

Types of Financial Individual Assistance





FEMA's Individuals and Households Program (IHP)

- Fiscal Year 2023 max = up to \$41,000 of financial assistance (average is \$3,000-5,000)
- Rental Assistance, LER, and ADA accessibility line items (ramps/grab bars/etc.) do not count against the max
- Cannot duplicate benefit from another source (insurance, voluntary group, other government agencies, etc.)

Housing Assistance

- Rental Assistance
- Lodging Expense Reimbursement (LER)
- Repair Assistance (owners)
- Replacement (owners)

Other Needs Assistance

- Funeral
- Medical/Dental
- Child Care
- Misc./Disaster Specific
- Personal Property
- Transportation

How to Apply





THREE WAYS

to apply for disaster assistance







CALL 800-621-FEMA (3362)

How to Apply





Registration & Helpline

- Phone: toll-free <u>1-800-621-FEMA (3362)</u>
- Digital: Internet (<u>disasterassistance.gov</u>) or mobile app on smartphone/tablet
- In-person: Joint Disaster Recovery Center (DRC)
- Application deadline for DR-4715 (Super Typhoon Mawar) is July 27, 2023
- A FEMA inspector will contact you directly to schedule an appointment if you meet the general conditions of eligibility
 - After 10 days, if you have not heard from FEMA, please contact the FEMA Helpline or visit a DRC

Financial Housing Assistance





- Cannot duplicate homeowner/renter insurance or other forms of assistance
- Housing Assistance
 - Rental Assistance = initial rental assistance at HUD Fair Market Rate for county where applicant lives; 2 months if home requires habitability repairs; 1 month if utilities are out or home is inaccessible; Continued Temporary Housing Assistance (CTHA) for up to 18 months after the date of declaration
 - Lodging Expense Reimbursement (LER) = reimbursement for hotel lodging; ends 7
 days after rental assistance is approved
 - Repair Assistance = only for owners; for those without insurance or are underinsured; typically uninsurable items (wells, private roads & bridges, furnaces)
 - Replacement = only for owners, up to the IHP Housing Assistance max

Other FEMA Programs





Community Services Programs – provided to all survivors (do not need to apply for FEMA). Not all programs are active yet.

- <u>Disaster Unemployment Assistance</u>: for economic loss of wages not typically covered under "traditional" unemployment assistance; FEMA-funded, managed by CA Employment Development Dept (EDD)
- Disaster Legal Services: FEMA-funded, free legal advice from ABA attorneys
- <u>Crisis Counseling</u>: FEMA-funded, technical guidance from SAMSHA; managed by CA Dept of Health Care Services (DHCS); non-clinical support programs to address post-disaster mental/emotional stress
- Disaster Case Management (DCM): FEMA-funded, managed by CA Dept Social Services (CDSS), and locally executed by sub-providers (Catholic Charities/ Saint Vincent) who provide personalized recovery plans to eligible survivors

General Conditions of Eligibility





- 1. U.S. citizen, non-citizen national, or qualified alien
 - The parent or guardian of a minor child who is a U.S. citizen, non-citizen
 national, or a qualified alien can apply for assistance on behalf of the child,
 as long as they live in the same household
- 2. ID verification
- 3. Occupancy and Primary Residence
 - No secondary residences/vacation homes
- 4. Disaster-related damages
- 5. Uninsured or underinsured disaster-caused expenses and serious needs
 - Even if you have insurance, you are encouraged to apply

Occupancy Documents (All applicants)





Google - "FEMA Occupancy Documents"

https://www.fema.gov/fact-sheet/how-document-ownership-and-occupancy-fema-0

- 1. Written lease agreement, rent receipts, landlord statement
- 2. Utility bills, bank or credit card statements, phone bills, etc.
- 3. Employer's statement
- 4. Public official's statement (mayor's office, police department, post office)
- 5. Other documents: Motor vehicle registration, voter registration, federal/state benefits letter, court documents, social services organizations
- 6. Letter from school official (minor child registration)
- 7. Self-certification as a last resort

Ownership Documents





Google - "FEMA Ownership Documents"

https://www.fema.gov/fact-sheet/how-document-ownership-and-occupancy-fema-0

- 1. Deed
- 2. Mortgage statement or escrow documents
- Real property insurance (homeowners or flood insurance)
- 4. Receipt for major repairs within last 5 years
- 5. Property tax receipt or property tax bill
- 6. Manufactured home certificate, title, or bill of sale
- 7. Public official county land bureau, tribal official
- 8. Self-certification as a last resort (inherited property)