Town of Bluff
Residential Disaster Assistance Program (RDAP)

1. Program Purpose

The Town of Bluff has identified a State of Utah disaster recovery funding program through the Utah Division of Emergency Management (Utah DEM) that may provide financial assistance for eligible residential recovery expenses resulting from the October/November 2026 San Juan River and Cottonwood Wash Flooding events.

The Town of Bluff (the Town) intends to administer a Residential Disaster Assistance Program (RDAP) to help affected residents address necessary cleanup, debris removal, and repairs required to make their primary residences safe, sanitary, and functional. The program is not intended to support restoring the home to its pre-flood condition. Funding for this program is provided through the Department of Public Safety, Utah Division of Emergency Management, Local Disaster Restricted Account (LDRA).

The Town will establish a centralized process for tracking damage assessments, approved work, labor and material costs, contractor expenses, and supporting documentation.

All assistance is subject to available funding, eligibility requirements, applicable state regulations, and approval by the Town. Submission of a request or completion of work does not guarantee reimbursement.

2. No Duplication of Benefits and Procurement Assistance

The Residential Disaster Assistance Program is intended to address eligible disaster-related expenses that are not otherwise covered by insurance or provided through another source, such as volunteer assistance.

- Program funds may not be used to replace, reimburse, or duplicate expenses already covered by insurance, donated materials, donated labor, charitable assistance, or other disaster recovery funding.
- Homeowners must disclose any insurance proceeds, donated goods or services, or other assistance received for the same disaster-related work.
- If a homeowner receives donated materials, labor, equipment, or services, those items may not also be charged to the Town's RDAP.
- Expenses covered or reimbursed by insurance are not eligible for payment through this program.
- If a homeowner is uncertain whether an expense qualifies or whether another source of assistance affects eligibility, they should contact the Town before proceeding.

3. Eligibility Requirements

A. Qualified Properties and Residents

The Residential Disaster Assistance Program is intended to assist individuals and households whose primary residence was directly affected by the October/November 2026 flooding.

Eligible applicants include:

Primary Residence Homeowners

- Individuals who own and occupy an affected property as their primary residence.
- The affected residential structure must be located within the Town of Bluff boundaries.

Primary Residents Who Rent

- Individuals or households who rent and occupy an affected residential unit as their primary residence.
- The rental unit must be located on an affected parcel.
- Assistance must be limited to eligible residential recovery needs and will require coordination with the property owner.

B. Non-Qualified Properties

The following properties are not eligible under this Town-administered residential assistance program:

- Commercial businesses and business properties.
- Nonprofit organizations and nonprofit facilities.
- Secondary residences or vacation homes.
- Short-term rental properties.
- Vacant or unoccupied residential properties that were not serving as someone's primary residence at the time of the disaster.
- Outbuildings and detached accessory structures.

Eligibility is determined by the Town based on the property's use at the time of the disaster and the applicable State of Utah program requirements.

4. Eligible & Ineligible Expenses

A. Covered Expenses

The following expenses may be considered for assistance when directly related to flood damage, necessary for residential recovery, and appropriately documented.

i. Primary Residential Structure

- Cleanup and restoration of the primary residential structure.
- Attached garages that are part of the primary residential structure.
- Removal of mud, sediment, debris, and contaminated materials from the residence.
- Necessary cleaning and sanitization to restore safe and sanitary living conditions.

ii. Debris Removal and Interior Cleanup

- Removal of flood-damaged and contaminated building materials.
- Removal of damaged insulation, carpet, drywall, and similar materials when necessary for cleanup and remediation.
- Removal of contaminated furniture and household contents when necessary to address health and safety concerns.
- Labor and equipment reasonably necessary to complete the cleanup and removal process.
- Necessary disposal costs associated with approved debris and contaminated material removal.

iii. Essential Utility Systems and Components

Subject to prior approval:

- Water heaters.
- Electrical panels and electrical systems.
- Electrical wiring and components.
- Heating and furnace systems.
- Air conditioning systems.
- Other essential utility components necessary to make the residence safe and functional.

iv. Inspections and Professional Assessments

- Electrical inspections and assessments.
- Utility system inspections.
- Building inspections necessary to determine the extent of flood damage.
- Professional assessments identifying components that must be repaired or replaced for safety and habitability.

v. Insulation

While insulation removal is an eligible expense on most properties, insulation replacement reimbursement will not be covered in most situations.

Insulation replacement may be considered when floodwater has contaminated or damaged existing insulation in a **mobile home** and replacement is necessary to restore the mobile home to a safe and functional condition, where insulation is required to protect critical utility components, such as water lines. **All insulation replacement expenses require prior approval from the Town.**

B. Ineligible Expenses (Not Covered)

The following expenses are generally not eligible for assistance under this program:

- Secondary homes, vacation homes, and short-term rental properties.
- Detached garages, sheds, barns, workshops, and other outbuildings.
- Replacement of walls, windows, flooring, etc.
- Appliances, including refrigerators, washers, dryers, stoves, and dishwashers.
- Replacement of appliances or household furnishings.
- Cosmetic upgrades or elective improvements.
- Repainting or decorative finishes.
- Replacement of undamaged building materials.
- General remodeling or renovation.
- Replacement of flooring solely for aesthetic purposes.
- Replacement of drywall or other finishes solely for cosmetic purposes.
- Landscaping, fencing, and other exterior improvements.
- Improvements that exceed the home's pre-disaster condition or standard of construction.
- Routine maintenance or repairs unrelated to the October 2026 flooding event.
- Expenses covered or reimbursed by insurance or another disaster assistance program.
- Most insulation replacement expenses

The Town and Utah DEM reserve the right to determine whether an expense is ineligible when it is not necessary, reasonable, directly related to the disaster, or consistent with applicable funding requirements.

