

DISASTER BENEFITS



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When a major, federally declared disaster occurs, government actors, non-profit organizations, and private actors all play an essential role in the national disaster recovery framework. This section focuses on federal assistance programs that provide direct assistance to individuals, households, and small businesses. The federal government, through the Federal Emergency Management Agency (FEMA) and other agencies, provides a host of financial and individual assistance. Disaster assistance may be provided as financial or direct assistance to individuals and families whose property has been damaged or destroyed as a result of a federally declared disaster, and whose losses are not covered by insurance. The assistance can range from the Supplemental Nutrition Assistance Program (SNAP), to Unemployment Assistance, to home repair and rental assistance programs.

This section provides a brief overview of federal assistance programs available for:

- Housing assistance
- Financial assistance with other disaster-related expenses (i.e. medical and funeral expenses)
- Food assistance
- Legal services
- Unemployment assistance

I. PRESIDENTIAL DECLARATIONS

The [Robert T. Stafford Disaster Relief and Emergency Assistance Act](#), as amended, Public Law 93-288, 42 U.S.C. § 5121 et. Seq.,⁴ (“Stafford Act”) authorizes the President to provide Federal assistance when the magnitude of an incident exceeds the affected state, local, territorial, or tribal (SLTT) government’s capability to respond or recover.

When a state, territorial, or tribal government determines an incident has exceeded their capability to respond, the governor or tribal leader may request a declaration from the President through FEMA. They must request the declaration within 30 days of the incident. FEMA may extend the request deadline if the governor or tribal leader submits a written time extension request within 30 days of the incident stipulating the reason for the delay. The President may also choose to declare a disaster without a request from the governor or a tribal leader. Either way, for FEMA to assist, the President must declare that an emergency or major disaster exists. A declaration establishes the types of assistance which will be available, federal cost-share, type of incident, incident period, and designated areas.



Enter the city and state or ZIP code to see if the area has been declared for Individual Assistance [HERE](#) or at <https://www.disasterassistance.gov/>.

II. TYPES OF ASSISTANCE PROVIDED BY FEMA

The Presidential declaration establishes the type of federal programs and assistance available. Assistance may vary and, depending on the event, may be provided directly to impacted individuals as well as to state, local, territorial, and tribal governments, certain types of private non-profit organizations, or faith-based organizations that assist disaster survivors and post-disaster recovery. The following programs may be available through FEMA:

- [Individual Assistance \(IA\) programs](#), which provides direct assistance to *individuals and households*, as well as state, local, territorial, and tribal governments to support individual survivors. While some housing assistance funds are available through the Individual and Households Program (IHP), most disaster assistance from the federal government is in the form of low-interest disaster loans administered by the Small Business Administration. The [Individual Assistance Program and Policy Guide \(IAPPG\)](#) consolidates policy statements for all Individual Assistance Programs. See the section below on “[FEMA Individual Assistance \(IA\) Programs](#)” for more details on each program.
- [Public Assistance \(PA\) program](#), which provides grants to *state, local, territorial, and tribal governments* and certain *private non-profit organizations* to assist with disaster response and recovery, including debris removal, emergency protective measures, and permanent restoration of facilities. For more information, see the [Public Assistance Program and Policy Guide \(PAPPG\)](#).

Search for disaster assistance in two ways:

- Click [Find Assistance](#) at [DisasterAssistance.gov](https://www.DisasterAssistance.gov) and answer the questionnaire to get a personalized list of assistance based on the answers provided; or
- Click [Forms of Assistance](#) at [DisasterAssistance.gov](https://www.DisasterAssistance.gov) to search for assistance by category (like Housing or Insurance) or by Federal Agency (like U.S. Small Business Administration)

A. Individual Assistance (IA) Programs

FEMA provides direct assistance to individuals and households through the Individual Assistance Programs. For a detailed overview of these programs, see FEMA’s [Individual Assistance Program and Policy Guide \(IAPPG\)](#).

