

Federal Disaster Funding Streams & Post-Disaster Community Best Practices



United States
Department of
Agriculture

National Institute
of Food and
Agriculture

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Acknowledgements

This project was made possible through funding provided by a United States Department of Agriculture (USDA) Special Needs Grant. Grant Number: 12402827. Project Accession Number: 1013625.

We would like to thank the community members who participated in the focus groups that yielded the case studies included in this publication. We appreciate the time they took to revisit an undoubtedly difficult time in their lives so that other communities might learn from their experiences. It is our hope that the information they provided will lead to better disaster preparation and smoother recovery processes for communities facing disasters.

We would also like to thank the state and federal agencies that provided information about the disaster assistance programs that their organizations offer. A special *thank you* to the United States Department of Agriculture (USDA), Illinois Department of Commerce and Economic Opportunity, and the Federal Emergency Management Agency.

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Overview

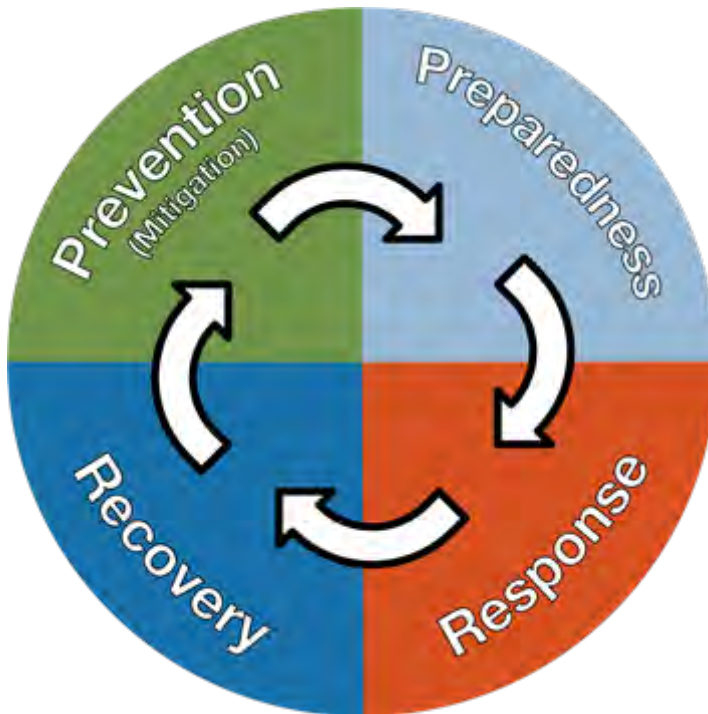
The purpose of this publication is to help communities and individuals address issues that arise during the disaster cycle. Special emphasis is placed on federal funding opportunities and best practices learned from communities that have navigated the disaster cycle. This publication includes a set of federal funding matrices, data collection worksheets, and community case studies. Each major section in this publication is preceded by an explanation to orient the reader.

Disasters can take multiple forms, and while this publication is intended to help, the authors do not intend this to be a comprehensive resource for all disaster situations. Additional useful information and programs on dealing with disasters can be found on the Extension Disaster Education (EDEN) website. This site is accessible at: <https://eden.lsu.edu/>

It is our recommendation to print out the data collection worksheets and keep these in a place that is easily accessible, as internet access may not be available during a disaster.

It is our hope that this document is updated periodically to reflect current federal funding opportunities. If you have suggestions for additional programs that should be added to this publication please contact Zach Kennedy via email at: zkenned2@illinois.edu

The Disaster Cycle



<https://campaignforaction.org/next-disaster-ready/disaster-cycle/>

Most of the emergency management world uses the four-phase disaster cycle, pictured, to organize disaster work. Common sense definitions of each phase are below. Functions in different phases may be occurring simultaneously.

As communities and organizations use this model for planning and preparedness, understanding each component becomes crucially important. Groups may be involved in more than one phase, but new groups may need to be brought to the table to develop a community plan.

These phases are referenced in the federal funding matrices that follow. In some cases, programs are intended to address a specific phase of the cycle.

Preparedness refers to any activities that help ready the community, individuals, businesses and organizations to survive a disaster, including the preparation of home disaster survival kits, continuity of operations plans for businesses and organizations, and exercises for response agencies. These are activities that take place when no disaster is imminent.

Response is the set of activities that first responders typically cover in the first few hours and days of a disaster. Search and rescue, medical services, and utility services are response organizations. Depending on the scope of the disaster, the response function may incorporate local, state and federal partners. Response uses the Incident Command Structure (ICS) as outlined in the National Incident Management Systems training used by the Department of Homeland Security (DHS) and the Federal Emergency Management Agency (FEMA). See details of this system at <https://www.fema.gov/national-incident-management-system>.

Recovery often begins soon after the response starts, but entails a different set of activities. Recovery is the process by which the community can return to their “new normal.” These activities include clean-up, repairs, case management, grant writing, and more. Community Organizations Active in Disasters (COADs) may have committees that work toward recovery efforts. Donations management, volunteer management, sheltering operations, and more may fall within the the scope of the COAD.

Prevention/Mitigation is intended to reduce risk to life and property. Prevention and mitigation can happen at any time, and can be as simple as educational programs for families to as complex as property elevations or constructing wind resistant structures. Many communities have Hazard Mitigation Plans that document prevention/mitigation projects.

Federal Disaster Funding Matrices Overview

Beneficiary Type: This column describes who the intended beneficiary of the particular funding or technical assistance program is. Examples include state governments, local governments, tribal governments, individuals, non-profits (PNP) and more. In some instances programs are intended to reach a subset of these groups. For example, some programs provide assistance to individuals, but particularly farmers or low-income individuals. When possible these specific beneficiaries are identified in the column.

Applicant Type: This column describes what type of entity or individual is invited to apply for the program. In many cases there is overlap between the beneficiary and the applicant, but this is not always the case. For example some programs may require a unit of government to apply for funding that will ultimately benefit households or individuals. Common applicants include state, local, or tribal governments, non-profits, or individuals.

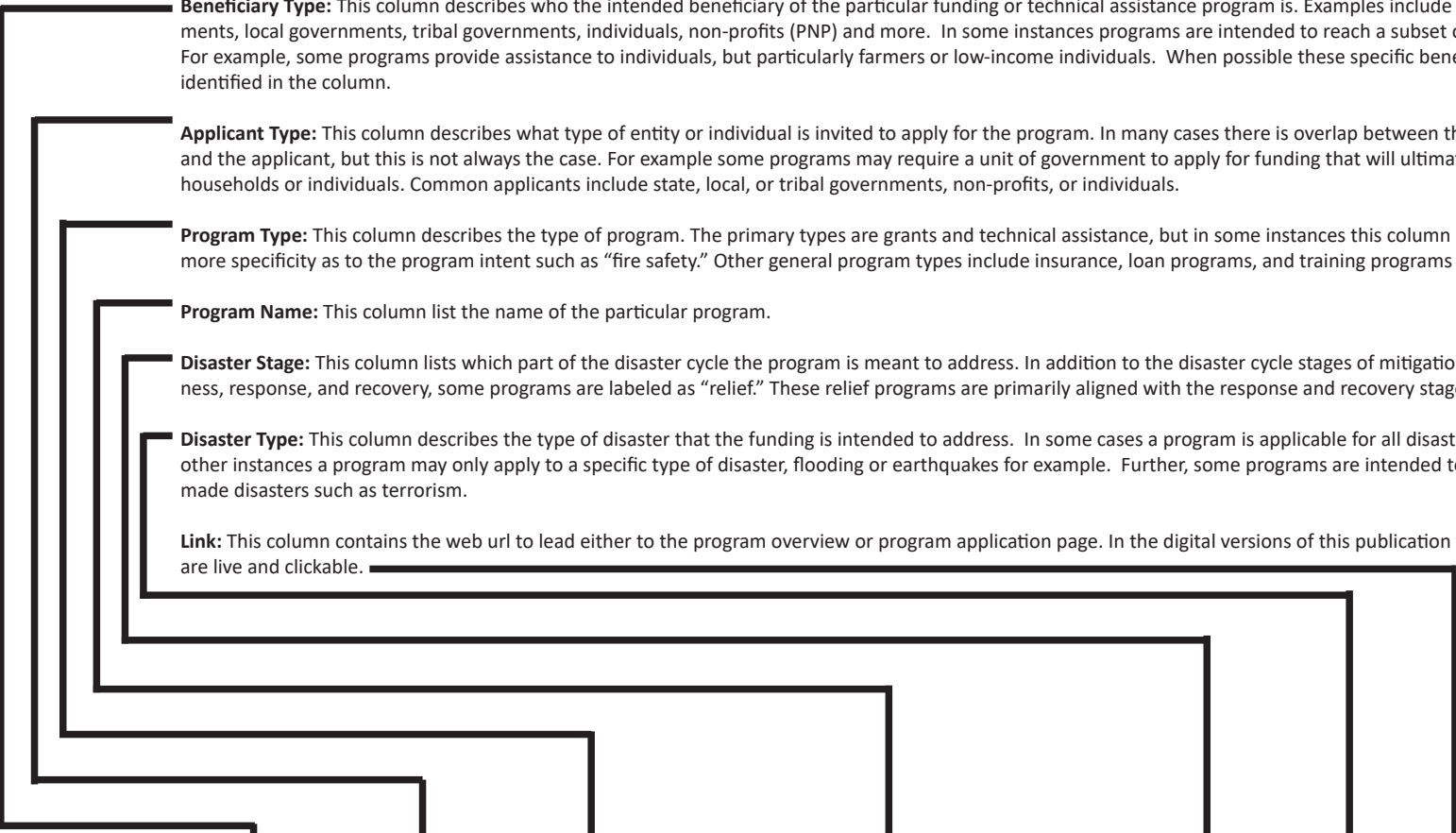
Program Type: This column describes the type of program. The primary types are grants and technical assistance, but in some instances this column may provide more specificity as to the program intent such as “fire safety.” Other general program types include insurance, loan programs, and training programs among others.

Program Name: This column list the name of the particular program.

Disaster Stage: This column lists which part of the disaster cycle the program is meant to address. In addition to the disaster cycle stages of mitigation, preparedness, response, and recovery, some programs are labeled as “relief.” These relief programs are primarily aligned with the response and recovery stages.

Disaster Type: This column describes the type of disaster that the funding is intended to address. In some cases a program is applicable for all disaster types. In other instances a program may only apply to a specific type of disaster, flooding or earthquakes for example. Further, some programs are intended to address man-made disasters such as terrorism.

Link: This column contains the web url to lead either to the program overview or program application page. In the digital versions of this publication the hyperlinks are live and clickable.



Beneficiary Type	Applicant Type	Program Type	Program Name	Disaster Stage	Disaster Type	Link

Disaster Funding Matrix: Army Corps of Engineers

Beneficiary Type	Applicant Type	Program Type	Program Name	Disaster Stage	Disaster Type	Link
Local Government	Local Government	Technical/Financial	Brownfields - Urban Waters Program	Recovery, Preparedness	All	http://www.usace.army.mil/Missions/Environmental/Brownfields-Urban-Waters/
State/Local	State/Local	Technical/Financial	Dam Safety Program	Preparedness	All	http://www.usace.army.mil/Missions/Civil-Works/Dam-Safety-Program/
State/Local	State/Local	Technical	Emergency Water Assistance	Response	Drought	http://www.usace.army.mil/Missions/Emergency-Operations/Drought/
State/Local	State/Local	Technical	Emergency Operations Flood Response and Post Flood Response	Response	Flooding	https://www.cfda.gov/index?s=program&mode=form&tab=core&id=b578e8145423be9ceec-71d7a422b74e1
State/Local	State/Local	Technical	Emergency Rehabilitation of Flood Control Works or Federally Authorized Coastal Protection Works	Response	Flooding	https://www.cfda.gov/index?s=program&mode=form&tab=core&id=b4bea60966c27373d0e3bf-86de3fd451
State/Local	State/Local	Technical	Emergency Advance Measures for Flood Prevention	Preparedness	Flooding	https://www.cfda.gov/index?s=program&mode=form&tab=core&id=c0a95aa1d0fafd65c881ab5d-2d3385e2
State/Local	State/Local	Technical	Invasive Species Management	Response	Invasive Species	http://www.usace.army.mil/Missions/Environmental/Invasive-Species-Management/
State/Local	State/Local	Technical	Levee Safety Program	Preparedness	Flooding	http://www.usace.army.mil/Missions/Civil-Works/Levee-Safety-Program/

Disaster Funding Matrix: Department of Energy

Beneficiary Type	Applicant Type	Program Type	Program Name	Disaster Stage	Disaster Type	Link
Aged/Low Income/Disabled	Individual	Energy Audit	Weatherization Assistance	Recovery + Preparedness	All	https://energy.gov/eere/wipo/where-apply-weatherization-assistance
Tribes	Tribes	Technical Assistance	The Strategic Technical Assistance response Team (START)	Recovery + Preparedness	All	https://energy.gov/indianenergy/technical-assistance
Federal/State/Local/PNP	Federal/State/Local/PNP	Technical Assistance	Tech Deployment - Disaster Recovery and Rebuilding	Recovery + Preparedness	All	https://www.nrel.gov/tech_deployment/tech_assistance_disaster_recovery.html?print

Disaster Funding Matrix: EPA

Beneficiary Type	Applicant Type	Program Type	Program Name	Disaster Stage	Disaster Type	Link
State/Local	State/Local	Grant	Brownfields Cleanup Grants	Recovery	All	https://www.epa.gov/brownfields/types-brownfields-grant-funding#tab-4
State/Local	State/Local	Grant	Brownfields Area-Wide Planning Grants	Recovery	All	https://www.epa.gov/brownfields/types-brownfields-grant-funding#tab-5
State	State	Revolving Fund	Drinking Water State Revolving Fund	Recovery	All	https://www.epa.gov/drinkingwatersrf
State	State	Revolving Fund	Clean Water State Revolving Fund	Recovery	All	https://www.epa.gov/cwsrf
State/Local	State/Local	Knowledge Resource	Green Infrastructure Webcast Series	Recovery + Mitigation	All	https://www.epa.gov/green-infrastructure
State/Local	State/Local	Fund	Superfund	Recovery + Mitigation	All	https://www.epa.gov/superfund
State/Local	State/Local	Financial Assistance	Building Blocks Assistance	Recovery + Mitigation	All	https://www.epa.gov/smartgrowth/building-blocks-sustainable-communities
State/Local	State/Local	Technical Assistance	Smart Growth implementation Assistance	Recovery + Mitigation	All	https://www.epa.gov/smartgrowth/smart-growth-implementation-assistance
Local/PNP	State/Local	Grants	Urban Waters Small Grants	Recovery + Mitigation	All	https://www.epa.gov/urbanwaters/urban-waters-small-grants
State/Local/Agencies/ Tribal	State/Local/Agencies/ Tribal	Grants	Water Pollution Control (Section 106) Grants	Recovery	All	https://www.epa.gov/water-pollution-control-section-106-grants
Local/Tribal	Local/Tribal	Grants	Assessment Grants for Brownfield Sites	Recovery	Brownfield Sites	https://usa.grantwatch.com/grant/164042/grants-to-usa-agencies-land-authorities-and-tribes-for-the-assessment-of-brownfield-sites.html
Local/Tribal	Local/Tribal	Grants	Revolving Loan Fund (RLF) Grants	Recovery	Brownfield Sites	https://usa.grantwatch.com/grant/164043/grants-to-usa-agencies-and-tribes-to-issue-local-loans-for-the-cleanup-of-brownfield-sites.html

