
A Guide to COVID-19 Disaster Funding

How to Navigate the Funding Process

U.S. Senator Kirsten Gillibrand

New York



2020

**Note: This document will be continuously updated as information becomes available*

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Introduction

Dear Fellow New Yorker:

COVID-19 has had a devastating effect that on our communities and our businesses throughout our nation, but its effect is especially strong in New York State. As New York has become the epicenter of the coronavirus pandemic in the United States, I am dedicated to providing all New Yorkers with the necessary resources to withstand the economic impacts COVID-19 is having on our nation. This funding guide will be continuously updated with current and relevant funding opportunities for individuals, non-profits, and small businesses. I am fighting in Congress to ensure that every New Yorker, and every American, will be able to receive immediate relief from this devastating epidemic.

My Senate website (www.gillibrand.senate.gov) will be continuously updated with information regarding COVID-19 and resources on current legislation and funding as they become available. Please do not hesitate to reach out to my office through email or by phone with any questions or concerns regarding this current crisis.

As you move forward with any grant opportunities please contact Caitlin Rooney, my Director of Economic Development, for letters of support, when applicable. You can reach her in my Washington, D.C. Office at grants@gillibrand.senate.gov, or (202) 224-4451.

Sincerely,



Kirsten Gillibrand
United States Senator

Section I: Federal Emergency Management Agency (FEMA)

The job of the Federal Emergency Management Agency is to help people before, during, and after disasters.

Public Assistance: Local, State, Tribal and Private Non-Profit

- The Robert T. Stafford Disaster Relief and Emergency Assistance Act, as Amended (Stafford Act), Title 42 of the United States Code (U.S.C.) § 5121 et seq., authorizes the President to provide Federal assistance when the magnitude of an incident or threatened incident exceeds the affected State, Territorial, Indian Tribal, and local government capabilities to respond or recover.
- The purpose of the Public Assistance (PA) Grant Program is to support communities' recovery from major disasters by providing them with grant assistance for debris removal, life-saving emergency protective measures, and restoring public infrastructure. Local governments, states, tribes, territories and certain private nonprofit organizations are eligible to apply.

Program Overview

- FEMA's Public Assistance Program provides supplemental grants to state, tribal, territorial, and local governments, and certain types of private non-profits so that communities can quickly respond to and recover from major disasters or emergencies. FEMA also encourages protection of these damaged facilities from future events by providing assistance for hazard mitigation measures during the recovery process.
- The Life of a PA Grant
 - The PA Program follows FEMA's common set of phases known as the Grants Management Life Cycle:
 - Pre-Award: Applicants work with the Recipient and FEMA to develop the award package for a grant.
 - Award: FEMA approves the award package and allocates funding.
 - Post-Award: Funds are released to the Recipients who must maintain, monitor, and report upon.
 - Closeout: FEMA administers performance evaluation, financial and appeal reconciliation, final reporting activities, appeal resolution and debt actions.
 - Post-Closeout: As necessary, FEMA performs debt collection actions, audit, and other adjustments may continue after grant closeout.
- Declaration Process
 - The PA Grant Program begins with the Declaration Process when an area has received a Presidential declaration of an emergency or major disaster. Applicants will coordinate with the Recipient and FEMA to complete their award package during the Pre-Award phase of the grant lifecycle.

➤ **Roles and Responsibilities**

- Multiple layers of government work in partnership to administer the PA Grant Program once a disaster has been declared. Each entity must work together to meet the overall objective of a quick, efficient, and effective program delivery.
- FEMA's primary responsibilities are to determine the amount of funding, participate in educating the applicant on specific program issues and procedures, assist the applicant with the development of projects, and review the projects for compliance.
 - **FEMA:** The federal awarding agency authorized to manage the program.
 - **Recipients:** The State, Territorial, or Tribal government that receives funding under the disaster declaration and disburses funding to approved subrecipients.
 - **Applicants:** Entities submitting a request for assistance under the recipient's federal award.
 - **Subrecipients:** Applicants who have received a subaward from the Recipient and is then bound by the conditions of the award and subaward.