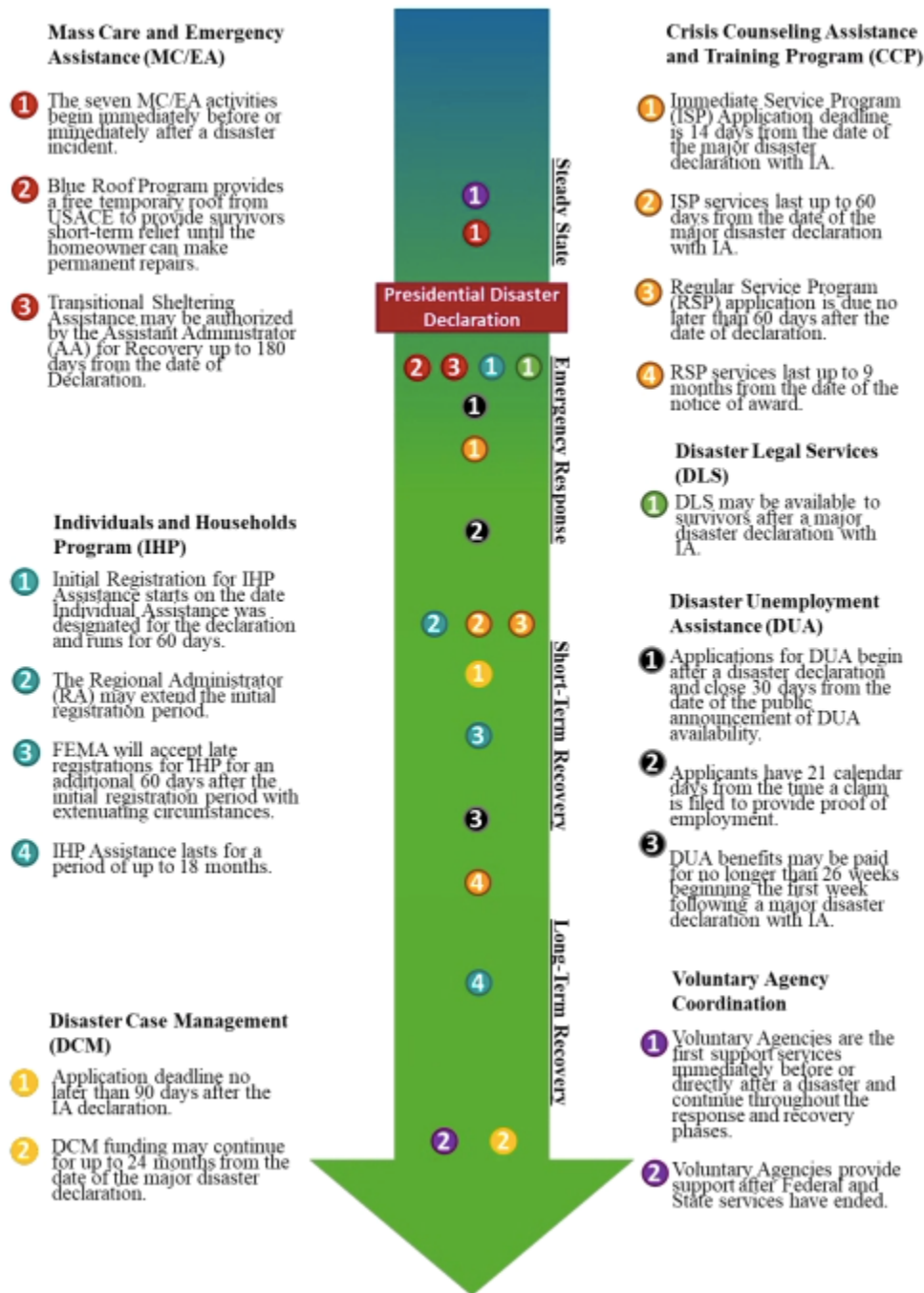


- **Individuals and Households Program (IHP)** provides financial assistance and direct services to eligible individuals and households who have uninsured or underinsured necessary expenses and serious needs. See the section on [Individual Households Program \(IHP\)](#) below for more detailed information.
- **Disaster Unemployment Assistance (DUA)** provides unemployment benefits and re-employment assistance services to survivors affected by a Presidentially declared disaster. See the section on Disaster Unemployment Assistance below for more detailed information.
- **Disaster Legal Services (DLS)** supports the provision of legal aid to survivors affected by a Presidentially declared major disaster through an agreement with the Young Lawyers Division (YLD) of the American Bar Association. DLS is available to survivors who qualify as low income. See the section on Disaster Unemployment Assistance below for more detailed information.
- **Mass Care and Emergency Assistance (MC/EA) Program** provides life-sustaining services to disaster survivors, including 1) sheltering; 2) food supply; 3) distribution of emergency supplies; 4) support for individuals with disabilities and others with access and functional needs; 5) reunification services for adults and children; 6) support for household pets, service animals, and assistance animals; and 7) mass evacuee support. See FEMA's [Fact Sheet on the Mass Care/ Emergency Assistance \(MC/EA\)](#).
- **Disaster Case Management (DCM)** is a time-limited process that promotes partnership between a case manager and a disaster survivor in order to assess and address a survivor's verified disaster-caused unmet needs, through a recovery plan. FEMA is authorized to provide case management services to include financial assistance to state, local, territorial, and tribal government agencies, or qualified private organization. See FEMA's [Fact Sheet on the Disaster Case Management \(DCM\) Program](#).
- **Crisis Counseling Assistance and Training Program (CCP)** supports short-term interventions to assist disaster survivors in understanding their current situations and reactions, mitigating stress, assisting survivors in reviewing their disaster recovery options, and providing emotional support. The U.S. Department of Health and Human Services' (HHS) Center for Mental Health Services works in partnership with FEMA to provide technical assistance, consultation, grant administration, and training oversight. CCP provides supplemental funding to eligible state, local, territorial, and tribal government through two federal grant programs the Immediate Services Program (ISP) and the Regular Services Program. For more information, see [Crisis Counseling Assistance & Training Program](#) at FEMA.gov or [FEMA's Crisis Counseling Assistance and Training Program Fact Sheet](#).



