

Disaster Assistance Programs for Private Non-Profits and their Clients

June, 2024



Public Assistance (PA)

FEMA Public Assistance

- Public Assistance grants are funded by FEMA and administered by the Vermont Emergency Management.

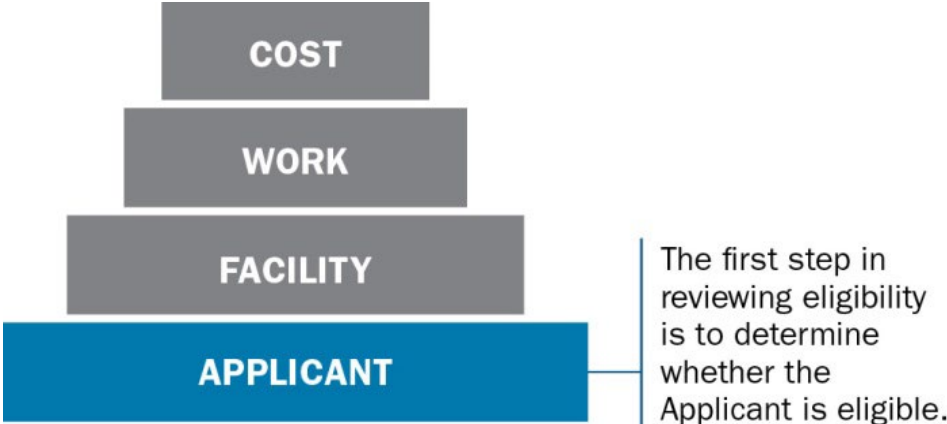
- These grants are designed to help state, local and tribal government organizations and certain private nonprofits make repairs to utilities, public buildings, roads, bridges and other infrastructure damaged by the declared disaster event.

- To be eligible, a private nonprofit must be legally responsible for ownership, maintenance and operation of an eligible facility that is accessible to the public.



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Eligibility: State/Locals Governments vs. Private Non-Profits



Private Non-Profit Eligibility

Eligible Critical Services

- Education
- Utilities
- Emergency Medical Care
 - Clinics, hospitals, etc.
- Emergency Services
 - Ambulance, fire, rescue, etc.

Eligible Essential Social Services

- Community Centers that provide some of these services to the public; art, educational enrichment, performing arts, neighborhood meetings, senior citizen programs, etc.
- Other facilities: Assisted Living, Homeless Shelters, Houses of Worship, Libraries, Museums, Senior Citizen Centers, Zoos, etc.



FEMA Public Assistance Approved Categories

EMERGENCY WORK - MUST BE COMPLETED WITHIN SIX MONTHS

- Category A: Debris removal
- Category B: Emergency protective measures

PERMANENT WORK - MUST BE COMPLETED WITHIN 18 MONTHS

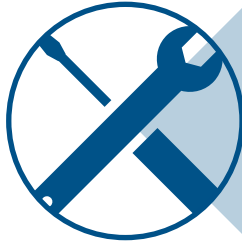
- Category C: Roads and bridges
- Category D: Water control facilities
- Category E: Public buildings and contents
- Category F: Public utilities
- Category G: Parks, recreational, and other facilities



FEMA Public Assistance Private Non-Profit (PNP) Eligibility



For PNPs, eligible debris removal is limited to that associated with an eligible facility.



For PNPs, eligible emergency protective measures are generally limited to activities associated with preventing damage to an eligible facility and its contents.

