

Disaster Assistance Programs for Private Non-Profits and their Clients

4856DR-CA



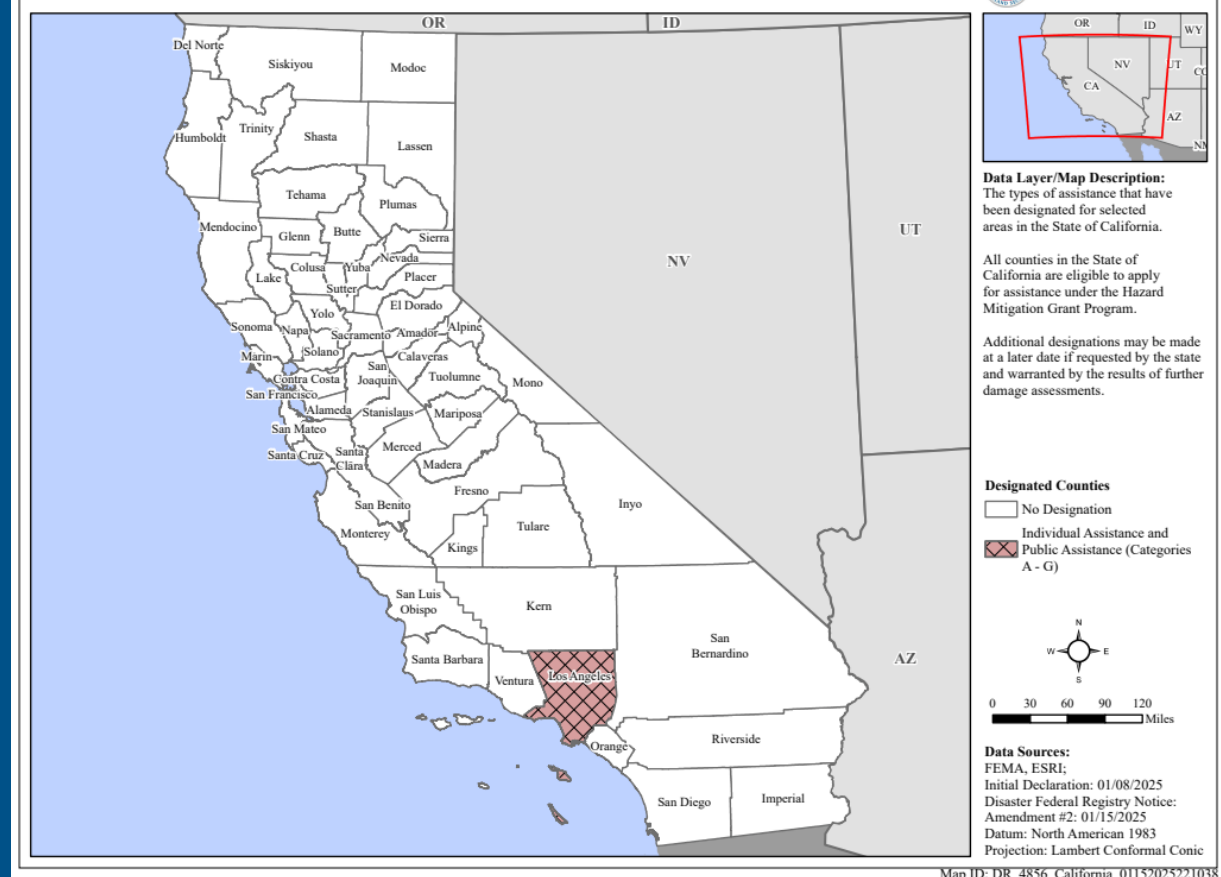
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Disaster Declaration

The presidential declaration of a major disaster for the State of California (FEMA-4856-DR) was issued on January 8, 2025.

- The declaration made Individual Assistance (IA) and Public Assistance (PA) available to Los Angeles County.

FEMA-4856-DR, California Disaster Declaration as of 01/15/2025



Public Assistance (PA)

FEMA Public Assistance

Public Assistance grants are funded by FEMA and administered by the California Office of Emergency Services (CalOES).

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.