Figure 1 on the Timeline of Individual Assistance Programs shows how the programs are designed to help disaster-affected individuals and households on their path to recovery.

Figure 1. Timeline of the Individual Assistance Programs



Source: [Individual Assistance Program and Policy Guide \(IAPPG\)](#).



1. Individuals and Households Program (IHP)

FEMA's IHP provides financial assistance and direct services (i.e. providing temporary housing) to eligible individuals and households who have uninsured or underinsured necessary expenses or serious needs. The program is not a substitute for insurance, and cannot pay for all losses caused by a disaster. FEMA grants are meant to cover costs to return a disaster victims' home to a safe or functional living space, not to how it was prior to the disaster. For instance, FEMA may deny assistance to cover damages to non-essential space or if the home is still considered "safe or functional." The maximum amount offered under FEMA's Individuals Households Program (IHP) is set on an annual basis under Section 408 of the Stafford Act, 42 U.S.C. 5174.

Notably, IHP Assistance is not considered income¹ 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.² IHP Assistance is also exempt from garnishment or seizure, but this exception does not apply to assistance recovered by FEMA after being received in error or fraud.

IHP Assistance provides two services:

- [Housing Assistance Program](#)
- [Other Needs Assistance \(ONA\)](#)
 - [Includes Critical Needs Assistance \(CNA\)](#)

Eligibility

The applicant must be a U.S. citizen, non-citizen national, or qualified alien. See the [FEMA press release on FAQs for citizenship status](#) and eligibility for disaster assistance for more information. During the disaster assistance registration process or on a Declaration and Release form (FEMA Form 009-0-3), applicants self-certify their citizenship status, under penalty of perjury, that they are one of the following statuses.

Status	Definitions
U.S. Citizen	A person born in one of the 50 United States, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, or the Northern Mariana Islands; a person born outside of the U.S. to at least one U.S. parent; or naturalized citizen.
Non-citizen National	A person born in an outlying possession of the U.S. (e.g., American Samoa or Swain's Island) on or after the date the U.S. acquired the possession, or a person whose parents are U.S. non-citizen nationals. All

¹ 27 IRC Section 61(a), and Sections 139(a),(b)(1), (b)(4), (c)(2), (c)(4), and (h).

² 44 C.F.R. § 206.110 (f).



	U.S. citizens are U.S. nationals; however, not every U.S. national is a U.S. citizen.
Qualified Alien	<ul style="list-style-type: none"> • Legal permanent resident (“green card” holder) • An asylee, refugee, or an alien whose deportation is being withheld • Alien paroled into the U.S. for at least one year • Alien granted conditional entry (per law in effect prior to April 1, 1980) • Cuban/Haitian entrant • Aliens in the U.S. who have been abused, subject to battery or extreme cruelty by a spouse or other family/household member, or have been a victim of a severe form of human trafficking • Aliens whose children have been abused and alien children whose parent has been abused who fit certain criteria

- The applicant must have losses in an area that has been declared a disaster by the President of the U.S.
- The applicant must have disaster related necessary expenses or serious needs
- The applicant must have insufficient or no insurance
 - Even if the applicant has insurance, they may qualify for FEMA assistance. By law, FEMA cannot duplicate benefits for losses covered by insurance. So, the applicant needs to file a claim with their insurance company as soon as possible.
 - If their insurance settlement did not meet enough needs to help recover from the disaster, they may still apply for FEMA assistance. FEMA will request a copy of the settlement record and ask them to describe what they will still need. The applicant must qualify to receive assistance.
 - FEMA does not cover insurance deductibles.
 - If FEMA asks the applicant to obtain flood insurance after being affected by a disaster and they remain uninsured when applying for assistance subsequently, FEMA can and will disqualify them from future assistance.

Application Process and Appeals Process in general

Applicants should apply for FEMA assistance within **60 days of the date** of federal disaster declaration. Appealing any FEMA decision must be within 60 days of the date of the determination letter. The determination letter may state that the applicant is not eligible or may grant benefits. Applicants can appeal a determination letter for being denied and also if they believe that the benefits they were granted are insufficient. If FEMA requests additional



documents, the applicant must respond to FEMA within 10 days if FEMA requests additional documents.

How to Apply

Contact FEMA at 1-800-621-FEMA (3362) or fill out application at [DisasterAssistance.gov](https://www.disasterassistance.gov).

TTY users can call 1-800-462-7585. Helpline services are available seven days a week from 7 a.m. to 11 p.m. ET. If users face technical issues, they can call FEMA's Internet Help Desk at 1-800-745-0243, which is available 24 hours a day, 7 days a week.

