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Residential Disaster Assistance Fact Sheet



DAMAGE ASSESSMENT & FEMA/PRESIDENTIAL DISASTER DECLARATION PROCESS

States have 30 days to submit a request for a federal Presidential Disaster Declaration. A federal request must be justified and supported through preliminary damage assessments (PDAs) that the disaster is beyond the state's capacity to respond to and recover from.

FEMA's Public Assistance (PA) and Individual Assistance (IA) programs are separate disaster assistance programs, and each require that certain criteria and thresholds are met in order for assistance to be requested. PA is based on damages to public infrastructure, and is calculated on a state and per county \$ threshold. IA is based on the type of damage to primary residences, and requires that a large number of homes in each county fall into the 'Major' and/or 'Destroyed' category of damage.

- Major = Basement full of water plus 3-18 inches of water on the ground floor.
- Destroyed = The water must reach the roofline with complete failure of two or more structural components.

DEM's deadline for communities to complete and submit their (PDAs) from the recent storms (July 15-Aug 1st) for consideration for a Federal Disaster Declaration is August 15th. If it is determined at that time that there is enough damage to pursue a federal declaration, DEM will request a Joint PDA review with FEMA/SBA. If the PDA is verified as meeting thresholds, a formal request from the Governor's Office, with the verified PDAs attached, will be submitted to the President's Office. If a Presidential Declaration is made it will take at least until early September or potentially later for FEMA assistance to be available.

RESIDENTIAL DISASTER ASSISTANCE OPTIONS

Voluntary Agencies/PNPs

Voluntary Agencies and Private non-Profits are considered one of the first resources for residential assistance. Red Cross and Habitat for Humanity have programs that can potentially help residents with sheltering and/or home repairs.

Insurance

Homeowners, renters, and specialty disaster insurance policies (flood, earthquake, etc) are considered the primary method of assistance for helping residents with residential damages and other housing needs following a disaster event. Federal assistance programs under SBA and FEMA are only applicable to expenses not covered by insurance.

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Small Business Administration (SBA) Disaster Loans

As a FEMA partner, the U.S. Small Business Administration (SBA) offers low-interest disaster loans to businesses of all sizes, nonprofits, homeowners and renters. SBA disaster loans are the primary source of federal long-term disaster recovery funds for disaster damages not fully covered by insurance or other compensation. They do not duplicate benefits of other agencies or organizations.

FEMA Individual Assistance Individuals and Households Program (IA IHP)

FEMA provides Individual Assistance (IA) to eligible individuals and households who have sustained losses as a direct result of a disaster that receives a federal disaster declaration. Residents must provide their insurance information and apply for SBA Loans as part of the IA process. Funding is only available for costs not covered by insurance or eligible under an SBA Loan. IA is capped at \$36,00 overall per household, and residential repairs are limited to those costs that will make the home safe, sanitary, and functional.

State Programs

There are currently no state programs available for residential disaster assistance.

Common Myths and Misconceptions about Federal Disaster Assistance

1. The Federal government has total responsibility for disaster recovery. The local government is primarily responsible for preparing for disasters that might affect a community and helping residents recover from such events. The great majority of disasters are handled successfully at the local level. State and Federal resources are intended to assist the community only when the community's own resources are not sufficient.
2. The objective of Federal disaster assistance is to "fix everything." As much as we may wish otherwise, once a disaster has seriously impaired our homes and our communities, they may never be exactly the same. Nor will disaster assistance ever be adequate to restore everything that was lost by all those affected. The individual's own provision, especially insurance, must be used to ensure that losses can be recovered. Federal assistance will, in general, be used only for necessary expenses not met through other programs. Some of the Federal programs (such as loans from the Small Business Administration) cover most items that were lost, but not everyone is eligible. Other programs assist with only a portion of the losses or are intended only for serious needs. Local emergency response includes immediate aid and protection to safeguard lives and property and restore basic services, such as electric power.
3. Everyone in the disaster area is eligible to receive Federal disaster assistance. As part of the application process, applicants will have to demonstrate that they meet the eligibility requirements for each particular type of aid they are requesting.
4. When Federal agency representatives arrive, they will immediately distribute money to disaster victims. Individuals and families will need to plan to use their own resources and financial reserves until Federal funds can be released. An application process must be completed before assistance becomes

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available. Often, it takes several weeks for the Federal government to review requests for financial assistance and to issue funds to those who meet eligibility requirements. Most Federal assistance is in the form of a loan that must be repaid rather than an outright grant.

5. Money received for Federal disaster assistance can be used as the recipient thinks best. Monetary assistance is given for a specific purpose. The recipient must use the money to meet the need for which assistance was provided and must comply with specific regulations applicable to each type of assistance. If the assistance is in the form of a loan, recipients must be judged able to pay back the loan.
6. Federal aid replaces the need for insurance. Individuals, families, and businesses should all carry adequate insurance to meet their needs in the event of a disaster. It is not the purpose of Federal assistance to duplicate protection available through insurance plans. Federal assistance is provided to address only the most basic disaster-related needs not covered by other means. Besides, most disaster events are not Presidentially declared disasters, so Federal assistance is often not available. Disaster assistance may be granted in the form of a loan rather than as an outright cash award. For geographical areas subject to floods, such as the one in the Centerville scenario, the Federal government ensures that residents of participating communities can receive appropriate insurance coverage through its National Flood Insurance Program (NFIP). In addition, flood insurance coverage is required as a condition to receiving Federal disaster aid for permanent repair or reconstruction of any structure located within an identified floodplain. You may wish to contact your local emergency preparedness office, the local building or zoning official, or your insurance agent to find out whether your local community is a participant.

SUMMARY

Systematic planning and action by local, State, Federal, and tribal governments are essential to ensuring effective response to, and recovery from, disasters. Reducing potential losses begins with hazard mitigation planning at the local level. Local officials are responsible for using resources appropriately to prepare for and deal with the emergency, while volunteer agencies supplement local resources in ways determined by the community plan. When local and volunteer agency resources are not adequate, State governments will assist local governments in dealing with the emergency. Likewise, voluntary agencies such as the American Red Cross may call on the resources of their national organizations. If the event is serious enough, the Federal government may provide additional assistance to supplement local and State resources. In spite of many commonly held misconceptions, the Federal government will not assume total responsibility for fixing disaster damages, and everyone is not eligible for Federal assistance. Assistance that might be offered includes loans that would be available only to those with demonstrated needs and the ability to repay the loans. It is wise to carry appropriate insurance to ensure adequate reimbursement for losses.

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