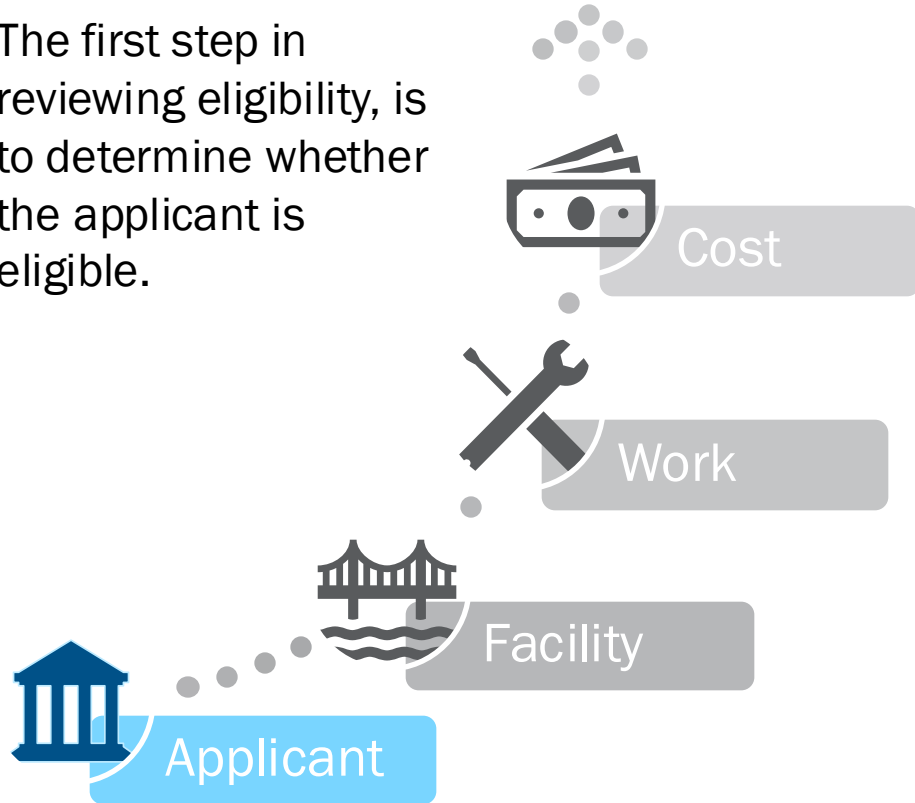


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Eligibility: State/Locals Governments vs. Private Non-Profits

