

Individual Assistance Declaration process

Before the Governor may ask for an Individual Assistance disaster declaration, a preliminary damage assessment must be conducted with FEMA, SBA, State and local officials to document the damage to homeowners as well as the effects to businesses. This preliminary damage assessment will assess the impacts caused by the disaster and categorize the damage as affected (no damage, but did cause some inconvenience for the homeowner, minor damage (take less than 30 days to repair), major damage (take longer than 30 days to repair), and destroyed (uninhabitable to live in anymore). The more major damage and destroyed homes that can be documented, the better the chance to get an IA declaration. There is not a certain number of major damage or destroyed homes that must be met in order to qualify, but past history of disaster has shown you must have at minimum of 100 major or destroyed homes to qualify for an IA declaration.

After an IA declaration is granted, then the following applies:

Assistance for Individuals and Families

Immediately after the declaration, disaster workers arrive and set up a central field office to coordinate the recovery effort. A toll-free telephone number (1-800-621-FEMA) and online website (www.disasterassistance.gov) are published for use by affected residents and business owners in registering for assistance. Disaster Recovery Centers also are opened where disaster victims can meet with program representatives and obtain information about available aid and the recovery process.

Disaster aid to individuals generally falls into the following categories:

- **Disaster Housing** may be available for up to 18 months, using local resources, for displaced persons whose residences were heavily damaged or destroyed. Funding also can be provided for housing repairs and replacement of damaged items to make homes habitable.
- **Disaster Grants**, may be available to help meet other serious disaster related needs and necessary expenses not covered by insurance and other aid programs. These may include replacement of personal property, and transportation, medical, dental and funeral expenses.
- **Low-Interest Disaster Loans** may be available after a disaster for homeowners and renters from the U.S. Small Business Administration (SBA) to cover uninsured property losses. Loans may be for repair or replacement of homes (up to \$200,000), automobiles, clothing or other damaged personal property (up to \$40,000). Loans may also be available to businesses for property loss and economic injury (up to \$1.5 million).
- **Other Disaster Aid Programs** include crisis counseling, disaster-related unemployment assistance, legal aid and assistance with income tax, Social Security and Veteran's benefits. Other state or local help may also be available.

- **Assistance Process** -- After the application is taken and the insurance company determines the amount of insured loss, the damaged property is inspected to verify the loss that may be eligible for FEMA assistance. If approved, an applicant will soon receive a check or electronic funds transfer for rental assistance or a grant. SBA Loan applications require more information and approval may take several weeks after application. The deadline to apply for most individual assistance programs is 60 days following the President's major disaster declaration.

The maximum amount of financial assistance that FEMA can provide to any household is \$30,200. These federal program funds cannot duplicate assistance provided by other sources such as insurance.

After a major disaster, FEMA tries to notify all disaster victims about the available aid programs and urge them to apply. The news media are encouraged to visit a Disaster Recovery Center, meet with disaster officials, and help publicize the disaster aid programs and the toll-free registration number.