Applicants can also apply in person at the FEMA Disaster Resource Center or at a Mobile Registration Intake Center (MRIC).

Amount of Assistance

FEMA will only provide assistance when the total *initial* IHP award amount is \$50 or more. There is no minimum amount for subsequent awards. The IHP financial assistance maximum provided to eligible individuals or households under a single disaster is adjusted each fiscal year based on the Department of Labor Consumer Price Index.³ FEMA informs the public of changes to the IHP financial assistance maximum award each year by publishing a notice in the Federal Register. For a major disaster declared on or after October 1, 2019, the maximum assistance for an individual or household is \$35,500 for housing assistance and \$35,500 for ONA.⁴ On Oct. 5, 2018, the Disaster Recovery Reform Act of 2018 (DRRA) was signed into law. The DRRA modified the rules on maximum assistance awards by splitting ONA and HA. Any assistance money received must be used for what it is intended. Applicants should keep receipts for 7 years. FEMA does audit files and ask applicants who received assistance to send in proof the money was spent on what FEMA intended it to be spent on.

Duration

IHP Assistance is limited to 18 months following the date of the Presidential disaster declaration under Stafford Act § 408(c)(1)(B)(iii). FEMA may extend the period of assistance due to extraordinary circumstances.

a. IHP Housing Assistance Program

³ 4 Stafford Act § 408(h), 42 U.S.C. § 5174(h) and 44 C.F.R. § 206.110(b).

⁴ See, e.g., 84 FR 55323.



The IHP Housing Assistance Program provides financial assistance or direct assistance (i.e. repair services or provision of temporary housing units) to help individuals and households affected by federally declared disasters. FEMA determines the appropriate types of Housing Assistance for which an individual or household may be eligible, based on disaster-caused loss, access to life-sustaining services, cost-effectiveness, and other factors.⁵ Individuals and households may receive more than one type of Housing Assistance; for example, assistance may be a combination of financial assistance and direct services for disaster-caused damage to a disaster survivor's primary residence. Housing Assistance can be provided in the form of financial assistance or direct assistance.

- *Financial Assistance:*
 - Lodging Expense Reimbursement: Reimbursement for hotels, motels, or other short-term lodging while an applicant is displaced from his or her disaster-damaged primary residence.
 - Rental Assistance: To rent alternate housing accommodations while the applicant is displaced from his or her disaster-damaged primary residence.⁶
 - Home Repair Assistance: To help repair an owner-occupied disaster-damaged primary residence, utilities, and residential structure, including privately-owned access routes (i.e. driveways, roads or bridges) to a safe and sanitary living or functioning condition.⁷
 - Replacement Assistance: To help homeowners replace an owner-occupied primary residence when the residence is destroyed by the disaster.⁸
- *Direct Housing Assistance*: FEMA may provide Direct Housing Assistance when applicants are unable to use Rental assistance due to a lack of available housing resources.⁹ Direct housing assistance is not counted towards the IHP financial assistance maximum and may include:
 - Multi-Family Lease and Repair: This program allows FEMA to enter into lease agreements with owners of multi-family rental properties located in disaster areas and make repairs or improvements to provide temporary housing to eligible applicants.¹⁰

⁵ Stafford Act § 408(h), 42 U.S.C. § 5174(h) and 44 C.F.R. § 206.110(b).

⁶ Stafford Act § 408(c)(1)(A)(i), 42 U.S.C. 5174 (c)(1)(A)(i), 44 C.F.R. 206.117(b)(1)(i), and 44 § C.F.R. 206.111.

⁷ Stafford Act § 408(c)(2), 42 U.S.C. § 5174 (c)(2) and 44 C.F.R. § 206.117(b)(2).

⁸ Stafford Act § 408(c)(3), 42 U.S.C. § 5174(c)(2) and 44 C.F.R. § 206.117(b)(3).

⁹ Stafford Act § 408(c)(1)(B)(i), 42 U.S.C. § 5174(c)(1)(B)(i) and 44 C.F.R. § 206.117(b)(1)(ii).

¹⁰ Stafford Act § 408(c)(1)(B)(ii), 42 U.S.C. § 5174(c)(1)(B)(ii).



- Transportable Temporary Housing Units: A readily fabricated dwelling (i.e. Recreational Vehicles or Manufactured Housing Units) purchased or leased by FEMA and provided to eligible applicants for use as temporary housing.
- Direct Lease: Existing ready-for-occupancy residential property leased and, if necessary, modified or improved to provide a reasonable accommodation for an eligible applicant with a disability with access and functional need for use as temporary housing
- Permanent Housing Construction: House repair and/or construction services provided in insular areas outside the continental United States and other locations where no alternative housing resources are available, and where other types of housing assistance FEMA normally provides are unavailable, infeasible or not cost-effective.¹¹

Applicants will need to provide proof of ownership of the primary residence to receive housing assistance.

