

PA Emergency Management Agency

Disaster Assistance

When tragedy strikes, families, businesses and communities seek assistance to repair homes and stores and to restore vital services. The types and levels of disaster assistance depend on the severity of the damage and the declarations that result from the disaster event.

There are essentially three types of declarations: a governor's proclamation that allows state agencies wide latitude to provide assistance and relaxes contracting requirements; a Small Business Administration disaster declaration that provides limited loan assistance following smaller events; and, a Presidential Declaration of Major Disaster or Disaster Emergency that involves a response from both state and federal resources.

Assistance Available

Following a disaster, various types of assistance may be made available by local, state and federal governments. Among the general types of assistance that may be provided should the President of the United States declare the event a Major Disaster are the following:

Individual Assistance

Individual Assistance provides help for individuals and businesses, homeowners and renters, as they recover from disasters. These programs are largely funded by the US Small Business Administration, although other federal, state and local agencies support the overall Individual Assistance program. For more information, [click here](#). Small Business Administration (SBA) Loan Assistance may also be available under an SBA declaration for smaller events.

Public Assistance

The Public Assistance program provides cost reimbursement aid to local governments (state, county, local, municipal authorities, and school districts) and certain non-profit agencies that were involved in disaster response and recovery programs or that suffered loss or damage to facilities or property used to deliver governmental-like services. The Public Assistance program is largely funded by the Federal Emergency Management Agency with both local and state matching contributions required.

Hazard Mitigation

In an effort to break the repetitive disaster cycle of damage-rebuild-damage, the Federal Emergency Management Agency (FEMA) has established a Hazard Mitigation Grant Program to pay for projects such as: acquisition and relocation or removal of structures from flood-prone areas; retrofitting (flood proofing) or elevating existing structures to protect them from future damage; construction of structural hazard controls such as debris basins or floodwalls; or, construction of structural hazard controls such as debris basins or floodwalls.

Agency Contacts

The Bureau of Recovery and Mitigation oversees the commonwealth's disaster assistance programs. For information on specific programs, contact the following program managers:

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Individual Assistance	Sharon Topper	(717) 651-2163	email
Public Assistance	John Forr	(717) 651-2163	email
Hazard Mitigation	Ron Killins	(717) 651-2145	email

Public Assistance**Public Assistance****Preliminary Damage Assessment (PDA)****Individual Assistance****SBA Assistance List****SBA EIDL Assistance**

PA Emergency Management Agency

INDIVIDUAL ASSISTANCE

The US Small Business Administration (SBA) serves as the federal disaster bank for homeowners, renters, businesses and some non-profit entities in the wake of hurricanes, floods, earthquakes, wildfires, tornadoes and other physical disasters.

Home Disaster Loans

Once a disaster has been declared, those who suffered uninsured or underinsured losses may be eligible for **Home Disaster Loans** made to **homeowners or renters** to repair or replace damaged real estate or personal property.

Renters are eligible for loans to cover personal property losses.

Individuals may borrow up to \$200,000 to repair or replace real estate, \$40,000 to cover losses to personal property and an additional 20% for mitigation.

Refinancing of existing loans is sometimes possible.

Interest rates are usually 4% or lower, with up to 30-year repayment terms, based on the applicant's ability to repay.

In some cases, the loans could be as high as 8%.

By law, the determination of interest rates depends on whether the applicant has credit available elsewhere.

Business Physical Disaster Loans

Loans may be made to **businesses** to repair or replace disaster damages to property owned by the business, including real estate, machinery and equipment, inventory and supplies. Businesses of any size are eligible. **Non-profit organizations** such as charities, churches, private universities, etc. are also eligible.

Economic Injury Disaster Loans (EIDL)

EIDLs provide necessary working capital until normal operations resume after a physical disaster. **These loans are restricted, by law, to small businesses only.**

IA/SBA Damage Assessment Forms

Copies of FEMA and SBA Damage Assessment Forms are available in our [Forms Library](#).

Open Declarations

For a complete listing of current SBA declarations in our commonwealth, [click here](#).

Disaster Declaration Criteria

In any county or other small political subdivision of a state, at least 25 homes or 25 businesses, or a combination of at least 25 homes, businesses or other eligible institutions, have each sustained uninsured losses of 40% or more of the estimated fair replacement value or pre-disaster fair market value of the damaged property, whichever is lower; or

In any such political subdivision, at least three businesses each sustain uninsured losses of 40% or more of their estimated fair replacement value or pre-disaster fair market value of the damaged property, whichever is lower, and as a direct result of the physical damage, 25% or more of the work force in the community would be unemployed for at least 90 days.

The request for a PDL must be made within 60 days of the incident period of the disaster.

A qualification for a PDL automatically includes qualification for an Economic Injury Disaster Loan (EIDL).

