DRAP-IA

Disaster Recovery Assistance Program Individual Assistance

Program Guidelines 2026

Pennsylvania
Emergency Management Agency



Pennsylvania Emergency Management Agency

Disaster Recovery Assistance Program - Individual Assistance

pa.gov/ready/drap

Commonwealth of Pennsylvania
Josh Shapiro, Governor

v.09.16.2026

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SECTION I – OVERVIEW

The **Disaster Recovery Assistance Program – Individual Assistance (DRAP-IA)** is designed to provide disaster relief to individuals when other local, state, federal, non-governmental, or private disaster recovery assistance is unavailable. DRAP-IA is a state grant program that may provide financial assistance to eligible homeowners and renters in Pennsylvania who have suffered eligible losses resulting from a locally declared disaster and who do not qualify for a U.S. Small Business Administration (SBA) disaster loan or have insurance coverage sufficient to cover their losses. This program is authorized by Act 21 of 2026, which added section 1735-E(1), (2), and (3) to the Act of April 9, 1929 (P.L.343, No. 176), known as The Fiscal Code (2026 Fiscal Code Amendments).

A. DRAP-IA Guidelines Review and Updates

PEMA reviews and updates the DRAP-IA Guidelines annually, or more frequently as needed to reflect changes in law, policy, or program administration. The most current version of the guidelines is available on the PEMA website at http://pa.gov/ready/DRAP.

B. Importance of Reporting and Tracking Damages

Following a disaster, the recovery process begins with identifying damages at the county and municipal levels and reporting those damages to the Pennsylvania Emergency Management Agency (PEMA). Close coordination and regular communication between PEMA, counties, and municipal governments is required to ensure successful disaster recovery operations and administration of DRAP-IA. In 2025, PEMA procured damage assessment software to automate, standardize, and streamline the damage assessment process. All counties have been provided with access to the Commonwealth's damage assessment software for use by county and municipal officials to report damages within their respective jurisdictions. Use of the Commonwealth's damage assessment software by counties and municipalities is strongly encouraged. However, if a county is not currently utilizing the Commonwealth's damage assessment software, it must complete a Data Integration Form to capture all damage assessment information and submit to PEMA to ensure proper integration of data into the system for consideration of DRAP-IA eligibility.

Damages recorded in the Commonwealth's damage assessment software will be used to determine whether to activate DRAP-IA within a municipality and verify applicant eligibility. In coordination with county and municipal emergency managers, PEMA's goal is to evaluate windshield survey reports (WSRs) to determine whether damage thresholds have been met to support a request for federal assistance from the SBA and whether activation of DRAP-IA is warranted. A WSR is a quick, early estimate of disaster damage and costs. After WSRs are submitted, additional information will be required to finalize a Residential Damage Report. Counties and municipalities will use their submitted WSRs as the basis for completing their Residential Damage Reports. Finalized Residential Damage Reports will be used to verify the eligibility of applicants in areas where DRAP-IA has been activated. Upon request from a county emergency management official, PEMA may deploy personnel to assist county and municipal governments in the completion of WSRs and Residential Damage Reports.

Under 13 CFR §123.3(a)(3)(i), the SBA may issue a Physical Disaster Declaration for a county or smaller jurisdiction when at least 25 homes, 25 businesses, or a combination of at least 25 homes, businesses, or other

eligible institutions each sustain uninsured losses of at least 40 percent (40%) of the estimated replacement value or pre-disaster fair market value of the damaged property, whichever is lower. In coordination with county and municipal emergency management agencies, PEMA's goal is to evaluate damage assessment reports and determine whether sufficient damage exists to make a request for an SBA Physical Disaster Declaration within five (5) days of the end of the disaster incident period.

Community members affected by the disaster are encouraged to take the following actions:

1. Take photos of damage to the home and personal property.
2. Contact your insurance provider and file a claim as soon as possible.
3. Report property damage to your local emergency management coordinator or contact the county emergency manager directly to report damages or ask questions. Contact information for county emergency management offices can be found at: https://www.pa.gov/agencies/ready/contact/contact-county.