Disaster Funding Matrix: HHS

Beneficiary Type	Applicant Type	Program Type	Program Name	Disaster Stage	Disaster Type	Link
State/Local/Tribal	State/Local/Tribal	Grant Programs	Disaster Assistance for State Units on Aging (SUAs)	Response, Recovery	All	https://www.grants.gov/web/grants/view-opportunity.html?oppld=289875
State/Local/PNP	State/Local/PNP	Grant Programs	Public Health Emergency Response (PHER) Grant	Response	Diseases	https://www.cdc.gov/phpr/readiness/funding-h1n1.htm
State/Local/PNP	State/Local/PNP	Grant Programs	Health Program for Toxic Substances and Disease Registry	Recovery	Health emergencies	https://www.cfda.gov/index?s=program&mode=form&tab=core&id=20926d427710175ab14b078cb9ed9127
State/Local/PNP	State/Local/PNP	Grant Programs	Mental Health Disaster Assistance and Emergency Mental Health	Recovery	Mental Diseases	https://www.cfda.gov/index?s=program&mode=form&tab=core&id=80eb099ceb73d-dcdd14eb85e327b5f4d

Disaster Funding Matrix: FEMA

Beneficiary Type	Applicant Type	Program Type	Program Name	Disaster Stage	Disaster Type	Link
Individuals/Households	Individuals/Households	Assistance	Individuals and Households Program	Recovery	Presidentially Declared Disasters	https://www.fema.gov/media-library-data/1528984381358-6f256cab09bfcbe6747510c215445560/IndividualsHouseholdsPrograms.pdf
Individuals/Households	American Bar Association Young Lawyers Division	Legal Services	Disaster Legal Services (DLS)	Recovery	Presidentially Declared Disasters	https://www.fema.gov/media-library-data/1502303152795-4717184ef3e964fb70dc563b-d75aea4d/FACTSHEETDisasterLegalServices.pdf
Individuals/Households	State/Tribal/Territory	Grant Program	Crisis Counseling Assistance & Training Program	Recovery	Presidentially Declared Disasters	https://www.fema.gov/recovery-directorate/crisis-counseling-assistance-training-program
Individuals/Households	State/Tribal/Territory	Grant Program	Disaster Unemployment Assistance	Recovery	Presidentially Declared Disasters	https://www.fema.gov/media-library-data/1502303598195-3dc608049769c5e1e928cbb5c3077af/FACTSHEETDisasterUnemployment.pdf
Individuals/Households	State/Tribal/Territory	Grant Program	Disaster Case Management	Recovery	Presidentially Declared Disasters	https://www.fema.gov/media-library-data/1502372297458-9ccd8f5a4018b1b9c-2558b65a72ae0bd/FACTSHEETDisasterCaseManagement.pdf
Individuals/Households	Individuals/Households	Insurance	National Flood Insurance Program (NFIP)	Preparedness	Flooding	https://www.fema.gov/national-flood-insurance-program
Individuals/Households	Individuals/Households	Grant Program	Cora Brown Fund	Response, Recovery	All	https://www.fema.gov/media-library/assets/documents/24409
Individuals/Households	Individuals/Households	Grant Program	Disaster Case Management (DCM)	Response, Recovery	All	https://www.fema.gov/media-library/assets/documents/101292
Local Governments	Local Governments	Loan	Community Disaster Loan Program	Recovery	Presidentially Declared Disasters	https://www.dhs.gov/xlibrary/assets/recovery/FEMA_Community_Disaster_Loans.pdf
Local Governments	Local Governments	Toolkit	Community Recovery Management Toolkit (not a grant program)	Recovery	All	https://www.fema.gov/national-disaster-recovery-framework/community-recovery-management-toolkit
Local Governments	Local Governments	Grant Program	Emergency Management Performance Grant Program	Long-term recovery	All	https://www.fema.gov/media-library-data/1464196875293-190ed88e1b63940c87121a3f0b-97b8a5/EMPG_Multi_Year_Program_Guidance_Final.pdf
Local Governments	Local Governments	Grant Program	Emergency Management Baseline Assessments Grant (EMBAG)	Preparedness	All	http://open-grants.insidegov.com/I/43044/Fiscal-Year-FY-2016-Emergency-Management-Baseline-Assessment-Grant-EMBAG-DHS-16-NPD-131-00-01
State Government	State Government	Infrastructure Safety	National Dam Safety Program Information	Preparedness	Infrastructure Safety	https://www.fema.gov/national-dam-safety-program
State/Local	State/Local	Grant Program	Fire Management Assistance Grant Program	Response, Recovery	Fire Management Assistance Grant Program Declaration	https://www.fema.gov/media-library-data/1394820975537-a279bfff2a4a300676b870154acec922b/FMAG%20Guide%20Feb%202014_508.pdf
State/Local	State/Local	Grant Program	Urban Search and Rescue Cooperative Agreements	Response	All	https://www.fema.gov/urban-search-rescue
State/Local	State/Local	Fire Safety	Fire Prevention & Safety Grants	Preparedness	Fire	https://www.fema.gov/fire-prevention-safety-grants
State/Local	State/Local	Fire Safety	Assistance to Firefighters Grant Programs	Preparedness	Fire	https://www.fema.gov/welcome-assistance-firefighters-grant-program
State/Local	State/Local	Fire Safety	Staffing for Adequate Fire & Emergency Response Grant Program	Preparedness	Fire	https://www.fema.gov/staffing-adequate-fire-emergency-response-grants
State/Local	State/Local	Fire Safety	State Fire Training System Grant	Preparedness	Fire	https://www.fema.gov/media-library/assets/documents/20589

Disaster Funding Matrix: FEMA

Beneficiary Type	Applicant Type	Program Type	Program Name	Disaster Stage	Disaster Type	Link
State/Local	State/Local	Grant Program	Homeland Security Preparedness Technical Assistance Program (HSPTAP)	Preparedness	Terrorism	https://www.fema.gov/media-library/assets/documents/20634
State/Local	State/Local	Grant Program	Homeland Security National Training Program (HSNTP) – National Domestic Preparedness Consortium (NDPC)	Preparedness	Terrorism	https://www.fema.gov/media-library/collections/476
State/Local	State/Local	Grant Program	Crisis Counseling Program (CCP)	Response, Recovery	All	https://www.fema.gov/recovery-directorate/crisis-counseling-assistance-training-program
State/Local	State/Local	Grant Program	Emergency Food and Shelter Program National Board	Response, Recovery	All	https://www.fema.gov/media-library/assets/documents/24422
State/Local	State/Local	Grant Program	Presidential Residence Assistance Program (PRPA)	Response, Recovery	All	https://www.fema.gov/presidential-residence-protection-assistance-grant
State/Local/PNP	State/Local/Tribal/Territory/PNP	Grant Program	Public Assistance (PA) Program	Response, Recovery	Presidentially Declared Disasters	https://www.fema.gov/pdf/government/grant/pa/fema323_app_handbk.pdf
State/Local/Tribal	State/Local/Tribal	Hazard Mitigation	Hazard Mitigation Grant Program (HMGP)	Preparedness	All	https://www.fema.gov/media-library-data/1424983165449-38f5dfc69c0b-d4ea8a161e8bb7b79553/HMA_Guidance_022715_508.pdf
State/Local/Tribal	State/Local/Tribal	Hazard Mitigation	Pre-Disaster Mitigation Grant Program (HMGP)	Preparedness	All	https://www.fema.gov/pre-disaster-mitigation-grant-program
State/Local/Tribal	State/Local/Tribal	Hazard Mitigation	Flood Mitigation Assistance Grant Program	Preparedness	Flooding	https://www.fema.gov/flood-mitigation-assistance-grant-program
State/Local/Tribal	State/Local/Tribal	Grant Program	Repetitive Flood Claims Grant Program	Long-term recovery	Flooding	https://www.fema.gov/media-library-data/20130726-1621-20490-8359/rfc_08_guidance_final_10_30_07.pdf
State/Local/Tribal	State/Local/Tribal	Grant Program	Severe Repetitive Loss (SRL) Grant Program	Long-term recovery	Flooding	https://www.fema.gov/pdf/nfip/manual201205/content/20_srl.pdf
State/Local/Tribal	State/Local/Tribal	Preservation	Unified Federal Environmental and Historic Preservation Review (not a grant program but required as part of existing grant programs such as Public Assistance)	Recovery	Presidentially Declared Disasters	https://www.fema.gov/unified-federal-environmental-and-historic-preservation-review-presidentially-declared-disasters
State/Local/Tribal	State/Local/Tribal	Grant Program	Homeland Security Grant Program (HSGP)	Preparedness	Terrorism	https://usa.grantwatch.com/grant/155470/grants-to-usa-states-for-terrorism-preparedness-activities.html
State/Local/Tribal	State	Grant Program	Earthquake State Assistance Program	Mitigation	Earthquake	https://www.fema.gov/earthquake-state-assistance-program
State/Local/Tribal	State/Local/Tribal	Grant Program	Emergency Management Institute Training Assistance	Preparedness	All	https://training.fema.gov/emi.aspx
State/Local/Tribal	State/Local/Tribal	Grant Program	Chemical Stockpile Emergency Preparedness Program (CSEPP)	Preparedness	Infrastructure Safety	https://www.fema.gov/technological-hazards/chemical-stockpile-emergency-preparedness-program
State/Local/Tribal	State/Local/Tribal	Grant Program	Cooperating Technical Partners (CTP)	Preparedness	Flooding	https://www.fema.gov/cooperating-technical-partners-program
State/Local/Tribal	State/Local/Tribal	Grant Program	Community Assistance Program - State Support Services Element (CAP-SSSE)	Preparedness	Flooding	https://www.fema.gov/community-assistance-program-state-support-services-element
State/Local/Tribal	State/Local/Tribal	Grant Program	Nonprofit Security Grant Program (NSGP)	Preparedness	Terrorism	https://www.fema.gov/nonprofit-security-grant-program

Disaster Funding Matrix: FEMA

Beneficiary Type	Applicant Type	Program Type	Program Name	Disaster Stage	Disaster Type	Link
State/Local/Tribal	State/Local/Tribal	Grant Program	Program to Prepare Communities for Complex Coordinated Terrorist Attacks	Preparedness	Terrorism	https://www.fema.gov/news-release/2017/07/13/fema-announces-funding-awards-prepare-communities-complex-coordinated
State/Local/Tribal	State/Local/Tribal	Grant Program	Port Security Grant Program	Preparedness	Terrorism	https://www.fema.gov/port-security-grant-program
State/Local/Tribal	State/Local/Tribal	Grant Program	Earthquake Cooperative Agreements National Earthquake Hazard Reduction Program (NEHRP)	Preparedness	Natural Disaster	https://www.fema.gov/national-earthquake-hazards-reduction-program
State/Local/Tribal	State/Local/Tribal	Grant Program	Operation Stonegarden (OPSG)	Preparedness	Terrorism	https://www.fema.gov/fiscal-year-2016-homeland-security-grant-program
State/Local/Tribal	State/Local/Tribal	Grant Program	Countering Violent Extremism Grant Program (CVE) (Managed by DHS)	Preparedness	Terrorism	https://www.dhs.gov/news/2016/07/06/fy-2016-countering-violent-extremism-cve-grants
State/Local/Tribal	State/Local/Tribal	Grant Program	Urban Areas Security Initiative	Preparedness	Terrorism	https://www.fema.gov/fiscal-year-2017-homeland-security-grant-program
State/Local/Tribal	State/Local/Tribal	Grant Program	State Homeland Security Program (SHSP)	Preparedness	Terrorism	https://www.fema.gov/fiscal-year-2017-homeland-security-grant-program
State/Local/Tribal/ PNP	State/Local/Tribal/PNP	Grant Program	Assistance to High Energy Cost Communities	Preparedness	All	https://usa.grantwatch.com/grant/164556/grants-to-usa-nonprofits-for-profits-agencies-and-individuals-to-reduce-rural-energy-costs.html
State/Local/Tribal/ Regional/Non-Profit	State/Local/Tribal	Cooperative Agreement	Cooperating Technical Partners Program	Mitigation	Flooding	https://www.fema.gov/cooperating-technical-partners-program
Transit Agencies	Transit Agencies	Grant Program	Transit Security Grant Program	Preparedness	Terrorism	https://www.fema.gov/fiscal-year-2017-transit-security-grant-program
Transit Agencies	Transit Agencies	Grant Program	Intercity Bus Security Grant Program	Preparedness	Terrorism	https://www.fema.gov/intercity-bus-security-grant-program
Transit Agencies	Transit Agencies	Grant Program	Intercity Passenger Rail Program (IPR)	Preparedness	Terrorism	https://www.fema.gov/intercity-passenger-rail-amtrak
Tribal	Tribal	Grant Program	Tribal Homeland Security Grant Program	Preparedness	Terrorism/other hazards	https://www.fema.gov/fiscal-year-2017-tribal-homeland-security-grant-program

Disaster Funding Matrix: HUD

Beneficiary Type	Applicant Type	Program Type	Program Name	Disaster Stage	Disaster Type	Link
Local Governments	Local Governments	Technical Assistance	Community Compass	Preparedness, Recovery	All	https://www.hud.gov/program_offices/comm_planning/about/cpdta
Participating Non-Profits	Participating Non-Profits	Financing	Federal Housing Authority – Approved Nonprofits Program	Preparedness, Recovery	All	https://www.hud.gov/program_offices/housing/sfh/np
Individuals/Households	Individuals/Households	Financing	Federal Housing Authority – Good Neighbor Next Door Sales Program	Preparedness, Recovery	All	https://www.hud.gov/program_offices/housing/sfh/reo/goodn/gnndabot
Individuals/Households	Individuals/Households	Insurance	Mortgage Insurance for Disaster Victims 203(h)	Recovery	All	https://www.hud.gov/program_offices/housing/sfh/ins/203h-dft
Individuals/Households	Individuals/Households	Insurance	Rehabilitation Mortgage Insurance 203(k)	Recovery	All	https://www.hud.gov/program_offices/housing/sfh/203k

Disaster Funding Matrix: Department of the Interior

Beneficiary Type	Applicant Type	Program Type	Program Name	Disaster Stage	Disaster Type	Link
State/Local	State/Local	Financial Assistance	Contingency Planning	Mitigation + Preparedness	Drought	https://www.usbr.gov/drought/planning.html
State/Local	State/Local	Project Funding	Drought Resiliency Projects	Mitigation + Preparedness	Drought	https://www.usbr.gov/drought/projects.html
State/Local	State/Local	Technical Assistance	Emergency Response Actions	Relief	Drought	https://www.usbr.gov/drought/emergency.html
Local/Tribes/Individual	State/Local	Grant Programs	Cooperative Endangered Species Conservation Fund (Several)	Recovery + Mitigation	All	https://www.fws.gov/endangered/grants/grant-programs.html
State/Local	State/Local	Grant	National Coastal Wetlands Conservation Grant Program	Recovery + Mitigation	All	https://www.fws.gov/coastal/CoastalGrants/
State/Local	State/Local	Technical Assistance	Environmental Contaminants Program	Recovery + Mitigation	Environmental Contamination	https://www.fws.gov/midwest/es/ec/ecFactSheet.html
Wildlife Refuge	Wildlife Refuge	Financial Assistance	Comprehensive Conservation Plans	Mitigation + Preparedness	All	https://www.fws.gov/refuges/planning/ComprehensiveConservationPlans.html
State/Local	State/Local	Project Funding	Wetlands Conservation	Mitigation + Preparedness	All	https://www.fws.gov/birds/news/170908press-release.php
State/Local	State/Local	Training Funding	Service Training and Technical Assistance	Preparedness	Natural Disasters	https://www.cfda.gov/?s=program&mode=form&tab=step1&id=1d274f2fba135d7269a4db113da8b409
State/Local	State/Local	Conservation Fund	Land and Water Conservation Fund	Mitigation + Preparedness	All	https://www.nps.gov/subjects/lwcf/index.htm
State/Local	State/Local	Training Funding	Preservation Technology and Training Grants	Mitigation + Preparedness	All	https://www.ncptt.nps.gov/grants/preservation-technology-and-training-grants/
State/Local	State/Local	Cooperative Agreements	National Heritage Area resevation and Conservation Assistance	Mitigation + Preparedness	All	https://www.cfda.gov/index?s=program&mode=form&tab=core&id=5ab150232c8e9560d3f4c6dde0a2c641
State/Local	State/Local	Project Funding	Disaster Planning	Mitigation + Preparedness	All	https://www.nps.gov/orgs/1623/index.htm
State/Local	State/Local	Grant + Technical Assistance	Urban Park & Recreation Recovery	Recovery + Mitigation	All	https://www.nps.gov/uparr/
State/Local/Individuals	State/Local/Individuals	Data	Earthquakes Hazards Program	Mitigation + Preparedness	Earthquakes	https://earthquake.usgs.gov/hazards/
State/Local/Individuals	State/Local/Individuals	Technical Assistance	National Earthquake Hazards Reduction Program	Mitigation + Preparedness	Earthquakes	http://www.nehrp.gov/