The criteria for EIDL requires that the governor must certify to SBA that at least 5 small business concerns, including small nurseries or agricultural cooperatives, in a disaster area have suffered substantial economic injury as a result of the disaster and are in need of financial assistance not otherwise available on reasonable terms.

The governor's request for an EIDL designation must be made within 120 days of the incident period of the disaster, which caused the economic injury.

Other Information

Remember -- SBA disaster loans cover uninsured or underinsured losses only.

You may review the SBA's Code of Federal Regulations for disasters by [clicking here](#).

For further information contact your County Emergency Management Coordinator or call PEMA's Individual Assistance Office via 717-651-2163 / 800-635-9692 or [email](#).

Written requests for additional information may be forwarded to Sharon Topper, PEMA Individual Assistance Program, 2605 Interstate Drive, Harrisburg, PA 17110-9364.

Individual Assistance

SBA Assistance List

SBA EIDL Assistance

PA Emergency Management Agency

Public Assistance

The Public Assistance program provides cost reimbursement aid to local governments (state, county, local, municipal authorities, and school districts) and certain private non-profit agencies (educational institutions, utilities, emergency services, medical facilities, custodial care facilities and others that provide health and safety services of a governmental nature). All must be open to the general public and have IRS or state certification of their private, non-profit status.

Eligible Work

BASIC CRITERIA - Must be required as a result of the Presidentially-declared Major Disaster, be located within the designated disaster area, be the legal responsibility of an eligible applicant, and no other federal agency may have statutory authority to provide funding.

DEBRIS REMOVAL - When in the public interest to eliminate an immediate threat to life, public health and safety; OR eliminate an immediate threat of significant damage to improved property; OR to ensure the economic recovery of the affected community.

EMERGENCY PROTECTIVE MEASURES - Measures taken to save lives, protect public health and safety, and to protect improved property. Must eliminate or lessen the threat.

PERMANENT RESTORATION - Restore the disaster-damaged parts of the facility to pre-disaster condition and function, plus upgrade restored parts to meet current codes and standards. Road systems, water control facilities, buildings and equipment, public utility systems, and parks / recreation facilities are the general categories of property eligible. May replace facility if cost of repair is more than 50% of replacement cost.

Eligible Costs

FORCE ACCOUNT- (Applicant's own labor, equipment, and materials) - Equipment use at FEMA use rates, Materials at applicant's cost, labor at applicant's cost including fringe benefits. Cost of regular time labor of permanent employees performing debris removal and emergency protective measures is not eligible.

CONTRACT - Reasonable and necessary costs to perform required and FEMA approved work. All contracting and procurement laws must be followed. Contracting is the responsibility of the applicant.

Preliminary Damage Assessment - Site Estimate

Public Assistance Presentations

- [PA Eligibility Presentation - Short Version](#)
- [PA Eligibility Presentation - Long Version](#)

PA Emergency Management Agency Programs and Services

WHAT IS HAZARD MITIGATION?

The first time many people hear the term **hazard mitigation**, they say "What's that?" Most people have an idea of what hazards are. Hazards are dangers, things to watch out for, or risks. But what's mitigation mean?

Mitigation is another way to say "relieve" or "alleviate." The general idea is to make a dangerous situation less risky, but what is Hazard Mitigation all about? In emergency management, hazards are natural, man-made or technological disasters. Hazard mitigation means reducing, eliminating, redirecting, or avoiding the effects of those hazards.

The standard definition of hazard mitigation that is often used by FEMA and PEMA is:

Any cost-effective action taken to eliminate or reduce the long-term risk to life and property from natural and technological hazards.

The phrase "cost-effective" is added to this definition to stress the important practical idea that, to be beneficial, a mitigation measure should save money in the long run. If the cost of a mitigation project is less than the long-term costs of disaster recovery and repair for the project area, the mitigation is considered cost-effective.

In Pennsylvania, the most common hazard is flooding. The most common mitigation project is acquisition and demolition of flood-risk homes or 'buyouts.' Since 1996, some 800 homes and an estimated 2,000 people have been removed from dangerous flood areas through mitigation projects. Acquisition is considered the 'best' mitigation because it eliminates the hazard of flooding in a risk area - no homes, no losses.

Other mitigation projects in Pennsylvania include home elevations and small flood control projects, though these are fewer in number than acquisition projects. These types of mitigations are not as effective because homes and businesses remain in risk areas and can still be damaged in a disaster.

PEMA administers three federal mitigation grant programs. To find out about them, click here: [Mitigation Grant Programs](#).

PEMA also assists local governments with federally-mandated mitigation planning and funding for that planning. For more information on that topic, click here: [Hazard Mitigation Planning](#).

