

DISASTER DECLARATION ANNEX

I. Purpose

The purpose of this Annex is to describe the systems and operational policies for requesting an emergency or disaster declaration at the local, state and federal levels.

II. Scope

The provisions set forth in this Annex specify the process to request emergency and disaster assistance from state and federal agencies, starting with a local disaster declaration for Larimer County and in coordination with municipal governments.

III. Authorities:

- Larimer County Emergency Management Resolution establishing the Office of Emergency Management and its authorities, 2015
- Larimer County Code, Disaster Preparedness, revised 2015
- Colorado Revised Statutes Title 24, Article 33.5 Section 7, Colorado Disaster Emergency Act
- Robert T. Stafford Disaster Relief and Emergency Assistance Act, P.L. 93-288, as Amended

IV. Assumptions

- Local jurisdictions may seek emergency supplemental response and recovery funding when funding resources within their jurisdiction have been exhausted.
- The state will seek supplemental response and recovery funding from the federal government when event-related costs meet or exceed federal thresholds and declaration factors.
- Multiple programs and declarations exist to assist local governments through state and federal agencies and non-governmental programs.

V. Situation

Local governments are responsible for first response to emergencies impacting their jurisdictions including the acquisition of resources and funding to support emergency operations.

Disasters have an immediate impact on local resources resulting in shortages that may require the unplanned expenditure of funds or the need for resources by Larimer County. In addition, coordination may be required between local, state and federal organizations to administer the disaster declaration process designed to assist in the response and recovery from disasters.

Supplemental state assistance for resource support and eligible expenses incurred by government agencies may be available to Larimer County from the State of Colorado through an Executive Order by the Governor after a local emergency or disaster declaration is issued.

Supplemental federal assistance for eligible response and recovery expenses incurred by governmental entities and participating not-for-profit agencies may be available to the State of Colorado to assist Larimer County from the Federal Emergency Management Agency (FEMA) after a Presidential Disaster Declaration has been issued and a FEMA/State Agreement has been signed.

VI. Concept of Operations

The primary and support agencies to this Annex will act as a team to address emergency management issues to ensure the declaration process is efficient and timely. Larimer County OEM will serve as the lead agency in coordination with the Larimer Attorney's Office.

1. Roles and Responsibilities

a. Larimer County

- i. Larimer County Office of Emergency Management
 - Coordinate with Damage Assessment Teams and local municipal partners to determine extent of damages and need for local declaration (FEMA will rely heavily on the local jurisdiction for initial damage assessments and costs).
 - If municipalities declare a local emergency or disaster but the county does not meet thresholds, assist municipalities with declaration process at the state, including support from the Board of Commissioners in the declaration process as appropriate.
 - If municipalities declare a local emergency or disaster and the county meets necessary thresholds, provide for a coordinated declaration between all local governments in Larimer County.
 - Provide the Board of Commissioners with relevant information regarding the need for a disaster declaration.
 - Send the signed declaration to the State of Colorado, Division of Homeland Security and Emergency Management, for consideration
 - Coordinate with state agencies as appropriate for resource support and financial assistance.
- ii. Larimer County Manager
 - In consultation with the Larimer Office of Emergency Management, determine the need to declare major emergency or disaster for Larimer County.
- iii. Larimer County Attorney's Office
 - In consultation with the Larimer Office of Emergency Management, draft a local emergency or disaster declaration for consideration by the Board of Commissioners.

iv. Board of County Commissioners

- Ensure availability to make critical decisions following a large-scale emergency or disaster.
- In consultation with the County Manager, execute the major emergency or disaster declaration as appropriate.

