-restricted units for lower-income households. Though a federal tax incentive, the program is primarily administered by state housing finance agencies (HFAs) that award tax credits to developers. Because the subsidy reduces the debt needed to construct the property, the rent levels required to make the property financially viable are lower than they otherwise would be. The subsidy is intended to incentivize developing housing at lower rent levels—and, therefore, increase the stock of affordable units for lower-income families. The situation would be similar if the project involved rehabilitated construction.

Treasury will periodically increase the LIHTC credit allocation authority for buildings in a qualified disaster zone (DZ). When issued, these DZ-LIHTC are meant to incentivize reconstruction and rehabilitation projects in disaster-impacted areas. The Taxpayer Certainty and Disaster Tax Relief Act of 2020 sets a minimum credit of 4% for the housing tax credit typically used to rehabilitate affordable housing. This change applies to buildings placed in service starting in 2021 and is permanent.

### Annual Funding

Tax credits will vary year-to-year; typically, LIHTC is equivalent of about \$9 billion issued in tax credits annually.

Reference: [Low-Income Housing Tax Credit \(LIHTC\) \(huduser.gov\)](#)

[U.S. Department of the Treasury Press Release \(home.treasury.gov\)](#)

## NEW MARKETS TAX CREDITS

### Timing

Steady State

### Assistance Type

Tax Credits

### Recipient

Property manager, owner, or allocatee of qualified low-income community investment funds

### Eligible Beneficiaries

Low-income families with less than 80% AMI.

### Eligible Activities

Finance the development or rehabilitation of housing units that must end up with at least 20% of the total housing units maintained as "affordable housing units" - meaning rent-restricted and occupied by qualifying low-income households throughout a 7-year NMTC compliance period. Rent-restricted means the maximum monthly rent does not exceed 1/12 of 30% of the adjusted income of a family with an annual income less than or equal to 80% of the AMI as determined by HUD (adjustments per # of bedrooms in the unit; 1.5 persons/bedroom).

### Annual Funding

Fiscal year funding varies year-to-year.

Reference: [CDFI Fund Announces \\$5 Billion in New Markets Tax Credits | U.S. Department of the Treasury](#)

## GENERAL SERVICES ADMINISTRATION

### DISASTER PURCHASING PROGRAM

#### Timing

Response and Short-Term Recovery

#### Assistance Type

Commercial supplies and services, and technical assistance

#### Recipient

State, local, and tribal governments

#### Eligible Beneficiaries

Any state, local, regional, or tribal government, or any instrumentality thereof, including any local educational entity or institution of higher education may use this program to facilitate recovery from major Presidentially-declared disasters under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, facilitate disaster preparedness or response, and facilitate recovery from terrorism, or nuclear, biological, chemical or radiological attacks.

#### Eligible Activities

- Ability to establish strategic Blanket Purchase Agreements (BPAs)
- Free access to GSA eTools with contractor search and purchasing capabilities
  - GSAAvantage!®: GSA's online shopping and ordering system that provides access to thousands of contractors and a variety of products and services.
  - GSA eBuy: the component of GSAAvantage! designed to facilitate the request for submission of quotations for commercial products and services.
  - GSA eLibrary: GSA's online source for the latest contract-award information. (Schedule contractors participating in the Disaster Purchasing program will be noted in our GSA eTools with a Disaster Purchasing icon.)
- Products include: Pre-engineered and pre-fabricated structures (housing, commercial, and emergency-relief); engineering services; information technology; cleaning equipment; portable structures like restroom, shower, and laundry facilities; dumpsters; packing supplies; food-service support; remediation services; and consulting services for grants-management, building-commissioning, energy-management, and logistics.
- Can sort contractors by city/state if using grant money.

#### Annual Funding

N/A

Reference: [Help for state, local, and tribal governments](#)

### EMERGENCY LODGING SERVICES

#### Timing

Response and Short-Term Recovery

#### Assistance Type

Lodging Accommodations and Support Services

#### Recipient

State government agency

#### Eligible Beneficiaries

Any state government agency that requests to become an authorized user of the Blanket Purchase Agreement.

#### Eligible Activities

- Locate and source temporary housing with a single call to Corporate Lodging Consultants (CLC).
- Negotiate discounted rates.
- Provide support services (i.e., food and laundry services).
- Provide an audit and reporting trail

#### Annual Funding

Fiscal year funding varies year-to-year.

Reference: [Emergency Lodging Services \(ELS\)](#)

## TEMPORARY ROOFING (OPERATION BLUE ROOF)

### Timing

Short-Term Recovery

### Assistance Type

Technical assistance

### Recipient

State and local governments

### Eligible Beneficiaries

Individuals and households in primary residences or a permanently occupied rental properties.

### Eligible Activities

Operation Blue Roof is managed by the Corps for FEMA - the purpose is to provide homeowners in disaster areas with fiber-reinforced plastic sheeting to cover their damaged roofs until arrangements can be made for permanent repairs. This protects property, reduces temporary housing costs, and allows residents to remain in their homes while recovering from a storm. This program is for primary residences or permanently occupied rental properties with less than 50% structural damage. Vacation rental properties are not eligible for the program. Once the blue roof is installed, the structure must be habitable.

### Annual Funding

Funded by FEMA through mission assignments.

Reference: [Temporary Roofing > U.S. Army Corps of Engineers Headquarters > Fact Sheets View \(usace.army.mil\)](#)