



Emergency and Disaster Response to Hurricane Helene: Grants Resource Guide

October 8, 2024

Executive Summary

The devastation of Hurricane Helene will continue to challenge Western North Carolina, requiring both short- and long-term responses. A significant part of recovery will involve obtaining grant funding and loans to aid in the rebuilding process and meet the additional needs of the community. Innovative Funding Partners (IFP), with a long-standing relationship with this region, is committed to helping Western North Carolina recover. Many nonprofit leaders are currently facing questions about how to guide their organizations through this difficult time and access the resources available to aid their recovery. To support this need, IFP has assembled this grants resource guide containing funding opportunities to assist local organizations' disaster relief and recovery efforts.

If you have questions about these grant opportunities, feel free to email Innovative Funding Partners at leadership@innovativefundingpartners.com.

Based on responses to past disasters by federal and state governments, it is expected that the government will appropriate funding to multiple agencies and departments to offer grant opportunities in the upcoming months, including USDA, SAMHSA, and HUD, among others. Additionally, other foundations are expected to release opportunities for nonprofits to help in the recovery from Hurricane Helene. Innovative Funding Partners will continue to update this grants resource guide as more information comes out. To receive updated grant resource guides, please email Nicole at nicole.airesman@innovativefundingpartners.com. Additionally, to access an ongoing, updated list of emergency and disaster response opportunities, please scan the QR code or visit our website at: <https://innovativefundingpartners.com/grant-resources/>.



Federal Disaster Response Opportunities

After the declaration of a major disaster, the federal government appropriates funding to help communities, including local governments, non-profits, and businesses through two

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main programs: Federal Emergency Management Agency (FEMA) Public Assistance Grants and U.S. Small Business Administration (SBA) Disaster Loans.

Executive Summaries of these opportunities, including eligibility criteria and information about how to apply are included on pg. 9 (FEMA Public Assistance Grants) and pg. 16 (SBA Disaster Loans).

Foundation Opportunities

Community Foundation of Western North Carolina: Hurricane Helene Emergency and Disaster Response Fund (EDRF) (Deadline: Rolling)

Average Award Amount: \$25,000 max

EDRF is funding organizations providing emergency relief to those affected by Hurricane Helene. An organization applying for a grant must be: (1) A community-based nonprofit designated by the IRS as 501(c) (3), a faith-based organization or a public agency serving individuals and families that were affected by the storm in the WNC area specified below and (2) Serving the following counties and area in WNC: Avery, Buncombe, Burke, Cherokee, Clay, Graham, Haywood, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Swain, Transylvania, and Yancey counties, including the Qualla Boundary. An organization with a demonstrated track record of providing frontline human services responding to demand, or the storm has directly affected the organization's ability to provide basic human services. Priority will be given to agencies in WNC serving those most significantly affected. Apply [online](#).

North Carolina Community Foundation NCCF Disaster Relief Fund (Deadline: Varies Depending on Affiliate Foundation)

Average Award Amount: Not specified

The Disaster Relief Fund will provide grants to charitable organizations on the ground in affected communities to support long-term recovery. All money raised is distributed through grants to eligible nonprofit organizations or government entities supporting recovery efforts for individuals and/or communities in the areas impacted by a disaster. The primary method for distribution of funds raised in response to a disaster will be through NCCF's [affiliate foundations](#) within the impacted areas. Allocation amounts are approved by the Grants Committee, and decisions about grant distributions are made by those affiliate foundation advisory boards. Examples of how funds may be used include, but are not limited to: food/food supplies, prescriptions/medical supplies not covered by insurance, housing needs for individuals displaced by a disaster, rental assistance/mortgage payments for home or business, utility payments, cash assistance, clean-up, mold mitigation, repair/rebuild costs, community planning and resilience projects.

Conrad N. Hilton Foundation (Deadline: Rolling)

Average Award Amount: Not specified



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The Disaster Relief and Recovery portfolio provides fast, flexible funding that assists in disaster prevention, relief, and recovery around the world. We fund at the onset of a disaster, as well as in protracted and forgotten crises. We intend to be both immediate in our response as well as deliberate about the contexts, organizations, and scope of programs we will support. Our approach focuses on promoting more efficient and effective assistance, and when possible, investing in community-based organizations and networks to build local humanitarian leadership. We strive to sustain institutions, partnerships and emerging technology that strengthen the global community's ability to respond to disasters. Please note that we do not accept unsolicited proposals and we do not respond to requests from individuals. However, a [contact form](#) is provided on their website.

