

2025

Disaster Recovery Assistance Program

2025 Guidance



Pennsylvania
Emergency Management Agency

PART I: RECOVERING FROM A DISASTER

Prevention, mitigation, preparedness, response, and recovery are the five phases of Emergency Management. The recovery phase of a disaster consists of those activities that continue beyond the emergency period to return a community to normal or near-normal conditions. Recovery activities include the restoration of basic services and the repair of physical, social, and economic damages. The goal of the recovery phase is to bring the affected area back to some degree of normalcy. After life-safety risks are addressed, some immediate actions you can take to aid the recovery process include:

- Take photos of your damaged home and belongings for your own records
- If you have insurance (such as flood, homeowners, renters, auto or other types of insurance), file a claim with your insurance provider as soon as possible
- Report your property damages to your community's emergency management coordinator

Reporting Damages is Critical to the Recovery Process:

If your home or property is impacted by a disaster, timely reporting of these damages to your local emergency management coordinator is critical to the disaster recovery process. Reporting your damages as soon as possible enables officials to determine resources that may be available at the local, state, and federal levels to help recover from the disaster. Your action in promptly reporting damages is foundational to your community's recovery from a disaster.

Immediate and Long-Term Disaster Recovery Resources:

Disaster recovery is the cumulative effort of federal, state, county, and local governments in conjunction with non- governmental organizations and private industries pooling financial and personnel resources to assist disaster- impacted communities. Below are examples of potential resources that may be available to assist you with recovering from the impacts of a disaster:

Insurance is the first resource in recovering from a disaster. Contact your insurance agent or company representative to report your losses, review your coverage, and answer any questions. The Pennsylvania Insurance Department provides assistance with insurance related questions or issues and can be reached by calling 1-877-881- 6388 or by visiting the [Pennsylvania Insurance Department](#) website.

Local programs and services may be available to assist with recovery efforts.

- **Voluntary and Nonprofit Organizations are often** ready to step in and help take care of immediate needs. These organizations may be able to assist with food and water, clothing, sheltering services, immediate debris clearance, home repair/cleanout, or address other

immediate needs. Contact your local municipality or county for additional information. You may also contact relief agencies and local volunteer and faith-based communities directly. Resources can also be found on the Information and Referral line by dialing 2-1-1 or visiting www.pa211.org.

- **County Assistance Offices**, which are part of the Pennsylvania Department of Human Services, may offer assistance and other services to people and families in need.

Federal assistance may be requested if the total amount of damages from the disaster exceeds thresholds established by the [Federal Emergency Management Administration \(FEMA\)](#). Damages that meet those thresholds may result in a federal disaster declaration. The importance of reporting your damages to the local emergency management coordinator as soon as possible cannot be over emphasized. In the absence of federal assistance, residents affected by a disaster may need to rely on personal resources and assistance from local programs and/or voluntary organizations.

[U.S. Small Business Administration \(SBA\)](#) offers low-interest disaster loans to eligible homeowners, renters, businesses of all sizes and certain private nonprofit organizations in areas where a physical disaster is declared by SBA. SBA is most often the primary form of federal assistance that becomes available in Pennsylvania.

- [Physical Disaster Loans](#) are for permanent rebuilding and replacement of uninsured or underinsured disaster-damaged privately-owned real and/or personal property. SBA makes physical disaster loans to qualified homeowners, renters, businesses, and certain private nonprofit organizations.

The **Disaster Recovery Assistance Program (DRAP)** is designed to provide disaster relief when other local, state, federal, non-governmental, or private aid is not available to assist victims of disasters. DRAP is a state grant program that may offer relief to eligible homeowners and renters in Pennsylvania who have suffered certain losses due to a disaster and do not qualify for an SBA disaster loan or have insurance to cover their losses. DRAP is administered by the Pennsylvania Emergency Management Agency (PEMA).