➤ **Eligibility**

- The four basic components of eligibility are applicant, facility, work, and cost.
 - An **Applicant** must be a state, territory, tribe, local government, private nonprofit organization.
 - A **Facility** must be a building, public works, system, equipment, or natural feature.
 - **Work** is categorized as either Emergency or Permanent. It must be required as a result of the declared incident, located within the designated disaster area, and the legal responsibility of the Applicant.
 - **Cost** is the funding tied directly to eligible work, and must be adequately documented, authorized, necessary and reasonable. Eligible costs include labor, equipment, materials, contract work, as well as direct and indirect administrative costs.

➤ **Project Timelines**

- Projects must be completed within the Regulatory deadlines. Emergency Work must be completed within six months; Permanent Work within 18 months. Applicants may submit a request in writing to the Recipient for consideration of a time extension.

➤ **Cost-share**

- The federal share of assistance is not less than 75 percent of the eligible cost. The Recipient determines how the non-federal share (up to 25 percent) is split with the subrecipients (i.e. eligible applicants).

➤ **Special Considerations**

- Applicants may not duplicate benefits with insurance and must comply with Environmental, Historic Preservation, and Floodplain Management laws as part of the eligibility conditions. Procurement standards in the use of contracts for acquiring disaster-related goods and services must meet certain guidelines in order to receive funding.

Individual Disaster Assistance

- At this time, there is no assistance available through FEMA to individuals and families affected by the coronavirus.



Section II: Small Business Administration (SBA)

U.S. Small Business Administration (SBA) continues to help small business owners and entrepreneurs pursue the American dream. The SBA is the only cabinet-level federal agency fully dedicated to small business and provides counseling, capital, and contracting expertise as the nation's only go-to resource and voice for small businesses.

SBA Disaster Assistance

- The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). Upon a request received from a state's or territory's Governor, SBA will issue under its own authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.
 - Any such Economic Injury Disaster Loan assistance declaration issued by the SBA makes loans available statewide to small businesses and private, non-profit organizations to help alleviate economic injury caused by the Coronavirus (COVID-19). This will apply to current and future disaster assistance declarations related to Coronavirus.
 - SBA's Office of Disaster Assistance will coordinate with the state's or territory's Governor to submit the request for Economic Injury Disaster Loan assistance.
 - Once a declaration is made, the information on the application process for Economic Injury Disaster Loan assistance will be made available to affected small businesses within the state.
 - SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.
 - These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses. The interest rate for non-profits is 2.75%.
 - SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.
 - SBA's Economic Injury Disaster Loans are just one piece of the expanded focus of the federal government's coordinated response, and the SBA is strongly committed to providing the most effective and customer-focused response possible.
 - For questions, please contact the SBA disaster assistance customer service center at 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail disastercustomerservice@sba.gov

Eligibility

- The SBA offers disaster assistance in the form of low-interest loans to businesses, renters, and homeowners located in regions affected by declared disasters.

Disaster Loan Use

- If your insurance, and funding from the Federal Emergency Management Agency (FEMA), doesn't fully cover the disaster assistance you need, you can use disaster loans for a number of purposes.



Section III: United States Department of Agriculture **(USDA)**

The USDA vision is to provide economic opportunity through innovation, helping rural America to thrive; to promote agriculture production that better nourishes Americans while also helping feed others throughout the world; and to preserve our Nation's natural resources through conservation, restored forests, improved watersheds, and healthy private working lands.