[Center for Disaster Philanthropy \(CDP\)](#) (Deadline: Rolling)

Average Award Amount: Not specified

At the Center for Disaster Philanthropy, our grants support medium- and long-term recovery and resilience efforts in communities affected by natural and human-made hazards, including conflicts and humanitarian crises. With a focus on historically marginalized and at-risk populations, CDP prioritizes investments in local organizations to support a range of programs critical for individuals' and communities' recovery. CDP funds U.S.-based nonprofits, including fiscal sponsors and fiscal agents on behalf of non-501(c)(3) organizations, and non-U.S. based nongovernmental organizations with registered nonprofit status in the country in which they are legally formed. CDP does not accept unsolicited proposals. However, we know that we are not aware of all organizations responding to a disaster. We want to learn more about your work, so please add us to your mailing lists and send updates whenever you activate for a disaster. All updates should be sent to our [learning and partnerships team](#) and then to the [domestic](#) grantmaking team.

[United Way NC Disaster Relief Fund – Helene](#) (Deadline: Rolling)

Average Award Amount: up to \$10,000

The North Carolina Disaster Relief Fund will help provide for immediate unmet needs through reimbursements to nonprofits working with disaster survivors. For immediate, unmet needs, the United Way of North Carolina will provide grants to nonprofits or reimburse nonprofits working in impacted communities. The immediate need grants are intended to help any 501(c)(3) agency, that is assisting Hurricane Helene impacted communities with immediate needs such as, tarps, water, food, cleaning supplies, etc. If sufficient donations are collected to support long-term recovery work, the North Carolina Community Foundation's affiliate foundations and statewide grants committee will work to ensure that all donations are distributed to nonprofits that can best serve unmet needs in affected communities. Certain nonprofit organizations assisting individuals and communities recovering from Hurricane Helene are eligible for funding. Eligible groups include any 501(c)(3) agency with a valid charitable solicitation license that is assisting Hurricane Helene-impacted communities with immediate needs.



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The Lawrence Foundation (Deadline: April 30; October 31)

Average Award Amount: \$5,000-\$10,000

The mission of the Lawrence Foundation is to support nonprofit organizations that are working to solve pressing environmental, human services, and other issues. The Foundation makes both program and operating grants to organizations that address the following areas of interest:

- the environment (U.S.-based organizations operating programs in the U.S. or elsewhere in the world);
- human services;
- disaster relief (U.S.-based organizations responding to disasters in the U.S. or elsewhere in the world on an occasional basis); and,
- other (U.S.-based organizations operating programs in the U.S. or elsewhere in the world).

Firehouse Subs Public Safety Foundation (Deadline: Quarterly)

Average Award Amount: \$15,000-\$25,000

Our Foundation mainly focuses its resources in areas served by Firehouse Subs restaurants. We recognize the need of rural and volunteer departments throughout the country, and will consider applications outside of the 60 mile guideline. The Foundation's areas of interest include the following:

- Life-Saving Equipment: The focus is on providing first responders with equipment to improve their life-saving capabilities.
- Disaster Relief: The focus is on providing assistance and resources after natural and man-made disasters such as fire, tornadoes, hurricanes, etc.
- Prevention Education: The focus is on prevention educational tools to the public about the importance of fire safety, public safety, and natural disaster preparedness in order to prevent disasters in the home and community.

State Farm Good Neighbor Grants (Deadline: Rolling)

Average Award Amount: Unspecified

The State Farm Good Neighbor Citizenship Company Grants Program is committed to helping to build safer, stronger, and better educated communities across the United States. Program areas include the following:

- Safety: The focus is on: auto safety; home safety; disaster preparedness; and, disaster recovery.
- Community Development: The focus is on: affordable housing; commercial/small business development; neighborhood revitalization; financial literacy; sustainable housing and transportation; and, food insecurity.