SECTION II – PROGRAM AVAILABILITY

A. Criteria for DRAP-IA Activation

DRAP-IA may be activated when the following two criteria are met:

1. The criteria are met for the SBA to issue an administrative Physical Disaster Declaration authorizing low-interest disaster loans to eligible homeowners and renters.

2. The Governor of Pennsylvania determines that activation of the program is appropriate.

B. Activation Requirements

To be considered for DRAP-IA activations, the following requirements must be met:

1. Municipal Requirements.
   A municipality must complete the following actions for DRAP-IA to be considered for activation within its jurisdiction:

   a. Disaster Declaration.
      The municipality must issue a disaster declaration or equivalent within five (5) days of the disaster event. PEMA may consider adding municipalities to the eligible DRAP-IA area if a disaster declaration is issued more than five (5) days, but no later than two (2) weeks, after the disaster event.

   b. Submit Windshield Survey Reports (WSR).
      A county or municipal government must submit all WSRs within 0–5 days following the end of the disaster incident period in order to be considered for a DRAP-IA activation. PEMA may, at its discretion, accept windshield survey reports submitted after the required 5-day timeframe; however, delays in completing windshield survey reports may postpone program activation and the award of funding to all eligible applicants. At a minimum, each WSR submitted by a county or municipal government must include:
      i. Location of the damage (physical address and geographic coordinates) (required)
      ii. Category of the damage (required)
      iii. Description of the damage (required)

2. County Review and Status Update.
   a. Each county is responsible for coordinating with municipal governments within their jurisdiction to ensure WSRs are submitted for damages and that they meet program guidelines. Where damage is reported, the county is responsible for reviewing WSRs submitted within their jurisdiction and assigning one of the following statuses in Crisis Track:
      i. Active: All required information is provided and the WSR is complete.
      ii. Incomplete: The WSR is incomplete. The county should consult with municipal officials to obtain the information needed to complete the WSR.
      iii. Ineligible: The damages are not eligible for DRAP-IA.

b. Upon request from a county emergency management official, PEMA may deploy a Recovery Field Management Team (RFMT) to assist county and municipal governments in the completion of windshield surveys.

c. PEMA will publish regular damage assessment updates that show which county, and municipal governments have submitted WSRs.

C. Defining Eligible Areas for DRAP-IA

1. PEMA will define the disaster event and geographic area eligible for DRAP-IA using boundaries that are practicable under the circumstances. Eligible areas may be defined by ZIP codes, wards, municipal divisions, blocks, street addresses, or other geographic designations, as appropriate.

2. DRAP-IA assistance is available only to eligible applicants whose primary residences are located within the geographic areas identified by PEMA in the DRAP-IA Activation Notice.

D. DRAP-IA Activation Notice

1. PEMA will issue a DRAP-IA Activation Notice through a public press release and by email to county and municipal emergency management coordinators serving the eligible areas.

2. The DRAP-IA Activation Notice will identify the disaster event, the activation period (including application deadlines), and the geographic areas eligible for assistance.

3. DRAP-IA Activation Notices, application instructions, and other program information are available on PEMA's website at www.pa.gov/ready/drap.

SECTION III – ELIGBILITY

A. Applicant Eligibility

To be eligible for DRAP-IA, an applicant must meet all of the following requirements:

1. Disaster-Related Damages.
   The applicant suffered losses that were caused directly by the declared disaster.

2. Primary Residence.
   The damaged property or personal belongings must be located at the applicant's primary residence. The applicant's primary residence must:

   d. Be located in a Pennsylvania county identified as either a primary or contiguous county in an SBA administrative Physical Disaster Declaration requested by the Governor of Pennsylvania.

   e. Be located within a municipality that issued a disaster emergency declaration or equivalent within five (5) days of the disaster event.

   f. Be included in the Residential Damage Reports submitted by the affected county emergency management agency. PEMA will compare DRAP-IA applications with county Residential Damage Reports to verify that the applicant's residence was impacted by the disaster. If the residence does not appear on the list of known affected properties, the county is responsible for validating the property sustained eligible disaster-related damage.

3. One Application Per Household.
   Only one (1) DRAP-IA application will be accepted per household. A household is defined as one individual or a group of individuals living together at the same primary residence. See *Appendix A – Household Provisions* for more information.