PART II: 2025 DRAP GUIDELINES

Program Availability:

DRAP is made available when the following three criteria are met:

1. Federal Individual Assistance pursuant to the Robert T. Stafford Disaster Relief and Emergency Assistance Act has not been authorized.
2. The U.S. Small Business Administration issues an administrative agency declaration of a physical disaster authorizing low interest loans to homeowners or renters.
3. The governor determines that the program should be activated.

When DRAP is activated, PEMA will define the disaster event and areas where DRAP is available pursuant to an SBA determination of an administrative agency declaration of a disaster. PEMA may define the disaster event and area using whatever boundaries are practicable under the circumstances, including zip codes, wards, divisions, blocks, and/or street addresses. This information will be published by PEMA on its publicly available website and sent to appropriate local officials and to the public through all appropriate means under the circumstances.

Applicant Eligibility:

DRAP is designed to provide disaster relief when other local, state, federal, non-governmental, or private aid is not available to assist victims of disasters and the losses are not covered by insurance. DRAP funds are limited, and individuals are required to utilize insurance, SBA loans, and other disaster recovery assistance programs prior to seeking DRAP funds. Survivors of a declared disaster may receive a one-time grant of up to **\$20,000** per household. To be eligible for DRAP:

1. Applicants must have suffered losses caused directly by the disaster and in the areas defined by PEMA. The applicant's primary residence must be:
 - In a Pennsylvania county that is identified as a primary or contiguous county in an SBA administrative agency declaration of disaster as requested by the Governor of Pennsylvania.
 - In a municipality that issued a declaration of disaster emergency or equivalent within two weeks of the disaster event and has submitted at least one damage assessment report to the county emergency management agency or PEMA for damage related to the declared disaster emergency. In general, each local governmental entity and county has a process for reporting damages caused by a disaster. Individuals who are impacted by a disaster are encouraged to immediately inform their local emergency management coordinator. The local emergency management coordinator submits a report of the damage to the county emergency management agency. The county aggregates the information and

submits the collected data to PEMA.

- Identified on the list of affected properties provided by the county or municipality. PEMA will cross-check applications against damage assessments provided by the affected county's emergency management office(s) to ensure the applicant's residence appears on the list of known affected properties. If the applicant's residence is not on a list of known affected properties, PEMA will work with the appropriate county officials or other stakeholders to determine whether the property was affected by the disaster. Businesses or secondary properties, such as vacation homes or investment properties, are not eligible for DRAP.
2. Eligibility to receive a DRAP grant is based on annual household income. Households earning below 500% of the most recent Federal Poverty Guidelines published by the United States Department of Health and Human Services may be eligible to receive DRAP grants. **The most recent Federal Poverty Guidelines are available on the PEMA website: [pa.gov/ready/drap](https://www.pa.gov/ready/drap).**
 3. Households receiving income-based government assistance may apply directly for a DRAP grant without first applying and being denied a disaster loan through SBA. Proof of government assistance must be provided by the applicant. Examples of income-based government assistance programs include, but are not limited to: Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Program (SNAP), Low Income Home Energy Assistance Program (LIHEAP), and Medicaid.
 4. When the household is not receiving income-based government assistance, the applicant must first apply for a disaster loan through SBA and be denied because of inability to repay or inadequate credit to be eligible for a DRAP grant.
 - The SBA denial notification must be submitted with the DRAP application.

For purposes of DRAP:

- A household is an individual or group living together at one mailing address.
- Annual household income is the combined gross income of all members of the household in the preceding calendar year.
- Gross income is the total amount of money earned in a year before any taxes, healthcare or payroll or deductions are taken out. Gross income is different from net income. Net income is the money taken home after taxes and any deductions are removed.

DRAP Eligible Expenses

DRAP grants may help pay for losses that were a direct result of the disaster. Covered losses fit in to one of three categories.