State Farm charitable funding is offered through an invitation only process each year. If you did not receive an invitation to submit a community grant, support requests for programs that meet grant focus areas can be submitted on [our website](#). You will be asked to identify



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the appropriate focus area and outline specific programming for review and consideration. State Farm prefers to support programs that have long-term, sustainable impact.

Enterprise Foundation (Deadline: Rolling)

Average Award Amount: Unspecified

Donation requests must come from Enterprise employees or employee's families.

However, the foundation does consider requests from Enterprise customers who use the company's services on a regular basis. The requestor must be personally and actively involved in the organization. The Foundation's areas of interest include, but are not limited to: arts and culture; community development; **disaster relief**; education; the environment and wildlife; health; human services; the military; and, public and social benefits. Types of support include: project support; challenge grants; building funds; and, equipment.

The Kroger Company Foundation (Deadline: Rolling)

Average Award Amount: \$10,000-\$30,000

The mission of the Kroger Company Foundation is to enhance the quality of life in communities where Kroger customers and employees live and work. The Foundation supports local nonprofit organizations in communities served by the company's retail divisions, the manufacturing division, and convenience stores. The Foundation's areas of interest include: zero hunger, zero waste; diversity and inclusion; health and nutrition; and, stronger communities. The Foundation also considers support for education and youth development initiatives, as well as **disaster relief**.

O'Reilly Automotive Foundation (Deadline: July 31)

Average Award Amount: \$10,000-\$50,000

O'Reilly Automotive Foundation, the charitable program of O'Reilly Auto Parts, supports nonprofit organizations in communities where the company has a business presence. The Foundation's areas of interest include:

- economic stability and mobility, including hunger, homelessness, and poverty;
- workforce development, including programs which aid in workforce readiness, technical training, and literacy, including children's literacy, to ensure the continuance of an educated society and a capable, innovative workforce;
- health and social services, including mental and behavioral health, access to basic needs such as medical and dental care for underprivileged communities, and providing funding for organizations focused on childhood development and children's advocacy as well as care and support for victims of domestic violence;
- **disaster relief**, including providing relief from natural disasters and state of emergency, including providing temporary shelter, food, water, and hygiene or sanitation products to those affected and aiding in cleanup efforts.

CAPTRUST Community Foundation Crisis Grants (Deadline: Rolling)

Average Award Amount: \$10,000-\$30,000



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Our Crisis Grant program is designed to help charities that are assisting those severely impacted by natural disaster or a crisis that negatively impacts a family's ability to thrive. To help ease the burdens these disasters place on families and help them cope and begin to rebuild their lives, the CAPTRUST Community Foundation dedicates more than 10 percent of its annual gift giving budget for purposes of targeted crisis support for families in need. Charities which serve communities, families, and individuals severely impacted by natural disaster or a crisis may apply for this grant.

Cooperative Development Foundation – Disaster Relief Fund (Deadline: Rolling)

Average Award Amount: \$10,000-\$15,000

The Disaster Recovery Fund helps cooperatives and cooperators get back on their feet after disasters or other emergency hardship situations. Who may apply: Cooperatives, cooperative support organizations and employees and volunteers of cooperatives. The Disaster Recovery Fund prioritizes funding for:

- aid to employees and volunteers of cooperatives and cooperative support organizations to support recovery from disasters or emergencies;
- basic necessities like food, clothing, housing (including repairs), transportation and medical assistance (including psychological counseling);
- aid to cooperatives by covering uninsured expenses needed to return the business to viability.

NDN Collective Community Action Fund (Deadline: Rolling)

Average Award Amount: \$15,000-\$40,000

We support Indigenous frontline communities, Nations, organizers, actions and movements in their work to DEFEND Indigenous Peoples' rights, and protect their land, air, water, and natural resources. The Community Action Fund (CAF) supports community organizing and movement building work designed to shift the political and financial systems that negatively impact our communities. This may include direct action and climate disaster response efforts, comprehensive organizing work; frontline and camp infrastructure, and **community-based responses to climate disasters such as flooding, fires, and earthquakes**. Grantmaking may be provided to the following recipients: Indigenous-led non-profit organizations; U.S. based Tribes, tribal non-profit entities or tribal programs, Alaska Native Villages or their non-profit entities; Individual Indigenous people leading direct action or movement building work.