Disaster Funding Matrix: Department of Labor

Beneficiary Type	Applicant Type	Program Type	Program Name	Disaster Stage	Disaster Type	Link
State/Local	State/Local	Grant	National Dislocated Worker Grants	Recovery	All	https://www.doleta.gov/DWGs/eta_default.cfm
Businesses/Job Seekers	Individuals	Service	The American Job Center Network	Recovery	All	https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4723/1/1
Individuals	Individuals	Benefit	Disaster Unemployment Assistance	Recovery	All	https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4466/1/1

Disaster Funding Matrix: SBA

Beneficiary Type	Applicant Type	Program Type	Program Name	Disaster Stage	Disaster Type	Link
Small business/PNP/Agricultural Co-op	Small business/PNP/Agricultural Co-op	Loan	Economic Injury Disaster Loan	Recovery	Declared Disaster Area	https://disasterloan.sba.gov/ela/Information/EIDLLoans
Small business/PNP	Small business/PNP	Loan	Business Physical Disaster Loans	Recovery	Declared Disaster Area	https://disasterloan.sba.gov/ela/Information/BusinessPhysicalLoans
Small business	Small business	Loan	Home and Personal Property Loans	Recovery	Declared Disaster Area	https://disasterloan.sba.gov/ela/Information/HomePersonalPropertyLoans

Disaster Funding Matrix: Department of Transportation

Beneficiary Type	Applicant Type	Program Type	Program Name	Disaster Stage	Disaster Type	Link
State/Local	State/Local	Grant	Transportation Investment Generating Economic Recovery (TIGER) Discretionary Grants	Recovery + Mitigation	All	https://www.transportation.gov/tiger
State/Transit Agencies	State/Transit Agencies	Trust Fund	Emergency Relief Program	Relief	All	https://www.fhwa.dot.gov/programadmin/erelief.cfm
State/Local	State/Local	Guide	A Guide to Regional Transportation Planning for Disaster Emergencies, and Significant Events	Relief + Recovery	All	http://www.trb.org/Publications/Blurbs/171087.aspx
State/Local	State/Local	Guide	Recovery Resource Guide: A Transportation Stakeholder Guide to Recovery	Recovery + Mitigation	All	https://cms.dot.gov/sites/dot.gov/files/docs/RECOVERY%20RESOURCE%20GUIDE_Final%20Version_08-27-2014.pdf
State/Transit Agencies	State/Transit Agencies	Guide	Emergency Relief Manual: A Reference Manual On Response and Recovery from Declared Disasters and FTA's Emergency Relief Program	Relief + Recovery	All	https://www.transit.dot.gov/funding/grant-programs/emergency-relief-program/emergency-relief-manual-reference-manual-states
State/Transit Agencies	State/Transit Agencies	Grants	State of Good Repair Grants	Relief + Recovery	All	https://www.transit.dot.gov/funding/grants/state-good-repair-grants-5337

Disaster Funding Matrix: USDA

Beneficiary Type	Applicant Type	Program Name	Disaster Stage	Disaster Type	Link
Individuals	Farmers/ranchers	FSA Emergency Conservation Program (ECP)	Response + Recovery	Drought	https://www.usda.gov/topics/disaster/drought/usda-drought-programs-and-assistance
Individuals	Private forest owners	Emergency Forest Restoration Program	Recovery	All	https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/emergency-forest-restoration/index
Individuals	Producers	Emergency Assistance for Livestock, Honey Bees, and Farm-raised Fish (ELAP)	Response	All	https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/emergency-assist-for-livestock-honey-bees-fish/index
Individuals	Producers	Livestock Forage Disaster Program (LFP)	Response + Recovery	All	https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/archived-fact-sheets/livestock_forage_disaster_program_april2017.pdf
Individuals	Producers	Livestock Indemnity Program (LIP)	Response + Recovery	All	https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/archived-fact-sheets/lip_fact_sheet_march2017.pdf
Individuals	Farmers	Noninsured Crop Disaster Assistance Program (NAP)	Recovery	All	https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/noninsured-crop-disaster-assistance/index
Individuals	Tree growers	Tree Assistance Program (TAP)	Recovery	All	https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/archived-fact-sheets/tap_fact_sheet_oct_2015.pdf
Individuals	Farmers/ranchers	Emergency Farm Loans	Recovery	All	https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/emergency-farm-loans/index
Individuals	Farmers/ranchers	FSA Guaranteed Farm Loan Program	Recovery	All	https://www.fsa.usda.gov/Internet/FSA_File/guaranteed_farm_loans.pdf
Individuals	Farmers/ranchers	Disaster Set-Aside Program	Recovery	All	https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/archived-fact-sheets/Disaster_Set-Aside_Program.pdf
Local	Rural Communities	Emergency Community Water Assistance Grants (ECWAG)	Recovery	Drought	https://www.rd.usda.gov/files/rdECWAG_Feb2014.pdf
Individuals	Public/Private landowners	NRCS Emergency Watershed Protection Program	Response	All	https://www.nrcs.usda.gov/Internet/FSE_DOCUMENTS/stelprdb1045263.pdf
Local	Local citizens	Resource Conservation and Development (RC&D) Program	Recovery + Preparedness	All	https://www.nrcs.usda.gov/wps/portal/nrcs/detail/la/people/partners/?cid=nrc-s141p2_015725
Local/Tribal	Rural Communities/Tribal	Rural Development – Emergency Community Water Assistance Grants Program	Recovery + Preparedness	All	https://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants
Local/Tribal	Rural Communities/Tribal/ CBO	Rural Development – Community Facilities Direct Loan and Grant Program	Recovery + Preparedness	All	https://www.rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program
Local/Tribal/PNP	Rural Communities/PNP/Tribal	Intermediary Relending Program	Recovery + Preparedness	All	https://www.rd.usda.gov/programs-services/intermediary-relending-program
Local/PNP	Rural Communities/PNP/ For-profits	Rural Community Development Initiative Grants	Recovery + Preparedness	All	https://www.rd.usda.gov/programs-services/rural-community-development-initiative-grants
State/Local/Tribal/PNP	State/Rural Communities/PNP/ For-profits/Tribal	Rural Business Development Grants	Recovery + Preparedness	All	https://www.rd.usda.gov/programs-services/rural-business-development-grants
Local	Rural Communities	Rural Housing Service	Recovery + Preparedness	All	https://www.rd.usda.gov/about-rd/agencies/rural-housing-service
State/Local/Tribal/PNP	State/Rural Communities/PNP/ Tribal	Water & Waste Disposal Loan & Grant Program	Recovery + Preparedness	All	https://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program
State/Local/Tribal/PNP	State/Rural Communities/PNP/ Tribal	Water & Waste Disposal Loan Guarantees	Recovery + Preparedness	All	https://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/il

Guides & Resources

The following collection of resources contain information that communities and individuals may find useful in various stages of the disaster cycle.

Beneficiary Type	Resource Name	Disaster Stage	Disaster Type	Link	Organization
State/Local/PNP/Tribal	Planning for Post Disaster Recovery: Next Generation	Recovery + Preparedness	All	https://www.planning.org/research/postdisaster/	American Planning Association
State/Local/PNP/Tribal	Planning for Post Disaster Recovery: Blog	Recovery + Preparedness	All	http://blogs.planning.org/postdisaster/	American Planning Association
Local	ABAG Recovery Toolkit for Local Governments	Recovery + Preparedness	All	http://resilience.abag.ca.gov/resilience/toolkit/	Association of Bay Area Governments
Individuals	Disaster Relief & Recovery Services	Relief + Recovery	All	http://www.redcross.org/get-help/disaster-relief-and-recovery-services	American Red Cross
Individuals/Businesses	Resources for Disaster Recovery	Relief + Recovery	All	https://www.uschamberfoundation.org/corporate-citizenship-center/resources-disaster-recovery#resources	US Chamber of Commerce Foundation
Individuals	Disaster Philanthropy	Relief + Recovery	All	https://www.cof.org/content/disaster-philanthropy	Council on Foundations
State/Local/PNP/Tribal	Disaster Recovery	Relief + Recovery	All	https://icma.org/news?start_date%5Bmin%5D%5Bmonth%5D=10&start_date%5Bmin%5D%5Bday%5D=30&start_date%5Bmin%5D%5B-year%5D=2012&start_date%5Bmax%5D%5Bmonth%5D=10&start_date%5Bmax%5D%5Bday%5D=30&start_date%5Bmax%5D%5Byear%5D=2022&search=disaster+recovery&grid_enabled=1&blog_enabled=0	International City/County Managers Association
State/Local/PNP/Tribal	Economic Recovery	Recovery	All	http://restoreyoureconomy.org/	International Economic Development Council
State/Local/PNP/Tribal	Disaster Recovery	Recovery + Preparedness	All	https://www.nado.org/category/resources/disaster-recovery/	National Association of Development Organizations
State/Local/PNP/Tribal	Volunteering	Relief	All	https://www.nvoad.org/resource-center/	National Voluntary Organizations Active in Disaster
State/Local/PNP/Tribal	Resource Library	Relief + Recovery	All	http://www.nationalresourcenetwork.org/en/ideas/resource_library	National resource Network.
State/Local	Preservation of Archival Records	Recovery	All	https://www.archives.gov/preservation/disaster-response/general.html	National Archives and Records Administration
State/Local	Green Infrastructure Webcast Series	Recovery + Mitigation	All	https://www.epa.gov/green-infrastructure	EPA
State/Local	A Guide to Regional Transportation Planning for Disaster Emergencies, and Significant Events	Relief + Recovery	All	http://www.trb.org/Publications/Blurbs/171087.aspx	NCHRP
State/Local	Recovery Resource Guide: A Transportation Stakeholder Guide to Recovery	Recovery + Mitigation	All	https://cms.dot.gov/sites/dot.gov/files/docs/RECOVERY%20RESOURCE%20GUIDE_Final%20Version_08-27-2014.pdf	Office of Intelligence, Security and Emergency Response
State/Transit Agencies	Emergency Relief Manual: A Reference Manual On Response and Recovery from Declared Disasters and FTA's Emergency Relief Program	Relief + Recovery	All	https://www.transit.dot.gov/funding/grant-programs/emergency-relief-program/emergency-relief-manual-reference-manual-states	FTA
State/Local/Individuals	Earthquakes Hazards Program	Mitigation + Preparedness	Earthquake	https://earthquake.usgs.gov/hazards/	USGS

Agricultural Losses from Disasters

Losses in the agriculture sector are assessed through a process different from the process to document and claim losses to individuals, businesses, and public entities. Losses to crops and livestock are generally documented through the United States Department of Agriculture (USDA) Farm Service Agency (FSA). The process may be parallel to a State or Federal Emergency Management Agency (FEMA) Declaration, or it may be a disaster only in the agricultural sector, such as drought.

The most widely used disaster designation administered by USDA FSA is the Secretarial disaster declaration. This process generally requires documentation of at least a 30% production loss of at least one crop, or emergency financing denial for at least one producer from a traditional lending institution. Unlike Presidential Disaster Declarations initiated through FEMA, a triggering event could be an event that occurs over several months, and may not be finished at the time of the Secretarial Declaration. Other types of disasters administered by FSA may include a plant protection act or animal quarantine.

In a rural area, emergency management agencies and community leaders should be familiar with the USDA process. While emergency management agencies typically do not get involved in the assessment of damage in the agricultural sector, they may need to make referrals. As the disaster management industry matures, cross-over training on the types of disaster processes may become more prevalent in less populated rural areas, where staffing is limited. A possible extension of this program would be to incorporate questions related to agriculture related losses to the damage data collection worksheets. While FSA is the primary agency responsible for funding streams related to crop or livestock losses, other USDA agencies may have programs related to the type of losses incurred from a disaster.

Fact Sheet on Agricultural Disaster Declarations:

https://www.fsa.usda.gov/Assets/USDA-FSA-Public/usdfiles/FactSheets/2017/emergency_disaster_designation_and_declaration_process_oct2017.pdf

Disaster Funding Streams: Worksheets, Factsheets & Applications

The worksheets, factsheets, and applications on the following pages are intended to allow individuals, businesses and governments to collect data necessary to apply for the most frequently accessed federal funding streams, or to provide guidance on where to obtain further information about relevant post-disaster funding programs. Print these worksheets, factsheets and applications and keep a paper copy, so that they are ready to use when internet is not available. These worksheets are not intended to be comprehensive of all the data and information necessary to apply for all of the programs listed in this publication, but they will facilitate efficient recording of at least some of the required information. These sheets will likely be used in the damage assessment phase after first responders have addressed the immediate public safety hazards.

Use the **Individual** worksheet and checklist to collect data that can be used to apply for FEMA Individual and Household Assistance.

Use the **Business** application to apply for the BA Disaster Business Loan.

Local Governments can refer to the overview for information on FEMA Public Assistance.

FEMA Individual and Household Program Assistance Worksheet

Once a federal disaster has been declared, individuals can apply for assistance (IHP) within 60 days at: <http://www.disasterassistance.gov/> Additional information is available in FEMA's Individual Assistance Program and Policy Guide (IAPPG), available at: <https://www.fema.gov/media-library-data/1551713430046-1abf12182d2d5e622d16accb37c4d163/IAPPG.pdf>

The following information will be required when applying for IHP:

Applicant name _____

Applicant Social Security number _____

Co-applicant name _____

Co-applicant Social Security Number _____

Current address _____

Pre-Disaster address _____

Names of all the occupants of the pre-disaster household _____

Current contact information _____

Types of insurance held by household _____

Household pre-disaster annual gross income _____

Losses caused by the disaster _____

Bank Routing and Account Numbers _____

FEMA Individual and Household Program Assistance Worksheet

After a successful IHP application, individual assistance awards are contingent upon an onsite inspection. As a result of the disaster, an individual may need temporary housing. Two housing related assistance types are provided by FEMA: Financial and Direct. See chapter 3 of the IAPPG guide for eligibility requirements.

Housing Assistance (Financial)

1. Lodging Expense Reimbursement

Required documentation:

Applicant name _____

Co-applicant name _____

Dates of occupancy _____

The amount of expenses incurred _____

2. *Rental Assistance:* See IAPPG pg. 80.
3. *Home Repair Assistance:* Contingent upon FEMA inspection, see IAPPG pg. 86.
4. *Privately-Owned Access Routes:* See IAPPG pg. 88.
5. *Replacement Assistance:* See IAPPG pg. 91.

