



STATE AND FEDERAL ASSISTANCE PROGRAMS

This reference guide is intended to enhance communications on state and federal assistance programs that may be available before, during and after a disaster.

The Virginia Department of Emergency Management's (VDEM) role is to assist in evaluating the impacts of the disaster, and whether certain thresholds are met to receive federal assistance in the Commonwealth. VDEM also coordinates with Volunteer Agencies Active in Disasters to support local needs that do not meet federal qualifying factors. VDEM has established regional offices across seven regions of the state to support response and recovery efforts. Each region has a Chief Regional Coordinator who is available to support in coordination with our Recovery Office at VDEM Headquarters in Richmond. The goal is to keep you informed, so that you may manage the expectations of your community and constituents. Not all disasters rise to the level of federal assistance.

Assistance programs are broken up into two categories, assistance that can directly support citizens and their households following a disaster (referred to as individual assistance), and programs that assist your community with public expenditures and damage to public buildings and infrastructure (referred to as public assistance). There may also be an opportunity for hazard mitigation grants, to reduce the future risk of disasters in your community. Some of the assistance programs are in the form of grants, and some are in the form of loans

Damage Assessment: Before VDEM can determine what type of assistance may be available to your community, a damage assessment must be conducted. As identified in the Commonwealth of Virginia Emergency Operations Plan, initial damage assessments (IDA) are requested to be submitted to VDEM within 72 hours of the incident. VDEM has purchased a statewide license for the Crisis Track mobile application to organize and perform your initial damage assessment, which requires no additional costs to your community. This gives your community and VDEM instant visibility of the damage impacts and cost estimates. In the COVID-19 environment, this is even more important as damage assessments will be conducted by the federal agencies virtually. If you or your staff require just in time training on crisis track or need technical support, please visit the [regional support webpage](#).

Once the IDA is submitted, VDEM analyzes the data and validates whether or not the qualifying factors are met for federal assistance. Additional information may be required and need to be coordinated with the local emergency manager. If VDEM believes the IDA suggests that qualifying factors are met, VDEM will reach out to the Federal Emergency Management Agency and/or the Small Business Administration to perform a joint preliminary damage assessment (PDA). The federal agency has to validate that the criteria for federal assistance is met prior to the Governor requesting assistance. For most programs, the Commonwealth has 30 days to submit such a request. If the disaster is so widespread and catastrophic the Governor can pre-emptively request a major disaster declaration before damages are validated.

While all disasters begin at the local level, so are the qualifying factors for federal assistance. Each local government must meet specific requirements in the following sections.

PROGRAMS FOR INDIVIDUAL CITIZENS

SMALL BUSINESS ADMINISTRATION (SBA)

Program Intent

The SBA is a low interest loan program that helps people recover from disasters and rebuild their lives by providing financial assistance to homeowners, renters, businesses and non-profit organizations of all sizes. This program requires a federal declaration by SBA following the request of the Governor.

Local Qualification Factors

There must be at least 25 structures (residential or commercial) that have uninsured losses totaling at least 40% of the fair market value of the structure. Secondary homes, condominium units, cabins, camps, lake homes, etc., used for recreational purposes cannot be included in this total, as they are not eligible for assistance. If your community does not meet this criteria, then your citizens may still be eligible if a contiguous jurisdiction meets the threshold. This criteria is verified through the damage assessment process.

What to expect if program is approved?

If approved, impacted citizens will be able to apply directly to the SBA for assistance. In the COVID-19 environment, SBA will have phone and online applications – but typically they would open a Disaster Loan Outreach Center (DLOC) in your community.

SBA ECONOMIC INJURY DISASTER LOANS

Program Intent

This loan will provide economic relief to small businesses that are currently experiencing a temporary loss of revenue. Proceeds can be used to cover a wide array of working capital and normal operating expenses, such as continuation to health care benefits, rent, utilities, and fixed debt payments.

Local Qualification Factors

SBA will make an EIDL when: A Governor certifies that at least 5 small businesses in a disaster area have suffered substantial economic injury as a result of the disaster and are in need of financial assistance not otherwise available on reasonable terms. VDEM coordinates with the Virginia Department of Small Business and Diversity Supply on identifying these businesses and the request for assistance.