Disaster Supplemental Nutrition Assistance Program (D-SNAP)

- Program Description
 - The Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households with food loss or damage caused by a natural disaster.
 - The U.S. Department of Agriculture's Food and Nutrition Service (USDA FNS) must approve states to operate D-SNAP in a disaster area. The President must declare Individual Assistance for the disaster area and your state must request FNS approval to operate D-SNAP.
 - If approved for D-SNAP benefits, you will get an Electronic Benefits Transfer (EBT) card to access them. You use it just like a debit card to buy food at most local grocery stores.
- General Program Requirements
 - Because of the unique needs of disaster survivors, D-SNAP uses different standards than normal SNAP. If you would not normally qualify for SNAP, you may qualify for D-SNAP if you had one of the disaster-related expenses below:
 - Home or business repairs
 - Temporary shelter expenses
 - Evacuation or relocation expenses
 - Home or business protection
 - Disaster-related personal injury, including funeral expenses
 - Lost or no access to income due to the disaster, including reduced, terminated, or delayed receipt of income, for a large part of the benefit period
 - In some cases, food loss after a disaster like flooding or power outages
 - If you're a current SNAP client, you can request a supplement when your state operates a D-SNAP if you meet the conditions below:
 - You currently get benefits that are less than the monthly maximum, and
 - You have losses from the disaster.
 - The supplement brings your benefits up to the maximum for your household size. This way benefits are equal between D-SNAP and SNAP households after a disaster.

- Current SNAP clients may also request replacement benefits for food that was lost in the disaster and bought with SNAP benefits. Just contact your local office.
- Application Process
 - As a disaster survivor, you may apply for D-SNAP benefits at special sites in your community. Before the program begins, state agencies release information through local media and press. This can help you learn the location of application sites, their days of operation, and the eligibility requirements.





Letters of Support from Senator Gillibrand

While Senator Gillibrand does NOT decide which organizations are awarded grants, there are instances in which it is appropriate for Senator Gillibrand to write a letter of support for an application. If you wish to request a letter of support for your application, you must supply Senator Gillibrand with the following:

1. A description of your organization
2. Summary of the application
3. a description of what the money will be used for
4. a draft letter of support

Please forward this information to the nearest regional office

Capital District

Senator Kirsten Gillibrand
Leo W. O'Brien Federal Office Building
11A Clinton Avenue
Room 821
Albany, NY 12207
Tel: (518) 431-0120
Fax: (518) 431-0128

Western New York

Senator Kirsten Gillibrand
Larkin at Exchange
726 Exchange Street, Suite 511
Buffalo, NY 14210
Tel: (716) 854-9725
Fax: (716) 854-9731

Long Island

Senator Kirsten Gillibrand
155 Pinelawn Road
Suite 250 North
Melville, NY 11747
Tel: (631) 249-2825
Fax: (631) 249-2847

New York City

Senator Kirsten Gillibrand
780 Third Avenue
Suite 2601
New York, New York 10017
Tel. (212) 688-6262
Fax (866) 824-6340

North Country

Senator Kirsten Gillibrand
PO Box 749
Lowville, NY 13367
Tel. (315) 376-6118
Fax (315) 376-6118

Rochester-Finger Lakes Region

Senator Kirsten Gillibrand
Kenneth B. Keating Federal Office Building
100 State Street
Room 4195
Rochester, NY 14614
Tel. (585) 263-6250
Fax (585) 263-6247