Housing Assistance (Direct)

1. *Direct Temporary Housing Assistance and Permanent Housing Construction:* See IAPPG pg. 93.

Other Needs Assistance

In addition to housing assistance, an individual may seek financial assistance that falls under the Other Needs Assistance (ONA) provision. The checklist on the following page features categories of disaster related expenses that may be eligible for ONA assistance, and some of the documentation required to seek assistance. Please see FEMA's IAPPG for eligibility details.

ONA Documentation Checklist

ONA Assistance Type	Required Documentation									
1. Funeral Assistance	Death Certificate		Receipts/Estimates for funeral expenses		Burial insurance documentation					
2. Medical and Dental Assistance										
Disaster-caused injury or illness	Itemized bills/receipts/estimates		Written and signed statement from doctor/dentist including date of disaster caused injury and expenses for recovery							
Replacement of prescribed medication	Written and signed statement from doctor/dentist verifying loss was caused by disaster		Written and signed statement from doctor/dentist verifying prescription is required and was previously prescribed before disaster		Receipts from pharmacy showing the replacement cost of the medication					
Loss or damaged medical or dental equipment	Written and signed statement from doctor/dentist verifying loss was caused by disaster		Written and signed statement from doctor/dentist verifying the equipment was required before the disaster		Itemized bills, receipts or estimates that show the replacement cost of equipment					
Loss or injury of a service animal	Written and signed statement from applicant, doctor or vet that the animal's injury or loss was caused by disaster		Written and signed statement from a medical provider verifying the service animal was required prior to disaster		A statement from applicant or medical provider explaining the type of task or work performed by service animal			Itemized bills, receipts, or estimates showing expended for the service animal's loss or injury		
3. Childcare Assistance										
Individuals who had childcare expenses pre-disaster	Pre and post-disaster gross household income documentation		Pre-disaster receipts or contract, or signed letter from child care provider for expenses		Post-disaster receipts or estimates for child care fees, registration or health inventory fees		A post-disaster child care provider's license if not obtainable from government licensed provider database	Individualized Education Plan or medical professional statement, if applicable, to verify disability for children	A signed written statement from applicant	
Individuals who did not have childcare expenses pre-disaster	Post-disaster receipts or estimates for child care fees, registration or health inventory fees		Post-disaster childcare contract or agreement		A post-disaster child care provider's license if not obtainable from government licensed provider database		Individualized Education Plan or medical professional statement, if applicable, to verify disability for children		A signed written statement from applicant	
4. Assistance for Miscellaneous Items (See IAPPG pg. 147)	Itemized receipt or rental equipment agreement		Expense not covered by insurance?							
5. Critical Needs Assistance	(See IAPPG pg. 150)									
6. Clean and Removal Assistance	(See IAPPG pg. 151)									

SBA Disaster Business Loan

Disasters can interrupt business activity, causing losses. Businesses might be eligible for help from SBA, which provides low-interest, long-term disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters to repair or replace uninsured/underinsured disaster damaged property. SBA disaster loans offer an affordable way for individuals and businesses to recover from declared disasters. The following pages are directly from the Small Business Administration, and provide an overview of the SBA Disaster Business Loan Program, as well as a paper application.

Additional information about the SBA Disaster Loan Program is available at:

<https://disasterloan.sba.gov/ela/Information/ApplyOnline>



U.S. Small Business
Administration



U.S. Small Business
Administration



The Three Step Process: **Disaster Loans**

About Disaster Loans

The U. S. Small Business Administration (SBA) provides low-interest, long-term disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters to repair or replace uninsured/underinsured disaster damaged property. SBA disaster loans offer an affordable way for individuals and businesses to recover from declared disasters.

STEP 1: Apply for Loan

- Apply: 1) online; 2) in-person at a disaster center; or 3) by mail.
- Apply online at the SBA's secure website disasterloan.sba.gov/ela.
- As a business of any size, you may borrow up to \$2 million for physical damage.
- As a small business, small agricultural cooperative, small business engaged in aquaculture, or private non-profit organization you may borrow up to \$2 million for Economic Injury.
- As a small business, you may apply for a maximum business loan (physical and EIDL) of \$2 million.
- As a homeowner you may borrow up to \$200,000 to repair/replace your disaster damaged primary residence.
- As a homeowner or renter, you may borrow up to \$40,000 to repair/replace damaged personal property.

STEP 2: Property Verified and Loan Processing Decision Made

- SBA **reviews your credit** before conducting an inspection to verify your losses.
- An SBA verifier will **estimate** the total physical loss to your disaster damaged property.
- A loan officer will determine your **eligibility** during processing, after reviewing any insurance or other recoveries. SBA can make a loan while your insurance recovery is pending.
- A loan officer works with you to provide all the necessary information needed to reach a loan determination. Our goal is to arrive at a decision on your application within 2 - 3 weeks.
- A loan officer will contact you to discuss the loan recommendation and your next steps. You will also be advised in writing of all loan decisions.

STEP 3: Loan Closed and Funds Disbursed

- SBA will prepare and send your Loan Closing Documents to you for your signature.
- Once we receive your signed Loan Closing Documents, an initial disbursement will be made to you within 5 days:
 - Physical damage:
 - \$25,000
 - Economic injury (working capital):
 - \$25,000 (In addition to the Physical damage disbursement)
- A case manager will be assigned to work with you to help you meet all loan conditions. They will also schedule subsequent disbursements until you receive the full loan amount.
- Your loan may be adjusted after closing due to your changing circumstances, such as increasing the loan for unexpected repair costs or reducing the loan due to additional insurance proceeds.

For more information or to find a local disaster center, contact SBA's Customer Service Center at 1-800-659-2955 (TTY: 1-800-877-8339).

sba.gov/disaster
August 2018 v1

Required Documentation

The following documents are required to process your application and reach a loan decision. Your Loan Officer and Case Manager will assist you to ensure that you submit the proper documentation. Approval decision and disbursement of loan funds is dependent on receipt of your documentation.

BUSINESSES	HOMEOWNERS AND RENTERS
<ul style="list-style-type: none"> • Business Loan Application (SBA Form 5) completed and signed by business applicant. • IRS Form 4506-T completed and signed by Applicant business, each principal owning 20% or more of the applicant business, each general partner or managing member and, for any owner who has more than a 50% ownership in an affiliate business. (Affiliates include business parent, subsidiaries, and/or businesses with common ownership or management). • Complete copies, including all schedules, of the most recent Federal income tax returns for the applicant business; an explanation if not available. • Personal Financial Statement (SBA Form 413) completed, signed and dated by the applicant (if a sole proprietorship), each principal owning 20% or more of the applicant business, each general partner or managing member. • Schedule of Liabilities listing all fixed debts (SBA Form 2202 may be used). <p>ADDITIONAL INFORMATION THAT MAY BE NECESSARY TO PROCESS YOUR APPLICATION:</p> <ul style="list-style-type: none"> • Complete copies, including all schedules, of the most recent Federal income tax returns for each principal owning 20% or more of the applicant business, each general partner or managing member, and each affiliate when any owner has more than a 50% ownership in the affiliate business. Affiliates include, but are not limited to, business parents, subsidiaries, and/or other businesses with common ownership or management. • If the most recent Federal income tax return has not been filed, a year-end profit and loss statement and balance sheet for that tax year is acceptable. • A current year-to-date profit and loss statement. • Additional Filing Requirements (SBA Form 1368) providing monthly sales figures. 	<ul style="list-style-type: none"> • Home Loan Application (SBA Form 5c) completed and signed by Applicant and Co-Applicant. • IRS Form 4506-T completed and signed by Applicant and Co-Applicant. <p style="text-align: center;">APPLY FOR ASSISTANCE AT disasterloan.sba.gov/ela</p> <div style="text-align: center;">  <p>Or Call</p> <p>1-800-659-2955 (SBA Customer Service Center)</p> <p>1-800-877-8339 (TTY: Deaf and Hard-of-Hearing)</p> </div>

For more information or to find a local disaster center, contact SBA's Customer Service Center at 1-800-659-2955 (TTY: 1-800-877-8339).



U.S. Small Business Administration DISASTER BUSINESS LOAN APPLICATION

OMB No.: 3245-0017
Expiration: 08/31/2021

FOR SBA INTERNAL USE ONLY

Date Received _____ Location _____ By _____

Physical Declaration Number

Economic Injury Declaration Number

FEMA Registration Number

(if known)

Filing Deadline Date

Filing Deadline Date

SBA Application Number

1. ARE YOU APPLYING FOR:

- ☐ **Physical Damage** -- *Indicate type of damage*
- ☐ Real Property ☐ Business Contents
- ☐ **Economic Injury (EIDL)**

☐ **Military Reservist EIDL (MREIDL)**

(complete the following)

* Name of Essential Employee _____

* Employee's Social Security Number _____

PLEASE PROVIDE ALL INFORMATION OR DOCUMENTATION REQUESTED IN THE ATTACHED FILING REQUIREMENTS.

* For information about these questions, see the attached Statements Required by Laws and Executive Orders.

Apply online at <https://disasterloan.sba.gov/ela/> OR send completed applications to:

U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, Texas 76155

2. ORGANIZATION TYPE ***Sole Proprietors should complete form 5C**

- ☐ Partnership ☐ Limited Partnership ☐ Limited Liability Entity
- ☐ Corporation ☐ Nonprofit Organization ☐ Trust ☐ Other: _____

3. APPLICANT'S LEGAL NAME

4. FEDERAL E.I.N. (if applicable)

5. TRADE NAME (if different from legal name)

6. BUSINESS PHONE NUMBER (including area code)

7. MAILING ADDRESS

☐ Business ☐ Home ☐ Temp ☐ Other _____

Number, Street, and/or Post Office Box

City

County

State

Zip

8. DAMAGED PROPERTY ADDRESS(ES)

(If you need more space, attach additional sheets.)

☐ Same as mailing address

BUSINESS PROPERTY IS:

☐ Owned ☐ Leased

Number and Street Name

City

County

State

Zip

9. PROVIDE THE NAME(S) OF THE INDIVIDUAL(S) TO CONTACT FOR:

Loss Verification Inspection

Information necessary to process the Application

Name

Name

Telephone Number

Telephone Number

10. ALTERNATE WAY TO CONTACT YOU

☐ Cell Number

☐ E-mail

☐ Fax Number

☐ Other

11. BUSINESS ACTIVITY:

12. NUMBER OF EMPLOYEES (pre-disaster):

13. DATE BUSINESS ESTABLISHED:

14. CURRENT MANAGEMENT SINCE:

15. AMOUNT OF ESTIMATED LOSS:

If unknown, enter a question mark

☐ Real Estate

☐ Inventory

☐ Machinery & Equipment

☐ Leasehold Improvements

16. INSURANCE COVERAGE (IF ANY)

(If you need more space, attach additional sheets.)

Coverage Type:

Name of Insurance Company and Agent

Phone Number of Insurance Agent

Policy Number

17. OWNERS		(Individuals and businesses.) (If you need more space attach additional sheets.)		Complete for each: 1) proprietor, or 2) limited partner who owns 20% or more interest and each general partner, or 3) stockholder or entity owning 20% or more voting stock.	
Legal Name			Title/Office	% Owned	E-mail Address
SSN/EIN*	Marital Status	Date of Birth*	Place of Birth*	Telephone Number (area code)	US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No
Mailing Address			City	State	Zip
Legal Name			Title/Office	% Owned	E-mail Address
SSN/EIN*	Marital Status	Date of Birth*	Place of Birth*	Telephone Number (area code)	US Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No
Mailing Address			City	State	Zip
* For information about these questions, see the attached Statements Required by Laws and Executive Orders.					
Business Entity Owner Name			EIN	Type of Business	% Ownership
Mailing Address			City	State	Zip Code
E-mail Address				Phone	

18. For the applicant business and each owner listed in item 17, please respond to the following questions, providing dates and details on any question answered YES (Attach an additional sheet for detailed responses).

a. Has the business or a listed owner ever been involved in a bankruptcy or insolvency proceeding?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b. Does the business or a listed owner have any outstanding judgments, tax liens, or pending lawsuits against them?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
c. In the past year, has the business or a listed owner been convicted of a criminal offense committed during and in connection with a riot or civil disorder or other declared disaster, or ever been engaged in the production or distribution of any product or service that has been determined to be obscene by a court of competent jurisdiction?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
d. Has the business or a listed owner ever had or guaranteed a Federal loan or a Federally guaranteed loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
e. Is the business or a listed owner delinquent on any Federal taxes, direct or guaranteed Federal loans (SBA, FHA, VA, student, etc.), Federal contracts, Federal grants, or any child support payments?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
f. Does any owner, owner's spouse, or household member work for SBA or serve as a member of SBA's SCORE, ACE, or Advisory Council?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
g. Is the applicant or any listed owner currently suspended or debarred from contracting with the Federal government or receiving Federal grants or loans?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

19. Regarding you or any joint applicant listed in Item 17:

a) are you presently subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction; b) have you been arrested in the past six months for any criminal offense; c) for any criminal offense - other than a minor vehicle violation - have you ever: 1) been convicted, 2) plead guilty, 3) plead nolo contendere, 4) been placed on pretrial diversion, or 5) been placed on any form of parole or probation (including probation before judgement)?

☐ Yes ☐ No If yes, Name: _____

20. PHYSICAL DAMAGE LOANS ONLY. If your application is approved, you may be eligible for additional funds to cover the cost of mitigating measures (real property improvements or devices to minimize or protect against future damage from the same type of disaster event). It is not necessary for you to submit the description and cost estimates with the application. SBA must approve the mitigating measures before any loan increase. **By checking this box, I am interested in having SBA consider this increase.** ☐

21. If anyone assisted you in completing this application, whether you pay a fee for this service or not, that person must print and sign their name in the space below.

Name and Address of Representative (please include the individual name and their company)	
_____ (Signature of Individual)	_____ (Print Individual Name)
_____ (Name of Company)	_____ Phone Number (include Area Code)
_____ Street Address, City, State, Zip	_____ Fee Charged or Agreed Upon

Unless the NO box is checked, I give permission for SBA to discuss any portion of this application with the representative listed above. NO ☐

AGREEMENTS AND CERTIFICATIONS

On behalf of the undersigned individually and for the applicant business:

I/We authorize my/our insurance company, bank, financial institution, or other creditors to release to SBA all records and information necessary to process this application. If my/our loan is approved, additional information may be required prior to loan closing. I/We will be advised in writing what information will be required to obtain my/our loan funds.

I/We hereby authorize the SBA to verify my/our past and present employment information and salary history as needed to process and service a disaster loan.

I/We authorize SBA, as required by the Privacy Act, to release any information collected in connection with this application to Federal, state, local, tribal or nonprofit organizations (e.g. Red Cross Salvation Army, Mennonite Disaster Services, SBA Resource Partners) for the purpose of assisting me with my/our SBA application, evaluating eligibility for additional assistance, or notifying me of the availability of such assistance.

I/We will not exclude from participating in or deny the benefits of, or otherwise subject to discrimination under any program or activity for which I/we receive Federal financial assistance from SBA, any person on grounds of age, color, handicap, marital status, national origin, race, religion, or sex.

I/We will report to the SBA Office of the Inspector General, Washington, DC 20416, any Federal employee who offers, in return for compensation of any kind, to help get this loan approved. I/We have not paid anyone connected with the Federal government for help in getting this loan.

CERTIFICATION AS TO TRUTHFUL INFORMATION: By signing this application, you certify that all information in your application and submitted with your application is true and correct to the best of your knowledge, and that you will submit truthful information in the future.