4. Household Income.
   The household's annual gross income must not exceed 500 percent (500%) of the current U.S. Federal Poverty Guidelines published by the U.S. Department of Health and Human Services. For the purposes of DRAP-IA:
   a. The Income Eligibility Table is updated annually and available on PEMA's website.
   b. Annual household income is the combined gross income of all household members during the preceding calendar year.
   c. Gross income is the total amount earned before taxes, health insurance premiums, payroll deductions, retirement contributions, or other deductions are withheld.

5. Government Assistance.
   Households receiving income-based government assistance may apply directly for a DRAP-IA grant without first applying for, and being denied, an SBA disaster loan. Applicants must provide proof of participation in

an eligible assistance program. Examples of qualifying 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.

6. SBA Disaster Loan Requirement.
   Except as provided in Section III.A.5 for households receiving income-based government assistance, applicants must first apply for a disaster loan through SBA. To be eligible for DRAP-IA, the applicant must be denied an SBA disaster loan due to inability to repay or inadequate credit. A copy of the SBA denial notification must be submitted with the DRAP-IA application.

7. Other Disaster Recovery Assistance.
   DRAP-IA is intended to serve as assistance of last resort. Because program funds are limited, applicants are required to pursue all available sources of disaster recovery assistance before receiving DRAP-IA assistance. Applicants must utilize available insurance proceeds, SBA disaster loans (when applicable), and any other available local, state, federal, nonprofit, or private disaster recovery assistance before seeking DRAP-IA funds.

B. Damage Assessment Roles and Requirements

1. County and municipal governments must finalize their Residential Damage Reports no later than twenty-one (21) days after the end date of the disaster period. PEMA may, at its discretion, accept Residential Damage Reports submitted after the required 21-day timeframe; however, delays in completing Residential Damage Reports may delay the award of funding to all eligible applicants.

   a. Each county is responsible for coordinating with municipal governments within their jurisdiction to ensure Residential Damage Reports are submitted for damages and that they meet program guidelines.

   b. Where damage is reported, the county is responsible for reviewing Residential Damage Reports submitted within their jurisdiction and assigning one of the following statuses in Crisis Track:

      i. Completed.
      The Residential Damage Report form is complete, and all required fields have been provided.

      ii. Incomplete.
      The Residential Damage Report form is missing information and incomplete. The county will be responsible for coordinating with the applicant to add missing information. Once the information has been added, the county should change the status of the form to "completed" or "ineligible".

      iii. Ineligible.
      Damages captured on the Residential Damage Report form are not eligible for the DRAP-IA funding.

c. Upon request from a county emergency management official, PEMA may deploy a RFMT to assist county and municipal governments in the completion of WSRs and Residential Damage Reports for DRAP-IA.

d. PEMA will publish regular damage assessment updates that show which county and municipal governments have submitted Residential Damage Reports.

SECTION IV – ELIGIBLE EXPENSES

DRAP-IA funds may be used to assist with eligible losses that are a direct result of a declared disaster. Assistance is available in the following three (3) categories:

A. Category 1 - Home Repairs

1. Description.
   Provides financial assistance to eligible homeowners for repairs to their primary residence necessary to restore the home to a safe, sanitary, accessible, and weatherproof condition.

2. Maximum Amount.
   Up to $20,000 may be awarded for eligible home repair expenses.

3. Eligible Expenses.
   Eligible home repair expenses must result directly from the declared disaster and include:

   a. Restoring damaged entrance or exit ways from the home to ensure safe access. This does not include improvements to entrance and exit ways.
   b. Removal of disaster related debris that causes a threat to health, safety, or access to the residence.
   c. Structural damage to the home.
   d. Windows, doors, floors, walls, ceilings, or cabinetry.
   e. Septic or sewage systems.
   f. Well or other water system repairs.
   g. Heating, ventilation, or air conditioning system repairs.
   h. Utility restoration/repairs including electrical, plumbing and gas natural gas.
   i. Blocking, leveling, and anchoring a mobile home, and reconnecting or resetting its sewer, water, electrical, and fuel lines and tanks.
   j. Permitting and inspection for repairs and occupancy.
   k. Other projects approved by PEMA to make the home safe, sanitary, and weatherproof.