SBP 2024 National Long Term Recovery Grant (Deadline: November 1, 2024)

Average Award Amount: \$60,000-\$80,000

SBP is offering eligible nonprofit organizations the opportunity to apply for grant funds to support individuals impacted by a presidentially declared disaster in the last 4 years. These funds will support repairs for homeowners who reside in an FEMA Individual Assistance declared county and were impacted by the disaster event. Grantees will also assist impacted individuals in receiving the maximum eligible awards from FEMA, the Small



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Business Administration, and their insurance companies. Grant funds may only be used to assist individuals at or below 120% of their respective Area Median Income. While this grant is open to all organizations who meet the above criteria, we will prioritize groups providing repairs and homes to immigrant, migrant, refugee, indigenous, and communities of color to apply. What types of organizations are eligible to apply:

- 501c3 nonprofit organizations that provide home repairs or new construction services to homeowners impacted by a presidentially declared disaster in IA declared counties.
- Organizations that are committed to ensuring impacted individuals receive all eligible award funds from FEMA, the Small Business Administration (SBA), or any insurance they carry. SBP is available to provide training and support on this requirement.
- Organizations serving immigrant, migrant, refugee, indigenous, BIPOC, and first-time/first-gen homeowners are especially encouraged to apply.
- Organizations repairing homes for the first time are welcome and encouraged to apply.

Vanguard Charitable Sustainable Disaster-Relief Fund (Forecasted: January 29, 2025)

Average Award Amount: \$10,000-\$50,000

The Sustainable Disaster-Relief Fund (SDRF) was established in 2006 to aid communities hit by natural disasters. This fund supports communities as they rebuild and establish necessary infrastructure to better handle the impact of a repeat disaster. 501(c)(3) registered nonprofits are eligible to apply.



Donor-Advised Funds:

These opportunities would involve the organization having a pre-existing relationship or getting on the funder’s radar in order to be recommended to receive a grant. However, donor-advised funds can provide rapid grants that are useful for immediate relief. These funds include:

- [Fidelity Charitable](#)
- [National Philanthropic Trust](#)
- [Schwab Charitable Fund](#)
- [Global Impact](#)
- [Morgan Stanley Global Impact Fund](#)
- [Goldman Sachs Philanthropy Fund](#)
- [Rockefeller Philanthropy Advisors](#)



Executive Summary: FEMA Public Assistance Grants

Cost Sharing/Match Required: Yes

Funding Agency: Federal Emergency Management Agency (FEMA)

Links to Further Information: Public Assistance Program and Policy Guide – https://www.fema.gov/sites/default/files/documents/fema_pappg-v4-updated-links_policy_6-1-2020.pdf

September 28th Declaration - <https://governor.nc.gov/federal-major-disaster-declaration/open>

NC Department of Public Safety: Public Assistance - <https://www.ncdps.gov/public-assistance>

Program Description:

The mission of the Federal Emergency Management Agency's (FEMA's) Public Assistance (PA) Program is to provide assistance to State, local, Territorial, or Tribal, and local (SLTT) governments, and certain types of private nonprofit (PNP) organizations so that communities can quickly respond to and recover from major disasters or emergencies declared by the President. FEMA's goal is to help communities recover by focusing on their desired goals and outcomes. This is a problem-solving approach that promotes unity of effort among stakeholders to identify recovery needs, vision, and goals, and to resource holistic recovery solutions. It emphasizes the need for integration of all partners in recovery, appropriate and consistent coordination, and transparency to ensure that a community can set its own goals and priorities, identify strategies to access funding and other resources to meet its goals, and effectively implement projects.

Process: Public Assistance begins with the Disaster Declaration Process. The Governor or Tribal Chief Executive may request a declaration from the President through FEMA. For FEMA to provide assistance, the President must declare that an emergency or major disaster exists.