WARNING: Whoever wrongfully misapplies the proceeds of an SBA disaster loan shall be civilly liable to the Administrator in an amount equal to one-and-one half times the original principal amount of the loan under 15 U.S.C. 636(b). In addition, any false statement or misrepresentation to SBA may result in criminal, civil or administrative sanctions including, but not limited to: 1) fines and imprisonment, or both, under 15 U.S.C. 645, 18 U.S.C. 1001, 18 U.S.C. 1014, 18 U.S.C. 1040, 18 U.S.C. 3571, and any other applicable laws; 2) treble damages and civil penalties under the False Claims Act, 31 U.S.C. 3729; 3) double damages and civil penalties under the Program Fraud Civil Remedies Act, 31 U.S.C. 3802; and 4) suspension and/or debarment from all Federal procurement and non-procurement transactions. Statutory fines may increase if amended by the Federal Civil Penalties Inflation Adjustment Act Improvements Act of 2015.

SIGNATURE	TITLE	DATE
Sign in Ink		

U. S. Small Business Administration DISASTER BUSINESS LOAN APPLICATION

If you have questions about this application or problems providing the required information, please contact our Customer Service Center at 1-800-659-2955 or disastercustomerservice@sba.gov

If more space is needed for any section of this application, please attach additional sheets.

SBA will contact you by phone or E-mail to discuss your loan request.

Filing Requirements

FOR ALL APPLICATIONS, EXCLUDING NON-PROFIT ORGANIZATION, THE FOLLOWING ITEMS MUST BE SUBMITTED.

- This application (SBA Form 5), completed and signed
- Tax Information Authorization (IRS Form 4506T), completed and signed by each applicant, each principal owning 20 percent or more of the applicant business, each general partner or managing member; and, for any owner who has greater than 50 percent ownership in an affiliate business. Affiliates include, but are not limited to, business parents, subsidiaries, and/or other businesses with common ownership or management
- Complete copies, including all schedules, of the most recent Federal income tax returns for the applicant business; an explanation if not available
- Personal Financial Statement (SBA Form 413) completed, signed, and dated by the applicant, each principal owning 20 percent or more of the applicant business, and each general partner or managing member
- Schedule of Liabilities listing all fixed debts (SBA Form 2202 may be used)

NON-PROFIT ORGANIZATION (including Houses of Worship, Association, etc), THE FOLLOWING ITEMS MUST BE SUBMITTED:

- This application (SBA Form 5), completed and signed
- A complete copy of the organization's most recent tax return **OR** a copy of the organizations's IRS tax-exempt certification and complete copies of the organization's three most recent years' "Statement of Activities"
- Schedule of Liabilities.
- Tax Information Authorization (IRS Form 4506-T), completed and signed for each applicant and for any affiliated entity. Affiliates include, but are not limited to, business parents, subsidiaries, and/or other businesses with common ownership or management.

ADDITIONAL REQUIREMENTS FOR MILITARY RESERVIST ECONOMIC INJURY (MREIDL):

- A copy of the essential employee's notice of expected call-up to active duty, or official call-up orders, or release/discharge from active duty
- A written explanation and financial estimate of how the call-up of the essential employee has or will result in economic injury to your business, and the steps your business is taking to alleviate the economic injury
- MREIDL Certification Form P-0002, which includes:
 - Your statement that the reservist is essential to the successful day-to-day operations of the business
 - Your certification that the essential employee will be offered the same or a similar job upon the employee's return from active duty
 - The essential employee's concurrence with your statements

ADDITIONAL INFORMATION MAY BE NECESSARY TO PROCESS YOUR APPLICATION. IF REQUESTED, PLEASE PROVIDE WITHIN 7 DAYS OF THE INFORMATION REQUEST;

- Complete copy, including all schedules, of the most recent Federal income tax return for each principal owning 20 percent or more, each general partner or managing member, and each affiliate when any owner has more than 50 percent ownership in the affiliate business. Affiliates include, but are not limited to, business parents, subsidiaries, and/or other businesses with common ownership or management
- If the most recent Federal income tax return has not been filed, a year-end profit-and-loss statement and balance sheet for that tax year
- A current year-to-date profit-and-loss statement
- Additional Filing Requirements (SBA Form 1368) providing monthly sales figures for will generally be required when requesting an increase in the amount of economic injury.

NOTE: PLEASE READ, DETACH AND KEEP FOR YOUR RECORDS
STATEMENTS REQUIRED BY LAWS AND EXECUTIVE ORDERS

To comply with legislation passed by the Congress and Executive Orders issued by the President, Federal executive agencies, including the Small Business Administration (SBA), must notify you of certain information. You can find the regulations and policies implementing these laws and Executive Orders in Title 13, Code of Federal Regulations (CFR), Chapter 1, or our Standard Operating Procedures (SOPs). In order to provide the required notices, the following is a brief summary of the various laws and Executive Orders that affect SBA's Disaster Loan Programs. A glossary of terms can be found at Disasterloan.sba.gov.

FREEDOM OF INFORMATION ACT (5 U.S.C. § 552)

This law provides, with some exceptions, that we must make records or portions of records contained in our files available to persons requesting them. This generally includes aggregate statistical information on our disaster loan programs and other information such as names of borrowers (and their officers, directors, stockholders or partners), loan amounts at maturity, the collateral pledged, and the general purpose of loans. We do not routinely make available to third parties your proprietary data without first notifying you, required by Executive Order 12600, or information that would cause competitive harm or constitute a clearly unwarranted invasion of personal privacy.

Freedom of Information Act (FOIA) requests must describe the specific records you want. For information about the FOIA, contact the Chief, FOI/PA Office, 409 3rd Street, SW, Suite 5900, Washington, DC 20416, or by e-mail at foia@sba.gov.

PRIVACY ACT (5 U.S.C. § 552a)

Anyone can request to see or get copies of any personal information that we have in your file. Any personal information in your file that is retrieved by individual identifiers, such as name or social security number is protected by the Privacy Act, which means requests for information about you may be denied unless we have your written permission to release the information to the requestor or unless the information is subject to disclosure under the Freedom of Information Act. The Agreements and Certifications section of this form contains written permission for us to disclose the information resulting from this collection to state, local or private disaster relief services.

The Privacy Act authorizes SBA to make certain "routine uses" of information protected by that Act. One such routine use for SBA's loan system of records is that when this information indicates a violation or potential violation of law, whether civil, criminal, or administrative in nature, SBA may refer it to the appropriate agency, whether Federal, State, local or foreign, charged with responsibility for or otherwise involved in investigation, prosecution, enforcement or prevention of such violations. Another routine use of personal information is to assist in obtaining credit bureau reports, on the Disaster Loan Applicants and guarantors for purposes of originating, servicing, and liquidating Disaster loans. See, 69 F.R. 58598, 58617 (and as amended from time to time) for additional background and other routine uses.

Under the provisions of the Privacy Act, you are not required to provide social security numbers. (But see the information under Debt Collection Act below) We use social security numbers to distinguish between people with a similar or the same name for credit decisions and for debt collection purposes. Failure to provide this number may not affect any right, benefit or privilege to which you are entitled by law, but having the number makes it easier for us to more accurately identify to whom adverse credit information applies and to keep accurate loan records.

Note: Any person concerned with the collection, use and disclosure of information, under the Privacy Act may contact the Chief, FOI/PA Office, 409 3rd Street, SW, Suite 5900, Washington, DC 20416 or by e-mail at foia@sba.gov for information about the Agency's procedures relating to the Privacy Act and the Freedom of Information Act.

DEBT COLLECTION ACT OF 1982; DEFICIT REDUCTION ACT OF 1984; DEBT COLLECTION IMPROVEMENT ACT OF 1996 & other titles (31 U.S.C. 3701 et seq.)

These laws require us to aggressively collect any delinquent loan payments and to require you to give your taxpayer identification number to us when you apply for a loan. If you receive a loan and do not make payments when they become due, we may take one or more of the following actions (this list may not be exhaustive):

- *Report the delinquency to credit reporting bureaus.
- *Offset your income tax refunds or other amounts due to you from the Federal Government.
- *Refer the account to a private collection agency or other agency operating a debt collection center.
- *Suspend or debar you from doing business with the Federal Government.
- *Refer your loan to the Department of Justice.
- *Foreclose on collateral or take other actions permitted in the loan instruments.
- *Garnish wages.
- *Sell the debt.
- *Litigate or foreclose.

RIGHT TO FINANCIAL PRIVACY ACT OF 1978 (12 U.S.C. § 3401 et seq.)

This notifies you, as required by the Right to Financial Privacy Act of 1978 (Act), of our right to access financial records held by financial institutions that were or are doing business with you or your business. This includes financial institutions participating in loans or loan guarantees.

The law provides that we may access your financial records when considering or administering Government loan or loan guaranty assistance to you. We must give a financial institution a certificate of our compliance with the Act when we first request access to your financial records. No other certification is required for later access. Our access rights continue for the term of any approved loan or loan guaranty. We do not have to give you any additional notice of our access rights during the term of the loan or loan guaranty.

We may transfer to another Government authority any financial records included in a loan application or about an approved loan or loan guaranty as necessary to process, service, liquidate, or foreclose a loan or loan guaranty. We will not permit any transfer of your financial records to another Government authority except as required or permitted by law.

Paperwork Reduction Act (44 U.S.C. Chapter 35)

We are collecting the information on this form in order to make disaster loans available to qualified small businesses. The form is designed to collect the information necessary for us to make eligibility and credit decisions in order to fund or deny loan requests. We will also use the information collected on this form to produce summary reports for program and management analysis, as required by law.

PLEASE NOTE: The estimated burden for completing this form is 2 hours. Your responses to the requested information are required in order to obtain a benefit under SBA's Disaster Business Loan Programs. However, you are not required to respond to any collection of information unless it displays a currently valid OMB approval number. If you have any questions or comments concerning any aspects of this information collection, please contact the U.S. Small Business Administration Information Branch, 409 3rd St., SW, Washington, DC 20416 and Desk Officer for SBA, Office of Management and Budget, Office of Information and Regulatory Affairs, 725 17th St., NW, Washington, DC 20503. (3245-0017) **PLEASE DO NOT SEND FORMS TO OMB.**

Policy Concerning Representatives and Their Fees

When you apply for an SBA loan, you may use an attorney, accountant, engineer, appraiser or other representative to help prepare and present the application to us. You are not required to have representation. If an application is approved, you may need an attorney to help prepare closing documents.

There are no "authorized representatives" of SBA, other than our regular salaried employees. Payment of a fee or gratuity to our employees is illegal and will subject those involved to prosecution.

SBA Regulations prohibit representatives from proposing or charging any fee for services performed in connection with your loan unless we consider the services necessary and the amount reasonable. The Regulations also prohibit charging you any commitment, bonus, broker, commission, referral or similar fee. We will not approve the payment of any bonus, brokerage fee or commission. Also, we will not approve placement or finder's fees for using or trying to use influence in the SBA loan application process.

Fees to representatives must be reasonable for services provided in connection with the application or the closing and based upon the time and effort required, the qualifications of the representative, and the nature and extent of work performed. Representatives must execute a compensation agreement.

In the appropriate section of the application, you must state the names of everyone employed by you or on your behalf. You must also notify the SBA disaster office in writing of the names and fees of any representative you employ after you file your application.

If you have any questions concerning payment of fees or reasonableness of fees, contact the Field Office where you filed or will file your application.

Occupational Safety and Health Act (29 U.S.C. 3651 et seq.)

This legislation authorizes the Occupational Safety and Health Administration (OSHA) in the Department of Labor to require businesses to modify facilities and procedures to protect employees when appropriate. If your business does not do so, you may be penalized, forced to close or prevented from starting operations in a new facility. Because of this, we may require information from you to determine whether your business complies with OSHA regulations and may continue operating after the loan is approved or disbursed. You must certify to us that OSHA requirements applying to your business have been determined and that you are, to the best of your knowledge, in compliance.

FEMA Public Assistance

Local elected officials usually work through both their state's emergency management agency as well as directly with the Federal Emergency Management Agency to apply for Public Assistance. Public Assistance is contingent upon a federal disaster declaration.

The following pages include an overview directly from FEMA regarding the Public Assistance program.

Additional Information about the program is available at:

<https://www.fema.gov/public-assistance-local-state-tribal-and-non-profit#>



Public Assistance

Overview

Public Assistance (PA) is FEMA's largest grant program providing funds to assist communities responding to and recovering from major disasters or emergencies declared by the President. The program provides emergency assistance to save lives and protect property, and assists with permanently restoring community infrastructure affected by a federally declared incident.

Eligible Applicants

Eligible applicants include states, federally recognized tribal governments (including Alaska Native villages and organizations so long as they are not privately owned), U.S. territories, local governments, and certain private non-profit (PNP) organizations.

PNPs must have "an effective ruling letter from the U.S. Internal Revenue Service, granting tax exemption under sections 501(c), (d), or (e) of the Internal Revenue Code of 1954, or satisfactory evidence from the State that the nonrevenue producing organization or entity is a nonprofit one organized or doing business under State law."¹ Additionally, for a PNP operated facility to be eligible, the PNP must demonstrate the facility provides a critical service or provides a non-critical, but essential government service and is open to the general public. A facility that provides a critical service is defined as one used for an educational, utility, emergency, or medical purpose.²

Project Categories

FEMA processes PA grant funding according to the type of work the applicant undertakes. Eligible work must be required as a result of the declared incident, be located in the designated area, be the legal responsibility of the applicant, and be undertaken at a reasonable cost.

Eligible work is classified into the following categories:

Emergency Work

Category A: Debris removal

Category B: Emergency protective measures

Permanent Work

Category C: Roads and bridges

Category D: Water control facilities

Category E: Public buildings and contents

Category F: Public utilities

Category G: Parks, recreational, and other facilities

Federal funding guidelines for each of these categories are listed in the *Public Assistance Program and Policy Guide*, which is located [online at https://www.fema.gov/media-library/assets/documents/111781](https://www.fema.gov/media-library/assets/documents/111781).

Application Process

After a federal declaration, the recipient (i.e. state, tribe, or territory) conducts Applicant Briefings to inform potential applicants (i.e. state, local, tribal, territorial, and PNP officials) of the assistance available and how to apply. Applicants must then file a Request for Public Assistance within 30 days of the date their respective area is designated by the federal declaration.

Following the approved request, FEMA and the applicants will conduct additional meetings to discuss disaster

¹ 44 CFR 206.221(f)

² Stafford Act § 406(a)(3)(B), 42 U.S.C. § 5172, and 44 CFR §206.221(e)

damage and project formulation. Applicants must identify and report damages to FEMA within the 60-day regulatory timeframe. FEMA, the recipient, or the applicant will then prepare project worksheets for eligible work and eligible facilities based on actual or estimated project costs.

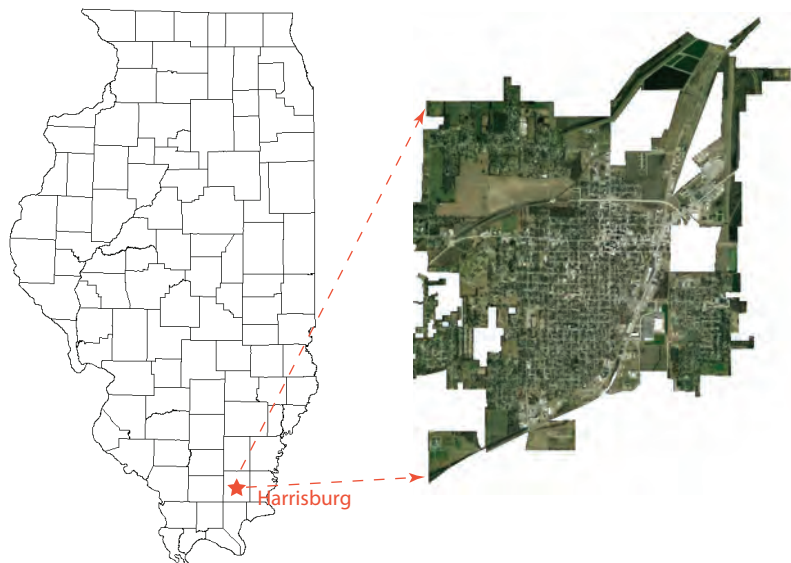
Grant Administration

The federal share of assistance will not be less than 75 percent of the eligible cost for emergency measures and permanent restoration. The recipient determines how the non-federal share of 25 percent will be dispersed to its applicants.

