Individual Assistance

presented by
California Emergency Management Agency
(Cal EMA)
Individual Assistance

A variety of local, state, and federal assistance intended to help the general public, businesses and the agricultural community recover from the effects of a disaster
Federal IA Recovery Programs

U.S. Department of Agriculture (USDA)

U.S. Small Business Administration (SBA)

Federal Emergency Management Agency (FEMA)
Pre-Declaration

Individual Assistance Activities
Event Occurs

Local Government assesses damage

Individual Assistance PDA

State/Federal Recommendation

Decision

Pre-Declaration Process
State Individual Assistance – PDA

✓ Verifies scope and severity of damages (homes, businesses, agriculture)

✓ Information used to determine feasibility of requesting federal assistance (SBA, FEMA, etc.)
U.S. Small Business Administration (SBA) Disaster Loans
Types of SBA Declarations

- Physical: low-interest loans for damaged property
- Economic: low-interest working capital loans
SBA Physical Declaration

Criteria:

- 25 homes and/or businesses
- Each suffering uninsured losses of at least 40%
Physical Disaster Loans

Homeowners/Renters:
- $40k repair/replacement of personal property
- $200k repair/replacement of a primary residence

Businesses:
- $2M repair/replacement of real estate, machinery/equipment, inventory and/or working capital to continue operations
SBA Economic Declaration

Criteria:

- Five or more small businesses
Economic Injury Loans

Businesses

- $2M for economic injury
- Provides working capital to continue day to day business operations
- Includes small non-farm businesses and small agricultural cooperatives
- Some private non-profits
How to Apply?

1-800-659-2955

OR

http://www.sba.gov/services/disasterassistance
Presidential Individual Assistance Declarations and Recovery Assistance
IHP
Types of Housing Assistance

- Temporary Housing
- Repair
- Replacement
- Direct Housing
IHP
Types of Other Needs Assistance

☑ Personal Property, Transportation, and Other Expenses
☑ Medical, Dental, Child Care, and Funeral Expenses
State Supplemental Grant Program (SSGP)

- Received the maximum grant under FEMA IHP
- Provides additional eligible losses based on FEMA inspection
- No separate application process
- No duplication of benefits

Administered by the CA Department of Social Services
How to Apply?

1-800-621-3362

OR

http://www.fema.gov/assistance/index.shtm
Disaster Unemployment Assistance

- Self-employed and those not typically eligible for regular UI
- Benefits up to 26 weeks after declaration

Administered by the Employment Development Department
Crisis Counseling Programs

- Immediate Services Program
- Regular Services Program
State Programs/Resources

- Contractor’s State License Board
- Department of Insurance
- Franchise Tax Board
- Housing and Community Development
- Department of Motor Vehicles
Voluntary Organizations
Individual Assistance
Basic Sequence of Delivery for California

Individual

Cora Brown
(Special Federal Funds)

Emergency Assistance
(Salvation Army, ARC)

Long Term Recovery
(VOADs, CBO’s, etc.)

Insurance

Local Gov’t Programs
(block grants, state programs, etc.)

FEMA
(Housing Assistance Grants)

State
(Supplemental Grants)

FEMA
(Other Needs Assistance Grants)

SBA
(Disaster Loans)
Assistance Centers and Participation

**Local:**
- Social Services
- Environmental Health
- Building Safety/Works
- Public Health
- Health Services
- Community Services
- Tax Assessors
- County Fire
- County Mental Health
- 2-1-1

**State:**
- Cal EMA
- Dept. Motor Vehicles
- EDD
- Dept. of Insurance
- CDSS- Social Services (SSGP) if applicable
- Contractor’s State Licensing Board
- Board of Equalization
- Franchise Tax Board

**Federal:**
- FEMA
- U.S. Small Business Administration
- U.S Dept. of Agriculture
- Internal Revenue Svc

*Example only. Providers may vary based on disaster type and need*
Other Groups at Assistance Centers

✓ Non-Profit organizations
✓ Voluntary agencies
✓ Community-Based Organizations
✓ Selected Private Entities (Utilities)
For More Information:

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www.calema.ca.gov