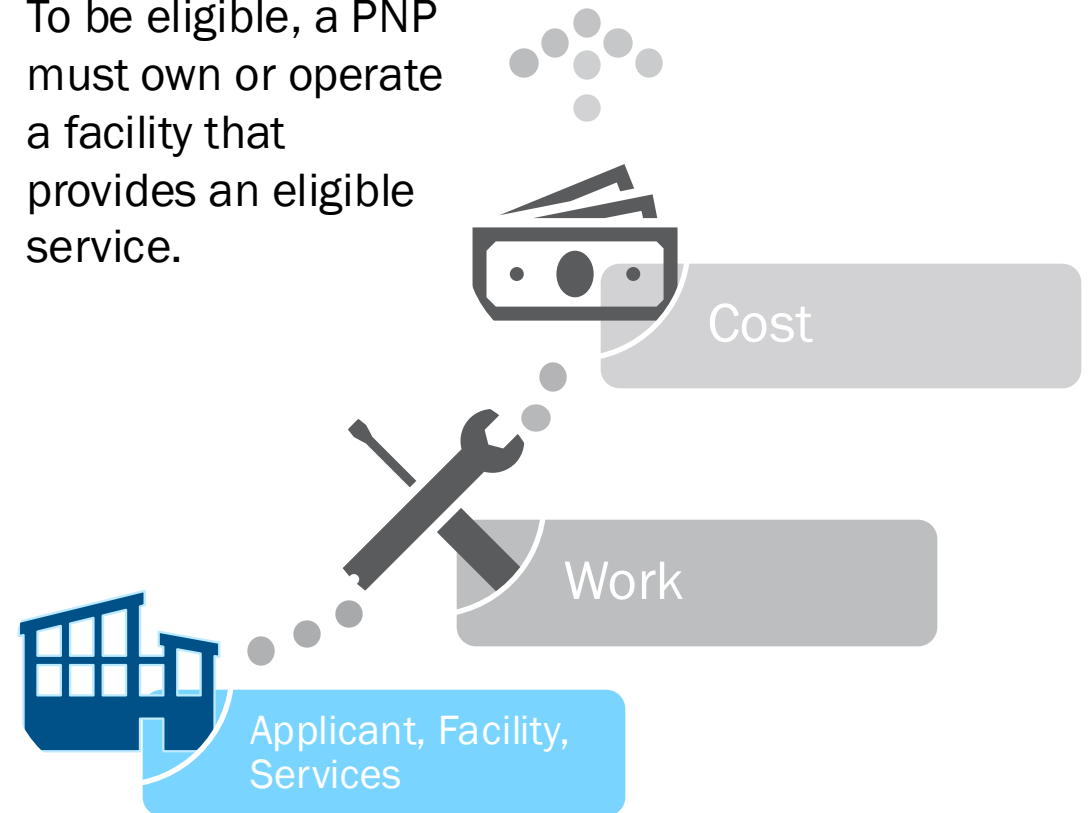
State/Local Governments

- The first step in reviewing eligibility, is to determine whether the applicant is eligible.



Private Non-Profits

- To be eligible, a PNP must own or operate a facility that provides an eligible service.



Private Non-Profit Eligibility

Eligible Critical Services

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

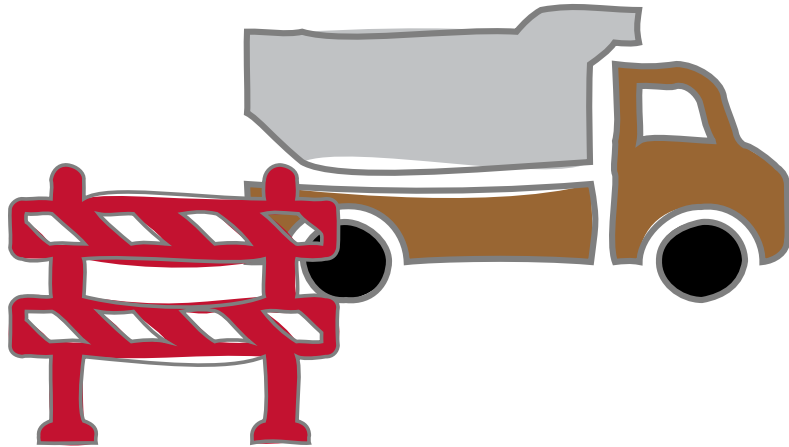
Eligible Essential Social Services

- 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

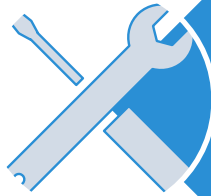


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FEMA Public Assistance Private Non-Profit (PNP) Eligibility