b. **State of Colorado**

i. Division of Homeland Security and Emergency Management

- Accept the local disaster declaration and provide assistance as available to local governments through resource support and financial assistance
- Determine which type of federal assistance to request
- Develop a request letter for the Governor's signature and compile data to support the request
- Recommend the State Coordinating Officer (SCO) and the Governor's Authorized Representative (GAR) for the Governor's consideration
- Coordinate with FEMA for the administration of the disaster assistance programs with support from other state agencies - Other state agencies may provide personnel to assist in the implementation of the program as it relates to their area of expertise
- Assign staff to coordinate the delivery of disaster assistance programs
 - ~ Individual Assistance Officer (IAO) - is responsible for the daily administration of the Individual Assistance Program. The IAO coordinates with FEMA to implement the various disaster assistance programs that are included under an IA declaration. The IAO coordinates the state agencies that are involved in the delivery of the disaster assistance programs.
 - ~ State Public Assistance Group (SPAG) Supervisor - is responsible for the daily administration of the Public Assistance Program. The SPAG supervisor is the state official who is responsible for providing briefings to the applicants on elements of the Public Assistance Program, supervising Public Assistance Specialists (PASs), training and coordinating State Project Specialists (SPSs), providing technical assistance and guidance to applicants, and preparing Public Assistance Program documents for applicants.
 - ~ State Hazard Mitigation Officer (SHMO) – is the person designated by the GAR as the individual responsible for all matters related to the administration of the Hazard Mitigation Grant Program (HMGP). The SHMO will develop a mitigation strategy and coordinate all state mitigation activities during the recovery from the disaster.
- Inform support agencies and local officials of request for and approval/denial of federal assistance

- Coordinate public information activities related to the request for federal assistance
 - Work with FEMA to manage the program
 - Provide technical support and assistance to applicants
 - Ensure that potential applicants are educated about the eligible assistance programs and are aware that the assistance is available
- ii. Governor's Office
- Accept the local Emergency or disaster declaration from DHSEM with their recommendation for state assistance
 - Determine need for a State Declaration of Disaster
 - Sign an Executive Order declaring an emergency or disaster for the State of Colorado and send request to FEMA for federal declaration consideration
 - Appoint the State Coordinating Officer (SCO) to act in cooperation with the Federal Coordinating Officer (FCO) to coordinate disaster recovery efforts of the state
 - Appoint the Governor's Authorized Representative (GAR) who is empowered by the Governor to execute, on behalf of the state, all necessary documents for the disaster assistance programs - The GAR has overall management responsibility for the state's disaster assistance programs and is the state official who is responsible for assigning individuals and alternates to serve as the Individual Assistance Officer (IAO), Public Assistance Group Supervisor and State Hazard Mitigation Officer (SHMO), and for administering funds for the programs and ensuring that the state fulfills its responsibilities under the Stafford Act and Code of Federal Regulations (CFR). The GAR monitors the activities of the IAO, State Public Assistance Group (SPAG) Supervisor and SHMO, and coordinates with the state financial management officer. The GAR will determine the staff and budget required for program management from the date of the President's declaration through the completion of the grant program.
- c. **Federal Government**
- i. Federal Emergency Management Agency
- Coordinate the disaster declaration process between the State of Colorado and the Federal Government to determine which federal programs, if any, are applicable
 - Utilizing local damage assessments, determine if thresholds are met for federal program assistance
 - Coordinate federal resources with the State of Colorado to ensure resources are available to assist in response and recovery efforts
 - Upon a declaration of a major disaster or emergency by the President, FEMA headquarters will appoint a Federal Coordinating

Officer (FCO) to immediately take action to assure that federal assistance is provided in accordance with the declaration and applicable laws

- ii. Small Business Administration
 - Coordinate with FEMA and local agencies on damage assessments to businesses and primary structures to determine if thresholds are met for SBA assistance
 - Administer the SBA program

2. Declaration Process

a. Municipal and County Level

i. Benefits of a Local Declaration

The primary benefit of declaring an emergency or disaster is to allow the activation of the local Emergency Operations Plan (LEOP). With the activation of the LEOP, jurisdictions may:

1. Access policies and procedures that are not available in day to day operations
2. Activate disaster codes and ordinances
3. Expand Emergency Operations Center (EOC) support to incident command
4. Provide a mechanism for financial support to the disaster if state or federal assistance is approved

ii. Authority for a local disaster declaration is provided by the Colorado Disaster Emergency Act, C.R.S 24-33.5-700.