Recipients are responsible for managing the funds obligated to them by FEMA, including disbursement to applicants. FEMA will continue to monitor the recovery progress to ensure the timely delivery of eligible assistance, and compliance with federal laws and regulations.

“FEMA’s mission is helping people before, during, and after disasters.”

Harrisburg, Illinois



Downtown Harrisburg. Photo by Ruhe1986, Licensed under Creative Commons

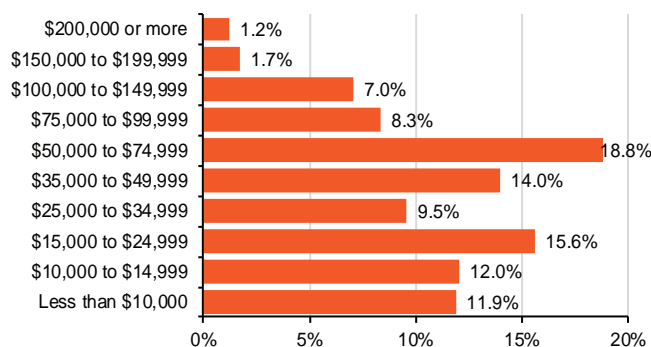
COMMUNITY PROFILE

Population Estimate in 2017: 9,344

Median Age in 2017: 40.1 Years (U.S. Median: 37.8 Years)

Median Household Income in 2017: \$35,609 (U.S. Median: \$57,652)

Household Income Distribution, Harrisburg city, IL, 2017*



Race and Ethnicity:	Harrisburg	U.S.
White Alone	88.4%	61.5%
Black or African American Alone	4.3%	12.3%
American Indian Alone	0.0%	0.7%
Asian Alone	1.6%	5.3%
Native Hawaiian & Pacific Is. Alone	0.0%	0.2%
Some Other Race Alone	0.1%	0.2%
Two or More Races	3.2%	2.3%
Hispanic (Any Race)	2.3%	17.6%
Non-Hispanic	97.7%	82.4%

Employment by Industry:	Harrisburg	U.S.
Ag, Forestry, Fishing & Hunting, Mining	5.8%	1.9%
Construction	6.8%	6.4%
Manufacturing	7.5%	10.3%
Wholesale trade	2.7%	2.7%
Retail trade	14.1%	11.4%
Transport, Warehousing, and Utilities	5.4%	5.1%
Information	0.8%	2.1%
Finance, Insurance, and Real Estate	1.3%	6.6%
Prof., Mgmt., Admin., and Waste Mgmt	6.4%	11.3%
Edu., Health Care, and Social Assistance	28.0%	23.1%
Arts, Entmnt., Rec., Accommod, and Food	9.5%	9.7%
Other Services, Except Public Admin.	4.5%	4.9%
Public Administration	7.2%	4.7%

Housing Structures by Year Built	Harrisburg	U.S.
Median Year Structure Built	1960	1977
Built 2010 or later	2.3%	3.2%
Built 2000 to 2009	6.0%	14.5%
Built 1990 to 1999	7.4%	14.0%
Built 1980 to 1989	7.1%	13.6%
Built 1970 to 1979	14.5%	15.5%
Built 1940 to 1969	38.9%	26.4%

This work is supported by ESNP Special Needs grant no. 12402827 project accession no. 1013625.

Case Study - Harrisburg, Illinois

HARRISBURG TORNADO

In the early morning of February 29, 2012, Harrisburg was hit by an EF4 tornado. According to the National Weather Service (NWS), the tornado's path was 26.5 miles long, 275 yards wide, with peak wind speeds of 180 mph. Approximately 108 people in the tornado's path were injured and eight people died. The southern and southeastern parts of Harrisburg were most affected, with over 200 homes and about 25 businesses destroyed or heavily damaged. The tornado completely destroyed a strip mall on the east side of U.S. Highway 45. As the tornado traveled east-northeast, it directly hit the community of Ridgway. An additional 140 homes and businesses in Ridgway were damaged. The tornado smashed numerous cars, uprooted trees, destroyed grain bins and downed power lines. A large historic church in Ridgway was destroyed. Total damage from the tornado was estimated at \$475 million.

HARRISBURG TODAY

While the tornado had lasting impacts on Harrisburg and the surrounding area, the community has deftly navigated the recovery process. The affected areas have been cleaned up; homes have been constructed, and nearly all the homes that were in need of repair have been repaired. The commercial district that was severely damaged has been redeveloped, and the replacement retail spaces are at full occupancy. As further evidence of the community's resilience and ability to recover, the Census population estimate for the community in 2017 was 9,344, an increase of 411 people over the pre-tornado 2010 population of 8,933. This population growth in a rural Illinois community would be somewhat remarkable even without considering that the community suffered damage from a tornado. It was the efforts of individual residents as well as community leaders and elected officials that allowed the community to thrive after such a destructive event.



Top: Strip mall destroyed, U.S. 45 & U.S. 145.
Bottom: St. Joseph Church in Ridgway destroyed.
Photos originally appearing on the NWS website. Top photo by Gary Rann.



Above: Rebuilt church in Ridgway.
Photo originally appearing on The Southern Illinoisan website.



Right (top and bottom): Rebuilt strip mall at U.S. 45 & U.S. 145.
Photos courtesy of Susan Odum.

Case Study - Harrisburg, Illinois

FOCUS GROUP

In April 2018, University of Illinois Extension staff convened a focus group in Harrisburg to learn about their disaster response and recovery experience. The Harrisburg focus group was composed of residents from the community and neighboring communities who had varying roles in the disaster recovery. Harrisburg participants shared their experiences and the lessons they learned, to contribute to the project goal to create a resource to help other communities navigate the disaster response and recovery process. Stakeholders in this focus group included city officials, city staff, members of the business community, and town residents that volunteered post-disaster.

FOCUS GROUP HIGHLIGHTS

- The response and recovery process begins immediately after the disaster event. One of the first steps after ensuring that no one is in imminent danger or in need of medical attention is understanding the extent of the damage and who has been affected.
- City officials, and police and fire departments, must quickly take control of the area. After a disaster, people want to help immediately. Harrisburg quickly designated a site to receive donated goods and established a hub from which to coordinate volunteers and contractors.
- Focus group members mentioned the importance of distinguishing volunteers from qualified contractors, as well as having a system to register contractors with the city. This increases safety and helps keep unscrupulous contractors, who may be looking to capitalize on the disaster, out of the community.
- Another key theme that emerged was the reliance on the systems already in place in case of an event such as the tornado. Allow people to do their jobs while still having a high level of coordination.

- Focus group members stressed the importance of documenting response and recovery activities, as this information is critical in applying for recovery funds. Document the number of hours worked by city staff, the resources and equipment used in the response and recovery effort, and the number of volunteer hours donated.
- It is critical to keep lines of communication open and keep the public informed, both in the response phase and the recovery phase.

RESPONSE & RECOVERY FUNDING SUMMARY

- Community had a pre-existing disaster fund.
- Received a \$2.3 million Recovery Grant in Community Development Block Grant Funds.
- Received \$8.4 million in funds from the State of Illinois.
- Received re-purposed funds from the Illinois Department of Commerce and Economic Opportunity.
- Private funds played a critical role.

FUNDING LESSONS

Harrisburg did not receive a federal disaster declaration, since it did not meet the FEMA threshold. This threshold is met when the total damage from a disaster event, divided by the state population, exceeds a certain figure. As a result, Harrisburg did not receive any funding from the federal government for disaster recovery. The funding that Harrisburg received came from the state, private fundraising, and from their community disaster fund.

The Harrisburg focus group emphasized that it is important, once the funding comes in, that the money is monitored to ensure that it is being used appropriately. Harrisburg community leaders created their own disaster assessment criteria instrument to assess people's eligibility for funding.

Case Study - Harrisburg, Illinois

Harrisburg focus group members said open lines of communication between the city and state government helped the community during recovery. The Governor's office designated one person from each state agency to assist Harrisburg. The focus group reported having daily conference calls when needed. The State Treasurer's office fostered communication as well. This communication facilitated the receipt and effective use of state funds.

UNFORSEEN ISSUES

After the tornado, city officials and first responders noticed lost animals wandering through town. The city did not have a plan to handle this issue. But people temporarily adopted the displaced pets and put up "missing" or "found" posters in an effort to reunite pets with their families.

A natural disaster negatively affects the local economy. The loss of economic activity comes when a business closes and cannot reopen right away due to needed repairs or loss of inventory. This reduces the tax base; when people are displaced from town, they are not there to support the businesses, even when the business reopens. Some Harrisburg businesses closed permanently. It is difficult to predict how a tornado, such as the one experienced in Harrisburg, will affect the local economy long term.

RECOMMENDATIONS

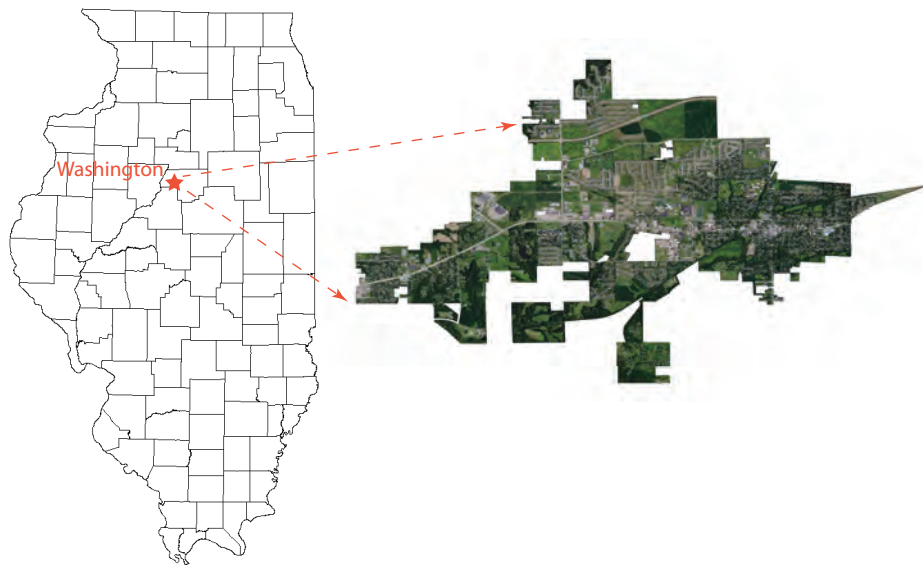
The focus groups recommend that a community can prepare for a natural disaster by creating a disaster plan, organized into sections that address pre-disaster and post-disaster efforts. The pre-disaster planning efforts could include a focus on getting local businesses prepared for a disaster, preparing business interruption contingency plans and helping provide them with resources to protect their businesses to ensure a speedy reopening. The post-disaster plan elements would focus on addressing community issues, such as loss of housing stock, in an effort to lessen the impact of the natural disaster.



*Top: Locus St. crossing at Main St. West in Harrisburg in 1910
Photo originally appearing in the Harrisburg Daily Register*

*Bottom: Harrisburg train depot flooded in 1937
Photo originally appearing at harrisburg1937.wordepess.com*

Washington, Illinois



Downtown Square, Washington, IL. Photo by Erick Fredericks, Licensed under Creative Commons

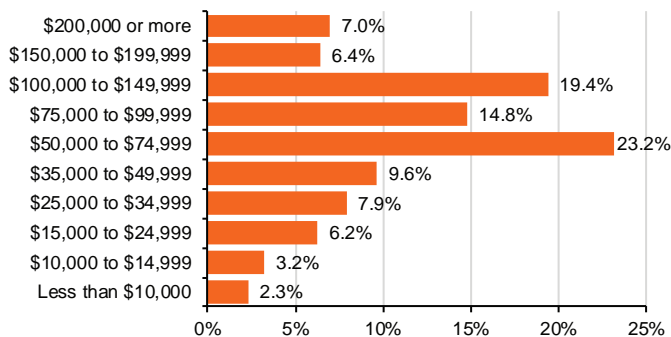
COMMUNITY PROFILE

Population Estimate in 2017: 16,359

Median Age in 2017: 37.8 Years (U.S. Median: 37.8 Years)

Median Household Income in 2017: \$71,930 (U.S. Median: \$57,652)

Household Income Distribution, Washington city, IL, 2017*



Race and Ethnicity:	Washington	U.S.
White Alone	92.6%	61.5%
Black or African American Alone	0.3%	12.3%
American Indian Alone	0.0%	0.7%
Asian Alone	2.2%	5.3%
Native Hawaiian & Pacific Is. Alone	0.0%	0.2%
Some Other Race Alone	0.0%	0.2%
Two or More Races	2.4%	2.3%
Hispanic (Any Race)	2.5%	17.6%
Non-Hispanic	97.5%	82.4%

Employment by Industry:	Washington	U.S.
Ag, Forestry, Fishing & Hunting, Mining	0.3%	1.9%
Construction	6.1%	6.4%
Manufacturing	17.3%	10.3%
Wholesale trade	3.1%	2.7%
Retail trade	10.2%	11.4%
Transport, Warehousing, and Utilities	3.9%	5.1%
Information	2.4%	2.1%
Finance, Insurance, and Real Estate	6.5%	6.6%
Prof., Mgmt., Admin., and Waste Mgmt	9.1%	11.3%
Edu., Health Care, and Social Assistance	26.1%	23.1%
Arts, Entmnt., Rec., Accommod, and Food	7.6%	9.7%
Other Services, Except Public Admin.	4.4%	4.9%
Public Administration	2.8%	4.7%

Housing Structures by Year Built:	Washington	U.S.
Median Year Structure Built	1972	1977
Built 2010 or later	7.5%	3.2%
Built 2000 to 2009	18.7%	14.5%
Built 1990 to 1999	11.0%	14.0%
Built 1980 to 1989	4.1%	13.6%
Built 1970 to 1979	11.2%	15.5%
Built 1940 to 1969	36.6%	26.4%

This work is supported by ESNP Special Needs grant no. 12402827 project accession no. 1013625.

Case Study - Washington, Illinois

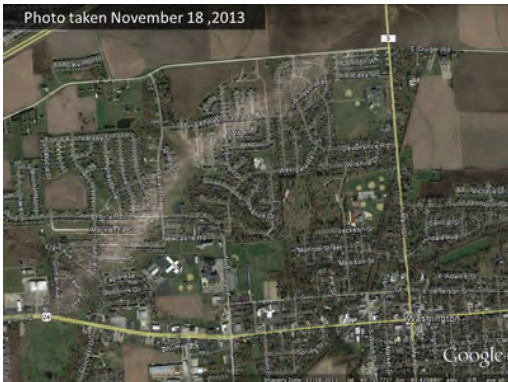
WASHINGTON TORNADO

In the mid-morning on November 17, 2013, Washington was hit by an EF4 tornado. According to the National Weather Service (NWS), the tornado had a path length of 46.2 miles and peak wind speeds of 190 mph, making it the strongest November tornado on record in the state. Approximately 125 people were injured, and three people died. The tornado that struck Washington was part of a large storm system that resulted in 75 tornadoes affecting seven states.

