



Individual Assistance Program & Other Recovery Resources

Fact Sheet

Individual Assistance Declaration

The State of Washington, working with federal and local partners, conducts a damage assessment following major disasters in order to prepare and submit a request for a Presidential Major Disaster Declaration to FEMA. The request process can be subjective and is rare because most disasters, fires and floods in Washington state, are usually ineligible due to high rates of insurance coverage.

Individual Assistance Considerations:

- State Fiscal Capacity and Resource Availability
- Disaster Impacted Population Profile
- Impact to Community Infrastructure
- Uninsured Home and Personal Property Losses
- Trauma (deaths and injuries)
- Disaster Related Unemployment

Upon an Individual Assistance (IA) Declaration, FEMA assists individuals and households through the coordination and delivery of several IA programs. These programs address crisis counseling, case management, disaster legal services, disaster unemployment, mass care and emergency assistance, and housing assistance and other needs.

Learn more at: <https://www.fema.gov/media-library/assets/documents/133744>

There are two parts of the Individuals and Households Program (IHP)

1. Housing Assistance (Temporary, repair/replace, semi-permanent)
2. Other Needs Assistance (Medical, dental, funeral, personal property expenses)

Housing Assistance:

Housing Assistance helps disaster survivors with uninsured or underinsured necessary expenses and serious housing needs and is administered and fully funded by FEMA. Eligible individuals may receive financial assistance to rent alternate housing, pay for short-term transient accommodations, repair owner-occupied private residences and to replace owner-occupied private residences.

- IHP Assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster; it is intended to meet basic needs and supplement disaster recovery efforts.
- IHP Assistance is not considered income or a resource when determining eligibility for welfare, income assistance, or income-tested benefit programs that the federal government funds, such as Social Security benefits or disability income.

The following are the general types of housing assistance:

1. **Temporary / Rental Housing – Financial Assistance** (Limited to 18 months or up to the maximum award, whichever comes first)
 - Money to reimburse temporary lodging / hotel expenses (up to 30 days)
 - Money to pay ‘fair-market’ rental expenses if the primary residence is uninhabitable; and insurance does not cover.
2. **Repair / Replacement / Construction – Financial Assistance** (Limited to the maximum award)
 - Purpose is to return an unlivable primary residence to a state of repair that will allow it to be safely occupied.
 - Financial assistance for repair expenses beyond what home repair grants will cover may come from the SBA.
3. **FEMA Housing Units – Direct Assistance** (Limited to 18 months or up to the maximum award, whichever comes first)
 - Multi-Family Lease Repair Program
 - When there’s not enough rental properties available, FEMA *may* provide a mobile / modular housing unit

Other Needs Assistance:

Other Needs Assistance awards are available to qualified individuals and families to meet serious, disaster-related needs and necessary expenses for which assistance from other federal, state or voluntary agency disaster assistance programs is unavailable or inadequate. Typically, these needs fall into the categories of medical, dental, and funeral expenses. Personal property, transportation and other necessary expenses resulting from a major disaster may also be eligible. The ONA program is administered by the state and funded 75 percent by FEMA and 25 percent by the state.

- ONA grants are for uninsured, disaster-related, serious needs.
- The maximum grant limit is currently \$35,500.
- Eligibility for assistance is based upon essential needs as determined by a FEMA inspection and averages somewhere between \$3,000 and \$5,000.
- For most cases, ONA is provided when there is a disaster need not covered by a Small Business Administration loan or an individual is determined ineligible for an SBA loan.

ONA Categories and Examples:

- Non-SBA Dependent: Medical, Dental, Funeral, Child Care
- SBA Dependent: Personal Property, Transportation, Moving and Storage, Tools, Other

Other Recovery Resources

Immediate Emergency Assistance

The American Red Cross, Salvation Army and other voluntary organizations can and will provide immediate aid in the way of mass care (sheltering and feeding), medical assistance, animal control and sheltering, child care, clothing, clean-up help, transportation help and some personal property assistance. This assistance is available upon the request of the individual or government agencies during any significant emergency, though capacity varies from community to community.

To learn more about and to request assistance from Washington Voluntary Organizations, please visit the Washington Voluntary Organizations Active in Disasters (WAVOAD) website: <http://www.wavoad.org/cms/home>

Other programs managed by other agencies are generally made available during Presidential Disaster Declarations. These include:

- United States Department of Agriculture Farm Service Agency Loans
- Department of Employment Services Disaster Unemployment Assistance
- Temporary Tax Relief from the Department of Revenue and Internal Revenue Service
- Housing grants through the Department of Housing and Urban Development
- Crisis Counseling through the Department of Social and Health Services