On September 28, 2024, President Joseph R. Biden, Jr. declared that [a major disaster exists in the State of North Carolina](#). The President's action makes Federal funding available for emergency work and the repair or replacement of disaster-damaged facilities to the following designated areas: *[Alexander, Alleghany, Ashe, Avery, Buncombe, Burke, Caldwell, Catawba, Clay, Cleveland, Gaston, Haywood, Henderson, Jackson, Lincoln, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Transylvania, Watauga, Wilkes, and Yancey Counties and the Eastern Band of Cherokee Indians](#)*. Damage assessments are continuing in other areas, and more counties and additional forms of assistance may be designated after the assessments are fully completed. For FEMA to consider adding an additional area, the Governor or Governor's Authorized Representative (GAR) or, for Tribal declarations, the Tribal Chief Executive or Tribal Authorized Representative (TAR) must



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request the addition within 30 days of the declaration date or the end of the incident period, whichever is later. Additionally, FEMA's Hazard Mitigation Grant Program (assistance for actions taken to prevent or reduce long term risk to life and property from natural hazards) is available to all areas in the State of North Carolina.

When an area has received a Presidential declaration of an emergency or major disaster, then its state, tribal, territorial and local governments (SLTTs) — and certain types of private non-profits (PNPs) — may be eligible to apply for Public Assistance (PA). The Applicant (a SLTT or PNP) implements the PA program. Funding from FEMA goes to the Recipient, the State, Territorial, or Tribal government that receives and manages the federal award under the disaster declaration and disburses funding to eligible subrecipients.

FEMA and the Recipient work in partnership to administer the PA Program and provide customer service to each Applicant. The Recipient sets operational priorities for the incident and each Applicant identifies its priorities.

As soon as possible following the President's declaration, the Recipient conducts briefings for all potential Applicants (i.e., SLTT government entities and PNP). The Recipient is responsible for notifying potential Applicants of the date, time, and location of the Applicant Briefing. FEMA attends the Applicant Briefing to support the Recipient. During these briefings, the Recipient provides high-level information regarding the PA Program. To obtain maximum benefit from the information presented at the briefing, a potential Applicant should send representatives from its management, emergency response, public works, and finance department and designate a primary point of contact to interact with the Recipient and FEMA.

Eligibility Information:

The following entities are eligible applicants:

- A. **State and Territorial Governments:** The State or Territorial government designates one of the agencies (usually the emergency management agency) as the Recipient. The Recipient serves as the pass-through entity to the other agencies, which are Subrecipients.
- B. **Federally Recognized Indian Tribal Governments**
- C. **Local Governments** – counties and parishes; Municipalities, cities, towns, boroughs, and townships; Local public authorities; School districts; Intrastate districts; Councils of governments (regardless of whether incorporated as nonprofit corporations under State law); Regional and interstate government entities; Agencies or instrumentalities of local governments; State recognized Tribes; and Special districts established under State law.
 - a. Community Development Districts are special districts that finance, plan, establish, acquire, construct or reconstruct, operate, and maintain systems, facilities, and basic infrastructure within their respective jurisdictions. To be eligible, a Community



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Development District must own and be legally responsible for maintenance, and operation of an eligible facility that is open to and serves the general public.

- b. The State or a political subdivision of the State may submit applications on behalf of rural communities, unincorporated towns or villages, and other public entities not listed above.

- D. *Private Nonprofit Organizations (PNPs)*:** To be an eligible PNP Applicant, the PNP must show that it has: (1) A ruling letter from the U.S. Internal Revenue Service that was in effect as of the declaration date and granted tax exemption under sections 501(c), (d), or (e) of the Internal Revenue Code; or (2) Documentation from the State substantiating it is a non-revenue producing, nonprofit entity organized or doing business under State law. If the organization is not required to obtain 501(c)(3) status or tax-exempt status under applicable State law, the organization must provide articles of association, bylaws, or other documents indicating that it is an organized entity, and a certification that it is compliant with Internal Revenue Code section 501(c)(3) and State law requirements.

Prior to determining whether the PNP is eligible, FEMA must first determine whether the PNP owns or operates an eligible facility. For PNPs, an eligible facility is one that provides one of the services listed below (the declared incident must have damaged the facility):