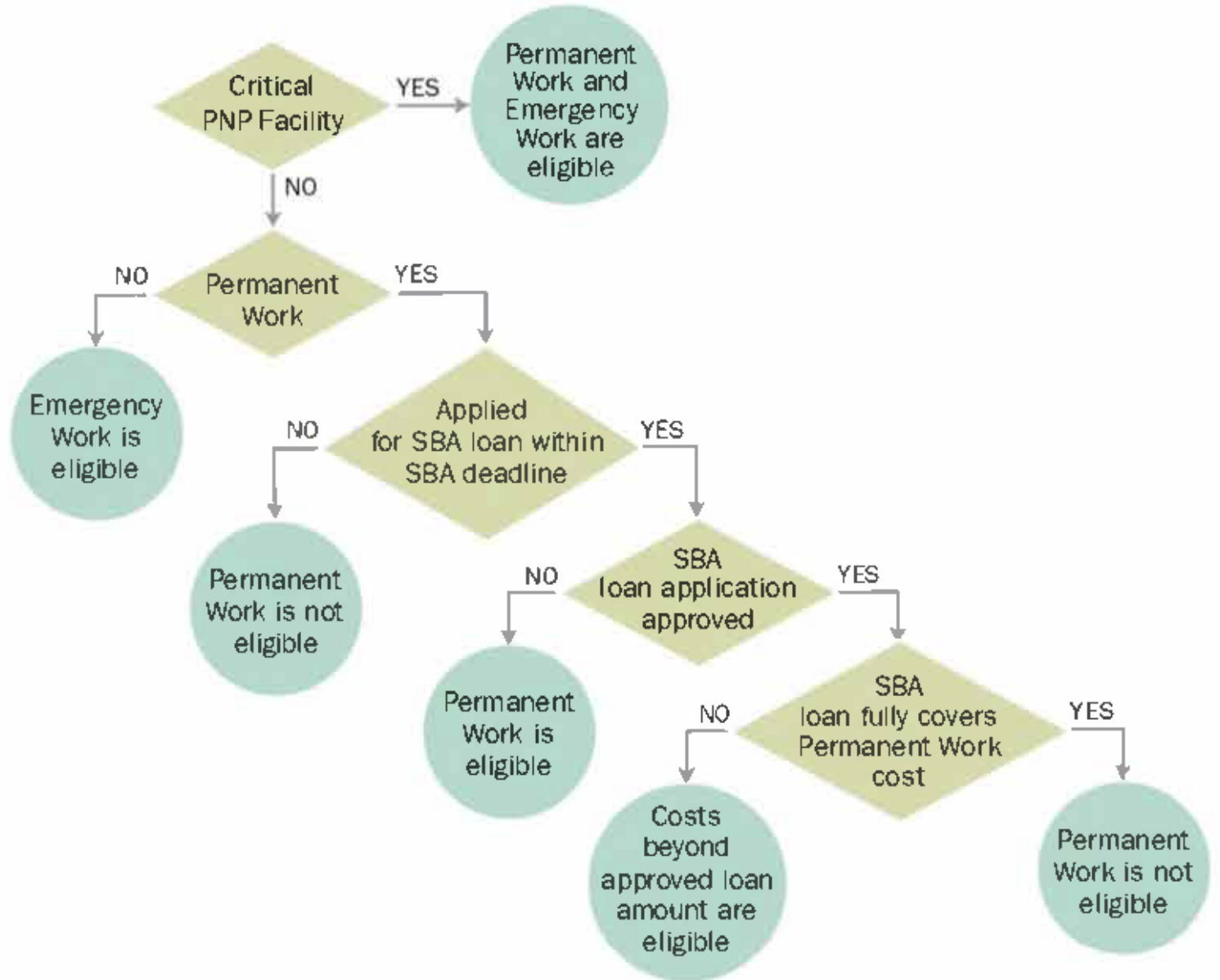


FEMA does not provide PA funding to PNPs for the costs associated with emergency services unless those services were performed at the request of, and certified by, a legally-responsible government entity.



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Permanent Work Eligibility - Private Non-Profit (PNP)



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**Additional information about
FEMA Public Assistance**

www.fema.gov/assistance/public

**Visit the VEM website to initiate a
Learn more about Requesting Public Assistance
after a Disaster**

[Public Assistance | Vermont Emergency Management](#)