Central New York

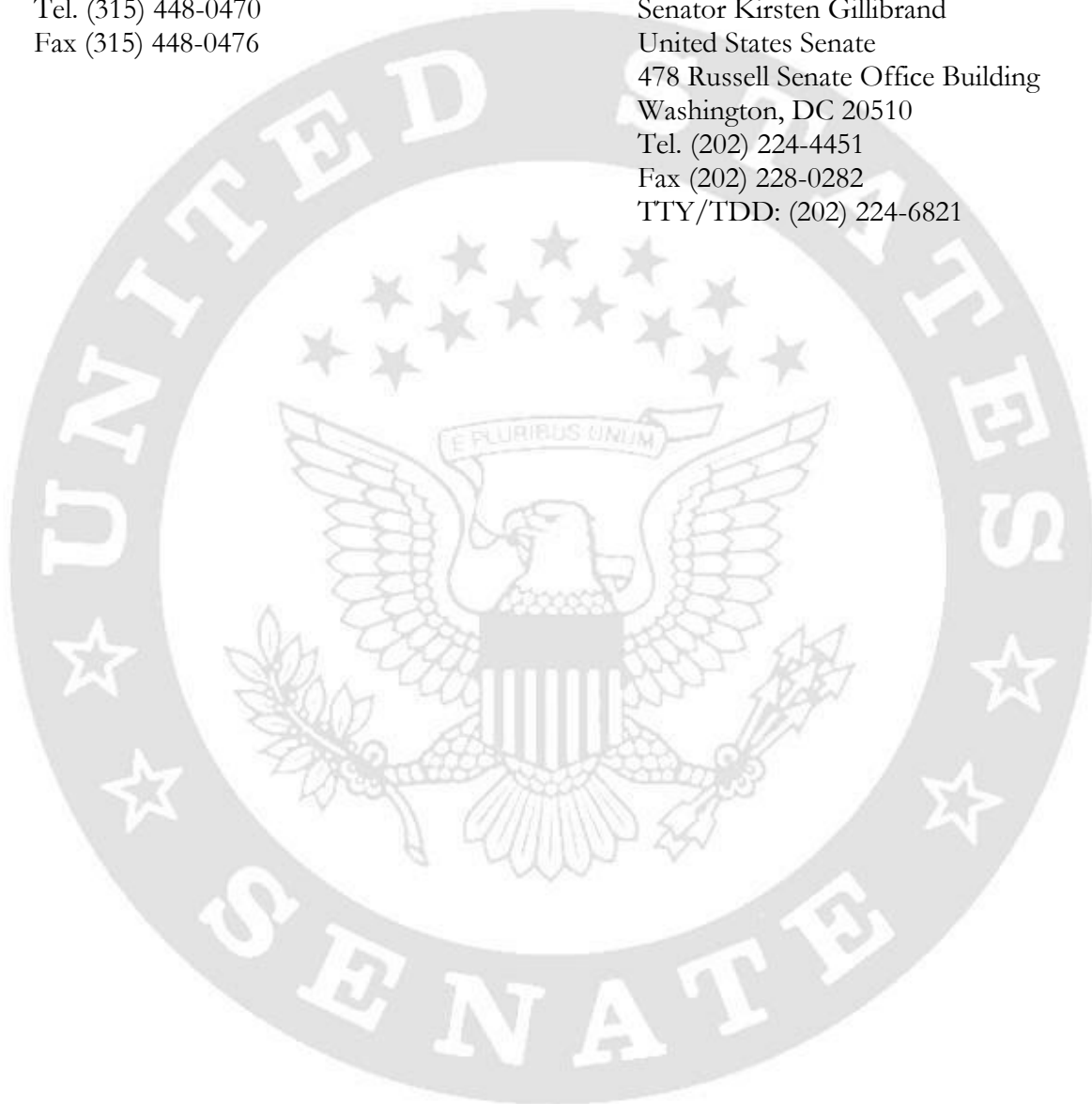
Senator Kirsten Gillibrand
James M. Hanley Federal Building
100 South Clinton Street
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PO Box 7378
Syracuse, NY 13261
Tel. (315) 448-0470
Fax (315) 448-0476

Hudson Valley

Senator Kirsten Gillibrand
P.O. Box 749
Yonkers, NY 10710
Tel. (845) 875-4585

Washington D.C.

Senator Kirsten Gillibrand
United States Senate
478 Russell Senate Office Building
Washington, DC 20510
Tel. (202) 224-4451
Fax (202) 228-0282
TTY/TDD: (202) 224-6821



Grant Guide Order Form

If you would like to order additional grant guides from our office, please indicate what guides you would like to have and complete the below address information. If you have any questions, please contact us at (212) 688-6262.