- FEMA defines an owner-occupied residence as one where the applicant:
 - Is the legal owner; or
 - Does not hold a formal title to the residence and pays no rent, but is responsible for the payment of taxes or maintenance of the residence; or
 - Has lifetime occupancy rights with formal title vested in another.
- Applicants who pay rent to another party to live in the home do NOT qualify as owners. There may be an exception if the applicant is legally responsible (e.g., lease to own or land installment agreements) for major repairs and/or taxes on the damaged residence (e.g. ownership in the islands or insular areas such as family compounds, adverse possession, hereditary family lands, and cultural traditions).

Ownership Documentation

When FEMA is unable to verify an applicant's ownership of their primary residence during inspection or through an automated public records search, the applicant may provide FEMA with documentation to prove ownership. There are various documents that may be used to prove ownership. The document provided must reflect:

- The name of the applicant or co-applicant registering for assistance; if a minor child is registering for assistance, the document must be in the adult co-applicant's name;
- The address of the damaged pre-disaster residence; and
- The applicant owned the property by a date prior to the disaster incident period.

¹¹ Stafford Act § 408(c)(4), 42 U.S.C. § 5174(c)(4) and 44 C.F.R. § 206(b)(4).



Figure 2. Ownership Documentation

Document	Description	Acceptable Document Date
Deed or Official Record	Original deed or deed of trust to the property listing the applicant as the legal owner	Deed must be current / effective during the disaster incident period
Mortgage Documentation	Mortgage statement or escrow analysis	The most recent mortgage statements available should be submitted (within 3 months of the disaster incident period) and escrow documents should be from the last quarter.
Real property insurance documents or bill,	Real property insurance documents, bill, payment record, structural insurance documents	Within 3 months of the disaster incident period
Other Documents	Property tax records, Manufactured home certificate of title, Real Estate Provision, Contract for Deed, Land Installment Contract, Quitclaim Deed, Bill of Sale or Bond for Title, Probate records	Current and / or effective during the disaster incident period
If none available	FEMA may accept a written statement from the applicant indicating how long they lived in the disaster-damaged residence prior to the disaster declaration, and an explanation of the circumstances that prevent standard ownership verification	

Common Reasons for FEMA Denying Housing Assistance

- Applicant has insurance to cover otherwise eligible losses
- The damages to the applicant’s home were not caused by the disaster
- Applicant’s home did not sustain sufficient damages to essential living areas or personal property to qualify for disaster assistance
- Applicant’s property is a secondary or vacation home
- Ownership of the home is not verified
- Occupancy of the home is not verified



Additional Resources:

- [FEMA Individuals and Households Program Fact Sheet](#)

b. IHP Other Needs Assistance (ONA) Program

Under FEMA’s IHP, applicants may receive financial assistance not only for housing-related losses but also for other disaster-caused losses through the **Other Needs Assistance (ONA) program**.¹² The burden is on the applicant to show the losses constitute “necessary expenses” and “serious needs.” A “necessary expense” means the cost associated with acquiring an item, obtaining a service, or paying for any other activity that meets a serious need. A “serious need” means the applicant requires an item or service, which is essential to an applicant’s ability to prevent, mitigate, or overcome a disaster-caused hardship, injury, or adverse condition. FEMA can provide financial assistance for eligible costs limited to those listed under [44 CFR § 206.119](#), but FEMA, in consultation with the State, may determine additional necessary expenses and serious needs.

Unlike Housing Assistance, ONA is subject to a cost share between FEMA, the state, territorial, or tribal government.¹³ Section 408(g)(2) of the Stafford Act explicitly provides that the Federal share shall be 75%, giving FEMA no authority to adjust the Federal cost share for ONA.¹⁴

FEMA, in coordination with the state, territorial, or tribal government, pre-determines ONA-eligible items and amounts to be awarded. The state, territorial, or tribal government may elect the degree of involvement in the administration of the ONA. Under the FEMA Option, FEMA may be responsible for all tasks associated—from registration intake, inspection services, to disbursing awards and recovery of funds.¹⁵ Under the Joint Option, The state, territorial, or tribal government administers ONA jointly with FEMA. FEMA is responsible for registration, intake, inspection services, and the processing system. Then the state, territorial, or tribal government is responsible for manually processing awards, staffing, recovery of funds, and preparing closeout material.¹⁶

Eligible Losses

Types of eligible costs include—

- **(1) Personal property.** Costs of repairing or replacing personal property, generally limited to:
 - Clothing

¹² Stafford Act § 408(e), 42 U.S.C. § 5174(e) and 44 C.F.R. § 206.119.

¹³ 42 U.S.C. § 5174(g).

¹⁴ However, 48 U.S.C. § 1469(a) allows FEMA to waive or adjust the cost share for disaster grants in insular areas such as the Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands.

¹⁵ 44 C.F.R. § 206.120(a) and (b).

¹⁶ 44 C.F.R. § 206.120(d).