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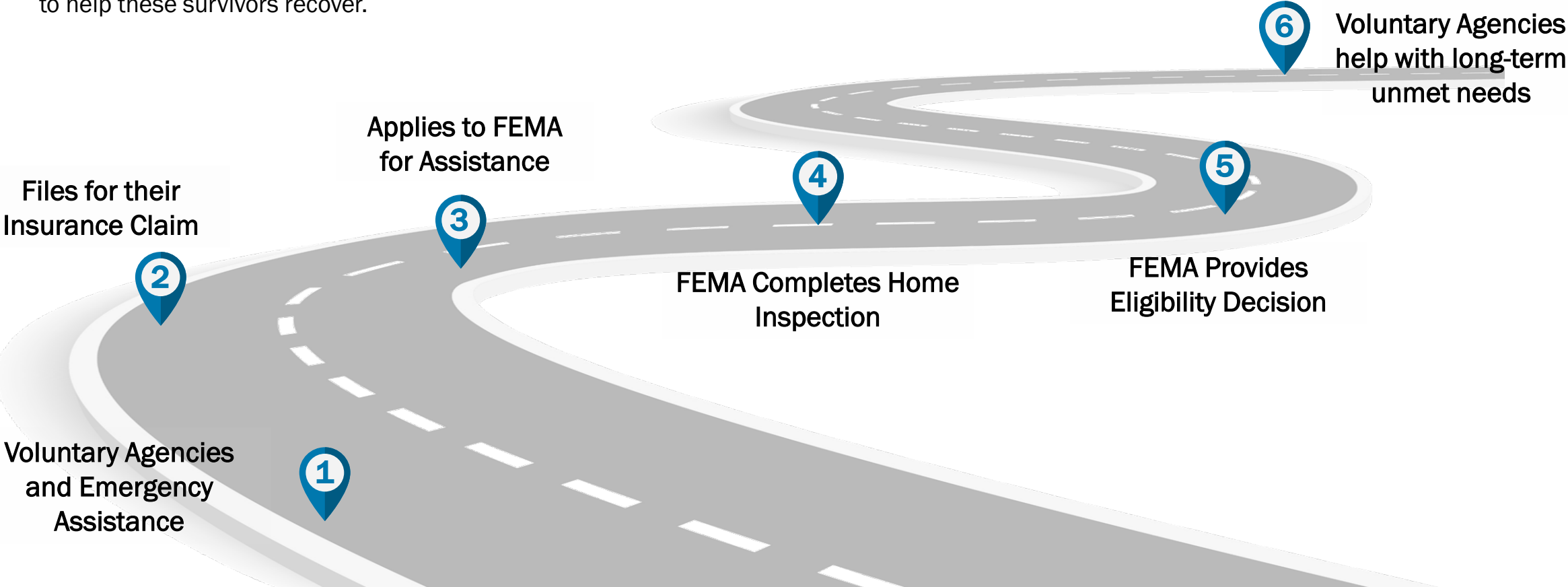
**FEMA Request for Public
Assistance Deadline:**

(60 Days from County Declaration Date)

Individual Assistance (IA)

Disaster Survivor Road to Recovery

FEMA provides financial support and direct services to disaster survivors and works with state, tribal, territory, local, and community partners to help these survivors recover.



Individual Assistance and partners work to support a seamless road to recovery for survivors.



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IHP: Other Needs Assistance



Individuals and households may receive financial assistance for immediate disaster-caused expenses and serious needs, that is separate from housing assistance.



FEMA's Other Needs Assistance offers assistance for essential household items (clothing, clean-up items, tools, necessary educational materials, certain accessibility items) and essential vehicles.



FEMA IHP Other Needs Assistance also may include funds for **disaster related**: funeral-burial expenses, childcare expenses, moving & storage expenses and medical/dental expenses.



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Long Term Recovery

- Long Term Recovery is needed when personal resources, insurance and government grants or loans are insufficient to meet the survivors needs
- Voluntary Agency Liaisons provide technical assistance using a structure based on guidance from the National Voluntary Organizations Active in Disaster (NVOAD) to form Long-Term Recovery Groups
- A Long-Term Recovery Group is a cooperative body formed after a disaster
 - The sole purpose is to match disaster-caused needs with resources to help families recover.
- Who Makes up the Long Term Recovery Group?
 - Local organizations providing resources in the recovery process
 - Groups with funds collected for disaster recovery, provide volunteer labor and groups/businesses who can donate materials.



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U.S. Small Business
Administration

DISASTER ASSISTANCE

Businesses ■ Homeowners ■ Renters ■ Nonprofits

SBA Role in a Disaster Declaration For Public Assistance

Low-interest federal disaster loans may be available to certain private nonprofit organizations following a disaster.

Private nonprofits that provide essential services of a governmental nature may be eligible for assistance.

- SBA may lend private nonprofits up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory and other business assets.
- SBA can also lend additional funds to help with the cost of to protect, prevent or minimize the same type of disaster damage from occurring in the future.

SBA Role in a Disaster Declaration For Public Assistance

For certain private nonprofit organizations of any size, SBA also offers Economic Injury Disaster Loans to help meet working capital needs caused by the disaster. Maximum combined loan \$2 million.

- These loans may be used to pay fixed debts, payroll, accounts payable and other bills that cannot be paid because of the disaster's impact. Economic injury assistance is available regardless of whether the private nonprofit suffered any property damage.

SBA Role in a Disaster Declaration For Public Assistance

- Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov/>.
- Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov for more information on SBA disaster assistance.
- For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

United States Department of Agriculture (USDA)

Rural Development

Community Facilities Loan and Grant Program

Helps expand, develop or support essential community services in rural communities.

Overview

- Applicants include public bodies, nonprofits, Tribes, special districts
- Population limit of 20,000
- Types of projects - Health care, education, public safety, community services, public facilities, food systems, etc.
- Population & MHI determine grant percentages



Home Repairs

Helps very-low-income rural homeowners make important repairs to their homes.

