

Fact Sheet: Federal Disaster Assistance

When disaster strikes, federal assistance and low interest loans may be available depending on the amount of damage sustained. Below is information on the different types of assistance that may be available and how assistance is coordinated.

Three possible sources of federal assistance		
 <p>Individual Assistance provides <i>federal grants</i> to homeowners and renters who meet the criteria for the programs.</p>	 <p>U.S. Small Business Administration (SBA) provides <i>federal low interest loans</i> to homeowners, renters and businesses.</p>	 <p>Public Assistance provides <i>federal grants</i> to governmental entities and certain critical private non-profit organizations.</p>
<p>The Pennsylvania Emergency Management Agency (PEMA) is the primary disaster recovery agency for the commonwealth; however, Pennsylvania does not have a state disaster assistance program. The damage assessment process is required to consider requesting assistance. Damage is collected and analyzed in two steps:</p> <ol style="list-style-type: none"> 1. Initial Damage Reporting 2. Joint Preliminary Damage Assessment 		

1. Initial Damage Reporting

Residents: survey damages to their property as soon as it is safe to do so and report those damages to their local municipality. Failure to report damages could result in the loss of a disaster declaration.

Municipalities: collect damage reports from their residents and assess damages sustained to municipal property and infrastructure. Municipalities submit damages to their county emergency management/public safety office.

Counties: collect damage reports from municipalities and county property and infrastructure. Damages are reported to PEMA in Harrisburg.

PEMA: analyzes the damage reports to determine if the impact is severe enough for the Governor to request a Preliminary Damage Assessment (PDA) with FEMA and/or the SBA.

2. Joint Preliminary Damage Assessment

A PDA is not a guarantee that a disaster declaration will be awarded. The purpose of the assessment is to determine disaster eligibility. The PDA Team include representatives of state, and local officials. Federal officials may join the team when warranted.

How federal assistance is coordinated

Individual Assistance	Public Assistance
<p>Led by: FEMA Individual Assistance program staff.</p> <p>Coordinates with: PEMA Individual Assistance Officer supported by PEMA Area Office staff, local emergency management and elected officials, and the SBA.</p> <p>Eligibility: FEMA primarily considers structures that are <i>destroyed</i> or have <i>major</i> damage, with a target of 100-200 homes per county. Structures with <i>minor</i> damage or are affected only are included in the overall impact of the event.</p>	<p>Led by: FEMA Public Assistance program staff.</p> <p>Coordinates with: PEMA Public Assistance staff supported by PEMA Area Office staff, representatives from relevant state agencies such as PennDOT or DEP, local emergency management and elected officials.</p> <p>Eligibility: Based on damage per capita for the affected county and statewide. Eligibility is <i>not</i> met if a county meets the damage threshold, but the state does not meet the threshold of \$19 million in damages.</p>
Small Business Administration Loans	
<p>Led by: Small Business Administration</p> <p>Coordinates with: PEMA Individual Assistance Officer, PEMA Area Program.</p> <p>Eligibility: At least 25 households and/or businesses must have a minimum 40-percent uninsured loss, or at least five businesses must have significant economic loss. The SBA low interest loan program is available to homeowners, renters, and businesses. Applicants must meet eligibility requirements.</p>	

For additional information, contact PEMA at 717-651-2001.