- Household items, furnishings, or appliances
- Tools, specialized or protective clothing, and equipment required by an employer as a condition of employment
- Computers, uniforms, schoolbooks, and supplies required for educational purposes; and
- Cleaning or sanitizing any eligible personal property item.
- **(2) Transportation.** Costs limited to:
 - Repairing or replacing vehicles; and
 - Financial assistance for public transportation and any other transportation related costs or services
- **(3) Medical expenses.** Costs limited to:
 - Medical costs;
 - Dental costs; and
 - Repair or replacement of medical equipment
- **(4) Funeral expenses.** Funeral expenses are generally limited to the following
 - Funeral services
 - Burial or cremation; and
 - Other related funeral expenses
- **(5) Moving and storage expenses.** Costs relating to moving and storing personal property to avoid additional disaster damage generally include storage of personal property while disaster-related repairs are being made to the primary residence
- **(6) Other.** Other disaster-related expenses may include
 - The purchases of a Group Flood Insurance Policy
 - And miscellaneous items or services that FEMA in consultation with the State determines are necessary expenses and serious needs.

Assistance Provided

There are two categories of assistance available under ONA. The first category of “SBA-dependent” types of assistance are provided only to those who are *disqualified* for loans from U.S. Small Business Administration (SBA). The second category of “non-SBA dependent” types of assistance that do not hinge on the applicant’s SBA loan eligibility.

- *SBA-Dependent* assistance may be awarded only to applicants a) who do not qualify for a loan from the SBA or b) who were approved for a partial loan but the amount of the loan was insufficient to meet the applicant’s disaster necessary expenses. These types of assistance can cover expenses associated with
 - Personal Property: To repair or replace essential household items including, but not limited to furnishings and appliances, and specialized tools and protective clothing required by an employer. Assistance for specific



- accessibility items defined within the [American Disabilities Act](#) is not counted towards an applicant's financial ONA maximum.
- Moving and Storage: To repair or replace an eligible vehicle damaged by a disaster and other transportation-related costs.
 - Transportation Assistance: To repair or replace an eligible vehicle damaged by a disaster and other transportation-related costs
- *Non-SBA Dependent* assistance may be awarded regardless of the applicant's SBA disaster loan status and is intended to cover expenses associated with
- Funeral Assistance: Available to those who incur or will incur expenses related to a death or disinterment attributed directly or indirectly to a declared disaster
 - Medicine and Dental Assistance: To assist with medical or dental expenses caused by a disaster, which may include injury, illness, loss of prescribed medication and equipment, insurance co-payments, or loss/injury to a service animal.
 - Child Care Assistance: A one-time payment, covering up to eight cumulative weeks of child care expenses, for a household's increased financial burden to care for children aged 13 and under; and/or children up to age 21 with a disability who need assistance with activities with daily living as defined by federal law.
 - Assistance for Miscellaneous Items: To reimburse for eligible items purchased or rented after a disaster incident to assist with disaster recovery. This may include gaining access to the property or assisting with cleaning efforts. Eligible items are identified by the state, territorial, or tribal government and may include items such as a chainsaw or dehumidifier.

Amount of Assistance

Assistance for an eligible application will not exceed the IHP financial assistance maximum award pursuant to Section 408(h) of the Stafford Act.¹⁷ However, for some specific categories of ONA, the affected state, territorial, or tribal government will establish the maximum amount of assistance that may be awarded as part of their yearly submission of FEMA Form 010-0-11.¹⁸ For major disaster declared on or after October 1, 2019, the maximum assistance for an individual or household through the IHP Other Needs Assistance is \$35,500. The DRRRA modified the rules on maximum assistance awards by splitting ONA and HA. Any assistance money received must be used for what it is intended. An individual can now receive HA up to

¹⁷ 42 U.S.C. § 5174(h).

¹⁸ 44 C.F.R. § 206.120(b).



\$35,000 for fiscal year 2020 and ONA up to \$35,500 for fiscal year 2020. This amount is adjusted each year for inflation purposes.

Eligibility

To be eligible,

- o The applicant must be a U.S. citizen, non-citizen national (i.e. citizens of U.S. territories), or qualified alien.