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



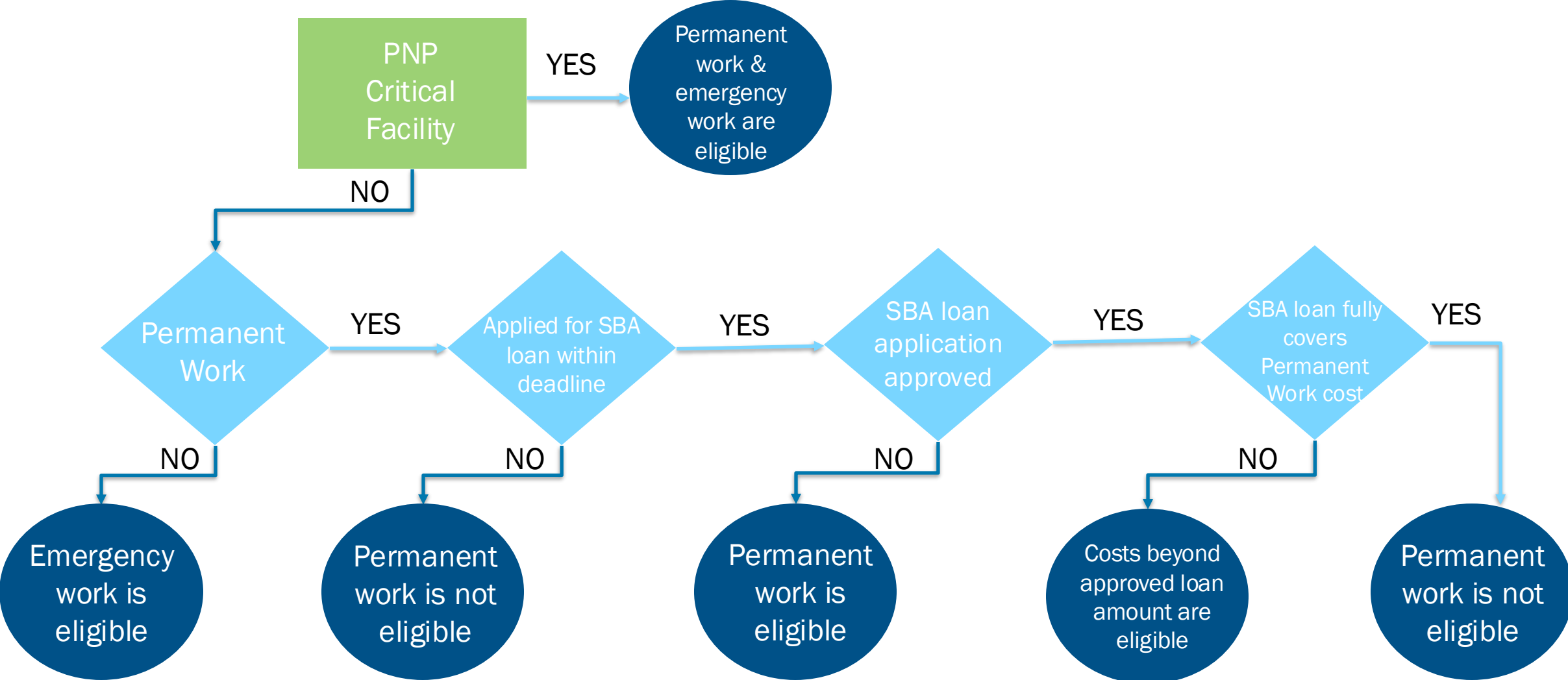
For PNPs, eligible emergency protective measures are generally limited to activities associated with preventing damage to an eligible facility and its contents.



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.



Permanent Work Eligibility: Private Non-Profits



**Additional information about
FEMA Public Assistance**

www.fema.gov/assistance/public

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

[Public Assistance | California Governor's Office of
Emergency Services](#)



**FEMA Request for Public
Assistance Deadline:**

(60 Days from County Declaration Date)

Small Business Administration (SBA)



U.S. Small Business
Administration

DISASTER RECOVERY & RESILIENCE

Businesses ■ Homeowners ■ Renters ■ Nonprofits

SBA's Disaster Loan Programs

SBA offers low-interest loans to businesses of all sizes, nonprofits, homeowners and renters not covered by insurance or other recovery funds



Business and Home Loans for disaster losses



Wildfires & Straight-Line Winds

Incident Period: Jan. 7, 2025, and continuing

Application Filing Deadlines:

Physical Damage: **March 10, 2025**

Economic Injury: **October 8, 2025**

Interest rates:

- **Homeowners - Renters** - As low as **2.563%**
- **Businesses** - As low as **4.00 %**
- **Nonprofit organizations** - **3.625%**

No cost to apply, **No** Pre-Payment Penalty, **No** Obligation to borrow



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Interest does not begin to accrue until 12 months from the date of the first disaster loan disbursement. SBA disaster loan repayment begins 12 months from the date of the first disbursement.




U.S. Small Business
Administration

Eligibility : Who can apply for an SBA disaster loan?


Receivers


Homeowners


Private nonprofits


Businesses

*You must be located in a [declared disaster area](#) and meet other eligibility
criteria depending on the type of loan.*

We encourage all affected to apply!!

