

Federal Disaster Assistance Resources for Health Centers (HCs)

Your guide to navigating federal resources for post-disaster recovery

What resources are available, and how can I access them?

Federal Emergency Management Agency (FEMA) and others offer several resources to help communities, businesses, and individuals facing a disaster. For full guidance see each Assistance Program's website.

ASSISTANCE PROGRAM	ELIGIBILITY	COVERAGE	HOW TO ACCESS
<p><u>FEMA Public Assistance</u> (Up to \$1 million)</p>	<p>HCs are eligible to apply, based on if they:</p> <ul style="list-style-type: none"> · Provide emergency medical care and essential social services · Offer ongoing health services to vulnerable populations such as low-income or elderly 	<ul style="list-style-type: none"> · Repairing or replacing damaged infrastructure · Debris removal · Costs related to emergency healthcare services provided during or after the disaster 	<p>HCs apply through their state or local government:</p> <ul style="list-style-type: none"> · Go to grants.gov, create an account · Your local or state Emergency Management may direct you on how to apply
<p><u>FEMA Individual Assistance</u> (Maximum amount of financial assistance is established annually by FEMA)</p>	<p>HCs staff and patients may be eligible if they are:</p> <ul style="list-style-type: none"> · Homeowners/renters · Insured/uninsured · Disaster survivors · Flood insurance policy holders in Special Flood Hazard Areas 	<ul style="list-style-type: none"> · Housing assistance (home repair or replacement, and temporary housing needs) · Medical & dental expenses · Funeral costs · Personal property loss · Transportation, child care · Other serious needs assistance 	<p>HCs can help patients apply online:</p> <ul style="list-style-type: none"> · Go to DisasterAssistance.gov · Click on "find assistance" · Click apply online and create a FEMA account · FEMA Helpline at 800-621-3362 or in person at a FEMA Disaster Recovery Center or Check FEMA's mobile app
<p><u>FEMA Public Assistance Hazard Mitigation</u> (No maximum for hazard mitigation, \$50 million for flood, 75% covered for mitigation)</p>	<p>HCs may be eligible for this funding. Mitigation measures must:</p> <ul style="list-style-type: none"> · Reduce potential future damage · Be cost-effective · Be technically feasible and effective · Be compliant with federal laws, regulation and Executive Orders 	<p>Available for eligible projects tied to FEMA-approved disaster recovery efforts such as:</p> <ul style="list-style-type: none"> · Infrastructure mitigation · Property Mitigation · Backup Power · Planning & Capacity Building others 	<p>Contact your local Emergency Management Representative, local FEMA Representative or state Hazard Mitigation Officer to verify eligibility if your HC qualifies as a private nonprofit providing critical services</p>
<p><u>Small Business Administration (SBA) Disaster Loans</u> (Up to \$2 million)</p>	<p>HCs are eligible to apply to:</p> <ul style="list-style-type: none"> · Physical disaster loans for disaster losses not fully covered by insurance · Economic Injury Disaster Loans if unable to meet financial obligations and pay normal operating expenses 	<ul style="list-style-type: none"> · Business Physical Disaster Loan: property, machinery, equipment, fixtures, inventory, leasehold improvements · Economic Injury Disaster Loan: Working capital and normal expenses 	<ul style="list-style-type: none"> · Ensure there is a declared disaster in your location · Go to the SBA Disaster Loan Assistance Portal · Select the loan type · Upload required documents
<p><u>National Flood Insurance Program</u> (Building coverage up to \$500,000, Contents coverage up to \$500,000)</p>	<p>HCs are eligible if they are:</p> <ul style="list-style-type: none"> · In a city/county that enforces FEMA's floodplain management rules · They own or lease a building in a flood-prone area · Flood insurance may be required since federal assistance is not always guaranteed for floods 	<ul style="list-style-type: none"> · Building coverage: foundation, walls, electrical & plumbing, HVAC, appliances · Contents coverage: furniture, food freezers and food inside, personal belongings 	<ul style="list-style-type: none"> · Confirm eligibility · Document the damage · Meet with a National Flood Insurance Program (NFIP) adjuster

TIPS

1. **DEADLINES MATTER:** Ensure timely application to avoid missing funding opportunities
2. **COLLABORATE:** Engage with local and state emergency management officials
3. **DOCUMENTATION:** Keep thorough records of ALL damages and expenses

Example of a HC Accessing Assistance Resources

Have other health centers had success in accessing these funds?

FEMA provided nearly **\$120,000** to a health center in Puerto Rico to address damages caused by Hurricane Maria. Patillas Primary Health Services Center (CSPS) received **\$103,000** to repair its centers in Patillas and Maunabo. The funds allowed for **replacement of equipment** such as x-ray machines, ceiling panels, installed new window shutters and waterproofed the roof. Another **\$15,000** was allocated for **risk mitigation**, such as installing drains and voltage protectors for the x-ray machine. CSPS accessed FEMA funds through the Public Assistance Program. CSPS submitted applications for reimbursement for damages sustained in Hurricane Maria. [Read more here!](#)

What other resources are available for HC's to learn about disaster assistance?

FACT SHEETS

Public Assistance: [Private Nonprofit Eligibility Fact Sheet](#)

Public Assistance: [Fact Sheets](#)

Individual and Household Program: [FACT Sheet](#)

FEMA: [Energy efficient projects fact sheet](#)

FEMA: [Low-carbon materials fact sheet](#)

TRAININGS

Small Business Administration: [Loans Training Landing Page](#)

FEMA: [Fire Management Assistance Grant Program](#)

FEMA: [Public Assistance Webinars](#)

FEMA: [Grants Portal Reporting](#)

FEMA Funding by [Capital Link](#)

Public Assistance: [Public Assistance Program and Policy Guide](#)

Individual Assistance: [Individual Assistance Program and Policy Guide](#)

FEMA: [National Recovery Framework](#)

SBA: [Disaster Assistance Loan Program Updates](#)

NFIP: [Flood Insurance Manual](#)

FAQ's

FEMA: [FAQs About FEMA Disaster Assistance](#)

Public Assistance: [Fact Sheets, Job Aids and FAQs](#)

SBA: [SBA Disaster Loan Program FAQs](#)

NFIP: [FAQs About NFIP Policies and Claims Data](#)

This guide provides a brief overview of several federal disaster assistance funding programs and is for informational purposes only. For full details, eligibility requirements, and application procedures, please refer to the official federal guidance and program-specific resources.