What to expect if program is approved?

If approved, impacted business owners will be able to apply directly to the SBA for assistance. In the COVID-19 environment, SBA will have phone and online applications.

FEMA INDIVIDUAL ASSISTANCE (IA) PROGRAM - GRANTS TO INDIVIDUAL CITIZENS

Program Intent

FEMA evaluates each locality's eligibility for IA based on six factors listed below. The damage assessment process informs many of these factors. Uninsured Home and Personal Property Losses is the largest influence on an IA declaration. This program requires a federal declaration by the president, through FEMA following the request of the Governor.

Local Qualification Factors

The FEMA IA declaration process is more of an art than a science, and is more of a subjective decision process by FEMA. If approved, citizens that did not have insurance will be able to apply directly to FEMA for assistance for repairs sustained to their homes.

1. State Fiscal Capacity and Resource Availability
2. Uninsured Home and Personal Property Losses
3. Disaster Impacted Population Profile
4. Impact to Community Infrastructure
5. Casualties
6. Disaster Related Unemployment

What to expect if program is approved?

Individuals have 60 days from the date of Individual Assistance declaration to register for assistance. FEMA may extend the registration period when VDEM requests more time to collect registrations from the affected population. It should be noted that the maximum amount of assistance available through the IA program to a property owner is limited to \$36,000. In the COVID-19 environment, FEMA will allow for phone and online registration and applications – but typically they would open a Disaster Recovery Center (DRC) in your community. DRCs could be open for several months depending on the magnitude of the disaster. Individuals that receive FEMA assistance, will be required to purchase and maintain flood insurance (if flooding was the cause of the damage). VDEM's regional support staff would be available to assist in coordinating the DRC location.

VIRGINIA DISASTER RELIEF FUND (VDRF)

Program Intent

The Fund is as a "tool of last resort" when other state, federal, or private aid is not available to assist victims of disasters. Anyone can donate to the Fund, including individuals, businesses, non-profit organizations, faith-based groups, etc. Donations are tax deductible.

Local Qualification Factors

Individual homeowners are not eligible to apply, however the following applicant organizations may apply on behalf of the homeowner: donor designated charitable organizations, local/regional long term recovery groups, other charitable or faith-based organizations, Virginia Volunteer Organizations Active in Disasters member organizations.

1. The applicant organization must demonstrate that a request for the VDRF grant is the only way to assist the disaster household for the identified need.
2. The applicant organization must have collaborated with the locality and/or local partner volunteer organizations to perform a thorough case-management evaluation of an individual's or disaster household's recovery situation, considering all options to fulfill unmet needs; AND
3. An applicant organization must solicit a letter of support from the locality's emergency manager or designated representative describing what steps have been taken to fulfill the individual or disaster household's unmet needs.

What to expect if program is approved?

This is a program of last resort after all other sources of assistance have been exhausted. Available funding is dependent on balance of the VDRF. Applications are submitted to VDEM, and an advisory committee that includes representatives from the Virginia Department of Housing and Community Development, the Virginia Department of Social Services, and Virginia VOAD review the grant applications. The State Coordinator at VDEM makes the final decision on funding.

PROGRAMS FOR PUBLIC DAMAGES AND COSTS

FEMA PUBLIC ASSISTANCE (PA) PROGRAM

Program Intent

To provide reimbursement to state agencies, local governments, tribal governments, and eligible private non-profit organizations for disaster related expenditures or damages including debris removal, emergency protective measures, roads and bridges, water control facilities, public buildings and contents, public utilities, and parks and recreational facilities. This program only covers uninsured and eligible losses in accordance with FEMA's Public Assistance Program and Policy Guide. Federal assistance is limited to 75% of the eligible costs.

Local Qualification Factors

VDEM has to ensure that cities and counties have sustained damages that meet or exceed \$3.89 per capita in uninsured eligible costs (this can include costs from other state agencies and eligible private non-profit organizations with facilities within the city or county). Town costs are included in county estimates.

