

# What Houses of Worship Need to Know About the FEMA Disaster Aid Process



FEMA



U.S. Small Business Administration

## Applying for a Low-Interest Loan from the U.S. Small Business Administration (SBA) is the First Step

Houses of Worship are considered private nonprofit organizations that provide a noncritical, essential social service, such as community and senior citizen centers. This category of nonprofits must go through the loan application process with the Small Business Administration (SBA) Disaster Assistance program before FEMA can determine eligibility for the agency's Public Assistance program, which reimburses expenses for emergency protective measures, debris removal and repair or rebuilding of disaster-damaged property.

SBA's low-interest disaster loans provide up to \$2 million for damaged real estate and the repair or replacement of property, such as furniture, fixtures and other eligible inventory.

While a House of Worship is not required to take out a loan, Public Assistance will not fund any associated permanent work unless an SBA loan application has been denied or does not fully cover the permanent work costs.

## Religious Organizations that Provide a "Critical Service" do not Have to go through the SBA Process

Nonprofit organizations that run medical and educational facilities are considered "critical services". This category of nonprofit can work with FEMA on a potential grant without applying to SBA first. However, this only applies to facilities providing "critical services". Houses of Worship must still apply for an SBA loan for damaged facilities providing "noncritical services".

## Submit Insurance Claims as Soon as Possible

Not all Houses of Worship may carry insurance, but those that do must submit documentation. By law, FEMA cannot duplicate benefits. Federal grants may cover uninsured or underinsured losses.

We encourage everyone to document and insure property and be familiar with their policy.

Not all insurance policies are the same. Coverage amounts, deductibles, and payment caps can vary significantly.

## Application Process

After a federal disaster declaration is approved, check your state emergency management's website for a schedule of applicant briefings which provide an overview of the Public Assistance program.

All Houses of Worship, whether they provide critical or essential social services, should submit a FEMA Request for Public Assistance through Grants Portal, an online recovery management tool, within 30 days of the date of a presidential disaster declaration. Any questions about the process can be answered by your local and/or state emergency manager.

If eligible, FEMA and the state will then coordinate a Recovery Scoping Meeting to determine reimbursable damages.





## What You will Need to Provide

- Evidence of federal or state tax-exempt status or other documents indicating nonprofit status, such as bylaws or articles of incorporation.
- Pre-disaster evidence of incorporation/charter/bylaws.
- A Data Universal Number Systems number established with the government.
- Supporting documentation establishing lease or ownership of the building, proof of use, and proof of insurance.
- If eligibility is granted, the following will need to be submitted: A list of sites damaged; “before and after” pictures; and information about any historic structures.

# Houses of Worship: How to be Prepared

## National Flood Insurance Program

It's important to know that NFIP is the first line of defense against flooding. Homeowner and commercial property insurance policies usually exclude flood coverage but Houses of Worship can purchase commercial flood insurance policies through the National Flood Insurance Program (NFIP) or local insurance agents if they are part of a participating community. The NFIP website lists all participating communities. Commercial flood insurance policies will cover up to \$500,000 for damaged structures and \$500,000 for contents.

These policies are available in both high- and low-risk areas. It's important to note that an NFIP policy has to be purchased at least 30 days before an event in order to be able to make a claim after.

Access to these funds does not require a presidential declaration of disaster. The NFIP defines a flood as general and temporary condition of partial or complete inundation of two or more acres of normally dry land area, or of two or more properties.

## Document Inventory

It's helpful to have a **list of property inventory ahead of a disaster**. It makes it easier to replace what has been lost.

## Get Connected

With your local first responders and emergency management agency, local emergency managers can share information about potential risks for your area, including whether your church is in a flood zone. First responders can be helpful in helping you think through creating an emergency operations plan.

**For More Information Visit: [fema.gov/faith](https://www.fema.gov/faith)**



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