RENTERS

- Repair or replace personal property
- Repair or replace automobile
- Covers Insurance deductible

HOMEOWNERS

- Repair or replace real-estate
- Repair or replace personal property
- Repair or replace automobiles
- Covers Insurance deductible
- Can be used for debris Removal
- Relocation case by case basis
- Refinance case by case basis

Private Nonprofits and Businesses

BUSINESS LOANS

- Repair or replace real- estate
- Repair or replace inventory
- Repair or replace machinery
- Repair or replace equipment
- All other physical losses
- Debris Removal
- Insurance deductibles

ECONOMIC INJURY DISASTER LOAN

- Operating expenses such as
- Payroll
- Monthly lease obligations
- Mortgage payments – Rent



Protect Your Property from Future Disasters

*SBA can offer up to 20% of the total loss for mitigative measures **for all perils** which is a new rule that allows for not just the current peril of this disaster.*

▪ Wind/Tornado Mitigation

- Brace/upgrade to wind-rated garage doors
- Install hurricane roof straps
- Upgrade to pressure-rated windows
- Install safe rooms or storm shelters

▪ Flood Mitigation

- Seal your roof deck
- Elevate structures
- Add a sump pump
- Relocate outside flood plain
- Landscape property to

▪ Wildfire Mitigation

- Install a Class A fire-rated roof
- Remove roof and gutter debris that can be ignited by airborne embers

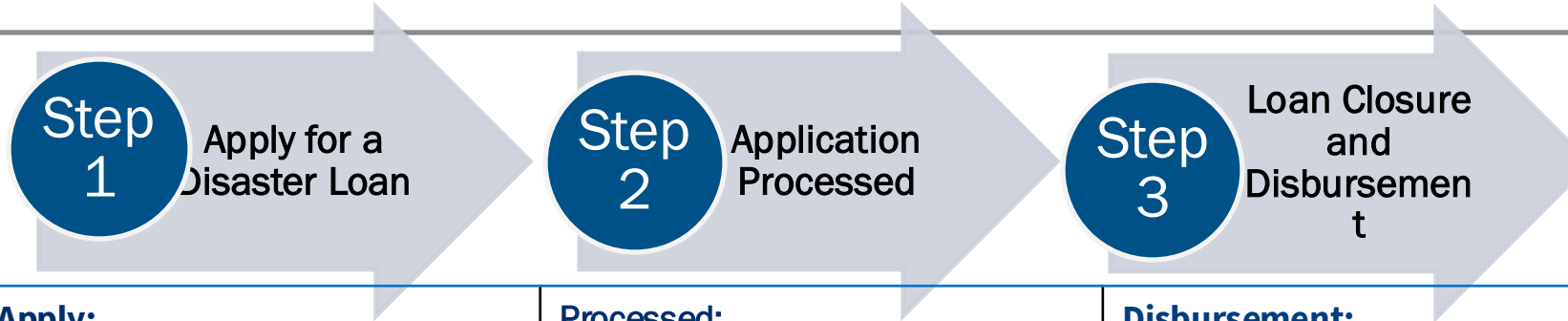
▪ Earthquake Mitigation

- Install window film to prevent shattered glass injuries.
- Anchor roof-top mounted equipment



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The Application Process



Apply:

- Applications for disaster loans may be submitted online using the MySBA Loan Portal at <https://lending.sba.gov> or other locally announced locations. Or apply at your nearest recovery center location.

Filing Deadline for Physical Damage is March 10, 2025.

Filing Deadline for Economic Injury: October 8, 2025.

Processed:

- Application packages and required documents (including credit and income information) will be reviewed for completeness.
- Eligible applications are sent to SBA's loss verification team and property inspections may be necessary to decide the total physical damage.
- A loan officer takes over your case to work with you to receive any additional information, review insurance or other recoveries, and recommend a loan amount.