4. Home Repair Requirements.
   Applicants seeking assistance for home repairs must meet the following requirements:

   a. Contractor Estimates.
      Applicants must submit at least two (2) written estimates from two different home improvement contractors registered with the Pennsylvania Office of Attorney General (OAG). To verify a contractor's registration, applicants may use the Registered Contractors search available on the OAG's website at http://hicsearch.attorneygeneral.gov/. For an applicant working with an approved Voluntary Organization Active in Disaster (VOAD) to complete home repairs, the requirement to obtain a second estimate may be waived at PEMA's discretion.

b. Completed Repairs.
If repairs have already been completed, the applicant must submit detailed receipts and proof of payment for the completed work to be considered for reimbursement.

c. Payment Process.
Upon issuance of the grant award, applicants will receive an initial payment equal to twenty-five percent (25%) of the approved repair cost or the cost of materials, whichever is greater, to serve as a down payment for the repair work. After the repairs are completed, the applicant must submit the contractor's final invoice before PEMA will release the remaining approved funds. The applicant is responsible for providing proof of payment to PEMA that the initial down payment and final contractor invoice have been paid.

d. Duplication of Benefits and Mitigation.
DRAP-IA funds may not be used to pay for the same disaster-related damage more than once, including damage previously repaired or reimbursed under DRAP-IA for a prior disaster. When practicable, applicants are encouraged to incorporate mitigation measures that reduce the risk of future disaster damage. For example, when replacing a water heater damaged by flooding, the replacement unit should be installed above the anticipated flood line, where feasible.

B. Category 2 – Temporary Housing and Rental Expenses

1. Description.
For eligible homeowners and renters, DRAP-IA funds may be used to pay for temporary housing and rental expenses when the applicant's primary residence is destroyed, uninhabitable, inaccessible, or otherwise unavailable as a direct result of the declared disaster.

2. Maximum Amount.
Up to $7,500 may be awarded for eligible temporary housing and rental expenses.

3. Eligible Costs.
   a. Temporary Lodging.
   DRAP-IA funds may be used to pay for up to sixty (60) days of lodging at a licensed establishment, such as a hotel or motel, located within the Commonwealth of Pennsylvania.

   The following requirements apply to temporary lodging assistance:
      i. Whenever possible, each booked room should accommodate at least two (2) members of the household.
      ii. Meals, incidental costs, room service, parking, and other optional hotel charges are not eligible for reimbursement.
      iii. The maximum lodging reimbursement amount per room will not exceed 150 percent (150%) of the applicable daily lodging rate established by the U.S. General Services Administration (GSA) for the location of the lodging facility. Current GSA lodging rates are available on

PEMA's website at www.pa.gov/ready/drap.

b. Pet-Related Temporary Housing Expenses.
DRAP-IA funds may be used to pay:
   i. Pet fees charged by a licensed lodging establishment for household pets; and

   ii. Kennel or boarding fees for household pets for up to sixty (60) days when the applicant is required to stay in temporary housing because the primary residence is uninhabitable.

c. Rental Housing Expenses.
DRAP-IA funds may be used to pay eligible expenses required by a landlord to execute a residential lease agreement. Eligible expenses include security deposits, application fees, first and last month's rent, and pet deposits.

The following requirements apply to rental assistance:
   i. Assistance for security deposits and first and last month's rent is limited to the applicable U.S. Department of Housing and Urban Development (HUD) Fair Market Rent (FMR) for the rental unit type, size, and location, based on the most recently published HUD FMR Documentation System.

   ii. Applicants must submit a copy of the residential lease application, lease agreement, and/or other documentation required by PEMA to verify the rental expense. PEMA reserves the right to contact the landlord or property manager to verify information provided by the applicant and to confirm the terms of the lease agreement.

C. Category 3 – Essential Personal Property

1. Description.
For eligible homeowners and renters, DRAP-IA funds may be used to replace essential personal property that was destroyed or rendered unusable as a direct result of the declared disaster and is not covered by insurance or other available disaster recovery assistance.

2. Maximum Award.
Up to $7,500 may be awarded for eligible essential personal property items not covered by insurance or other available assistance.

3. Eligible Expenses.
The table below identifies the complete list of eligible personal property items and the maximum award amount available for each item.