Grants

- Must be age 62+
- Maximum of \$15,000
- Correct health and safety repairs

Loans

- Maximum of \$40,000; 20 years – 1%
- Repair, improve, modernize and health/safety repairs



Restrictions – Home Repair Loans and Grants

Funds cannot assist with

- Construct a new home
- Move mobile home to another site
- Off-site improvements (except utilities)
- Refinance debt prior to application
- Packaging fees to for-profits
- Site preparation
- New deck construction
- Concrete/asphalt driveways (except accessibility)
- Landscape

Mobile/Manufactured Homes allowed if

- Must own home
- Removes health or safety hazards
- Home is on a permanent foundation or will be put on one with program funds.

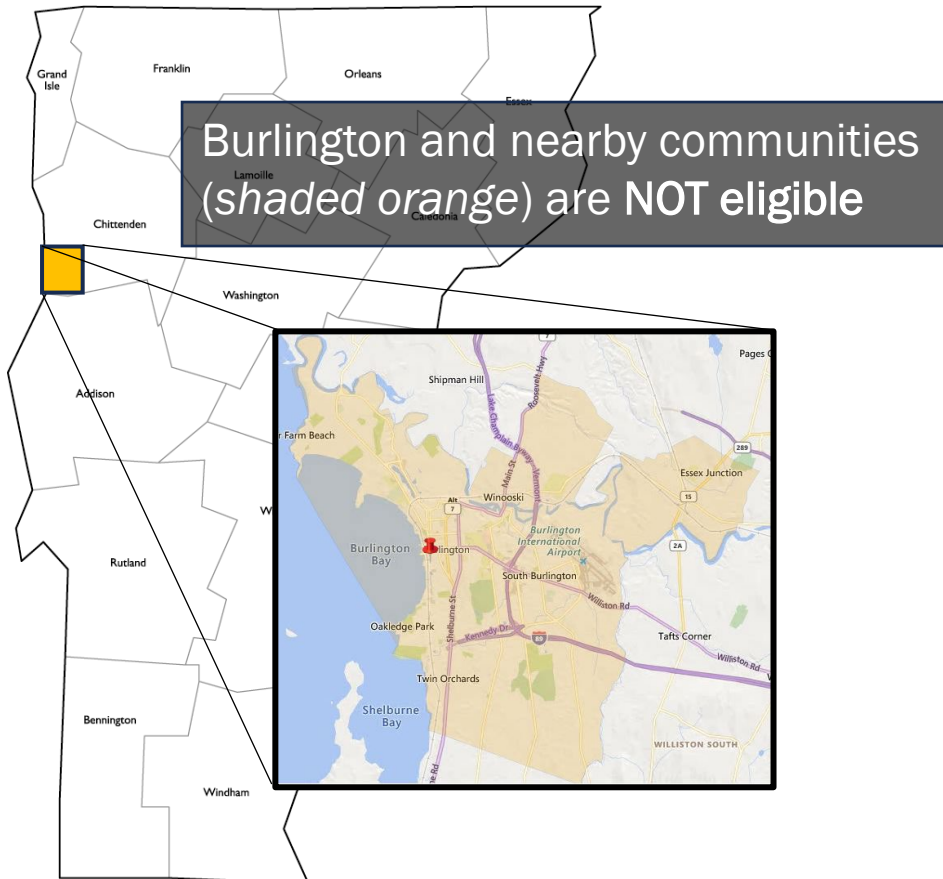
Income Limits – Home Repairs

County	Family size 1-4 people	Family size 5-8 people
Addison	\$49,550	\$65,450
Grand Isle; some towns in Chittenden, Franklin	\$56,800	\$75,000
Bennington; rest of Chittenden, Franklin	\$49,550	\$59,900
Caledonia, Essex, Orleans	\$45,350	\$59,900
Lamoille	\$45,350	\$59,900

County	Family size 1-4 people	Family size 5-8 people
Orange	\$45,350	\$59,900
Rutland	\$45,350	\$59,900
Washington	\$48,400	\$63,900
Windham	\$45,350	\$59,900
Windsor	\$46,650	\$61,600

