SBA Damage Surveys are conducted by the Small Business Administration supported by the PEMA Individual Assistance Officer, PEMA Area Office staff, and local emergency management and elected officials. At least 25 households and/or businesses must have a minimum 40-percent uninsured loss, or at least five businesses must have significant economic loss. The SBA low interest loan program is available to homeowners, renters, and businesses. Applicants must meet eligibility requirements. SBA declarations can stand alone when the Individual Assistance Program is not awarded. SBA is automatically included as a program in Individual Assistance declarations.

What happens when there is no federal disaster declaration?

Because of federal thresholds, not all events qualify for disaster declarations. This is very difficult to explain to individuals whose lives have been devastated by the loss of their home, in some cases their employment, and in most cases the bulk of their possessions.

When the criteria for a disaster declaration cannot be met, the social service network becomes the critical lifeline. The services of PennThere is no state disaster assistance program in Pennsylvania.

sylvania Voluntary Organizations Active in Disaster (PaVOAD) are community-based organizations capable of offering limited forms of assistance to residents. Residents are encouraged to consult the Disaster Assistance section of the PEMA website *www.pema.state.pa.us* for additional information and to consult with other groups in their community such as the United Way.

Municipal governments sustaining road and bridge damages are encouraged to meet with their Municipal Services representative from PennDOT to inquire about the Pennsylvania Infrastructure Bank. The Pennsylvania Infrastructure Investment Authority (PENNVEST) may be able to assist with funds for sewer, storm sewer, and drinking water repairs. The search for potential non-disaster declaration funding should expand to other state agencies to include the Departments of Environmental Protection and Community and Economic Development.

Frequently Asked Questions

Q. Can elected officials accompany the PDA team?

A. Yes. However, when constituents see you they are going to want to share their experiences with you. The PDA team must stay mission focused and keep moving.

Q. How do I explain the PDA team function?

A. Explain that the PDA team is gathering information to determine severity of impact and the type of declaration for which they may be eligible.

Q. What is the PDA team seeking?

A. Information on the concentration of damages, extent of trauma, special populations impacted, amount of assistance from voluntary agencies, extent of insurance, average amount of government assistance provided.

Q. Who makes the decision for a declaration?

A. PEMA must compare the PDA information with disaster program regulations. When regulations are met, PEMA recommends the Governor pursue making the appropriate declaration request to the President.

Q. How can I assist my constituents?

A. Stress the importance of written and photographic documentation before, during, and after a disaster. Remind them to report damages promptly to afford emergency management time to conduct impact analysis. Federal regulations contain timelines that both PEMA and FEMA must follow. Coordinate *your* news releases with the PEMA press office staff.

Q. Does a PDA guarantee a disaster declaration?

A. No. A PDA is a survey to gather information on community impact and severity of damages.

For additional information, please contact the PEMA Legislative Office at 717.651.2728





WHEN

DISASTER STRIKES...

A GUIDE FOR ELECTED OFFICIALS



hen disaster strikes, citizens turn to their elected officials for information, guidance, and assistance to help them cope with the trauma and devastation left behind. It is important to understand that federal grants and low interest loans may not always be available. Knowing how to respond to constituent calls for assistance is the critical first step in coping with confusion, misinformation, and frustration. It is essential to understand the process that must be followed before an event can be considered for federal assistance. The Pennsylvania Emergency Management Agency (PEMA) is the primary disaster recovery agency for the commonwealth; however, Pennsylvania does not have a state disaster assistance program. There are three possible disaster declarations that local governments and residents might be eligible to receive.

Individual Assistance provides federal *grants* to residents who meet the criteria for that program which is funded through FEMA.

Public Assistance provides federal grants to governmental entities and certain critical private non-profit organizations through FEMA.

U.S. Small Business Administration provides federal low interest loans to individuals and businesses.

VISIT WWW.READYPA.ORG FOR INFORMATION ABOUT HOW TO PREPARE YOU AND YOUR FAMILY BEFORE A DISASTER STRIKES.

Initial Damage Reporting

Residents should survey damages to their property as soon as it is safe to do so and report those damages to their local municipality. Residential damages will be classified in one of the following categories: 1) Structures *destroyed* or that have been damaged beyond repair. 2) Structures that sustained *major damage*, but can be repaired. 3) Structures that sustained *minor damage*, occupancy is uninterrupted. 4) Property is *affected* or there is more or less an inconvenience as a result of the damage. An example would be downed trees blocking a driveway. When possible report insurance coverage.

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

Counties collect damage reports from their municipalities and also damages sustained to county property and infrastructure. The damages are reported to the State Emergency Operations Center (SEOC) at PEMA in Harrisburg.

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

Failure to report damages in a timely fashion could result in the loss of a disaster declaration.

*Agricultural damages should be reported to the federal Farm Service Agency serving the county. Agricultural disasters are handled through the U.S. Department of Agriculture and not PEMA.



Preliminary Damage Assessment

The purpose of conducting a joint PDA is to determine disaster eligibility. **A PDA is not a guarantee that a disaster declaration will be awarded.** The PDA team is comprised of representatives of state, federal, and local officials.

Individual Assistance PDA is led by FEMA Individual Assistance program staff who coordinates with the PEMA Individual Assistance Officer supported by PEMA Area Office staff, local emergency management and elected officials, and the SBA. FEMA primarily considers structures that are *destroyed* or have *major* damage, with a target of 100-200 homes per county. Structures with *minor* damage or are *affected* only are included in the overall impact of the event. Individual Assistance is described in Title 44 Code of Federal Regulations beginning Subpart 206.101.*

Public Assistance PDA is led by the FEMA Public Assistance program staff who coordinates with the PEMA Public Assistance staff supported by PEMA Area Office staff, representatives of the Pennsylvania Department of Transportation (PennDOT) , Pennsylvania Department of Environmental Protection (DEP), local emergency management and elected officials. Public Assistance eligibility is outlined in Title 44 Code of Federal Regulations beginning with Subpart 206.220, under the authority of the Robert T. Stafford Disaster Relief and Emergency Assistance Act. **

*Individual Assistance information is protected by the Privacy Act and is need based depending on an individual's circumstances.

**Per capita dollar thresholds must be met on both the county (\$3.23 p/p) and state levels (\$1.29 p/p) before Public Assistance can be considered. Amounts are adjusted each October 1 with the Consumer Price Index. As of 2009, the federal eligibility threshold for the Commonwealth is \$15.8 million for Public Assistance.