- a. A facility that provides a critical service, which is defined as education, utility, emergency, or medical; or
- b. A facility that provides a noncritical, but essential social service AND provides those services to the general public. PNP facilities generally meet the requirement of serving the general public if ALL of the following conditions are met.
 - i. Facility use is not limited to any of the following:
 - A certain number of individuals;
 - A defined group of individuals who have a financial interest in the facility, such as a condominium association;
 - Certain classes of individuals; or
 - An unreasonably restrictive geographical area, such as a neighborhood within a community;
 - ii. Facility access is not limited to a specific population (such as those with gates or other security systems intended to restrict public access); and
 - iii. Any membership fees meet all of the following criteria: Are nominal; Are waived when an individual can show inability to pay the fee; Are not of such magnitude to preclude use by a significant portion of the community; and Do not exceed what is appropriate based on other facilities used for similar services.
- Certain types of facilities, such as senior centers, that restrict access in a manner clearly related to the nature of the facility, are still considered to provide essential social services to the general public. In cases where the facility provides multiple services, such as a community center, FEMA reviews additional items to



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determine the primary service that facility provides. Facilities established or primarily used for political, athletic, recreational, vocational, or academic training, conferences, or similar activities are ineligible.

- For more details on eligibility, see the [policy guide](#) pg. 46-49.

General Work and Facility Eligibility:

Through the PA Program, FEMA provides grant funding for **work that is: (1) required as a result of the declared incident, (2) located within the designated disaster area, and (3) the legal responsibility of the eligible Applicant. A facility must also have been in active use at the start of the incident period (see pg. 58-59 of [policy guide](#) for exceptions). There are two types of work:**

1. **Emergency Work** - must address an immediate threat and be completed within six months

Category A: Debris removal from the facility property – see *policy guide* pg. 99-109 for details.

Category B: Emergency protective measures to prevent damage to the facility property and its contents – see *policy guide* pg. 110-138 for details.

2. **Permanent Work** - Permanent restoration of damaged facilities, work required to restore a facility to its pre-disaster design (size and capacity) and function in accordance with applicable codes and standards, including cost-effective hazard mitigation to protect the facilities from future damage; Must be completed within 18 months and includes restoration of:

Category C: Roads and bridges

Category D: Water control facilities

Category E: Public buildings and equipment

Category F: Public utilities

Category G: Parks, recreational, and other facilities

- *Applicants that receive PA funding for permanent work to replace, repair, reconstruct, or construct a facility must obtain and maintain insurance to protect the facility against future loss. If the Applicant does not maintain the required insurance from a previous disaster, then the facility is ineligible for PA funding in a subsequent disaster, regardless of the hazard(s) that caused the damage.*

A facility is a building, system, or equipment, built or manufactured, or an improved and maintained natural feature. An example of a system that qualifies as a facility is a water distribution system. Mechanical, electrical, plumbing, and other systems that are components of a facility in which they operate are considered part of that facility. The following are ineligible facilities: (1) Unimproved property (e.g., a hillside or slope, forest, natural channel bank); and (2) Land used for agricultural purposes. For detailed information regarding public and private nonprofit facility eligibility, see the [policy guide](#) pg. 57-58



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Note for PNPs: Following a Major Disaster Declaration, the U.S. Small Business Administration (SBA) can provide loans to individuals and businesses for facility restoration. For PNPs with facilities that provide noncritical, essential social services, FEMA only provides PA funding for eligible Permanent Work costs that an SBA loan will not cover for those facilities. Therefore, *noncritical PNPs must also apply for a disaster loan from the SBA and receive a determination for Permanent Work on facilities. PNPs do not need to apply for a disaster loan from the SBA for facilities that: (1) Provide critical services; or (2) Are mixed-use and the eligible portion is either entirely or partially used to provide critical services.*

Award Information:

Damage information is the foundation of the overall project award (i.e., SOW and cost eligibility are tied to the eligible damage). Therefore, FEMA and the Applicant need to reach agreement on the disaster-related damage description and dimensions, emergency protective measures, and debris impacts before proceeding with SOW development. FEMA conducts inspections at sites with work to be completed. FEMA reimburses costs incurred by Tribal and local governments and PNPs using three types of contract payment obligations: fixed price, cost-reimbursement, and, to a limited extent, time and material (T&M) contracts.

Cost share: The assistance FEMA provides through its PA Program is subject to a cost share. *The Federal share is not less than 75 percent of the eligible costs. (Historically, the state has paid the remaining cost share in North Carolina).* FEMA may recommend an increase up to 90 percent if actual Federal obligations, excluding administrative costs, meet or exceed a qualifying threshold. For Emergency Work specifically, the Federal cost share may be increased in limited circumstances, and for limited periods of time, if warranted.

