

Damage Assessment & Public Assistance Resources

Damage Assessment Process

Disaster Event/Incident Rapid Needs Assessment Initial Damage Assessment Joint Preliminary Damage Assessment (PDA)

Declaration Request

Rapid Needs Assessment + Initial Damage Assessment

- Coordinated by the Local Emergency Management Office and State Agencies
- Information is compiled to determine:
 - Rapid Needs Assessment Lifesaving and immediate needs of disaster survivors
 - Initial Damage Assessment Overall impact, resources needed, estimated costs of damages & work; initial assessment to determine if declaration thresholds have been met

Joint Preliminary Damage Assessment (PDA)

- Conducted by federal agencies (FEMA, Small Business Administration), Maryland Dept.
 of Emergency Management (MDEM), and Local Emergency Management Office or
 State Agency representative
- Listings & maps of damaged areas/sites (most affected to least affected)
- Verification that initial assessments are accurate and declaration thresholds are met or exceeded
- Findings are included in the **Declaration Request**

Declaration Process

MDEM Secretary requests Joint PDA

Joint PDA is conducted

MDEM prepares Governor's Request for Declaration

Declaration is authorized

MDEM facilitates Declaration Assistance Program

Have Questions?

Contact...

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[To see what programs are available, just flip the page!]

Public Assistance (PA) Program

Administered by the Federal Emergency Management Agency (FEMA) following a presidential declaration.

Federal Share: 75% / Recipient Share: 25%

Eligible Applicants & Sub-Recipients:

- State government departments & agencies
- Local/County government departments & agencies
- Federally recognized tribal governments
- Private nonprofit organizations providing essential services of a governmental nature (e.g., education, emergency/medical/custodial care facilities, homeless shelters, houses of worship, critical services facilities)

Eligible Work:

- Category A Debris Removal
- Category B Emergency Protective Measures
- Category C Roads, Bridges, and Associated Features
- Category D Water Control Facilities
- Category E Buildings, Equipment, and Vehicles
- Category F Utilities
- Category G Public Parks, Recreational Facilities, and Other Facilities

Hazard Mitigation Grant Program (HMGP)

Administered by FEMA following a presidential declaration. Mitigation reduces the impact of future disasters by creating a prepared and more resilient community.

Eligible Applicants & Sub-Recipients:

- State government departments & agencies
- Local/County government departments & agencies
- Federally recognized tribal governments
- Private nonprofit organizations providing essential services of a governmental nature (e.g., education, emergency/medical/ custodial care facilities, homeless shelters, houses of worship, critical services facilities)
- Individual homeowners and businesses may not apply directly to the program, but a community may apply on their behalf

Types of Projects:

 Intended to reduce the loss of life and property due to future disasters. Examples include: property acquisition, structure elevation, stormwater management, etc.



Individual Assistance (IA) Program

Provides supplemental assistance to individuals and households for expenses not covered by insurance, following a presidential declaration.

Individuals and Households Program (IHP):

Housing Assistance (100% of eligible costs):

- Financial assistance for lodging or rental expenses
- Financial assistance to repair disaster-related damage not covered by insurance
- Direct temporary housing

Other Needs Assistance (Administered by the MD Dept. of Human Services):

- Disaster-related medical, dental, or childcare expenses
- Expenses incurred for a disaster-related loss of life
- Repair/Replacement of common household items (e.g., furniture, appliances)
- Repair/Replacement of a vehicle damaged by the disaster

Disaster Unemployment Assistance:

• For individuals who have lost work or become unemployed as a result of a major disaster & who are not eligible for regular state unemployment insurance

Disaster Legal Services (Provided by the Young Lawyers Div. of the American Bar Assoc.):

- Insurance claims
- Wills, power of attorney, and other legal papers lost in the disaster
- Home repair contracts or contractors
- · Advice on problems with landlords

Crisis Counseling Assistance & Training Programs:

Grant-based program that funds community-based crisis counseling activities

Disaster Case Management Program:

• Provides funding to supplement case management/case work services in affected communities

U.S. Small Business Administration (SBA) Disaster Assistance Program

Provides low interest loans to qualifying homeowners, renters, businesses (all sizes), and private nonprofit organizations who suffered un-/underinsured losses from a declared disaster.

Home and Personal Property Loans:

- Up to \$200,000 to repair or replace disaster caused damages to a primary residence
- Up to \$40,000 to replace personal property

Business Physical Disaster Loans (for businesses of all sizes):

• For non-farm businesses and private nonprofit organizations (e.g., charities, churches, private schools), provides up to \$2 million to repair or replace disaster-damaged property

Economic Injury Disaster Loans for Working Capital:

 For small non-farm businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private nonprofit organizations (any size), provides up to \$2 million to cover normal operating expenses through the disaster recovery period