PA DRAP-IA Eligible Essential Property	
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 $3,500
Smoke Detector (per item)	$25
Work Uniform/Professional Attire (per adult)	$300

Applicants are required to retain all receipts, invoices, and proof of purchase for each eligible expense reimbursed through DRAP-IA. Failure to comply with DRAP-IA requirements may result in repayment of grant funds to PEMA. Instructions for submitting receipts and other supporting documentation for eligible expenses are provided in Section V.D.

D. Registration and Case Management

PEMA may use State Disaster Assistance funds to support registration and case management activities that assist individuals impacted by a disaster. PEMA will determine the amount of funding allocated for these functions and will work directly with affected counties and other partner organizations to define the scope of eligible registration and case management services.

E. DRAP-IA Grant Awards & Funding Prioritization

The maximum DRAP-IA award amount for an eligible household is $20,000. This maximum applies regardless of whether the household's eligible losses exceed $20,000. PEMA reserves the right to reduce maximum award amounts based on available program funding.

Because DRAP-IA funds are limited, the program's primary focus is to assist eligible households in restoring their primary residence to a safe, sanitary, accessible, and weatherproof condition. When 75 percent (75%) or more of DRAP-IA funding has been committed, PEMA may temporarily suspend awards for *Category 3 – Essential Personal Property* until additional funding becomes available.

PEMA also reserves the right to prioritize funding among eligible cost categories during any disaster event based on available appropriations and program needs. If prioritization becomes necessary, funding will be allocated in the following order:

1. Category 1 – Home Repairs
2. Category 2 – Temporary Housing and Rental Expenses
3. Category 3 – Essential Personal Property

SECTION V – APPLICATION & AWARD REQUIREMENTS

A. DRAP-IA Application Procedures

1. PEMA will define the application period in the DRAP-IA Activation Notice issued for a disaster. PEMA maintains discretion to extend the application period based on the operational needs of the agency.

2. Applicants may request assistance for one or more eligible cost categories (home repairs, temporary housing and rental expenses, and essential personal property) using a single application.

3. Applications must be submitted through the Commonwealth's online eGrants system at https://www.esa.dced.state.pa.us/.

4. Keystone Login. Applicants who do not already have a Keystone Login account must first create one at https://keystonelogin.pa.gov/Account/Register before accessing the eGrants systems and submitting an application.

5. Application Information. Additional information on how to apply for DRAP-IA funding is available on PEMA's website at https://www.pa.gov/services/ready/post-disaster-assistance.html.

6. Paper Applications. Applicants who are unable to submit an application electronically may request a paper application by emailing PADRAP@pa.gov or calling 717-562-5771.

7. Only one (1) application may be submitted per household. *See Appendix A – Household Provisions* for additional information.

B. Required Information and Documentation

1. Required Application Information.
   Applicants must provide the following information as part of the DRAP-IA grant application:

   a. Applicant contact information.
   b. Insurance information, including documentation of insurance payments or claim denials (if applicable).
   c. Household information, including whether the applicant owns or rents the residence and the total number of adults residing in the household.
   d. Household income information for all adult household members.
   e. A description of the disaster-related damages.
   f. Disclosure of any assistance received or expected from other sources related to the disaster, including insurance proceeds, charitable organizations, SBA disaster loans, or other local, state, or federal assistance programs.

2. Supporting Documentation.

Applicants must submit documentation sufficient to establish eligibility and verify eligible expenses. Examples include:

a. Proof of residency (e.g., utility bill, driver's license, lease agreement, or tax records).
b. Proof of household income (e.g., tax return, Medicaid eligibility documentation, or pay statements covering the final three (3) months of the preceding calendar year for all adult household members).
c. Photographs of the disaster-related damage.
d. Receipts and proof of payment for reimbursement requests.
e. Contractor estimates or repair quotes.
f. A voided check or other banking documentation for direct deposit.
g. A copy of homeowners or renters insurance declaration page.
h. An SBA disaster loan denial based on inability to repay or unsatisfactory credit OR documentation showing participation in an eligible income-based assistance program, such as TANF, SNAP, LIHEAP, or Medicaid. Social Security benefits do not satisfy program eligibility requirements. *Pictures of EBT cards will not be accepted as proof of eligibility.*

3. Applicant Certification.
As part of the application, applicants must certify that all information provided is true and complete. Applicants are advised that knowingly making a false statement, misrepresentation, or omission of a material fact in connection with a DRAP-IA application may constitute a misdemeanor and may subject the applicant to criminal penalties under *18 Pa.C.S. § 4904 (relating to unsworn falsification to authorities).*

4. Property Inspection.
Applicants must permit PEMA or its authorized representative(s) to inspect the damaged property as necessary to verify disaster-related damages and determine eligibility for assistance.