Hazard Mitigation

HAZUS

County Flood Study GIS Maps

MITIGATION GRANT PROGRAMS

National Flood Insurance Program

PA Emergency Management Agency

Front Page News

GOVERNOR RENDELL REQUESTS EXPEDITED FEDERAL DISASTER ASSISTANCE FOR 34 PA COUNTIES, SEEKS HELP FROM PRESIDENT BUSH *GOVERNOR STATES ONGOING CRISIS RESULTING FROM DELAWARE RIVER*

HARRISBURG -- Governor Edward G. Rendell today asked President Bush to expedite federal disaster assistance for 34 Pennsylvania counties to help speed-up federal funds needed for the ongoing response and recovery by state, local and municipal officials in the wake of recent heavy rains and flooding that has affected most of central and eastern Pennsylvania.

Additionally, after consultation with the Governor, The Pew Charitable Trusts in Philadelphia has agreed to contribute \$1 million to relief efforts in the hardest-hit areas of the commonwealth.

"I commend The Pew Charitable Trusts for agreeing to provide this assistance, which will be critical to many smaller communities affected by the flooding. The Trusts have long been supportive of helping local communities when they need it most," Governor Rendell said.

"This storm system devastated a large portion of the commonwealth," said Governor Rendell. "I am requesting that the federal government speed-up the funding it provides to help those in need recover from the effects of the flooding. With the impending danger from more rising waters, it is important to be proactive in responding to emergency needs that may arise.

"At this time, the primary area of search and rescue concerns is on the Delaware River. The commonwealth is continuing to support counties with the necessary resources to aid flood response and recovery including the distribution of ice, water and food to those counties that request assistance," said Governor Rendell.

Governor Rendell is requesting federal disaster assistance for the following counties: Adams, Armstrong, Berks, Bradford, Bucks, Carbon, Chester, Columbia, Cumberland, Dauphin, Delaware, Franklin, Indiana, Jefferson, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Monroe, Montgomery, Montour, Northampton, Northumberland, Philadelphia, Pike, Schuylkill, Sullivan, Susquehanna, Tioga, Wayne, Wyoming and York counties.

If approved by the president, the expedited assistance request means Pennsylvania would be able to access federal funds more quickly without completion of a detailed local damage assessment.

"The request for federal assistance was made based on information compiled by PEMA and other state and local agencies," said PEMA Director James R. Joseph. "While the state has issued a disaster declaration for 46 counties, based on data collected by PEMA, the 34 counties would be eligible for the expedited assistance."

The Pennsylvania National Guard has performed more than 948 rescues, including 13 by helicopter rescues. The Guard has more than 1,000 personnel on standby including 894 Army and Air Guardsmen staged at facilities in northeastern and southeastern portions of the state. The troops are operating under the command and control of Task Force Headquarters in Scranton and Philadelphia. A total of 133 guardsmen are currently deployed on missions. Additional personnel can be placed on duty to respond to missions as they develop within a few hours. The Pennsylvania State Police has also conducted at least 237 rescues.

At this time, there are five fatalities confirmed by the Pennsylvania State Police and two unconfirmed.

The Public Utility Commission has been working with utility companies throughout the state to restore electricity to approximately 8,500 residents without power. About 2,200 customers are without gas services and nearly 5,000 customers in the Bloomsburg area are without water service, but are receiving water aid from the commonwealth. The PUC is reminding customers whose meters were affected by flood waters that they need to have their meters inspected before their electric or gas can be restored.

There are at least 66 shelters currently in operation meeting the immediate needs of nearly 2,400 Pennsylvanians.

About 20 dam safety inspectors with the Department of Environmental Protection are in the field performing inspections, particularly in the northeast. The Pennsylvania Fish and Boat Commission and Department of Conservation and Natural Resources also have inspectors in the field. DEP has confirmed one dam failure in Luzerne County – Mountain Springs #2 Dam, which is a low-hazard dam and does not present a threat to any downstream communities. DEP recommends that all dam owners – large and small – conduct inspections as soon as it is safe to do so. DEP is also responding to reports of fuel spills and hazardous material releases.

PennDOT reports that there are no major problems on the Interstate highways.

Individuals needing help should call their local city or county emergency management office as listed in the "Blue Pages" section of the phone book. In the event of an emergency, individuals should dial 911 or call their local police or fire department. In addition, residents should listen to the local Emergency Alert System station for updates and follow the direction of your local emergency management officials.

PEMA officials continue to monitor events across the state. Additional flood safety information and weather updates can be found at www.PEMA.state.pa.us.

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The Rendell Administration is committed to creating a first-rate public education system, protecting our most vulnerable citizens and continuing economic investment to support our communities and businesses. To find out more about Governor Rendell's initiatives and to sign up for his weekly newsletter, visit his Web site at: www.governor.state.pa.us.

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