1. Category 1 - Home Repairs for the primary residence of eligible homeowners:

- For eligible homeowners, DRAP funds may be used to return the home to a safe, healthy, accessible, and weatherproof condition. DRAP grant funds may be eligible for the following home repair categories necessitated by a disaster:
 - Entrance or exit ways from the home to ensure safe access. This does not include improvements to entrance and exit ways.
 - Disaster related debris removal that causes a threat to health, safety, or access to the residence.
 - Structural damage to the home.
 - Windows, doors, floors, walls, ceilings, or cabinetry.
 - Septic or sewage systems.
 - Well or other water systems.
 - Heating, ventilation, or air conditioning systems.
 - Utilities, including electrical, plumbing and gas systems.
 - Blocking, leveling, and anchoring of a mobile home, and reconnecting or resetting its sewer, water, electrical, and fuel lines and tanks.
 - Permitting and inspection.
 - Other projects required to make the home safe, sanitary, and weatherproof.
- Applicants may receive up to **\$20,000** for home repairs.
- Applicants must submit at least two quotes from two different contractors registered with the Office of Attorney General under the Home Improvement Consumer Protection Act (73 P.S. §§ 517.1 – 517.19) for a particular project and meet all other eligibility requirements to recover costs for home repairs. If an applicant has already had work performed, detailed receipts must be submitted.

2. Category 2 – Temporary Housing and Rental Expenses

- For eligible homeowners and renters, DRAP funds may be used for temporary housing and rental expenses if the home is destroyed, uninhabitable, inaccessible, or unavailable due to a disaster.
- DRAP grants may cover up to 60 days lodging at a licensed establishment, such as a hotel or motel, in the Commonwealth of Pennsylvania.
- The maximum amount DRAP may award per room will not exceed 150% of the daily lodging rates established by the U.S. Department of General Services

Administration for destinations in Pennsylvania. **The most recent daily lodging rates for the U.S. Department of General Services Administration are available on the PEMA website: pa.gov/ready/drap.**

- Meals, incidental costs, and other hotel services are not an eligible use of DRAP funds.
- Rooms must be booked with at least two members of the household staying in each room, whenever possible.
- DRAP funds may be used for fees charged by the licensed establishment to allow household pets during the stay. DRAP funds may also be used to temporarily shelter household pets at a kennel for up to 60 days while the owner is required to stay in temporary housing because their home is uninhabitable.
- DRAP funds may be used for expenses that are required by a landlord prior to or upon the execution of a residential lease agreement, including security deposits, application fees, first and last months' rent, and pet deposits. The security deposits and first and last months' rent payments are capped at the fair market rental rate for the type of unit and the location of the property, as set forth by the U.S. Department of Housing and Urban Development's Fair Market Rent Documentation System for the most recently published year¹. If an applicant enters a lease where the rent exceeds the fair market rental rate, DRAP funds can only be used to cover costs up to the fair market rental rate, and the applicant must pay the difference between the rent and the fair market rental rate from non-DRAP funds. The security deposit may not exceed the sum of two months' rent at the fair market rental rate. A copy of the residential lease application documents and/or residential lease agreement must be submitted with the DRAP application. PEMA reserves the right to contact the landlord to verify the information on the application and/or the terms of the lease agreement. Monthly rental payments due after the start of the term of the lease are not eligible expenses.
- Applicants may receive up to **\$7,500** for temporary housing and rental expenses.

3. Category 3 – Essential Personal Property

- For eligible homeowners and renters, DRAP funds may be used to cover the loss of essential personal property destroyed due to the disaster and not covered by insurance. Please see **Appendix A** for a list of personal property eligible under DRAP and the maximum amount that may be awarded for each item.

¹ <https://www.huduser.gov/portal/datasets/fmr.html>

- Essential personal property not covered by insurance is eligible under DRAP for reimbursement up to **\$7,500**.

DRAP Grant Awards & Prioritization of Funding:

Each eligible household may receive a maximum grant of up to **\$20,000** in DRAP funding. For example, an applicant may receive **\$12,000** for home repairs, **\$4,000** for temporary housing, and **\$4,000** for essential personal property, where those losses are not covered by insurance or reimbursed from another source. The maximum total award applies even if eligible losses exceed **\$20,000**.

DRAP has limited financial resources. For disasters that occur after 75% of the annual funds for the program have been exhausted, essential personal property losses will no longer be recoverable until additional funding becomes available.