1. A local disaster may be declared only by the principal executive officer of a political subdivision
2. It shall not be continued or renewed for a period in excess of seven days except by or with the consent of the governing board of the political subdivision

iii. Damage Assessments - Following a disaster an Initial Damage Assessment must be performed by the local jurisdiction to assess the impact of the disaster. This assessment should provide a rough estimate of the extent and location of damages. Often this will require the coordination of the various municipal governments who will also perform their own damage assessments. When the information has been collected, it is provided to DHSEM.

iv. Local Declaration Steps – Once it is determined that the incident exceeds local capabilities, and/or the damages meet state and federal thresholds,

the Board of Commissioners will sign a resolution declaring a major emergency or disaster.

1. Any order or proclamation declaring, continuing, or terminating a local disaster emergency shall be given prompt and general publicity and shall be filed promptly with the county clerk and recorder, city clerk, or other authorized record-keeping agency.
2. An emergency declaration may extend to all or any part of the geographical area under the jurisdiction of the municipality/county/tribe/special district.
3. Although a verbal declaration of emergency is permitted, all declarations should ultimately be made in writing to DHSEM to ensure proper documentation is maintained.
4. Even though a local state of emergency declaration can be initiated by a county at any time, it should be declared prior to requesting response or recovery assistance from the state. Doing so informs state decision makers that an emergency situation exists beyond the response or recovery capabilities of the local jurisdiction.

b. State Level

i. Benefits of a State Declaration

1. Activates the State's Emergency Operations Plan
2. Provides access to policies and procedures that are not available in day-to-day operations
3. Activates the State Emergency Operations Center (EOC) which assists the local EOC and the Incident Commander
4. Provides authorization for the mobilization and deployment of all state resources

ii. Authority for a state disaster declaration is provided by the Colorado Disaster Emergency Act, C.R.S 24-33.5-700.

iii. State Declaration Steps - If a jurisdiction determines the emergency or disaster is beyond its ability to effectively respond, a local declaration will be sent to the state DHSEM, triggering the following steps:

1. DHSEM staff will gather information and brief the State OEM Director
2. The State OEM Director, depending on time and severity of the situation, will brief the DHSEM Director, CDPS Executive Director and/or the Governor's staff
3. A determination will be made as to whether or not a state declaration is warranted
4. A state of emergency can be declared by the governor through an executive order or proclamation (C.R.S. 24-33.5-700), which is

submitted to the President through the Federal Emergency Management Agency (FEMA), Region VIII, in Denver, Colorado - Only the Governor of the state can declare a state of emergency

