



## The Disaster Process and Disaster Aid Programs

### Response and Recovery

**First Response** to a disaster is the job of local government's emergency services with help from nearby municipalities, the state and volunteer agencies. In a catastrophic disaster, and if the governor requests, federal resources can be mobilized through the U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) for search and rescue, electrical power, food, water, shelter and other basic human needs.

It is the long-term **Recovery** phase of disaster which places the most severe financial strain on a local or state government. Damage to public facilities and infrastructure, often not insured, can overwhelm even a large city.

A governor's request for a major disaster declaration could mean an infusion of federal funds, but the governor must also commit significant state funds and resources for recovery efforts.

**A Major Disaster** could result from a hurricane, earthquake, flood, tornado or major fire which the President determines warrants supplemental federal aid. The event must be clearly more than state or local governments can handle alone. If declared, funding comes from the President's Disaster Relief Fund, which is managed by FEMA, and disaster aid programs of other participating federal agencies.

**A Presidential Major Disaster Declaration** puts into motion long-term federal recovery programs, some of which are matched by state programs, and designed to help disaster victims, businesses and public entities.

**An Emergency Declaration** is more limited in scope and without the long-term federal recovery programs of a Major Disaster Declaration. Generally, federal assistance and funding are provided to meet a specific emergency need or to help prevent a major disaster from occurring.

### The Major Disaster Process

A Major Disaster Declaration usually follows these steps:

- **Local Government Responds**, supplemented by neighboring communities and volunteer agencies. If overwhelmed, turn to the state for assistance;
- **The State Responds** with state resources, such as the National Guard and state agencies;
- **Damage Assessment** by local, state, federal, and volunteer organizations determines losses and recovery needs;
- **A Major Disaster Declaration** is requested by the governor, based on the damage assessment, and an agreement to commit state funds and resources to the long-term recovery;
- **FEMA Evaluates** the request and recommends action to the White House based on the disaster, the local community and the state's ability to recover;

- **The President approves** the request or FEMA informs the governor it has been denied. This decision process could take a few hours or several weeks depending on the nature of the disaster.

Learn more about the disaster declaration process

## Disaster Aid Programs

There are three major categories of disaster aid:

### Individual Assistance

Immediately after the declaration, disaster workers arrive and set up a central field office to coordinate the recovery effort. A toll-free telephone number is 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**, are 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** are 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, automobiles, clothing or other damaged personal property. Loans are also available to businesses for property loss and economic injury.
- **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, the damaged property is inspected to verify the loss. If approved, an applicant will soon receive a check for rental assistance or a grant. Loan applications require more information and approval may take several weeks after application. The deadline for most individual assistance programs is 60 days following the President's major disaster declaration.

Audits are done later to ensure that aid went to only those who were eligible and that disaster aid funds were used only for their intended purposes. 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 teleregistration number.

Apply for Individual Assistance

### Public Assistance

Public Assistance is aid to state or local governments to pay part of the costs of rebuilding a community's damaged infrastructure. Generally, public assistance programs pay for 75 per cent of the approved project costs. Public

Assistance may include debris removal, emergency protective measures and public services, repair of damaged public property, loans needed by communities for essential government functions and grants for public schools.

[Learn more about Public Assistance](#)

### **Hazard Mitigation**

Disaster victims and public entities are encouraged to avoid the life and property risks of future disasters. Examples include the elevation or relocation of chronically flood-damaged homes away from flood hazard areas, retrofitting buildings to make them resistant to earthquakes or strong winds, and adoption and enforcement of adequate codes and standards by local, state and federal government. FEMA helps fund damage mitigation measures when repairing disaster-damaged structures and through the Hazard Mitigation.

[Learn more about Hazard Mitigation Assistance](#)



# FEMA

## **What is Disaster Assistance?**

Disaster assistance is money or direct assistance to individuals, families and businesses in an area whose property has been damaged or destroyed and whose losses are not covered by insurance. It is meant to help you with critical expenses that cannot be covered in other ways. This assistance is not intended to restore your damaged property to its condition before the disaster.