Eligible costs under award: For complete overview, see [policy guide](#) pgs. 65-75.

The Applicant is responsible for providing documentation to demonstrate its claimed costs are reasonable. FEMA reimburses Applicant personnel labor based on actual hourly rates plus the cost of the employee's actual fringe benefits. PA funding can also compensate for the use of Applicant-owned equipment and be used in the purchasing or leasing of necessary equipment. The cost of supplies, including materials, may also be eligible.

Applicants must comply with Federal procurement requirements as a condition of receiving PA funding for contract costs for eligible work.

Required/Recommended Relevant Data:

The Public Assistance Delivery Model consists of eight phases:



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1. ***Operational Planning and Response Phase:*** FEMA works with the Recipient to assess Applicant capacity and complexity, as well as impacts and damage, and define operational staffing and resource needs.
2. ***Phase 1. Applicant Coordination and Evaluation:*** FEMA works with the Recipient to engage and educate potential Applicants, prioritizing engagements with Applicants having complex projects or located in underserved communities. As soon as possible following the President's declaration, the Recipient conducts Applicant briefings, where Applicants receive program orientation and learn about the online grants management system (Grants Portal). Applicants register for [PA Grants Portal access](#) and submit Requests for Public Assistance (RPA), which are then reviewed by the Recipient and FEMA for eligibility.

Once an RPA is approved, FEMA assigns the Applicant a Program Delivery Manager (PDMG) or supports the Applicant through the Direct Application process. The PDMG schedules an Exploratory Call and a Recovery Scoping Meeting (RSM) to help the Applicant identify disaster impacts, recovery needs, and provides information about deadlines and next steps.

3. ***Phase 2. Impacts and Eligibility:*** Applicants have 60 days from the Recovery Scoping Meeting to identify and report all disaster-related impacts to FEMA. FEMA then works with the Applicant to finalize the list of impacts; logically group the impacts and associated damage and work into project applications; conduct site inspections to develop a detailed description of the incident-related damage and dimensions; and collect additional project information and documentation.
4. ***Phase 3. Scoping and Costing:*** FEMA develops the damage description and dimensions (for work completed/fully documented projects only), scopes of work (if not provided by the Applicant), including hazard mitigation proposals, and costs for each project.

FEMA reviews and validates all documentation to ensure document integrity, quality assurance, and compliance with all laws and regulations including for duplication-of-benefits from insurance or other Federal Agencies. Specifically, FEMA Environmental Planning and Historic Preservation (EHP), Hazard Mitigation, and Insurance specialists review information and develop applicable proposals.

5. ***Phase 4. Final Reviews:*** FEMA reviews the project application to ensure completeness, eligibility, and compliance with all applicable laws, regulations, and policies on items such as contracting and EHP. Once FEMA approves the project, the Recipient reviews the project to ensure the Applicant has properly addressed all incident-related impacts, repair methods, and costs. The Applicant then reviews the subgrant conditions included in the project application and signs in agreement to the funding terms, including requirements for reporting on project work progress and completion.
6. ***Phase 5. Obligation and Recovery Transition:*** FEMA obligates funds to the Recipient based on the eligible total of an approved project. The Recipient then disburses funding to the Applicant. Once the Applicant has signed all projects, FEMA coordinates with the Recipient to schedule a Recovery Transition Meeting (RTM). The purpose of the



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Recovery Transition Meeting is to transition the primary PA point-of-contact from FEMA field personnel to the Recipient.

7. **Phase 6. Post-Award Monitoring and Amendments:** The Applicant coordinates with the Recipient to provide FEMA with quarterly updates on the status of its projects. The Applicant may submit an amendment request to change the scope of work or costs of a project or request additional time to complete the project. FEMA reviews all amendment and time extension requests for eligibility and compliance with EHP regulations.
8. **Phase 7. Final Reconciliation and Closeout:** The Applicant coordinates with the Recipient to formally close projects upon completion of work. Once all Applicant projects are closed, the Recipient requests closeout for the Applicant. Once all Applicants are closed, FEMA and the Recipient work together to close the PA award for the entire disaster.