In addition to the local threshold, the total disaster costs across the Commonwealth must meet or exceed the \$12.4M threshold for federal assistance. This is verified through the joint preliminary damage assessment process with VDEM and FEMA. If the Commonwealth threshold is not met, then FEMA cannot provide federal assistance.

What to expect if program is approved?

The FEMA PA program could take years to be fully reimbursed for disaster related expenditures. FEMA will set up a Joint Field Office (JFO) with VDEM to process grant applications under this program. In the COVID-19 environment, a virtual JFO has been stood up. All documentation will be required to be submitted electronically through FEMA's Grants Portal. VDEM often seeks contract support to implement disaster operations under this program. Your locality will have 30 days from the federal declaration to submit your Request for Public Assistance in the FEMA Grants Portal. Your locality will be required to identify all of your damages in the form of a damage inventory within 60 days of your recovery scoping meeting with FEMA.

KEY ELIGIBILITY POINTS

Contracts

- All contracts must be compliant with the federal contract provision of 2 CFR 200.17-26, including emergency and exigent circumstances.
- The use of statewide contracts, such as debris removal and monitoring, do not meet all of the local government requirements in the 2 CFR 200.17-26 that would be eligible for reimbursement

Debris

- Private property debris is not eligible for removal under this program unless approved by the Federal Coordinating Officer under extraordinary circumstances.
- Private property debris may be reimbursable for a period of time, if you instruct citizens to bring their debris to the public right of way for removal.
- Temporary debris removal sites need to be consulted with [DEQ](#) and VDACS for environmental compliance.
- Localities must have separate contractors for debris removal and debris monitoring to prevent fraud and to be eligible for reimbursement.

STATE PUBLIC ASSISTANCE (STATE PA) PROGRAM

Program Intent

To provide reimbursement to state and local governments for disaster related expenditures eligible under the FEMA PA Program, but did not meet the statewide threshold for federal assistance. The federal requirement of insurance proceeds to be reduced from any eligible cost remains a requirement in the State PA program.

Local Qualification Factors

Per state code, VDEM has to ensure that cities and counties have sustained damages that meet or exceed \$4 per capita in uninsured eligible costs. Any town with a total population of less than 3,500 shall be eligible for disaster assistance for incurred eligible damages of \$15,000 or greater and (ii) any town with a population of 3,500 or more, but less than 5,000 shall be eligible for disaster assistance for incurred eligible damages of \$20,000 or greater and (iii) any town with a population of 5,000 or greater with total eligible costs of \$4 or more per capita may receive assistance. This can only include costs sustained by the locality, state agency costs to not count towards the total. This is verified through the damage assessment process. The locality also has to demonstrate a financial hardship, and that they do not have the means to cover the disaster related expenditures. This is a program of last resort.

What to expect if program is approved?

Disaster documentation can be submitted through vdem.emgrants.com, VDEM's disaster grants management portal. Since the State PA funds come out of state general funds in the form of sum-sufficient, VDEM has to submit a decision brief to the Virginia Department of Planning and Budget (DPB) outlining the disaster related costs and needs of the locality. DPB then makes a recommendation to the Governor, who has the final discretion on the approval of funding under this program. If approved, the local government will receive a cost share reimbursement, the amount of which is determined by the Counsel of Local Governments Fiscal Stress Index. Which is anywhere from 60-75% of the total costs.

HAZARD MITIGATION GRANT PROGRAM (HMGP)

Program Intent

To support cost effective projects that reduce the long term risk to life and property across the Commonwealth. This program is available after a Major Disaster Declaration is declared in Virginia. Virginia receives 15% of total funds distributed to Virginia under the federal disaster relief fund for this program.

Local Qualification Factors

Your community has to be included in one of the regional hazard mitigation plans, that has been approved by FEMA, and adopted locally. The proposed project must be included in your local hazard mitigation plan. If the proposed project is in a FEMA identified floodplain, then the community must be participating and in good standing with the National Flood Insurance Program.

What to expect if program is approved?

This program could take 5-7 years to implement. The application phase of this program is 12 months, and then FEMA may take 6-18 months to award the project based on environmental and historic review compliance or technical feasibility review. Federal assistance is approved at 75% of the total eligible project costs.