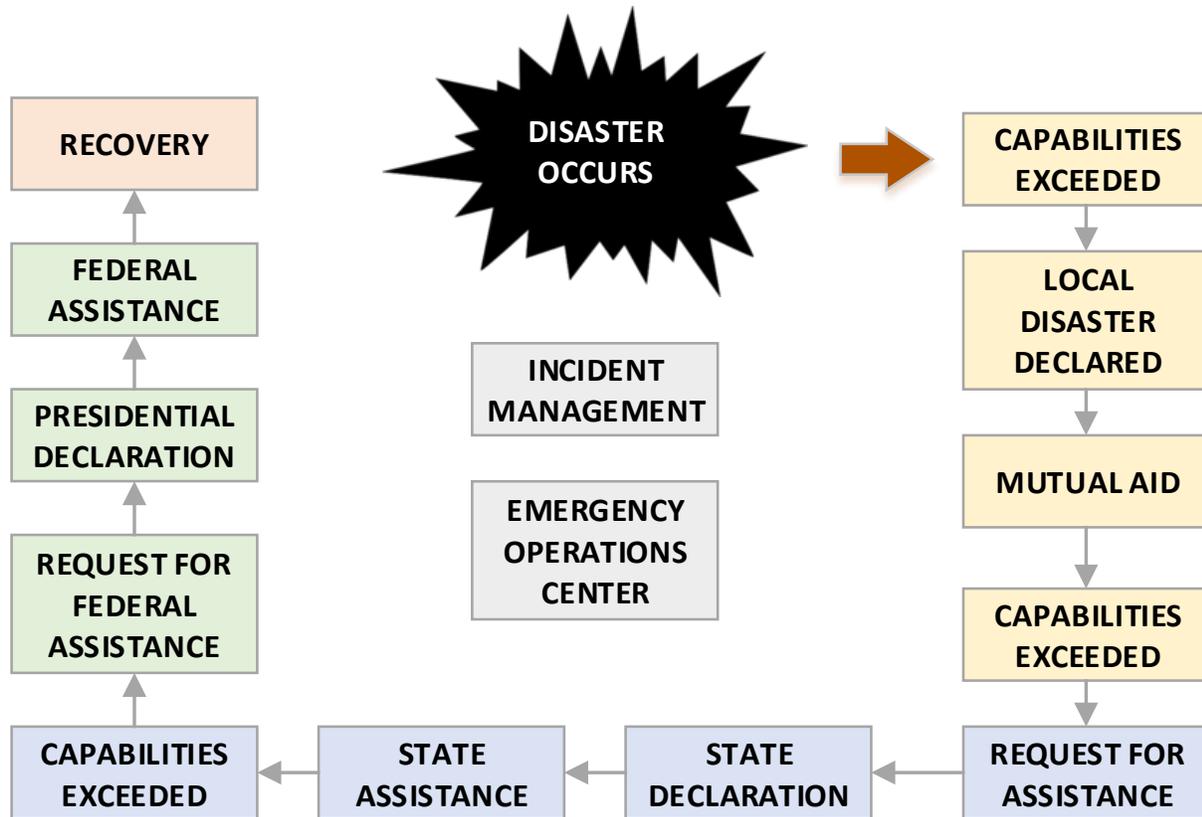
5. If warranted, state agencies may assist the Governor's staff with content for the Executive Order
6. The Executive Order is distributed to the appropriate agencies. Actions are determined
7. The action of the governor will be in support of the local jurisdiction's expressed needs
8. The Executive Order should include the following points:
 - a. The nature of the emergency (fire, flood, snow storm, drought, etc.)
 - b. The area that is threatened
 - i. One jurisdiction
 - ii. Multiple jurisdictions within one county
 - iii. One region
 - iv. Multiple regions
 - v. Entire state
 - c. The conditions that have led to the state of emergency
- iv. The declaration of a state of disaster emergency by the governor serves to activate the emergency response, recovery and mitigation phases of the state and local emergency management plans; and provide authority for the mobilization and deployment of all resources to which the plans refer.
- v. Any state of emergency that has been declared is only good for 30 days unless the Governor renews the declaration. The declaration can be terminated by way of Executive Order or Proclamation when the Governor determines that a state of emergency no longer exists.
- vi. The conditions that lead to a termination of the state of emergency
 1. Further destruction has stopped
 2. Recovery efforts are well under way

c. Federal Level

- i. Benefits of a Federal Declaration
 1. Activates the National Response Framework to provide resource support to affected jurisdictions
 2. Activates Provisions within the Stafford Act to begin federal assistance through multiple programs and agencies

- ii. Authority for a Federal Disaster Declaration is provided by the Robert T. Stafford Disaster Relief and Emergency Assistance Act, P.L. 93-288, as Amended (Stafford Act).
 1. This law establishes a process for requesting and obtaining a Presidential disaster declaration, defines the type and scope of assistance available from the federal government, and sets the conditions for obtaining that assistance.
 2. When state and local resources are inadequate to effectively respond to an emergency or major disaster, the Stafford Act allows for federal assistance through a Presidential Disaster Declaration.

- iii. Federal Declaration Steps – Once the State of Colorado determines that a state declaration is warranted, the Governor’s Executive Order will trigger the following steps:
 1. Damage Assessments – Local and state officials conduct a joint preliminary damage assessment (PDA) with federal officials to estimate the extent of the disaster and its impact on individuals and public facilities. This information is included in the Governor's request to show that the disaster is of such severity and magnitude that effective response is beyond the capabilities of the state and the local governments and that federal assistance is necessary.
 2. Lead Agency – FEMA, part of the Emergency Preparedness and Response (EPR) Directorate of the Department of Homeland Security, is tasked with coordinating the response of federal agencies with state and local governments.
 3. Supplemental Information – FEMA gathers information to supplement the governor's request and this is sent to the president who determines the final disposition. The disposition of the request is transmitted through FEMA Region VIII back to the governor.
 4. Decision - Based on the Governor's request, the President may declare that a major disaster or emergency exists, thus activating an array of Federal programs to assist in the response and recovery effort. Not all programs, however, are activated for every disaster. The determination of which programs are activated is based on the needs found during the damage assessment and any subsequent information that may be discovered.