Submission Process:

Before you can apply for FEMA public assistance, you must be a registered applicant. If you are already a registered applicant, you can go directly to the [FEMA Grants Portal](#) to apply. If you think your organization meets the criteria to be registered with FEMA, please have an official representative register in the FEMA Grants Portal and submit a [New Registration request](#). You will need to provide all the information in one sitting. If you are a private nonprofit (PNP), please make sure you have your tax-exempt information and other supporting documentation ready to upload for FEMA's review.

FEMA will advise you via email whether or not your organization was approved for Public Assistance funding in future events. It typically takes FEMA two to three weeks to review and email new organizations about their application's approval.

If you are in a declared area you will be prompted to fill out and submit a Request for Public Assistance. Given the necessity to collaborate with each Applicant early in the PA Program implementation process, **FEMA's expectation is that the Recipient collect RPAs as soon as possible after the respective area is designated in the declaration.** However, FEMA accepts RPAs up to 30 days from the date the respective area was designated.

Contact Information:

FEMA Public Assistance Grant Information - Grants Portal/Manager Hotline: (866) 337-8448 (8 am-8 pm Monday-Friday)

NC Emergency Management - Main Switchboard - 919-825-2500

NC Emergency Management: Public Assistance Team Contact Info -

<https://www.ncdps.gov/PAContactMap/open>



Executive Summary: SBA Disaster Loans

Funding Agency: U.S. Small Business Administration (SBA)

Link to Further Information:

Business Physical Disaster Loans - <https://www.sba.gov/funding-programs/disaster-assistance/physical-damage-loans#id-business-physical-disaster>

Program Description:

Types of loans available include:

1. **Business Physical Disaster Loans** – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
 - Provides up to \$2 million to qualified businesses or most private nonprofit organizations to cover disaster losses not fully covered by insurance.
 - Covers disaster losses not fully covered by insurance or other sources. If required to apply insurance proceeds to an outstanding mortgage on the damaged property, that amount can be included in your disaster loan application.
 - Proceeds from insurance coverage on business property may be deducted from the eligible loan amount.
2. **Economic Injury Disaster Loans (EIDL)**– Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.

A business may qualify for both an EIDL and a physical disaster loan. The maximum combined loan amount is \$2 million.

Eligibility Information:

Organizations in the following NC counties are eligible for Business Physical Disaster Loans and EIDL Loans: Alexander, Alleghany, Ashe, Avery, Buncombe, Burke, Caldwell, Catawba, Clay, Cleveland, Gaston, Haywood, Henderson, Jackson, Lincoln, Macon, Madison, McDowell, Mitchell, Polk, Rutherford, Transylvania, Watauga, Wilkes, Yancey and The Eastern Band of Cherokee Indians;

Organizations in the following NC counties are eligible for EIDL Loans ONLY (not business physical disaster loans): Cherokee, Graham, Iredell, Mecklenburg, Surry, Swain, and Yadkin.



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Credit History – Applicants must have a credit history acceptable to SBA and applicants must show the ability to repay all loans. Applicants who have not complied with the terms of previous SBA loans may not be eligible.

For EIDL, the applicant must have suffered substantial economic injury. Substantial economic injury means the business is unable to meet its financial obligations and pay its regular and necessary operating expenses.

- Loss of expected profits or a decline in sales is not considered substantial economic injury.
- **EIDL assistance is available only to small businesses when SBA determines they are unable to obtain credit elsewhere**
- Businesses must meet the following criteria to qualify for economic injury: (1) The business was directly impacted by the disaster; (2) The business cannot cover expenses due to the disaster and/or debt payments; and (3) The business was physically located in the declared disaster area

Required/Recommended Relevant Data:

Interest Rates:

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

Physical Damage Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	2.813%	5.625%
Business Loans	4.000%	8.000%
Non-Profit Organizations	3.250%	3.250%

Economic Injury Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Businesses & Small Agricultural Cooperatives	4.000%	N/A
Non-Profit Organizations	3.250%	N/A

Loan Terms:

The first payment is deferred for 12 months and no interest accrual for the first 12 months.

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay. Borrowers may be required to provide collateral.



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Submission Process:

The deadline for physical damage filing is 11/27/24 and the deadline for economic injury filing is 6/30/25. **Applicants are encouraged to [apply online for a disaster loan](#). Please call us at 800-659-2955 or [schedule an in-person appointment](#) if you have any questions.**