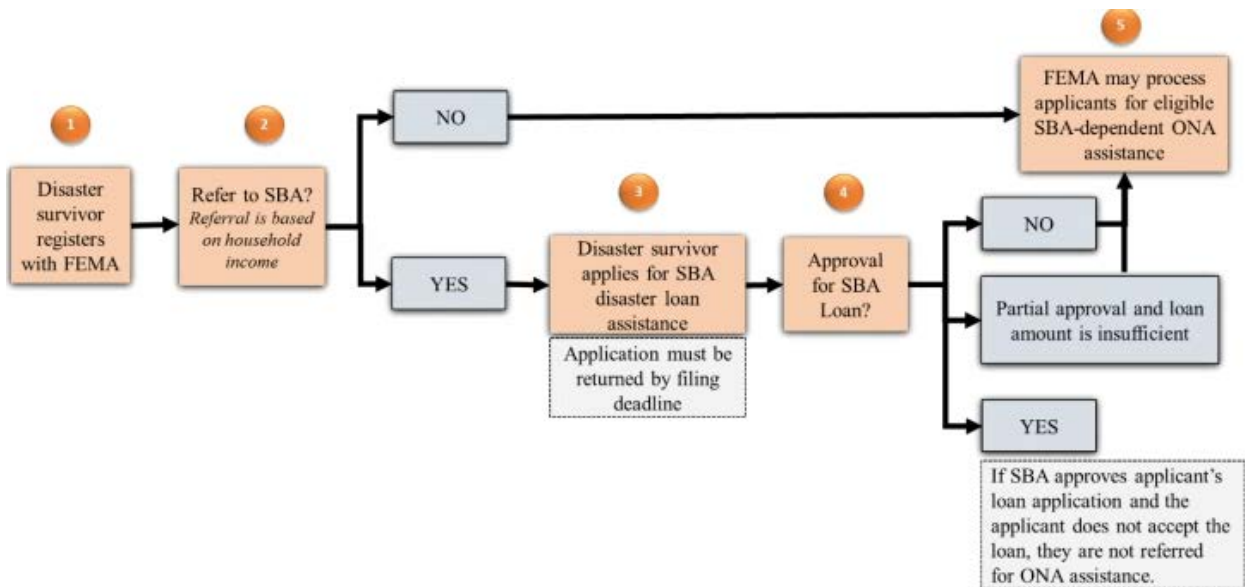
Status	Definitions
U.S. Citizen	A person born in one of the 50 United States, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, or the Northern Mariana Islands; a person born outside of the U.S. to at least one U.S. parent; or naturalized citizen.
Non-citizen National	A person born in an outlying possession of the U.S. (e.g., American Samoa or Swain’s Island) on or after the date the U.S. acquired the possession, or a person whose parents are U.S. non-citizen nationals. All U.S. citizens are U.S. nationals; however, not every U.S. national is a U.S. citizen.
Qualified Alien	<ul style="list-style-type: none"> • Legal permanent resident (“green card” holder) • An asylee, refugee, or an alien whose deportation is being withheld • Alien paroled into the U.S. for at least one year • Alien granted conditional entry (per law in effect prior to April 1, 1980) • Cuban/Haitian entrant • Aliens in the U.S. who have been abused, subject to battery or extreme cruelty by a spouse or other family/household member, or have been a victim of a severe form of human trafficking • Aliens whose children have been abused and alien children whose parent has been abused who fit certain criteria

- o The applicant must have losses in an area that has been declared a disaster by the President of the U.S.
- o The applicant must have disaster related necessary expenses or serious needs
- o The applicant must have insufficient or no insurance
- o *SBA-Dependent Types* may be awarded only to applicants who do not qualify for a loan from the SBA or who were approved for a partial loan, but the amount of the loan was insufficient to meet the applicant’s disaster necessary expenses or serious needs. As part of the SBA loan approval test, the applicant must meet a minimum income test, which the SBA establishes. FEMA and SBA coordinate to



ensure that ONA and SBA disaster loans do not cause a duplication of benefits for the same type of assistance.

Figure 3. SBA Disaster Loan Application Process.



Duration

IHP Assistance is available only for 18 months following the date of the Presidential disaster declaration. FEMA may extend the period of assistance due to extraordinary circumstances.

How to Apply

Contact FEMA at 1-800-621-FEMA (3362) or fill out an application at DisasterAssistance.gov.
 If the applicant has already applied for the Individual Housing Assistance, they do not need to separately file a new application for ONA, which is also part of the Individuals and Households Program.

TTY users can call 1-800-462-7585. Helpline services are available seven days a week from 7 a.m. to 11 p.m. ET. If users face technical issues, they can call FEMA's Internet Help Desk at 1-800-745-0243, which is available 24 hours a day, 7 days a week. One can also ask general FEMA questions via email, at AskIA@fema.gov. The email is not secured, thus personal information should not be sent via email. However, it can be a useful way to ask, for example, whether a type of document would be accepted and sufficient to prove eligibility.

Some common reasons for denial of ONA are:



- The applicant received assistance from other means.
- The applicant refused assistance from other means (such as SBA or insurance).
- The applicant has insurance, for the specific category of assistance, but failed to file a claim.
- The applicant has damage solely related to a business, including farm businesses or self-employment (for example, equipment and lost revenues).
- The applicant requests improvements or additions to personal property to upgrade the size, quality or capacity of personal property owned before the disaster.
- The applicant's requests reimbursement for expenses that can be characterized as recreational, non-essential, luxury, or decorative.
- The applicant has received the maximum allowable assistance under the program.

