

# FEMA and State Individual Assistance

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## What is State Individual Assistance and what does it cover?

The State's Individual Assistance Program has two elements that may help those with disaster related damage recover from a disaster. The Individuals and Family Grant Program provides funding to individuals or families with damage to their homes, personal property, transportation, subsistence equipment or medical/dental expenses that occurred as a direct result of the disaster event. The Temporary Housing Program provides rental assistance to those with homes made unlivable by the declared disaster event. Temporary Housing can provide up to 18 months of rental assistance for homeowners and three months for renters.

## What is FEMA's Individual Assistance and what does it cover?

FEMA's Individuals and Households Program (IHP) provides financial and direct services to eligible individuals and households who have uninsured or underinsured necessary expenses and serious needs as a result of a presidentially declared disaster. IHP is not a substitute for insurance and cannot compensate for all losses caused by a disaster; it is intended to meet the survivor's basic needs and supplement disaster recovery efforts.

## Do I have to apply for FEMA Individual Assistance if I already applied for State Individual Assistance?

Yes. The FEMA Individual Assistance (IA) program is available to all Alaska residents with eligible disaster-caused damages and expenses in the Regional Educational Attendance Areas (REAA) of: **Bering Strait, Kashunamiut, Lower Kuskokwim and Lower Yukon**. The State of Alaska will process State Individual Assistance (IA) applications for those who have been determined to have unmet needs eligible under State IA.

- To apply for FEMA Disaster Assistance call the FEMA Hotline at: **1-800-621-3362** or apply online by visiting [disasterassistance.gov](https://disasterassistance.gov). TTY callers dial 711.



- To apply for State of Alaska Disaster Assistance visit [ready.alaska.gov/IA](https://ready.alaska.gov/IA) or call the Disaster Assistance Hotline at 1-844-445-7131.

## **Since FEMA Individual Assistance has been activated, will my State Individual Assistance application be used to apply for FEMA Individual Assistance?**

No. You must submit a new application. There will be FEMA staff in communities to assist you with completing an application.

### **What happens next?**

FEMA inspectors will travel to villages impacted by the west coast storm to take registrations and conduct inspections to verify disaster related damage. These visits will be scheduled with local officials through Alaska Department of Homeland Security and Emergency Management liaisons.

The inspector will want to see the damaged areas of your home and any damaged furniture and personal property at the primary residence. If there is damage, you should clear access to that area so the inspector can view the damage. There is no fee for the inspection.

Someone 18 years of age or older must be present during the inspection. The inspector will also ask to see:

- Photo identification
- Proof of ownership/occupancy of damaged residence (tax bill, mortgage payment book, rental agreement or utility bill)
- Insurance documents (insurance policy and/or an auto insurance policy)
- List of people living in the residence at the time of disaster
- All disaster-related damage to both real and personal property.
- Inspectors will not ask for your Social Security number or bank account information.

FEMA inspectors will have an official FEMA photo ID badge. On the day of the inspection, you may ask the inspector to show their badge. If an inspector refuses to show FEMA photo identification, do not allow the inspection. Disasters sometimes bring out scam artists who prey on the needs of disaster survivors by impersonating inspectors or by calling victims and acting as FEMA



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representatives. As a rule, FEMA representatives will always have a photo-ID badge, access to your application number and will never call you to ask for financial account information. Be wary of potential scam artists impersonating federal representatives in-person or by phone.

### **Why should I apply for State Individual Assistance if I already applied for FEMA Individual Assistance?**

If you are found ineligible for FEMA's Individual Assistance and did not apply for the State's Individual Assistance, no assistance will be available to you.

If you have unmet critical needs as a result of the west coast storm (Typhoon Merbok), you may still be eligible for assistance from the state not met by FEMA assistance. All applicants for assistance from the State of Alaska will be required to also file for assistance from FEMA. The deadline to submit applications for the State's Individual Assistance is **Nov. 17, 2022**.

### **What if I am told I am eligible for a Small Business Administration loan, but I don't want a loan? Am I still eligible for state or federal assistance?**

Many applicants who register with FEMA are referred to the U.S. Small Business Administration (SBA). If you pass the SBA Income Test, **you must complete and return the loan application to ensure the federal disaster recovery process continues**. If SBA is unable to offer you a loan, you may be referred back to FEMA for additional benefits.

Homeowners and renters who submit an SBA disaster loan application and are not approved for a loan may be considered for certain other FEMA grants including assistance for disaster-related car repairs, clothing, household items and other expenses. Applicants are under no obligation to accept the SBA disaster loan if it is approved.

SBA offers low-interest disaster loans of up to \$2 million for businesses and private nonprofits, up to \$200,000 for homeowners, and up to \$40,000 for homeowners and renters to replace personal property.

If you apply for a SBA disaster assistance loan, an SBA loss verifier will also estimate the total physical loss to your disaster-damaged property.



For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955. TTY users may call 800-877-8339, email [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov) or visit SBA's website at [disasterloanassistance.sba.gov](https://disasterloanassistance.sba.gov).



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