VII. Levels of Federal Declaration

There are two types of declarations provided for in the Stafford Act: Emergency Declarations and Major Disaster Declarations. Both types authorize the President to provide federal disaster assistance. However, the cause of the declaration and type and amount of assistance differ.

Major Disaster Declaration

The Governor may request a Major Disaster Declaration if a situation occurs which is of such severity and magnitude that effective response is beyond the capabilities of the state. The Governor submits his/her request to the President through the Federal Emergency Management Agency Regional Administrator (FEMA RA). The Governor’s request must be submitted within 30 days of the event, unless the FEMA Assistant Administrator approves an extension.

Based on all available information, the FEMA RA will summarize the Preliminary Damage Assessment findings and submit a recommendation to FEMA headquarters. FEMA headquarters will review the recommendation of the FEMA RA and formulate a recommendation that is forwarded to the President. The President will make a determination based on all of the information provided to him/her.

After a declaration by the President, the FEMA Assistant Administrator designates the areas eligible for federal assistance. The Governor may request that additional affected areas be authorized by FEMA within 30 days of the termination date of the incident or 30 days after the declaration, whichever is later, unless the Federal Coordinating Officer (FCO) approves an extension.

For catastrophes of unusual severity and magnitude when field damage assessments are not necessary to determine the requirement for supplemental federal assistance, the Governor may send an abbreviated written request through the FEMA RA for a declaration of a major disaster. This may be transmitted in the most expeditious manner available

Emergency Declaration

The Governor may request an emergency declaration to supplement the state and local efforts to save lives and to protect property and public health and safety, or to lessen or avert a threat of catastrophe. The Governor submits his/her request to the President through the FEMA RA. The Governor's request must be submitted within 30 days of the event, unless the FEMA Assistant Administrator approves an extension.

Based on all available information the FEMA RA will summarize the Emergency Declaration request and submit a recommendation to FEMA headquarters. FEMA headquarters will review the recommendation of the FEMA RA and formulate a recommendation that is forwarded to the President. The President will make a determination based on all of the information provided to him/her.

After a declaration by the President, FEMA designates the areas eligible for federal assistance. The Governor may request that additional affected areas be authorized by FEMA within 30 days of the termination date of the incident or 30 days after the declaration, whichever is later.

VIII. Types of Federal Declarations and Assistance

Federal Emergency Management Agency - The Code of Federal Regulations and FEMA Policy establish criteria against which a Presidential disaster or emergency request is measured in 44 CFR Part 206.48. FEMA disaster assistance falls into four general categories:

- Individual Assistance — Aid to individuals and households;
- Public Assistance — Aid to public (and certain private non-profit) entities for certain emergency services and the repair or replacement of disaster-damaged public facilities;
- Hazard Mitigation Assistance — Funding for measures designed to reduce future losses to public and private property.
- Fire Management Assistance Grant – Provides financial assistance to jurisdictions for wildfire suppression activities where there is a threat to having a major disaster declaration

Some declarations will provide only individual assistance or only public assistance. Hazard mitigation opportunities are assessed in most situations. Additionally, FEMA will only

reimburse a portion of total allowable costs (typically 75%).