While some housing assistance funds are available through our Individuals and Households Program, most disaster assistance from the Federal government is in the form of loans administered by the Small Business Administration.

## **Available Disaster Assistance**

- Disaster assistance available from FEMA
- Disaster loans available from the Small Business Administration
- Disaster assistance available from other organizations and agencies



## Disaster Assistance Available from FEMA

- Housing Needs
- Other than Housing Needs
- Additional Services

### Housing Needs

- **Temporary Housing** (a place to live for a limited period of time): Money is available to rent a different place to live, or a government provided housing unit when rental properties are not available. Search for information about housing rental resources.
- **Repair**: Money is available to homeowners to repair damage from the disaster to their primary residence that is not covered by insurance. The goal is to make the damaged home safe, sanitary, and functional.
- **Replacement**: Money is available to homeowners to replace their home destroyed in the disaster that is not covered by insurance. The goal is to help the homeowner with the cost of replacing their destroyed home.
- **Permanent Housing Construction**: Direct assistance or money for the construction of a home. This type of help occurs only in insular areas or remote locations specified by FEMA, where no other type of housing assistance is possible.

What specific items are covered by "Housing Needs" assistance?  
Do I qualify for "Housing Needs" Assistance?

### Other than Housing Needs

Money is available for necessary expenses and serious needs caused by the disaster. This includes:

- Disaster-related medical and dental costs.
- Disaster-related funeral and burial cost.
- **Clothing; household items (room furnishings, appliances); tools (specialized or protective clothing and equipment) required for your job; necessary educational materials (computers, school books, supplies).**
- Fuels for primary heat source (heating oil, gas).
- Clean-up items (wet/dry vacuum, dehumidifier).
- Disaster damaged vehicle.
- Moving and storage expenses related to the disaster (moving and storing property to avoid additional disaster damage while disaster-related repairs are being made to the home).

- Other necessary expenses or serious needs as determined by FEMA.
- Other expenses that are authorized by law.

Do I qualify for "Other than Housing Needs" Assistance?

### **Additional Services**

- Crisis Counseling
- Disaster Unemployment Assistance
- Legal Services
- Special Tax Considerations



## What Specific Items are Covered by "Housing Needs" Assistance?

"Housing Needs" assistance is assistance from FEMA that may be used to repair any of the following:

- Structural parts of your home (foundation, outside walls, roof).
- Windows, doors, floors, walls, ceilings, cabinetry.
- Septic or sewage system.
- Well or other water system.
- Heating, ventilating, and air conditioning system.
- Utilities (electrical, plumbing, and gas systems).
- Entrance and exit ways from your home, including privately owned access roads.
- Blocking, leveling, and anchoring of a mobile home and recon-necting or resetting its sewer, water, electrical, fuel lines, and tanks.



## Do I Qualify for "Housing Needs" Assistance?

To receive money or help for "Housing Needs" that are the result of a disaster, all of the following must be true:

- You have losses in an area that has been declared a disaster by the president.
- You have filed for insurance benefits and the damage to your property is not covered by your insurance or your insurance settlement is insufficient to meet your losses.
- You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien.
- The home in the disaster area is where you usually live and where you were living at the time of the disaster.
- You are not able to live in your home now, you cannot get to your home due to the disaster, or your home requires repairs because of damage from the disaster.

### You may not be eligible for "Housing Needs" assistance if:

- You have other, adequate rent-free housing that you can use (for example, rental property that is not occupied).
- Your home that was damaged is your secondary or vacation residence.
- Your expenses resulted only from leaving your home as a precaution and you were able to return to your home immediately after the incident.
- You have refused assistance from your insurance provider(s).
- Your only losses are business losses (including farm business other than the farmhouse and self-employment) or items not covered by this program.
- The damaged home where you live is located in a designated flood hazard area and your community is not participating in the National Flood Insurance Program. In this case, the flood damage to your home would not be covered, but you may qualify for rental assistance or items not covered by flood insurance, such as water wells, septic systems, medical, dental, or funeral expenses.