The tornado hit the residential area of Washington. According to the National Centers for Environmental Information, the storm destroyed 633 homes, 7 businesses, 7 apartment buildings, and 2,500 vehicles. Debris from Washington was found 130 miles away, in Chicago. Statewide property damage from the tornadoes in this system was estimated at \$1.05 billion, with \$800 million of this damage occurring in Washington.



Photo taken November 18, 2013



Top: Residential neighborhood destroyed.
Bottom: Google satellite image of tornado path.
Photos originally appearing on the NWS website.

WASHINGTON TODAY

Rebuilding from the tornado is nearly complete. Virtually all of the single-family homes have been rebuilt. Only a handful of scattered lots are without activity, and a few of these have been purchased by adjacent owners and attached to that parcel with no plans for development. The largest remaining area awaiting redevelopment is the former Georgetown Commons apartment complex. There are few physical scars remaining. And, with time, the mental scars are healing. There will always be a memory of the event for those who live in Washington or were in the city on that day. But it is considered a part of the city's history, instead of what defines the city. Washington residents will forever be grateful for the first responders and others that assisted immediately and in the weeks and months that followed, the recovery and rebuilding. Washington's message to other communities is that while this was a devastating event for Washington, it brought everyone closer and there are many positives that came from it.



Top: Redeveloped neighborhood with homes constructed after the tornado.

Right: New construction underway on one of the last lots impacted by the tornado.

Photos courtesy of Jon Oliphant.



Case Study - Washington, Illinois

FOCUS GROUP

In May of 2018, University of Illinois Extension staff convened a focus group to learn about the community's experience with the tornado and subsequent recovery. The focus group was composed of various stakeholders from the community to discuss their role in the disaster response and recovery effort. The purpose was to learn lessons that can help other communities navigate the disaster recovery process. Stakeholders in this focus group included city officials, city staff, representatives from the business sector, and local ministries.

FOCUS GROUP HIGHLIGHTS

- The community must identify or create an entity to accept cash donations. Donations will come quickly, and the community must be prepared to make immediate use of those funds.
- Federal disaster declarations are based on a formula that considers the damage against the state population. In states such as Illinois, with large populations, the threshold is difficult to reach. There may not be an official federal disaster declaration, and the community must face recovery without federal assistance.
- The community must plan for debris management, and make sure that it has the infrastructure and resources to handle the massive amounts of debris.
- Focus group members emphasized the importance of having a person or group designated as the main community liaison and points of contact to FEMA, to ensure effective communication between FEMA and the community.
- In Washington, the community's GIS mapping capability and resources were instrumental to assess and document the damage caused by the tornado.

- Focus group members described that during the immediate aftermath of the event, traditional forms of communication didn't work, and disseminating information to the public via other means was necessary. As an example, they posted boards with information for drivers regarding road closures. They produced hard copy factsheets with pertinent information for community residents that were continually updated.

RESPONSE & RECOVERY FUNDING SUMMARY

- Key funding for the response and recovery came from a variety of sources, including private donations, state funding, and federal individual assistance.
- \$6.5 million from the Illinois Department of Transportation was awarded to address damage to the curbs, gutters and roadways. This addressed the direct tornado damage as well as the damage caused by the influx of heavy vehicles in the affected areas.

FUNDING LESSONS

After the tornado, the city of Washington and surrounding towns pooled resources, even though Washington had received the most damage. The collaboration with surrounding affected communities was an attempt to compile the collective damage and come up with a figure high enough to meet the per capita threshold requirements to receive federal public assistance funding. However, the cities were unable to receive public assistance funding from the federal government based on the per capita formula guidelines. Washington appealed the decision, but their appeal was also denied. Even though the city was denied public assistance, the city qualified for individual assistance funding, which took 5-10 days to be granted. The city received private donations, which they were able to use immediately because they set up a 501 c3 entity to accept cash donations.

Case Study - Washington, Illinois

Focus group members noted that even if the damage totals do not meet the federal threshold as established by FEMA, the President may make an emergency declaration or major disaster declaration. This did not happen for Washington, and while individual assistance was provided, public assistance was not.

Focus group participants noted that Washington is not a high poverty community, and is relatively affluent, so most residents had insurance to provide support during and after the disaster. However, not all residents were covered adequately by insurance. The funding that the city received went to those who were uninsured or underinsured.

UNFORSEEN ISSUES

During the recovery process, city officials discovered that many residents were underinsured. In some cases, insurance policies changed over the years and/or people did not update their plans to match the increased value of their homes.

Washington found debris management particularly challenging. Due to limited funds and funding restrictions, the city could not remove all debris from all places. When it comes to debris management, there needs to be an agreement on what will be considered public debris and what will be considered private debris. Once this is determined, responsibility for the who, what, and when for removing that debris must be established.

When the rebuilding process began, grandfathered code violations became an issue. In some cases, people's homes or buildings weren't up to code because the structures were built before the codes went into effect. After the tornado, community members who rebuilt were required to rebuild to meet current codes and ordinances. This caused people to build larger or smaller buildings or homes than they had before the disaster.

The rebuilt building or home is considered a new building, and with it comes increased taxes. However, to mitigate those tax burdens, the State of Illinois passed the Natural Disaster Homestead Act, which allows people to rebuild their home up to 110% of the original size of the home, while maintaining the original home assessment.

Another unforeseen issue involved the mismatch between the speed at which the city recovered and the speed at which individuals recovered. Within two years after the tornado, the City of Washington was fully operational, and within four years, most of the housing stock was replaced. But even though the community was recovering steadily, not everyone within the community kept up. Given that individuals in the community were at different stages of the recovery process, the city had to decide when to start re-enforcing ordinances. Washington city officials drove around to assess the status of the community, and then gave people a 30- to 60-day notice of when ordinances would be enforced.

Even though it's been five years since the tornado, and Washington is nearly completely recovered, many outside the community think Washington is in the initial phases of recovery. This perception held by outsiders was unforeseen and unexpected.

RECOMMENDATIONS

The focus group members asserted that for the recovery process to run efficiently, a community must have a debris management plan. From Washington's experience, they suggest that a community checks its contract with their waste hauler to see if there is an emergency clause. If there is no emergency clause, the waste hauler will only operate on what the purchasing ordinance is for the jurisdiction, which in turn will slow down the recovery process.

Case Study - Washington, Illinois

The Washington focus group participants suggest that communities carefully consider the use of mutual aid to track and contain costs of cleanup and recovery. With mutual aid agreements, the community will not be charged for the services provided by those rendering aid. Communities should, therefore, remember that the hours of labor that a community receives under mutual aid cannot be charged toward relief funding.

Washington focused on the procedural aspects of disaster planning, instead of planning for a specific type of disaster. They felt this was a more realistic and pragmatic approach, because every disaster is different. The Washington plan focused on items such as establishing who will be in charge and where the command center will be. The Washington community participants believe a disaster plan will be effective if it is realistic and if there are contingencies built in the plan.

Finally, the Washington focus group participants suggest that a community set up a registration process for contractors and be approved to work in the community during the recovery process. For added protection, the Washington registration process was set up in partnership with the Attorney General's office, meaning that if any of the registered contractors were to commit any crimes, the city could quickly take legal action.



Top: Historic Denhart Bank Building in Washington, IL

Photo by Boscophotos

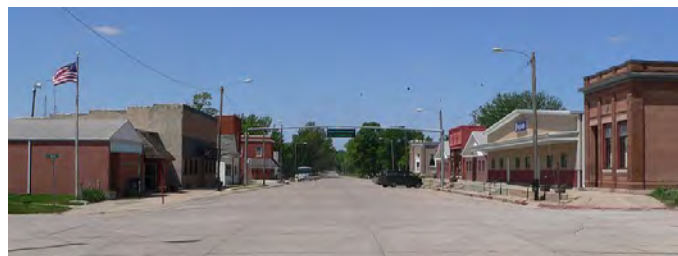
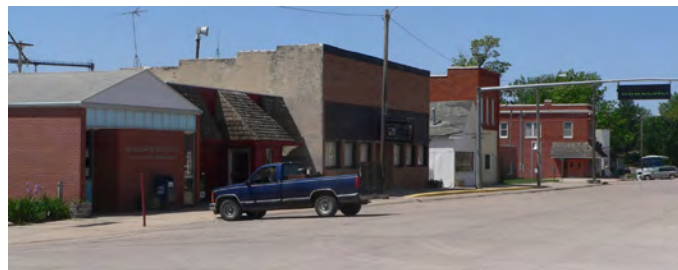
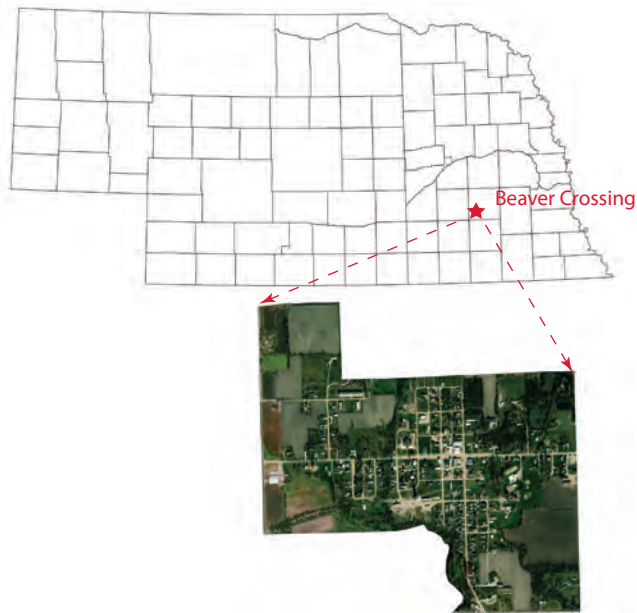
Middle: Downtown Square in Washington, IL

Photo by Eric Fredericks

Bottom: Downtown & Water Tower in Washington, IL

Photo by: Eric Frericks

Beaver Crossing, Nebraska



Downtown Beaver Crossing. Photos Licensed under Creative Commons

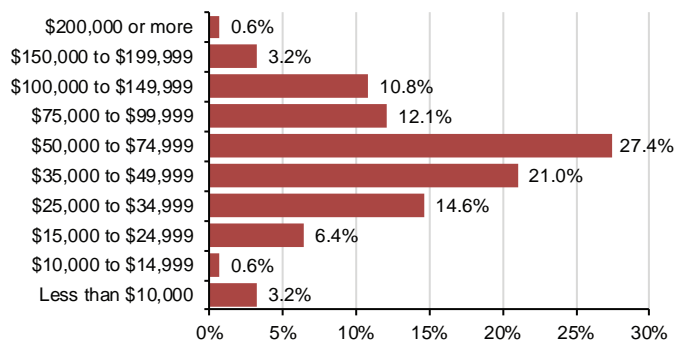
COMMUNITY PROFILE

Population Estimate in 2017: 343

Median Age in 2017: 51.3 Years (U.S. Median: 37.8 Years)

Median Household Income in 2017: \$55,208 (U.S. Median: \$57,652)

Household Income Distribution, Beaver Crossing village, NE, 2017*



Race and Ethnicity:	Beaver Crossing	U.S.
White Alone	97.4%	61.5%
Black or African American Alone	0.0%	12.3%
American Indian Alone	0.0%	0.7%
Asian Alone	2.3%	5.3%
Native Hawaiian & Pacific Is. Alone	0.0%	0.2%
Some Other Race Alone	0.0%	0.2%
Two or More Races	0.3%	2.3%
Hispanic (Any Race)	0.0%	17.6%
Non-Hispanic	100%	82.4%

Employment by Industry:	Beaver Crossing	U.S.
Ag, Forestry, Fishing & Hunting, Mining	3.9%	1.9%
Construction	6.1%	6.4%
Manufacturing	16.1%	10.3%
Wholesale trade	6.1%	2.7%
Retail trade	13.9%	11.4%
Transport, Warehousing, and Utilities	16.1%	5.1%
Information	2.8%	2.1%
Finance, Insurance, and Real Estate	0.6%	6.6%
Prof., Mgmt., Admin., and Waste Mgmt	3.3%	11.3%
Edu., Health Care, and Social Assistance	17.8%	23.1%
Arts, Entmnt., Rec., Accommod, and Food	5.6%	9.7%
Other Services, Except Public Admin.	4.4%	4.9%
Public Administration	3.3%	4.7%

Housing Structures by Yr Built: Beaver Crossing	U.S.
Median Year Structure Built	1939 1977
Built 2010 or later	2.7% 3.2%
Built 2000 to 2009	7.6% 14.5%
Built 1990 to 1999	4.9% 14.0%
Built 1980 to 1989	3.8% 13.6%
Built 1970 to 1979	11.4% 15.5%
Built 1940 to 1969	16.2% 26.4%

This work is supported by ESNP Special Needs grant no. 12402827 project accession no. 1013625.

Case Study - Beaver Crossing, Nebraska

BEAVER CROSSING TORNADO

On Mother's Day, May 11, 2014, Beaver Crossing and the surrounding communities were hit by a tornado, part of a larger storm system that produced 17 tornadoes across central and southeast Nebraska. Wind speeds reached 136 mph. According to the Nebraska Emergency Management Agency, the EF3 tornado damaged a total of 227 homes in and around Beaver Crossing. The tornado caused at least minor damage to the majority of homes in the area. Of the homes that were damaged, 22 suffered major damage and 16 homes were destroyed. Fortunately, there were no casualties as a result of the tornado.

In addition to the homes that were damaged, several grain bins were damaged or destroyed, and their debris was scattered throughout the area. It is estimated that the total damage in Beaver Crossing and the surrounding communities exceeded \$20 million.



Top: Debris from destroyed grain bin damages a home.

Bottom: Store front damaged in downtown Beaver Crossing.

Photo Credits: Lincoln Journal Star

BEAVER CROSSING TODAY

Beaver Crossing has rebuilt and recovered from the tornado. Visiting Beaver Crossing, it would be difficult to see any lingering damage from the storm. The vast majority of families who were affected repaired their homes and stayed in Beaver Crossing. A handful of families moved from the community after the tornado, but new families have moved in. The businesses that were affected also rebuilt and remained in the community.

With a pre- and post-disaster population of around 400 residents, Beaver Crossing proves that even the smallest communities can be resilient and withstand the devastation of disaster and successfully navigate the recovery process. It is truly an example of "community" in the sense that residents pulled together during adversity and have rebuilt their town and made it once again into a nice place to live.



Top: Damaged home under repair in Beaver Crossing.



Bottom: E.J. Potter in front of his rebuilt garage. Original garage was destroyed in the tornado.

Photo Credits: Lincoln Journal Star

FOCUS GROUP

In July of 2018, University of Illinois Extension staff, in collaboration with Nebraska Extension staff, convened a focus group in Beaver Crossing to learn about their disaster response and recovery experience. The focus group included a city board member/building inspector, county emergency management director, fire chief, and a local church pastor. Each had various roles post-disaster, including damage assessment, volunteer management, and leading clean-up crews.

FOCUS GROUP HIGHLIGHTS

- Prior local National Incident Management System (NIMS) training by FEMA, including table-top exercises, was extremely valuable in preparing local leaders to respond to the tornado.
- Non-profit organizations may have few opportunities to receive relief and recovery funding from federal agencies post-disaster. A heavily damaged church in Beaver Crossing had to rely on insurance coverage to pay for repairs.
- The Nebraska Emergency Management Agency was very helpful in the post-disaster response and recovery process. They brought a mobile command center and mobile generators, as well as National Guard members to monitor who was coming in and out of the community. They participated in daily incident briefings to stay directly involved in the recovery efforts.
- Adequate insurance is crucial both for municipal property and for homeowners. Insurance provided much of the funding to clean and repair public property in Beaver Crossing. A few months prior to the tornado, the community increased their insurance coverage to address the fact that many buildings were under-insured at that point.
- Those living outside city or village limits are at a disadvantage with regard to recovery resources. Volunteer efforts, funding, and state and federal support focus on towns. Fewer resources are available for people who are impacted but do not live within a municipality.

