

State and Federal Assistance Programs

A variety of state and federal assistance is available to communities in the wake of a disaster, even if the magnitude and the severity of a disaster do not qualify for a Presidential Disaster Declaration. These include:

- The Governor may ask for a disaster declaration from the U.S. Small Business Administration (SBA). The SBA can provide low-interest loans to homeowners, renters and businesses affected by the disaster, even if it is not a presidentially declared disaster.
- The Texas Department of Housing and Community Affairs HOME Program helps local jurisdictions provide safe, decent and sanitary housing. At the Governor's request, the HOME program can assist in the repair of uninsured or under-insured housing for low-income residents in areas not receiving other assistance.
- The Texas Department of Rural Affairs offers the Texas Community Development Disaster Relief and Urgent Need Fund. This program helps local jurisdictions obtain grants to repair infrastructure damage (damage to roads, bridges, public buildings, etc.) caused by natural disasters, as well as to reimburse for costs of responding to the disaster.
- The U.S. Department of Agriculture's Natural Resource Conservation Service (NRCS) issues emergency assistance through the Emergency Watershed Protection Program. This assists communities with projects such as debris removal, erosion control and repair of bridges and culverts.
- The Governor can request assistance from the U.S. Department of Agriculture through the Farm Service Agency (FSA). Qualified farm operators are eligible for low-interest emergency loans for production losses and crop losses utilizing the FSA's Federal Emergency Loan Program.