1. Individual Assistance (IA) Program

- a. The IA Program is designed to give to aid to individuals and households. Here are a few areas where assistance is given to individuals:
 - i. Temporary Housing: Give those affected by the disaster a place to live temporarily while their homes are repaired and cleaned up.
 - ii. Repair: Money is available to homeowners to repair damage from the disaster to their primary residence that is not covered by insurance.
 - iii. Replacement: Money is available to homeowners to replace their home destroyed in the disaster that is not covered by insurance.
 - iv. Disaster-related medical and dental costs
 - v. Clothing; household items: (room furnishings, appliances); tools (specialized or protective clothing and equipment) required for your job; necessary educational materials (computers, school books, supplies).
- b. An evaluation of a major disaster declaration for IA involves an assessment of the overall severity and magnitude of the impacts to the community, such as major employer(s) affected, business districts receiving major damage, percentage of housing stock impacted, economic impact, uniqueness of area (high unemployment rate compared to state average), and populations affected compared to state average or national averages (elderly, low income, disabled).
- c. Other factors or “indicators” considered in reviewing a Governor’s request for an IA declaration include:
 - i. the number of homes destroyed or with major damage (second and vacation homes are not eligible);
 - ii. impact on infrastructure or critical facilities in the affected area;
 - iii. imminent threats to public health or safety;
 - iv. impacts to essential government services or functions;
 - v. unique capability of federal government;
 - vi. dispersion or concentration of damages (high concentrations of damages generally indicate a greater need for federal assistance than widespread and scattered damages);
 - vii. level of insurance in place for homeowners and public facilities (FEMA looks at the amount of insurance coverage because federal law prohibits duplication of benefits – a general rule is 100 homes uninsured/under insured);
 - viii. assistance available from other sources, including federal, state, local, volunteer, and private sector (FEMA considers the extent to which volunteer agencies and state/local programs can meet the needs of disaster survivors);
 - ix. state and local resources/commitments from previous undeclared events;
 - x. frequency of disaster events over recent time period;

- xi. trauma to a state or community as follows: (a) large numbers of injuries or deaths, (b) large-scale disruption of normal community functions or services, (c) emergency needs such as extended or widespread disruptions of electricity or water;
- xii. needs of vulnerable populations (FEMA will consider impact on citizens with functional or access needs, such as disabled, low income, elderly, unemployed, tribal populations, and whether they may have a greater need for assistance);
- xiii. an assessment of the amount of IA benefits that would be provided, as compared to averages provided in past declared events in states of similar size, in accordance with 44 CFR Part 206.48 (b) (this measure looks at the number of disaster housing applications, homes destroyed and with major damage, dollar amounts for assistance, and other estimated assistance based on averages for similar sized states).

2. Public Assistance (PA) Program

- a. The PA Program is designed to provide assistance to local, state and tribal governments, and certain types of private, non-profit organizations so that they can quickly respond and recover from major disasters or emergencies declared by the President.
- b. Program Categories – The PA program consists of two specific categories of work:
 - i. Emergency Work – Addresses immediate needs, including:
 - Category A – Debris Removal
 - Category B – Emergency Protective Measures
 - ii. Permanent Work – Provides for the permanent restoration of the following facilities:
 - Category C – Roads and Bridges
 - Category D – Water Control Facilities
 - Category E – Buildings and Equipment
 - Category F – Utilities
 - Category G – Parks, Recreational, and other Facilities
- c. Public Assistance Indicators – Other factors or “indicators” considered in reviewing a Governor’s request for a PA declaration include:
 - i. amount and types of infrastructure damage;
 - ii. impact on infrastructure or critical facilities in the affected area;
 - iii. imminent threats to public health or safety;
 - iv. impacts to essential government services or functions;
 - v. unique capability of federal government;
 - vi. dispersion or concentration of damages (high concentrations of damages generally indicate a greater need for federal assistance than widespread and scattered damages);

- vii. level of insurance in place for public facilities (FEMA reduces the amount of assistance by the amount of insurance that was or should have been in force at the time of the disaster);
 - viii. assistance available from other sources (federal, state, local, volunteer, private sector);
 - ix. state and local resources/commitments from previous undeclared events;
 - x. frequency of disaster events over recent time period (FEMA looks at the last 12-month disaster history to better evaluate the impact on the state and locality, and in doing so, they look at federal and state declared events and the extent to which the state spent its own funds);
 - xi. per capita Impact for Estimated Cost of Assistance (uninsured public damages and response costs that exceed the per capita cost factors are one factor which FEMA will consider, but FEMA will also give consideration to concentrations of damages that impact county and local government even if the statewide per capita is not met); and
 - xii. other federal programs (FEMA will consider other federal programs if their programs would be more appropriate to meet the needs of the disaster).
- d. Please see the Public Assistance Administration and Financial Management Annex of the Larimer County Comprehensive Emergency Management Plan for further details on this program.

