Fact Sheet: FEMA Individual Assistance Program Supports the Kilauea Recovery

Release Date: ?? 16, 2018

Individual Assistance (IA) provides financial assistance and direct services to eligible individuals and households who have uninsured and underinsured necessary expenses and serious needs. The program is intended to meet basic needs and help residents get back on their feet.

- FEMA's Rental Assistance is provided to the survivor to temporarily rent housing for their entire household.
- Home Repair Assistance helps with essential repairs to ensure the home is safe, sanitary and functional. The amount provided is based on disaster-related damage and the estimated cost of repairs or the program's maximum amount of $34,000 for 2018. Destroyed Home Replacement Assistance is provided toward a home destroyed by the disaster. The award is also capped at $34,000 for 2018,
- Personal Property Assistance is to repair or replace items damaged by the disaster. The amount provided is based on the damage caused by the disaster and the estimated cost of repairs/- replacement.
- Other Need Assistance provides funding for necessary expenses and serious needs caused by the disaster. This includes medical, dental, childcare, funeral, essential needs expenses, group flood insurance policy (when applicable), personal property, transportation, and moving and storage.

U.S. Small Business Administration

The SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private nonprofit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property.

Most survivors who register for disaster aid with the FEMA are referred to the U.S. Small Business Administration, which offers low-interest loans. Submitting an SBA loan application is an important step in the recovery process because it may qualify the applicant for more FEMA grants. There is no obligation to accept a disaster loan, if offered.

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