Disbursement:

- After receipt of the signed documents, an initial disbursement, up to the following amounts, will be made within 5 business days: up to \$25,000 for physical damage; up to \$25,000 for economic injury (working capital), which can be in addition to the physical damage disbursement for eligible businesses



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SBA Disaster Loan Limits

Types of Loans	Borrowers	Purpose	Max. Amount
Business Loans	Businesses and private nonprofits	Repair or replace real estate, inventory, equipment, etc.	\$2 million *
Economic Injury Loans	Small businesses and private nonprofits	Working capital loans	\$2 million *
Home Loans	Homeowners	Repair or replace primary residence	\$500,000
Home Loans	Homeowners and renters	Repair or replace personal property	\$100,000
Mitigation	Businesses, private nonprofits and homeowners.	Mitigate / prevent future loss of the same type	20% of verified physical damage. Homeowners limited to \$500,000.

***The maximum business loan is \$2 million, unless the business qualifies as a Major Source of Employment (MSE).**



SBA Business – Disaster Recovery Center

SBA Customer Service Representatives (CSRs) are staffed in all Disaster Recovery Centers alongside FEMA operating under the same hours

CSRs are available to:

- Answer all loan program questions
- Explain the application process and assist with completion of your application
- Assist with loan reconsideration or reacceptance



CSRs are currently staffed throughout the Disaster Recovery Centers & Business Recovery Centers

Resources for Disaster Survivors and Constituents

For more information about
SBA disaster assistance programs, go to:

[SBA.gov/disaster](https://www.sba.gov/disaster)

SBA's Customer Service Center at:
1-800-659-2955

Any open Business Recovery Center or Disaster Recovery Center

Questions



Individual Assistance (IA)

Sequence of Individual Assistance

Voluntary Organizations

- Emergency Food
- Shelter
- Clothing
- Medical Needs
- Clean-up/ Muck out



FEMA Programs

- Temporary Housing
- Repair
- Medical/Dental
- Funeral
- Child Care



SBA Programs

- Real Property Loans
 - Up to \$200,000
- Personal Property Loans
 - Up to \$40,000



Other FEMA Programs

- Personal Property
- Moving & Storage
- Transportation
- Group Flood Insurance



Voluntary Organizations

- Long-term Disaster Related Unmet Needs



Insurance

- Homeowners
- Renters
- Earthquake



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Registering for Assistance



Registration is the first step for survivors seeking assistance from FEMA:

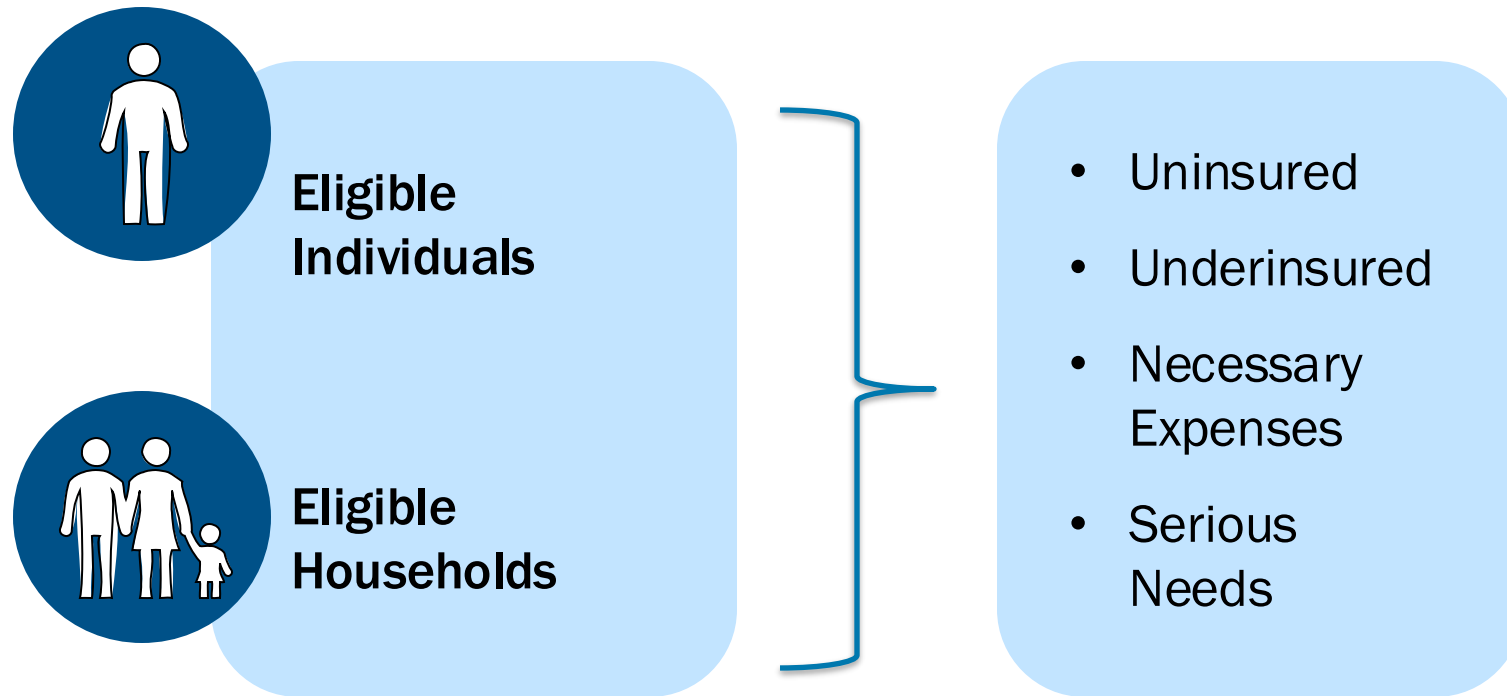
- Website: www.disasterassistance.gov
- Mobile Site: m.fema.gov
- Phone: 1-800-621-FEMA (3362)
 - Voice/VP/711: Multilingual operators are available
- Disaster Recovery Center(s):
<https://egateway.fema.gov/ESF6/DRCLocator>
- Email: AskIA@fema.dhs.gov