PEMA maintains discretion to prioritize DRAP funds towards certain cost categories as needed during current or future disasters. If it becomes necessary to prioritize the allocation of awards due to limited funds, the priority shall be:

1. Home repairs
2. Temporary housing
3. Essential personal property

DRAP Application Process and Requirements:

Households earning below 500% of the National Federal Poverty Guidelines must first apply for a disaster loan through SBA and be denied unless the household is receiving income-based government assistance. PEMA will coordinate with SBA to identify individuals who were denied an SBA loan. PEMA will work to contact these individuals to provide information about DRAP and application process. Individuals that are income eligible, who were denied an SBA loan, do not have to wait to be contacted by PEMA to submit a DRAP application.² Applicants must follow the process, and meet the requirements, specified below.

1. Applications must be for a primary residence only.
2. One application may be submitted per household.
3. DRAP grant application must be submitted within 90 days of the date DRAP activation is announced for the applicable disaster.
4. When DRAP is made available, eligible households apply for the grant using the Commonwealth online eGrants system.
5. To apply using the eGrants system, the applicant needs to register for a Keystone

² Applicants receiving income-based government assistance are not required to provide proof of SBA loan denial.

Login. Keystone login is a username and password that can be used to log into any Commonwealth agency online service that participates in Keystone Login. A Keystone Login can be obtained here: <https://keystonelogin.pa.gov/Account/Register>.

- A paper application may be submitted to PEMA if an applicant is unable to submit a grant application electronically using the eGrants system.
6. Applicants will be required to provide the following information on a DRAP grant application:
 - Contact information.
 - Insurance information including the claim denial (if applicable).
 - Household information including whether the applicant owns or rents their home and the total number of adults in the household.
 - Income information.
 - Description of damages.
 7. Applicants will need to submit the following documents to PEMA for the application to be finalized:
 - Proof of residency (ex. utility bill, driver's license, lease agreement, mortgage document, or tax records).
 - Proof of income (ex. tax records, Medicaid card, or three months of paystubs from the last calendar year for all members of household).
 - Photographs of damage claimed.
 - Receipts for any reimbursements requested.
 - Quotes for remediation or repair work.
 - Cancelled check for direct deposit bank account.
 - Copies of Home and/or Renter's Insurance Declaration Page.
 - Proof of SBA Loan Request Denial where required.
 - Proof of income-based government assistance where appropriate.
 8. In addition to completing the DRAP grant application, applicants will be required to:
 - Disclose the receipt of benefits from any other source, including insurance, charitable organizations, and other government organizations related to the loss for which they are seeking benefits.
 - Acknowledge that willfully making a false statement or misrepresentation in their application or failing to disclose a material fact regarding their eligibility may subject them to criminal penalties under 18 Pa. C.S. § 4904 (relating to unsworn falsification to authorities).
 9. Applicants must be willing to permit an inspection of their home by PEMA or another entity designated by PEMA to verify damages.
 10. PEMA may, at its discretion, perform any investigation they deem appropriate to

corroborate the values placed on personal property items by an applicant.

DRAP Application Review

PEMA is responsible for receiving and managing applications, as well as making recommendations on the disposition of the applications. After review by PEMA personnel, applications will receive one of three dispositions:

1. **Approved** – The application is complete and the request is approved in whole.
2. **Incomplete** – The application is incomplete. The application will be returned to the applicant as soon as possible with feedback identifying the application's deficiencies. If an application is returned as incomplete, the applicant will be able to redress the deficiencies within: a) 30 days from the date they are first notified the application was incomplete, or b) within 90 days after DRAP was activated, whichever is longer.
3. **Denied** – The application demonstrates that an applicant is ineligible for the program, the identified losses are not covered by the program, or other good cause for denial exists.