5. Program Administration and Financial Controls

The following controls apply to all work submitted for consideration under the Residential Disaster Assistance Program.

A. Damage Assessment

- An official damage assessment must be completed and documented before work is considered for program assistance.
- The damage must be directly related to the October/November 2026 flooding of the San Juan River or Cottonwood Wash.
- Residents should coordinate with the Town before beginning significant repair or replacement work whenever reasonably possible.
- The Town may request photographs, inspection reports, contractor assessments, or other documentation to establish the extent of disaster-related damage.

B. Reasonable and Necessary Repairs not Covered by Insurance or Donations

- Residents are encouraged to move forward with necessary cleanup and repairs using reasonable and customary costs for labor, materials, and services.
- Work should be limited to what is reasonably necessary to restore the residence to a safe, sanitary, and functional condition.
- The Town reserves the right to question costs that appear excessive, unnecessary, or unrelated to flood damage.

C. Prior Approval Requirements

With regard to expenses that a homeowner may request a reimbursement for, written approval from the Town Manager, Erin Nelson, is required for:

1. Any individual labor expense exceeding $1,000.
2. Any individual material, equipment, or component expenses exceeding $1,000.
3. Replacement of any major utility system or component, regardless of cost.
4. Any type of insulation replacement.
5. Any work where eligibility or the appropriate scope of repair is unclear.

Related expenses shall not be divided into smaller invoices or projects to avoid the approval threshold.

Requests for approval should include a description of the proposed work, the reason it is necessary, and an estimated cost or contractor quote.

D. Emergency and Temporary Repairs

The Town recognizes that certain repairs cannot reasonably wait for advance approval.

- Temporary repairs necessary to protect life, health, safety, or prevent additional property damage may proceed without prior approval.
- Examples include emergency electrical disconnection, temporary weatherproofing, removal of immediate health hazards, and temporary utility restoration.
- Residents must notify the Town as soon as reasonably possible and provide documentation of the work and associated expenses.

- Temporary emergency work does not automatically authorize permanent replacement or reconstruction.

General rule: If the work is temporary and immediately necessary for safety or damage prevention, proceed and document it. If the work is permanent, obtain Town approval first.

E. Electrical and Utility Systems

- Electrical and utility systems damaged or potentially contaminated by floodwater must be evaluated by an appropriately qualified professional.
- The Town may cover reasonable costs for professional inspections or assessments necessary to determine whether electrical systems or utility components can safely remain in service or require replacement.
- Replacement of electrical systems, electrical panels, wiring, water heaters, HVAC systems, furnaces, air conditioning units, and other essential utility components requires prior Town approval.
- Work must be performed by appropriately licensed contractors when required by law.
- Residents must retain inspection reports, written recommendations, permits, invoices, and proof of completed work.
- Replacement must be limited to components that are damaged, unsafe, or no longer functional as a result of the disaster.
- Costs must be reasonable. In instances where the homeowner is replacing a “high end” unit (e.g. furnace/AC), the town may only cover the cost to replace a standard-cost unit.

F. Hazardous Waste and Contaminated Materials

- Disposal must comply with applicable local, state, and federal requirements.
- The Town may coordinate disposal resources, approved disposal locations, or other assistance when available.
- Residents must retain documentation of disposal expenses and services for reimbursement.

G. Documentation, Receipts, and Reimbursement Approval

Qualified property owners are responsible for maintaining detailed records of all expenses submitted for reimbursement through the Residential Assistance Program.

Required documentation includes, but is not limited to:

- Itemized receipts for all materials, supplies, equipment, and other purchases related to eligible disaster recovery work.
- Contractor quotations and estimates outlining the proposed scope of work, labor costs, materials, and anticipated expenses.
- Itemized contractor invoices identifying the work performed, materials used, labor hours, and total charges.
- Proof of payment for expenses submitted for reimbursement.
- Supporting documentation, including photographs, inspection reports, and written recommendations, when applicable.

All reimbursement requests and supporting documentation are subject to review by the Town of Bluff to verify eligibility, reasonableness of costs, compliance with program requirements, and consistency with approved work.

Procurement Assistance: Homeowners who need assistance identifying contractors, sourcing materials, obtaining estimates, or navigating the procurement process may contact Town Manager Erin Nelson for guidance and assistance. The Town may provide information, referrals, or procurement guidance; however, this assistance does not guarantee funding approval or authorize expenses that otherwise require prior approval.

6. General Program Limitations

- Assistance is not guaranteed and is subject to available funding.
- All expenses must be directly attributable to the October/November 2026 flooding events.
- The program is intended to address basic, vital recovery needs, not to provide full home reconstruction or replacement.
- Residents are responsible for obtaining required Town of Bluff permits and ensuring repairs comply with applicable building and safety codes.
- The Town may require additional documentation or inspections before approving expenses.
- The Town may establish individual assistance limits, funding priorities, or additional eligibility requirements based on available funding and direction from Utah DEM.
- The Town may deny expenses that do not meet program requirements or that have not received required prior approval.

Submission of receipts, quotations, invoices, or proof of payment does not guarantee reimbursement. All reimbursements are subject to review and approval by the Town of Bluff and the Utah Division of Emergency Management, in accordance with applicable state funding requirements and the terms of the LDRA award.

The Town reserves the right to request additional documentation, clarification, or verification before approving any reimbursement. Expenses that cannot be adequately documented or that do not meet program eligibility requirements may be denied.

For questions about this program, please contact Erin Nelson, Bluff Town Manager, at manager@townofbluffutah.gov.

- End of Document -