Where disaster money actually comes from

Five different pots, five different rules, and they do not open at the same time or go to the same people. Knowing which one you are talking about is most of the work.

1. **FEMA Individual Assistance**
   Goes to households, after a specific declared disaster.
   Capped, and it is not insurance. It is a floor, not a recovery.

2. **FEMA Public Assistance**
   Goes to local governments and some nonprofits, to repair public facilities.
   Reimbursement based. You spend first and document everything, which is why the documenting matters more than the applying.

3. **Hazard mitigation**
   Goes to projects that reduce future damage — not repairs.
   Applied for through your state emergency management agency, not FEMA directly. Usually needs a benefit-cost analysis.

4. **SBA disaster loans**
   Loans, to businesses and homeowners, and often the largest number available.
   Low rate, but it is debt. People routinely skip the application and lose access to grant money that requires an SBA decision first.

5. **HUD and CDBG-DR**
   Long-term recovery money, allocated to states years after the event.
   This is the one still open in places nobody thinks of as disaster areas. Check with your state and your development district.

6. **The thing that decides all of it**
   Whether the event was declared, and for which counties.
   A county next to a declared county gets nothing from most of these. Check the declaration before anything else.

> **Deadlines here are unusually hard and unusually varied.** Confirm every one with your state emergency management agency or your development district — they change between events, and a printed sheet is the wrong place to trust a date.