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FEMA Individuals & Households Program (IHP)

- FEMA's IHP provides financial and direct services to:



➤ *IHP assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster. The assistance is intended to meet basic needs and supplement the whole community disaster recovery efforts.*

IHP Housing Assistance

Housing Assistance may provide financial or direct assistance, including:

-  Rental Assistance
-  Lodging Expense Reimbursement
-  Home Repair / Replacement *
-  Direct Housing

***Up to Maximum Housing Assistance**

Individuals and households may receive more than one type of Housing Assistance, including:

- A combination of financial assistance and direct services for disaster damage to a survivor's primary residence.

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.



Additional FEMA Resources



Disaster Unemployment Assistance

- [Disaster Unemployment Assistance](#) (ca.gov)
- Call the helpline:
 - **English:** 1-833-998-2284
 - **Spanish:** 1-855-964-0634
 - **Other languages:** 1-800-300-5616
 - **Hours:** 8 a.m. to 5 p.m. (Pacific time), M-F, except on California [state holidays](#).



Disaster Legal Services

- The Disaster Legal Services Helpline is available to survivors facing disaster-related legal issues
- Call the DLS Helpline toll-free 888-382-3406



Long-Term Recovery

Long-Term Recovery

Recovery could take up to 10 years depending on scope/type of disaster and resources available

Long-term needs establish the foundation for a “new normal”

- Disaster Case Managers work with individuals and families to develop tailored recovery plans.
- Disaster Case Management Committee is formed to guide recovery efforts.
- Unmet Needs Roundtable is created to address ongoing challenges.

Key recovery impacts include:

- Mental health support (counseling, PTSD)
- Home rebuilding and repairs
- Economic support and recovery
- Assistance for families, children, and pets
- Credit counseling and financial rebuilding
- Developing a preparedness plan for future resilience

Helping households return home and begin their journey to full recovery



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Long-Term Recovery Group (LTRG)



A LTRG is a cooperative body that is made up of representatives from faith-based, non-profit, government, business & other community organizations.



LTRGs address the unmet needs of individuals and families impacted by a disaster:

- Immediate Needs: sheltering, feeding, clothing, etc.
- Short-Term Needs: Immediate needs plus housing, home repairs, childcare, etc.
- Disaster Case Management: continues until an individual's case is closed.



Goal is to create a strong foundation for long-term recovery by building buy-in from local partners and stakeholders.

Contact

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