Guide

- | | |
|---|--|
| <input type="checkbox"/> Affordable Housing | <input type="checkbox"/> Home Heating and Weatherization |
| <input type="checkbox"/> Ag/ Rural Development | <input type="checkbox"/> Homeland Security |
| <input type="checkbox"/> At Risk Youth / Anti Gang | <input type="checkbox"/> Innovation and Cluster Based Economic Development |
| <input type="checkbox"/> Broadband | <input type="checkbox"/> K-12 Education and Libraries |
| <input type="checkbox"/> Brownfields/Superfund Site Cleanup | <input type="checkbox"/> Lead Paint Remediation |
| <input type="checkbox"/> City Infrastructure | <input type="checkbox"/> Minority and Women Owned Business |
| <input type="checkbox"/> Faith-Based / Community Initiatives | <input type="checkbox"/> Obesity Prevention / Nutritious Foods |
| <input type="checkbox"/> Fire and Emergency Services | <input type="checkbox"/> Senior Services |
| <input type="checkbox"/> General Grants | <input type="checkbox"/> Small Business |
| <input type="checkbox"/> Green Energy and Clean Technology | <input type="checkbox"/> Social Services /Community Groups |
| <input type="checkbox"/> Green Schools | <input type="checkbox"/> Veterans Services |
| <input type="checkbox"/> Higher Education | <input type="checkbox"/> Water and Wastewater Funding |
| <input type="checkbox"/> Historic Preservation/Arts/Culture/Tourism | |

Mail to: **Senator Kirsten Gillibrand, 780 Third Ave, 26th Floor, New York , New York 10017**

Name: _____

Title: _____

Organization: _____

Address: _____

City, State, ZIP: _____

Casework Form

If you have encountered a problem involving a federal government agency or federally subsidized benefit that you have not been able to successfully resolve, Senator Kirsten Gillibrand's staff of constituent liaisons may be able to assist you in the following areas:

Employment Issues: including assistance with disability benefits, employer-provided health care plans and COBRA, Family Medical Leave Act (FMLA) benefits, pensions, unemployment benefits, Federal and State Workers Compensation claims, and retirement-related issues.

Consumer Affairs: including assistance obtaining a home loan modification under the Making Home Affordable Program, insurance claims, dissatisfaction with consumer products or services, environmental regulations, and concerns regarding air quality, water or land contamination.

Immigration Issues: including issues with visitor visas, family and employment based visas, lawful permanent resident status, naturalization, international adoptions, detention, passports, customs and border issues, and assistance to American Citizens in crisis abroad.

Veteran Issues: including issues with VA pension and disability benefits, education benefits, veteran burial or funeral issues, and issues regarding the VA medical centers.

IRS Issues: including connecting constituents with the Taxpayer Advocate Service to address federal tax issues including lost or delayed tax refunds, penalty abatements, payment installation plans, tax credits, referrals to IRS Low Income Tax Clinics and paper tax forms.

Military Issues: including issues pertaining to the Department of Defense, Army, Navy, Marine Corps, Air Force, Coast Guard, Reserves and New York State National Guard, as well as obtaining military records, medals and academy nominations.

Health Care Issues: including issues with Medicare and Medicaid, health insurance, insurance providers, nursing homes, hospitals, prescription drugs, and 9/11 health matters.

Social Security: including issues with Supplemental Security Income, Social Security Disability, survivors' benefits, and retirement benefits.

Social Services: including issues with food stamps, HEAP (low-income heating program), FEMA and disaster relief, and issues related to federally subsidized housing.

Please visit the "Help" section of www.gillibrand.senate.gov or call (212) 688-6262 for further information. Please note that if you are seeking assistance with a case that involves a lawsuit or litigation, Senate Rules prohibit the Office of Senator Gillibrand from giving legal advice or intervening in the proceedings.