C. DRAP-IA Application Review

PEMA will review each DRAP-IA application and assign one of the following dispositions:

1. Approved.
The application is complete, the applicant has been determined eligible, and the requested assistance is approved in full.

2. Incomplete.
The application is missing required information or supporting documentation necessary to determine eligibility or process the request. Failure to submit the requested information within the applicable timeframe may result in denial of the application.

If an application is determined to be incomplete:

a. PEMA will notify the applicant of the deficiencies and identify the information or documentation needed to complete the application.

b. The applicant may submit the required information within thirty (30) days of the date of notification, or within the application period defined in the DRAP-IA Activation Notice for the disaster, whichever provides the applicant with the longer period to respond.

3. Denied.
   An application may be denied for any of the following reasons:
   a. The applicant does not meet the eligibility requirements for DRAP-IA.
   b. The claimed losses are not eligible for assistance under the program.
   c. The applicant fails to provide required information or documentation within the applicable timeframe.
   d. The applicant is determined to be ineligible for any other reason permitted under these guidelines or applicable law.

D. DRAP-IA Grant Agreement & Payment

1. Grant Agreement.
   After an application is approved, PEMA will notify the applicant by email and provide an award letter and DRAP-IA grant agreement.

   a. Review of Grant Agreement.
      The applicant must review the grant agreement, which outlines the terms and conditions of the award, including all program requirements and recipient responsibilities.

   b. Execution of Grant Agreement.
      If the applicant accepts the award, the grant agreement must be signed and returned to PEMA through the eGrants system within thirty (30) calendar days of the issuance date.

   c. Failure to Return Grant Agreement.
      If the signed grant agreement is not returned within thirty (30) calendar days, PEMA will make at least three (3) attempts to contact the applicant using the applicant's preferred method of communication. PEMA will document each contact attempt, and at least one (1) attempt will be made in writing. PEMA may rescind the grant award if the applicant does not respond within thirty (30) days of the initial notification.

2. Payment of Funds.
   PEMA cannot process grant payments until the grant agreement has been fully executed by the Commonwealth. Once the grant agreement is fully executed, approved payments will be processed as promptly as possible.

   a. Grant payments may be issued by electronic funds transfer (EFT) directly into the grant recipient's designated bank account.
   b. Grant recipients electing EFT must provide the banking information required by the Commonwealth to

process direct deposit.

c. If direct deposit is unavailable, payment may be issued by check.

3. Cost Documentation and Reporting.
   Grant recipients are responsible for documenting all expenditures of DRAP-IA funds.
   a. Grant recipients must submit documentation supporting all expenditures to PEMA in accordance with the grant agreement. Documentation must include receipts, invoices, or other proof of payment that clearly identifies the date of purchase, the item or service purchased, and the amount paid.

   b. Supporting documentation may be submitted to PADRAP@pa.gov or mailed to:
      Pennsylvania Emergency Management Agency
      ATTN: DRAP-IA
      1310 Elmerton Ave
      Harrisburg, PA 17110

   c. If a grant recipient fails to provide required documentation, or if PEMA determines that grant funds were spent on ineligible expenses or otherwise used in violation of applicable laws, regulations, policies, directives, guidelines, or the grant agreement, the recipient will be required to repay those funds to PEMA.

   d. Grant recipients must maintain all receipts and supporting documentation for three (3) years from expiration or termination date of the grant agreement.

4. Use of Funds and Remaining Balances.
   Grant funds must be used only for the eligible expenses approved in the grant agreement. If grant funds remain after all approved expenses have been paid, the grant recipient must either:

   a. Return the unused funds to the Commonwealth; or

   b. Obtain prior written approved from PEMA to apply the remaining balance to other eligible DRAP-IA expenses. Requests for approval to use remaining funds for other eligible expenses should be submitted to PADRAP@pa.gov.