RESPONSE & RECOVERY FUNDING SUMMARY

- The community did not apply for federal funding or reimbursement for post-disaster clean-up or recovery. The clean-up was done primarily by volunteers, and the money to repair public buildings was provided by insurance coverage.
- Insurance was the primary source of post-disaster funding for individuals. Community members did not seek FEMA Individual Assistance.

FUNDING LESSONS

One focus group member said that a major barrier to applying for federal funding post-disaster is the paperwork and documentation required. They stated that it can be onerous to work with FEMA to apply for post-disaster funding. One participant stated that FEMA would work with the community for a month and collect information; then the next FEMA group would come in and the existing paperwork was not shared with the new FEMA group; there was a lack of continuity. He mentioned that FEMA now uses an online system to help address this issue, but an online system is still burdensome. The participant reported that it is sometimes difficult in small towns to find someone willing and able to use the online system and prepare the necessary documentation.

Insurance was a critical source of funds for homeowners in the clean-up and rebuilding process of their homes. In some cases, homeowners were underinsured, and non-profit organizations stepped up to help these families with debris clean-up on their properties.

Case Study - Beaver Crossing, Nebraska

UNFORSEEN ISSUES

Focus group members shared that at least one unscrupulous contractor took advantage of a homeowner. Local leaders quickly recognized that this could be an issue, and the sheriff's department told residents and leaders to report any suspect out-of-town contractors immediately. At least two contractors were escorted out of town, and the National Guard was told not to let them back in town.

The faith-based community leaders did the best they could to provide counseling. Many community members were deeply emotionally affected by being harmed by the tornado, while other community members were dealing with survivors' guilt, because their property was not damaged. The pastor in the focus group stated that he did the best he could, but felt he was not fully prepared to provide the type of support that was needed.

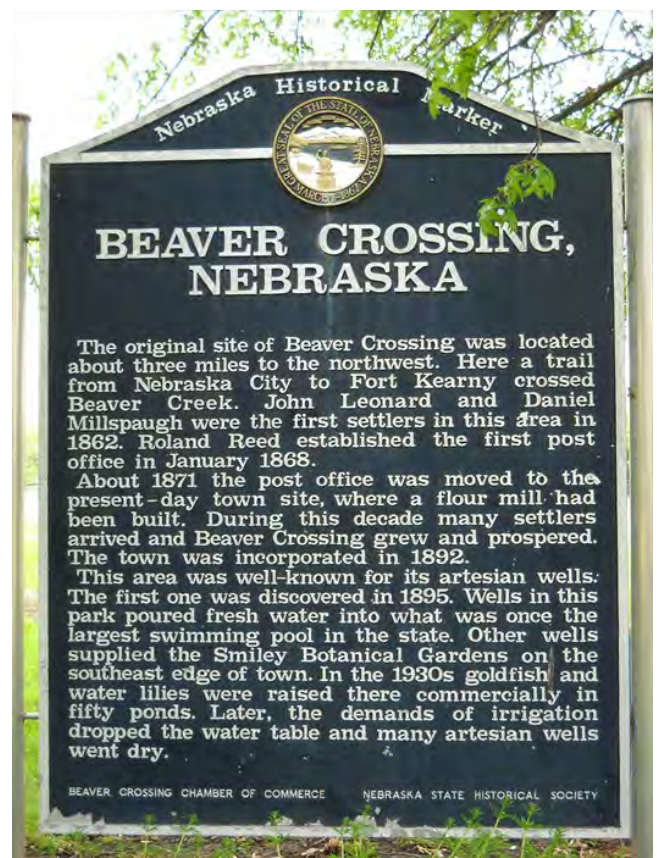
RECOMMENDATIONS

Focus group participants emphasized the importance of creating and implementing an incident action plan immediately after a disaster. They found it very helpful in the immediate aftermath to meet twice a day, once in the morning and once at the end of the day, to review the incident action plan and make adjustments.

A focus group member commented that there should be some compilation of resources available from state and federal agencies that are applicable to small communities and smaller scale disasters. They felt that current funding and relief programs are focused on larger cities and larger-scale disasters.

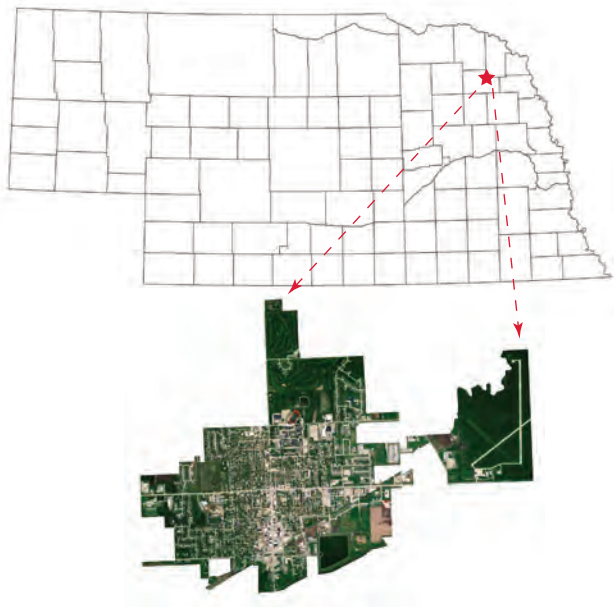
The pastor of the local church said that he and a group of 30 people had completed crisis response training. This made the church better equipped to assist in response and recovery efforts. This would suggest that disaster response training is not only advisable for elected officials, appointed officials, and city staff, but also for community-based and service organizations.

The group recommended that the community identify a non-profit organization to serve as the collector and distributor of cash donations. It takes a certain level of organizational capacity to take on the fiduciary responsibility of managing cash donations. The immediate aftermath of a disaster is not a good time to figure out who will be the organization responsible for collecting, documenting, and dispersing cash donations; however, the immediate aftermath is likely the time when such donations will be offered.



*The history of Beaver Crossing, Beaver Crossing, NE
Photo originally appearing on waymarking.com*

Wayne, Nebraska



Downtown Wayne. Licensed under Creative Commons



Hahn Building, Wayne State College. Licensed under Creative Commons

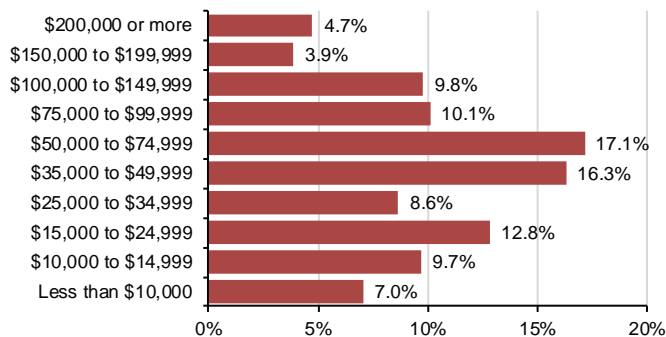
COMMUNITY PROFILE

Population Estimate in 2017: 5,557

Median Age in 2017: 23.3 Years (U.S. Median: 37.8 Years)

Median Household Income in 2017: \$44,722 (U.S. Median: \$57,652)

Household Income Distribution, Wayne city, NE, 2017*



Race and Ethnicity:	Wayne	U.S.
White Alone	86.3%	61.5%
Black or African American Alone	3.5%	12.3%
American Indian Alone	0.0%	0.7%
Asian Alone	0.8%	5.3%
Native Hawaiian & Pacific Is. Alone	0.0%	0.2%
Some Other Race Alone	0.0%	0.2%
Two or More Races	1.2%	2.3%
Hispanic (Any Race)	8.1%	17.6%
Non-Hispanic	91.9%	82.4%

Employment by Industry:	Wayne	U.S.
Ag, Forestry, Fishing & Hunting, Mining	9.1%	1.9%
Construction	2.1%	6.4%
Manufacturing	6.4%	10.3%
Wholesale trade	3.5%	2.7%
Retail trade	9.4%	11.4%
Transport, Warehousing, and Utilities	3.0%	5.1%
Information	0.8%	2.1%
Finance, Insurance, and Real Estate	8.1%	6.6%
Prof., Mgmt., Admin., and Waste Mgmt	2.6%	11.3%
Edu., Health Care, and Social Assistance	36.3%	23.1%
Arts, Entmnt., Rec., Accommod, and Food	13.8%	9.7%
Other Services, Except Public Admin.	3.5%	4.9%
Public Administration	1.5%	4.7%

Housing Structures by Yr Built:	Wayne	U.S.
Median Year Structure Built	1970	1977
Built 2010 or later	8.0%	3.2%
Built 2000 to 2009	10.1%	14.5%
Built 1990 to 1999	10.1%	14.0%
Built 1980 to 1989	2.1%	13.6%
Built 1970 to 1979	19.3%	15.5%
Built 1940 to 1969	28.5%	26.4%

This work is supported by ESNP Special Needs grant no. 12402827 project accession no. 1013625.

WAYNE TORNADO

A strong EF4 tornado touched down south and east of the City of Wayne, Nebraska on a stormy Friday evening, October 4, 2013. The strong wind (166–200 mph) devastated the industrial area and directly hit Wayne's newly constructed airport. More than 30 homes were damaged or destroyed as a result of the tornado. There were no casualties, but several people sustained minor injuries.

The tornado was a part of a larger storm complex which brought a severe blizzard to South Dakota and spawned several tornadoes in Nebraska and Iowa. The Federal Emergency Management Agency estimated that the tornado caused \$56 million dollars of damage in Wayne alone. This figure does not include loss of income to businesses and farmers in the Wayne area, nor does it include damage caused by other tornadoes that were a part of the larger storm complex.



Top: NAPA autoparts store in Wayne destroyed.
Middle: Sand Creek Post & Beam tornado damage.
Bottom: Grossenberg Implement tornado damage.
Photo Credit: The Wayne Stater & Wayne State Archives

WAYNE TODAY

Today, there is little visible evidence of the damage caused by the 2013 tornado. The airport, which was nearly finished at the time the tornado struck, was rebuilt, including infrastructure and building upgrades compared to the nearly completed, pre-tornado version. While the physical evidence of the tornado has been addressed, it is remembered in the community as an important and devastating event.

Despite the damage and the memory of devastation, the disaster did strengthen the community's sense of connectedness. Volunteers from inside and outside the community, with differing backgrounds, pulled together to get Wayne on the road to recovery. Elected officials from community and county levels forged stronger working relationships than had existed in the past. This was also true of relationships between the community and state agencies. Other positive outcomes included triage training for representatives from 19 counties in the region, which better prepared all those communities for future disasters.



Top: Sand Creek Post & Beam in 2018

Bottom: Grossinger Implement in 2018

Photo Credit: The Wayne Stater & Wayne State Archives

FOCUS GROUP

In July of 2018, University of Illinois Extension and Nebraska Extension staff convened a focus group in Wayne to learn about their disaster response and recovery experience. The Wayne focus group included residents from Wayne and neighboring communities who had varying roles in the recovery. The group included a hospital administrator, the fire chief, a public health department employee, building inspector, county emergency manager, plan section chief, highway superintendent, a consultant responsible for tracking volunteer time and preparing documents to FEMA, and the county sheriff.

Wayne participants shared their experiences and the lessons they learned as part of this project's goal to create a resource to help other communities navigate the disaster response and recovery process. The stakeholders represented in this focus group included city officials, city staff, members of the business community, and Wayne residents who volunteered post-disaster.

FOCUS GROUP HIGHLIGHTS

- The community developed its own timeline for recovery. Wayne decided to complete debris removal right away, before winter set in, but to delay rebuilding to avoid the increased costs of construction during the winter months.
- The community found it effective to contract with one person designated to collect documentation and prepare the required forms for FEMA. This person worked with FEMA to establish a timeline for submitting the proper documentation.
- Receiving funds from FEMA went smoothly because, in addition to documenting and tracking, they stuck to the FEMA established time triggers for performing recovery work. Adhering to FEMA's deadlines meant that the community did not have to negotiate with FEMA to receive funds and reimbursements.

RESPONSE & RECOVERY FUNDING SUMMARY

- Received a portion of a \$2.67 million dollar FEMA public assistance allocation.
- The community did not receive FEMA individual assistance.
- The city used a pool of their own sales tax revenue to help rebuild an industrial park adjacent to the city.

FUNDING LESSONS

The tornado that struck Wayne and the surrounding area resulted in a federal disaster declaration. However, at the time, the federal government was under a sequestration which delayed the declaration time and FEMA's site visits to the community. Local leaders and individuals involved in the recovery had the foresight to begin documenting relevant information, including volunteer time and public fund expenditures, in anticipation that FEMA would require this information.

The state of Nebraska received \$2.67 million in Public Assistance from FEMA, a portion of which went to Wayne County. The participants mentioned that they secured the declaration and subsequent funding by working through their state emergency management agency. The state EMA packaged damage from ten counties as a result of the storm system; blizzard impacts from the western part of the state, flooding in southeastern Nebraska, and several tornadoes in the northeastern part of the state.

UNFORSEEN ISSUES

After the tornado, local elected officials did not locate the incident command center as directed in the local emergency operations plan, but in another building. This was confusing, and the confusion was made worse by using the same building as the volunteer check-in location. This co-location of incident command and the influx of volunteers led to a chaotic environment.

Case Study - Wayne, Nebraska

Another issue that emerged was the proper tracking of volunteer time. Focus group members mentioned that it took awhile to establish an effective system to keep track of the time volunteers spent working on private property and public property. Having the public vs private property volunteered time separated is critical for tracking and documentation.

Participants mentioned the need for a more robust plan regarding behavioral health post-disaster. In their opinion, the behavioral health response from a public health perspective was not as robust as it could have been.

The group discussed the difficulty of controlling the flow of information post-disaster, particularly with regard to social media. Facebook pages were established by community members, soliciting volunteers and donations, without checking with those in charge of the recovery process. One of these pages gained over 13,000 followers in one day.

RECOMMENDATIONS

The focus group stressed the importance of advanced incident management training, and recommended that local leaders and first responders stay up-to-date with their training to be prepared to deal with a disaster. It is critical to adhere to the established emergency operations plan when a disaster strikes.

Accurate and complete record keeping are crucial. The participants recommended that communities devise a plan for record keeping before a disaster strikes. If the community has the means to hire someone to coordinate the documentation, they should. Recovery activities are rapid, and it may be difficult to devise a record keeping strategy once recovery activities have begun.

The FEMA Public Assistance program requires a 25% local match on reimbursable community recovery costs. The group reported that it is more than volunteer hours that can be tracked and documented as local match.

Communities should also track and document any private equipment used to clean public space, as well as meals prepared by organizations such as churches, for community members, volunteers or officials working on the recovery.

Focus group participants recommended that the city and/or county have a clear numbering or labeling system for trucks and other equipment. The person who was contracted to document the recovery activity reported that she could have done her job more efficiently with a clear system for identifying each vehicle or piece of equipment.

The group recommended that Extension stay active in disaster related outreach. This includes disseminating information about emergency preparedness, especially in rural and hard to reach communities.



Top: Wayne County Courthouse, Wayne, NE
Bottom: Pile Hall, Wayne State College, Wayne, NE
Photo Credits: Ammodramus