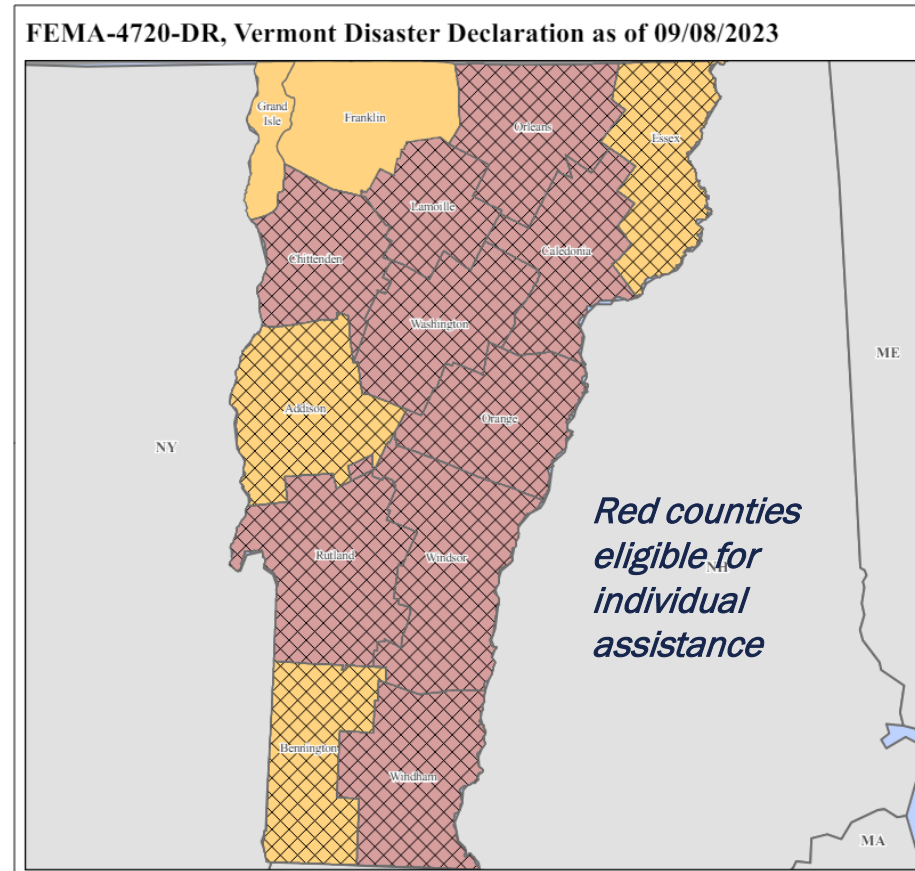
USDA Single Family Housing 504 Home Repair Loan & Grant Program

Regular Eligibility



www.eligibility.sc.egov.usda.gov

Disaster Eligibility



www.fema.gov/disaster/4720/designated-areas

FEMA recognized 9 out of 14 Vermont counties for individual assistance after the July 2023 summer floods—including Chittenden. The designations, and the MHI within these counties, determine eligibility for 504 home repair program through additional disaster-related waivers.

Home Loans

Helps low-income families and individuals buy or build safe, affordable housing in rural areas.

Overview

- No down payment, 100% financing
- New construction / purchase existing homes
- Closing cost and repairs may be included
- Support for very-low-income and low-income families/individuals



Income Limits – Single Family Direct Home Loan

County	Family size 1-4 people	Family size 5-8 people
Addison	\$79,300	\$120,000
Grand Isle; some towns in Chittenden, Franklin	\$90,900	\$104,700
Bennington; rest of Chittenden, Franklin	\$72,550	\$95,750
Caledonia, Essex, Orleans	\$72,550	\$95,750
Lamoille	\$72,550	\$95,750

County	Family size 1-4 people	Family size 5-8 people
Orange	\$72,550	\$95,750
Rutland	\$72,550	\$95,750
Washington	\$77,450	\$102,250
Windham	\$72,550	\$95,750
Windsor	\$74,650	\$98,550

Rural Business Development Grants

RBDGs support activities that promote the development and expansion of small and emerging private businesses in rural areas.

Eligible businesses must have fewer than 50 employees and less than \$1 million in gross annual revenues. Grants range from \$10K to \$500K with no cost-sharing.

Eligible applicants include rural cooperatives, state agencies and communities, nonprofits and institutions of higher learning.

Funding is separated into enterprise or opportunity-type grant activities:

Enterprise Grants

- Training and technical assistance
- Buy or develop land, easements
- Build or renovate buildings
- Purchase machinery & equipment
- Capitalize revolving loan funds
- Support local economic development

Opportunity Grants

- Business support centers
- Technology-based economic development
- Leadership and entrepreneur training
- Feasibility studies & business plans
- Long-term strategic planning



What's Next

Community Recovery – Establishing Partnerships to Achieve Holistic Recovery

- Long-Term Approach
- Innovative, Locally-Specific Solutions
- Broad Inter-Organizational Coordination
 - Public-Private Partnerships
 - Cross-Sector Collaboration
 - Collaboration while avoiding Duplication of Services
- Opportunity to leverage resources for Community Resilience



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Thank you