5. Compliance Reviews
   PEMA, through its Bureau of Grants Management, may conduct compliance reviews of DRAP-IA awards in accordance with its most current Grant Monitoring Standard Operating Procedure. If a compliance review or audit determines that DRAP-IA funds were improperly used, improperly retained, or not returned to the Commonwealth when required, PEMA may pursue recovery of the funds and refer the matter to OAG or another appropriate authority for further action.

E. Questions about DRAP-IA

For questions about the DRAP-IA program, including program availability, application deadlines, and eligibility, please contact PEMA using one of the following methods:

Email: PADRAP@pa.gov
Telephone: 717-562-5771 (Monday through Friday, 8:00 a.m. to 4:00 p.m.)

For technical assistance with the Commonwealth's eGrants System, please contact the eGrants Help Desk:

Email: egrantshelp@pa.gov
Telephone: 833-448-0647 (Monday through Friday, 8:30 a.m. to 6 p.m.)

Appendix A. Household Provisions

Mandatory Household Members

For the purposes of determining eligibility for replacement of personal property and calculating household income, Mandatory Household Members include:

1. The primary applicant/head of household
2. The spouse or common law spouse of the primary applicant who resides at the applicant's address
3. All dependents of the primary applicant (as defined by IRS guidelines) who reside at the applicant's address
4. Any other individual who is financially interdependent with the primary applicant and resides at the applicant's address
    a) Financial interdependence is defined as combining all or substantially all of their income for the purpose of paying rent/mortgage, utilities, and daily living expenses (i.e., they share a primary bank account for household funding)
    b) Sharing only utilities (as is common with roommates or co-habitants) is generally insufficient to merge two individuals into a single financial household for income eligibility determination
5. An unrelated cohabitant who resides at the applicant's address and who has child(ren) under 21 in common with the primary applicant
6. Any other individual who is listed on the mortgage, deed, or other document verifying ownership of the property and resides at the applicant's address

Separate Households at the Same Address

The following applies to residents of a Separate Household residing at the same address for the purposes of determining eligibility for replacement of personal property and calculating household income. A resident shall be considered part of a Separate Household if *all* the following criteria are met:

1. They are not legally married to the primary applicant
2. They are not a financial dependent of the primary applicant
3. They maintain separate finances from the primary applicant (e.g., maintain separate bank accounts and do not commingle funds)
4. They do not assume legal or financial responsibility for the ownership, mortgage, property taxes, or rent of the dwelling
5. They are not seeking assistance for the repair or replacement of their personal belongings through this application (or they must apply as their own separate household for personal property assistance)
6. A foster child is not a mandatory household member

This provision applies to individuals such as roommates who share only rent/utility costs, or an adult family member (like a grandparent or adult child) who lives in the dwelling but maintains completely separate finances and has no ownership or primary financial responsibility for the home structure. If household members only share utility expenses and are not financially interdependent, they should be treated as separate households. Each eligible individual in the unit may apply for assistance based on their own documented losses and income.

Households for Home Repair

For the purposes of home repair assistance, only the applicant with legal or financial responsibility for the ownership,

mortgage, or property taxes of the dwelling may receive assistance with home repair costs. The income of a Separate Household member is excluded from eligibility calculations. The presence of that person as a resident does not disqualify the property from receiving home repair assistance.

Summary for Unrelated Cohabitants

Assistance Type	Shared Utilities Only	Joint Lease/Shared Primary Account	Joint Lease/Separate Finances
Personal Property	**Separate Households.** Each person claims *their own* lost items against *their own* income limit.	**Single Household.** Combine income; total losses are considered together.	**Separate Households.** Each person claims *their own* lost items against *their own* income limit.
Home Repair	**Separate Households for Income.** Cohabitant's income is excluded if they have no legal/financial responsibility for the structure.	**Single Household.** If both are on the ownership documents, the application must reflect joint responsibility, and their combined income applies.	**Single Household, if applicants are responsible for home repairs.** If both are on the rental documents, the application must reflect joint responsibility, and their combined income applies.