

## **FEMA Expands Public Assistance Eligibility to Include Houses of Worship**

FEMA has just changed a long-standing policy to now include churches among the types of private non-profits that can qualify for federal disaster assistance. This means our congregations can seek FEMA funds for building repairs in federally declared disasters. In the past, churches could not qualify if their “primary” purpose is religious activity, such as worship, religious education, etc. That restriction has been eliminated. These changes are effective for disasters declared on or after August 23, 2017.

A few things to note:

- 1) Congregations must be covered by a 501(c)(3) ruling such as the NALC’s “umbrella” group ruling in order to qualify for FEMA assistance. NALC congregations are covered by the “umbrella” ruling only if they have applied to be included in it. Congregations can be admitted into that group ruling immediately upon request, but the congregation needs to provide certain documentation. Congregations should contact Anne Gleason and/or Ryan Schwarz if they would like to be included.
- 2) FEMA distinguishes between critical and non-critical services. For NALC congregations, generally the only way they might qualify as offering critical services is if they operate a parochial school. Such congregations can apply for disaster relief aid from FEMA directly.
- 3) Congregations which do not offer critical services (as defined by FEMA) can still obtain FEMA disaster assistance but they must apply for a disaster relief loan from the US Small Business Administration (SBA) first. After the SBA makes a decision on that loan application, then the congregation can apply for disaster assistance from FEMA – either to cover their total need, if their SBA loan application was denied, or to cover any demonstrated need amount in excess of the amount provided by the SBA loan

This change will be reflected in the third edition of the Public Assistance Program Policy Guide, which is available online at [www.fema.gov/media-library/assets/documents/111781](http://www.fema.gov/media-library/assets/documents/111781).

Please note that this is a general summary of the recent FEMA action. Congregations’ individual circumstances may affect their eligibility for this form of disaster relief assistance.