3. Hazard Mitigation Grant Program (HMGP)

- a. Hazard mitigation is defined as cost-effective action taken to prevent or reduce the threat of future damage to a facility. The applicant, FEMA, or the State may recommend that hazard mitigation measures be included in a PA Program Project Worksheet (PW). The costs of eligible hazard mitigation actions will be included in the overall funding of a project.
- b. FEMA will only reimburse a portion of total allowable costs (typically 75%).
- c. This program is triggered as a result of a declaration. There are no indicators.

4. Fire Management Assistance Grant (FMAG) Program

- a. Fire Management Assistance is available to states, local and tribal governments, for the mitigation, management, and control of fires on publicly or privately owned forests or grasslands, which threaten such destruction as would constitute a major disaster.
- b. The Fire Management Assistance declaration process is initiated when the Colorado Division of Fire Prevention and Control (DFPC) submits a request for assistance to the FEMA Regional Director at the time a "threat of major disaster" exists. The entire process is accomplished on an expedited basis and a FEMA decision is rendered in a matter of hours.

- c. The grant program provides a 75 percent Federal cost share and the jurisdiction having authority pays the remaining 25 percent for actual costs.
- d. Eligible firefighting costs may include expenses for field camps; equipment use, repair and replacement; tools, materials and supplies; and mobilization and demobilization activities.

Small Business Administration

The Governor may request a Small Business Administration (SBA) Disaster Declaration. The Governor submits his/her request to the SBA disaster area office serving the region where the disaster occurred. The Governor's request must be submitted within 60 days of the event. After a declaration by the SBA, the areas eligible for the SBA Low Interest Loan Program are designated.

1. Authority for SBA Assistance - The Code of Federal Regulations establishes criteria against which a declaration request is measured in 13 CFR Part 123.3 (a).
2. There are five ways in which disaster declarations are issued which make SBA disaster loans possible:
 - a. The President declares a Major Disaster, or declares an emergency, and authorizes Federal Assistance, including individual assistance (Assistance to Individuals and Households Program).
 - b. If the President declares a Major Disaster limited to public assistance only, a private nonprofit facility which provides non-critical services under guidelines of the Federal Emergency Management Agency (FEMA) must first apply to SBA for disaster loan assistance for such non-critical services before it could seek grant assistance from FEMA.
 - c. SBA makes a physical disaster declaration, based on the occurrence of at least a minimum amount of physical damage to buildings, machinery, equipment, inventory, homes and other property. Such damage usually must meet the following tests:
 - i. In any county or other smaller political subdivision of a State or U.S. possession, at least 25 homes or 25 businesses, or a combination of at least 25 homes, businesses, or other eligible institutions, each sustain uninsured losses of 40 percent or more of the estimated fair replacement value or pre-disaster fair market value of the damaged property, whichever is lower; or
 - ii. In any such political subdivision, at least three businesses each sustain uninsured losses of 40 percent or more of the estimated fair replacement value or pre-disaster fair market value of the damaged property, whichever is lower, and, as a direct result of such physical damage, 25