DRAP Grant Agreement & Payment

DRAP is a state grant program. Individuals awarded DRAP funds will receive an award letter and grant agreement from PEMA. The grant agreement specifies the requirements of the grant program and items that must be completed by the recipient of the funds. The individual applicant should review the grant agreement. If the individual applicant agrees to the terms, the grant agreement must be signed and returned to PEMA utilizing the eGrants portal within 30 calendar days. If the grant agreement is not returned within 30 days, PEMA will make at least three attempts to contact the applicant via the applicant's preferred method of communication. PEMA will document each attempt to contact the applicant, with at least one attempt in writing. PEMA may rescind the grant award if the applicant does not make contact within 30 days of their first notification.

Please note that the Commonwealth is unable to process grant payments until the grant agreement is signed by all parties. Once the grant agreement is fully executed, the grant payment will be processed as quickly as possible.

DRAP payments may be made electronically into a grant recipient's bank account. A grant recipient will need to provide banking information to allow for direct deposit. Payments may be made by check if a bank account is not available.

Post Award Requirements & Grant Closeout

1. Grant recipients must use DRAP funds for costs provided on the grant application. If funds remain after these needs are addressed, the grant recipient must either use the remaining

funds for eligible DRAP costs or return the funds to the Commonwealth.

- Grant recipients shall not use DRAP funds for any loss that is covered by an insurance policy or any other funding source, including any other governmental or non-profit disaster assistance program.
2. Grant recipients must obtain and retain documentation of all expenditures of awarded funds.
 3. Documentation of expenditure of all grant funds must be submitted to PEMA within 60 days after the project is complete or the grant agreement expires, whichever is earlier.
 - If a grant recipient does not provide supporting documentation or PEMA determines that DRAP funds were spent on items or activities that are not eligible under the laws, regulations, policies, directives, guidelines, and requirements applicable to DRAP funds, a grant recipient will be required to return those funds to PEMA.
 4. Grant recipients must maintain receipts for all purchases made for losses claimed as part of their DRAP application for three years after receiving the award.

DRAP Compliance Reviews

PEMA, through its Bureau of Grants Management, will conduct compliance reviews in accordance with its most recently published “Grant Monitoring Standard Operating Procedure.” If a compliance review or audit reveals inappropriate use of state funds, the matter may be referred to the Office of Attorney General, or other appropriate authority.

Questions about DRAP

- For questions about the program (program availability, due dates, eligibility, etc.):
 - email PADRAP@pa.gov, or
 - call 717-562-5771
- For help desk support when using the Commonwealth online eGrants system, call 833-448-0647 from 8:30 a.m. to 6 p.m. Monday through Friday, or email egrantshelp@pa.gov.

APPENDIX A: ELIGIBLE PERSONAL PROPERTY

PA Disaster Recovery Assistance Program Eligible Essential Property 2025	
Appliances	
Air Conditioner (per item)	\$225
Clothes Dryer	\$750
Clothes Washing Machine	\$750
Microwave (per household)	\$200
Oven (per household)	\$850
Refrigerator/Freezer (per household)	\$725
Space Heater (per item)	\$150
Toaster (per household)	\$50
Bathroom	
Bathroom Supplies (towels, shower mats, mirrors, etc.) (per household)	\$150
Personal Hygiene Items (per person)	\$50
Bedroom	
Bedframe (per item)	\$250
Clothing Allowance (per person)	\$300
Dresser (per item)	\$200
Lamp (per item)	\$50
Mattress (per item)	\$250
Nightstand (per item)	\$75
Sheets/Blankets/Pillows (per person)	\$150
Kitchen	
Cooking Implements (pots, pans, bowls, plates, cutlery, etc.) (per household)	\$250
Kitchen Furniture (table, chairs, placemats, highchair) (per household)	\$250
Other	
Car Seat (per child)	\$150
Cleaning Supplies (vacuum, broom, mop, etc.) (per household)	\$175
Household Tools (per household)	\$200
Medical Supplies (per person)	\$500
Medication (per person)	\$150
Professional Tradesperson Tools (With proof of employment and specific identification of items)	Up to \$3500
Smoke Detector (per item)	\$25
Work Uniform/Professional Attire (per adult)	\$300