



State Disaster Recovery Fund (SDRF)

The **State Disaster Recovery Fund (SDRF)** is a Maryland state-funded program created to help individuals, households, businesses, and local governments recover from disasters when federal assistance is unavailable or insufficient. This program supports timely and effective recovery operations at the local level.

Who Can Access the SDRF?

Local Governments may request SDRF assistance for:

- **Individuals and Households:**
 - Support for essential needs such as housing, repairs, and personal property replacement.
- **Small Businesses:**
 - Recovery loans to sustain operations.
- **Local Governments:**
 - Reimbursement for disaster recovery expenses, including debris removal and emergency response costs.

How to Access the SDRF

1. **Activation:**
 - The Secretary of MDEM activates the SDRF upon a written request from a local jurisdiction's authorized representative (typically emergency management).
2. **Application Process:**
 - Local jurisdictions submit a formal request when disaster impacts exceed local capacity.
3. **Evaluation and Approval:**
 - MDEM and partner agencies review applications to ensure eligibility and alignment with fund priorities before seeking the Secretary's approval.

Why the SDRF Matters

- Provides vital assistance when other funding sources are unavailable.
- Reduces long-term financial burdens on residents and local governments.
- Promotes faster recovery to restore communities and businesses.

For more information, contact:

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