- percent or more of the work force in their community would be unemployed for at least 90 days; and
- iii. The Governor of the State in which the disaster occurred submits a written request to SBA for a physical disaster declaration by SBA (OMB Approval No. 3245–0121). This request should be delivered to the Disaster Assistance Field Operations Center serving the jurisdiction within 60 days of the date of the disaster. The addresses, phone numbers, and jurisdictions served by the field operations centers are published in the Federal Register.
 - d. SBA makes an economic injury disaster declaration in response to a determination of a natural disaster by the Secretary of Agriculture.
 - e. SBA makes an economic injury declaration in reliance on a state certification that at least five small business concerns in a disaster area have suffered substantial economic injury as a result of the disaster and are in need of financial assistance not otherwise available on reasonable terms.
 - i. The state certification must be signed by the Governor, must specify the county or counties or other political subdivision in which the disaster occurred, and must be delivered (with supporting documentation) to the Disaster Assistance Field Operations Center serving the jurisdiction within 120 days of the disaster occurrence.
 - ii. When a Governor certifies with respect to a drought or to below average water levels, the supporting documentation must include findings which show that conditions during the incident period meet or exceed the U.S. Drought Monitor (USDM) standard of “severe” (Intensity level D–2 to D–4). The USDM may be found at <http://drought.unl.edu/dm/monitor>. With respect to below average water levels, the supplementary information accompanying the certification must include findings which establish long-term average water levels based on recorded historical data, show that current water levels are below long-term average levels, and demonstrate that economic injury has occurred as a direct result of the low water levels.
 - iii. Not later than 30 days after SBA receives a certification by a Governor, it shall respond in writing with its decision and its reasons.
3. Types of SBA Assistance – The U.S. Small Business Administration (SBA) can make federally subsidized loans to repair or replace homes, personal property or businesses that sustained damages not covered by insurance. The Small Business Administration can provide three types of disaster loans to qualified homeowners and businesses:
- Home disaster loans to homeowners and renters to repair or replace disaster-related damages to home or personal property;
 - Business physical disaster loans to business owners to repair or replace disaster-damaged property, including inventory, and supplies; and

- Economic injury disaster loans, which provide capital to small businesses and to small agricultural cooperatives to assist them through the disaster recovery period.

For many individuals the SBA disaster loan program is the primary form of disaster assistance.

Agricultural Emergency Disaster Designation and Declaration Process – Agricultural-related disasters are quite common. One-half to two-thirds of the counties in the United States have been designated as disaster areas in each of the past several years. Producers may apply for low-interest emergency (EM) loans in counties/tribes named as primary or contiguous under a disaster designation.

Four types of disaster designations are possible:

- a Presidential major disaster declaration;
- a USDA Secretarial disaster designation;
- a Farm Service Agency (FSA) Administrator's Physical Loss Notification; and,
- a Quarantine designation.

For more information on these types of declarations; their declaration processes; and what is available, refer to www.fsa.usda.gov "USDA Farm Service Agency Emergency Disaster Designation and Declaration Process".

IX. Resource Requirements

Resources needed to support the effective operations under this Annex are addressed in Standard Operating Procedures developed and maintained by each Primary and Support Agency.

X. Financial Controls, Guidance and Organization

Timely financial support for response activities is crucial in saving lives and protecting property. Expeditious means will be employed to provide financial management support to achieve operational objectives. Departments are responsible for developing and maintaining a cost-effective system of management controls to ensure that public activities are managed effectively, efficiently, economically, and with integrity in order to prevent fraud, waste, and abuse.

XI. Annex Development and Maintenance

The Larimer Office of Emergency Management is responsible for developing and maintaining this annex. This annex will be reviewed annually and updated as needed to remain current.

XII. References:

- Larimer Comprehensive Emergency Management Plan, 2015
- State of Colorado Emergency Operations Plan, 2015
- State of Colorado SBA Economic Injury Disaster Loan Program Administrative Plan

- State of Colorado Public Assistance Program Administrative Plan
- State of Colorado Individual Assistance Program, Other Needs Assistance Plan
- State of Colorado Hazard Mitigation Grant Program Administrative Plan
- Public Assistance Program and Policy Guide, FP 104-009-2, January 2016
- FY2011 Hazard Mitigation Assistance (HMA) Unified Guidance – June 1, 2010
- 2 CFR Part 200 Uniform Administrative Requirements, Cost Principles and Audit Requirements for Federal Awards
- 44 CFR Part 206, Federal Disaster Assistance for Disasters Declared on or after November 23, 1988
- 13 CFR Part 123, Small Business Administration Disaster Loan Program
- Title 13-Business Credit and Assistance, Chapter 1-Small Business Administration, Part 123-Disaster Loan Program