



## **City of Lynchburg Disaster Recovery Group Selection Criteria for Clients**

The City of Lynchburg Disaster Recovery Group (CLDRG) believes in the resiliency and strength of survivors and our community. We are facilitators and partners in recovery committed to connecting survivors with the services and supports needed to aid in achieving recovery as close as possible to pre-disaster conditions. We understand that survivors are responsible for their own recovery by exhausting all insurance, financial, and household assets as a part of their recovery effort. We are committed to treating them with dignity and respect along that journey.

To the best of our ability, we will provide a fair and equitable process of evaluating the disaster related needs of our clients. We commit to providing a comprehensive assessment of needs and developing a recovery plan which will return our clients to a safe, secure, sanitary and sustainable living situation. We will be truthful and realistic in our dealings while always striving to maintain a sense of hope. We realize that we may not be in a position to provide for all of the needs of our clients, but we commit to providing timely information and access to resources to aid clients in their recovery. We are committed to doing all this while employing the core principles of integrity, confidentiality, honesty, transparency and fiscal responsibility.

The CLDRG is only able to assist disaster survivors who own and were residing in their primary residence inside the City limits of Lynchburg with repairs regarding the safety, security, sanitation and functionality of their home. The CLDRG is only able to assist renters residing inside the City limits of Lynchburg in finding alternative rental housing and with the replacement of essential household items.

### **Purpose:**

The purpose of CLDRG is to assist with a disaster household's unmet needs that are serious, essential and necessary. These unmet needs must have arisen from a disaster/emergency declared by the local government, the Governor of the Commonwealth of Virginia, and/or the President of the United States of America.

### Eligible Clients:

While all impacted households are eligible for assistance from a disaster case manager to help them navigate their recovery, the CLDRG must prioritize who is eligible for material, financial and/or volunteer assistance. The CLDRG will consider providing material, financial and/or volunteer assistance to clients who meet one or more of the following characteristics:

- Households with a combined income of less than 80% of the area household median income (based on Housing and Urban Development's Federal Income Limit Area Summary)
- Elderly (55 years of age or older)
- Disabled

Eligibility will be determined utilizing the Disaster Case Management Disaster Form and in person site visits.

If material, financial and/or volunteer assistance remains available after helping households meeting the above criteria, the CLDRG can consider assistance on a case by case review.

### Eligible Categories of Assistance:

The following categories of unmet needs that are serious, necessary and essential may be eligible for assistance depending on available funding and volunteers:

- Establishing a new rental residence (e.g. security deposits, utility deposits, essential furnishings, transportation of household items, etc.)
- Temporary living expenses while primary residence is uninhabitable and being repaired or while a new rental residence is being identified depending on other available sheltering options
- Transportation needs when survivor's only vehicle was severely damaged or destroyed during the disaster event. The cost of repair or replacement will not exceed the damaged vehicle's Kelley Blue Book value
- Replacing household items essential for habitation in their primary residence
- Repairing or rebuilding a homeowner's primary residence

### Ineligible Categories of Assistance:

While many needs can arise following a disaster, it is necessary to keep in mind that funding and the availability of volunteer assistance is limited. The following categories of assistance are ineligible:

- Reimbursement for repairs already completed
- Medical expenses
- Loss of business and/or income
- Damage to secondary home or uninhabited properties
- Portions of house that are not primary living areas such as garages, storage units, and sheds
- Fencing and other cosmetic landscaping features

Disaster Case Management: The disaster case management process must be used to make a comprehensive evaluation of an individual disaster household's situation using data from Initial Damage Assessments performed by the Federal Emergency Management Agency (FEMA), Virginia Department of Emergency Management (VDEM), Small Business Administration (SBA), and/or City of Lynchburg damage assessment staff.

The following are resources that should be exhausted prior to determining eligibility:

- *Insurance*: The disaster case manager should endeavor to ensure that disaster households have applied for all insurance that would cover incurred losses. Copies of insurance policies and insurance settlements should be obtained from the disaster household.
- *Presidential Disaster Declaration for Individual Assistance*: If a disaster is declared by the President to receive Individual Assistance, households must register for assistance. The household must disclose the amount of assistance provided by FEMA and how it is using those funds for recovery.
- *Small Business Administration Disaster Declarations*: When a disaster does not receive a Presidential Disaster Declaration for Individual Assistance, it may be that a declaration by the Small Business Administration will be made. If so, the affected jurisdiction and contiguous counties and independent cities are included. Affected disaster households in those jurisdictions are eligible to be considered for a loan from the SBA. The application period will last for 60 days for homeowners and renters. The disaster case manager should encourage that any household that might be able to obtain disaster loans apply for such assistance.