




Fact Sheet: Federal Disaster Assistance

When disaster strikes, federal assistance and low interest loans *may* be available depending on the amount of damage sustained. Pennsylvania does not have a state disaster assistance program. Below is information on the different types of federal assistance that may be available and how assistance is coordinated.

Three possible sources of federal assistance		
 <p>Individual Assistance provides federal grants to residents (homeowners and renters) who meet the criteria for the programs. Grants are funded through FEMA.</p>	 <p>U.S. Small Business Administration (SBA) provides federal low interest loans to homeowners, renters and businesses.</p>	 <p>Public Assistance provides federal grants to governmental entities and certain critical, private non-profit organizations for repairs to public infrastructure. Grants are funded through FEMA.</p>
<p>The Pennsylvania Emergency Management Agency (PEMA) is the primary disaster recovery agency for the commonwealth. Damage is collected and analyzed in two steps:</p> <ol style="list-style-type: none"> 1. Initial Damage Reporting 2. Joint Damage Assessment <p><i>Failure to report damages in a timely fashion could result in the loss of a disaster declaration.</i></p>		

1. Initial Damage Reporting

Residents: survey damages to their property as soon as it is safe to do so and report those damages to their local municipality. Failure to report damages could result in the loss of a disaster declaration.

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




Updated: July 2023

Counties: collect damage reports from municipalities and county property and infrastructure. Damages are reported to PEMA in Harrisburg.

PEMA: analyzes the damage reports to determine if the impact is severe enough for the Governor to request a Joint Damage Assessment with FEMA and/or the SBA.

2. Joint Damage Assessment

A Joint Damage Assessment is not a guarantee that a disaster declaration will be awarded. The purpose of the assessment is to determine disaster eligibility. The PDA Team include representatives of state, and local officials. Federal officials may join the team when warranted.

How federal assistance is coordinated	
 Individual Assistance	 Public Assistance
<p>FEMA Individual Assistance program staff coordinates with:</p> <ul style="list-style-type: none"> • PEMA Individual Assistance Officer • Supported by PEMA Area Office staff, local emergency management and elected officials, and the SBA. <p>Eligibility: FEMA considers structures that are <i>destroyed</i> or have <i>major</i> damage. The target is about 100-200 homes per county. Structures with <i>minor</i> damage are included in the overall impact of the event.</p>	<p>FEMA Public Assistance program staff coordinates with:</p> <ul style="list-style-type: none"> • PEMA Public Assistance staff. • PEMA Area Office staff, representatives from relevant state agencies such as PennDOT or DEP, local emergency management and elected officials. <p>Eligibility: Based on damage per capita for the affected county and statewide. Eligibility is NOT met if the state does not meet the 2023 threshold of \$23 million in damages, even if the county meets their damage threshold.</p>
 Small Business Administration Loans	
<p>Small Business Administration coordinates with: PEMA Individual Assistance Officer, PEMA Area Program.</p> <p>Eligibility: At least 25 households and/or businesses must have a minimum 40% 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.</p>	

For additional information, contact PEMA at 717-651-2001.

Updated: July 2023