Additional Resources:

- [Individuals and Households Program \(IHP\) – Other Needs Assistance, Benefits.gov](#)
- FEMA Guidance - [Individual Assistance Program and Policy Guide \(IAPPG\)](#)
- [FEMA Individuals and Households Program Fact Sheet](#)

(1) Critical Needs Assistance (CNA) Program

Prerequisite: The President must have declared the applicant's area a major disaster zone, and CNA must be approved as well, in order to be eligible for CNA. Furthermore, the affected state, territory, or tribal government must have submitted a written request to FEMA to implement CNA. To check whether the area qualifies for CNA assistance please visit the [FEMA website](#).

What: The CNA is awarded under the Other Needs Assistance (ONA) provision of the Individuals and Households Program (IHP)¹⁹. It provides one-time, limited payments for immediate needs that may arise from an emergency such as food, first aid, medications, medical equipment, infant formula, diapers, and personal hygiene items (amongst others).

- The payment is a one-time limited payment per household
- The funds awarded count towards an applicant's financial Other Needs Assistance (ONA) maximum for the disaster

Who: The application is not income dependent. To be eligible for CNA applicants must:

¹⁹ 44 CFR § 206.110



- Complete a FEMA registration.
- Pass FEMA's identity verification process.
- At registration, assert that they have critical needs and request financial assistance for those needs and expenses.
- Have a pre-disaster primary residence located in an area designated for CNA.
- Are displaced from their pre-disaster primary residence as a result of the disaster.

How: There is no direct application for CNA, rather survivors can indicate their need for funds during their FEMA registration through [disasterassistance.gov](https://www.fema.gov/disasterassistance). Funds are delivered via direct deposit or paper check payable to the eligible applicant.

Additional Resources:

- [Food, shelter, cash payments, loans, and other help for survivors of major disasters](#)
- [FEMA Critical Needs Fact Sheet](#)

c. Appeals Process for IHP Assistance

Applicants must appeal initial eligibility determinations within 60 days of the date on their eligibility notification letter.²⁰

Determinations that May be Appealed

Applicants may submit a written appeal if they disagree with any FEMA determination. An applicant may appeal:

- Initial eligibility determinations for Housing Assistance and ONA, including:
 - The amount or type of Housing Assistance and ONA an applicant received
 - The decision to withdraw an application for FEMA disaster assistance
 - The recovery of funds improperly awarded to an applicant
- A denial for Continued Rental Assistance
- Direct Housing Assistance determinations, including:
 - The termination of eligibility to remain in a temporary housing unit
 - FEMA's intent to collect rent or the amount of rent collected from occupants of a FEMA-provided temporary housing unit
 - A denial of a request to purchase a FEMA-provided MHU
 - The sales price of a FEMA-provided MHU the applicant may want to purchase

²⁰ 44 C.F.R. § 206.115(a).



- Any Individual Assistance eligibility or participation-related determination, action or inaction

Appeal Submission

The applicant's appeal letter must explain the reasons for appeal and must be signed by the applicant or person who the applicant authorizes to act on his or her behalf. The appeal submission should also include:

- Applicant's full name
- Applicant's FEMA Application Number and Disaster Number
- Address of the applicant's pre-disaster primary residence
- Applicant's current phone number and address

Appeal Determination

After FEMA receives the appeal, a caseworker with no prior involvement in the case reviews the appeal and files to determine if there is sufficient documentation to change FEMA's determination. If more information is needed, FEMA may:

- Call the applicant and send a letter requesting additional information with a deadline of 30 days to submit the additional information
- Contact a third party, such as a contractor, insurance company, or mechanic in order to verify submitted information
- Schedule an appeal inspection

FEMA notifies applicants in writing about the appeal decision within 90 days of the receipt of the appeal letter.²¹ FEMA's appeal decision represents the final agency determination and cannot be appealed again.²²

2. Disaster Unemployment Assistance (DUA)

The DUA program provides financial assistance to those who have had their employment or self-employment interrupted as a result of a federally declared disaster.²³ The program is overseen by the U.S. Department of Labor in coordination with FEMA and is administered by the affected state's Unemployment Insurance Agency. It is authorized under Section 410 of the Stafford Act. The program is triggered when the President of the United States declares a natural disaster. Residents of the impacted major disaster zone are then eligible for Disaster Unemployment Assistance (DUA). To find whether the state qualifies, see [FEMA's website](#).

²¹ 44 C.F.R. § 206.115(f).

²² *Id.*

²³ 42 U.S.C. § 5177



The benefits are payable to individuals who remain unemployed for a maximum of 26 weeks after the date the disaster was declared by the President, (so-called Disaster Assistance Period (DAP)). The benefit amount and process will depend on past wages and the affected state's unemployment benefit policies.

During this time:

- DUA recipients must actively look for work and accept suitable work offered them
- Recipients must show that for every week they are collecting DUA, their unemployment continues to be the direct result of the disaster
- The maximum weekly benefits amount payable is determined by the relevant state law for unemployment compensation.
- The minimum weekly benefit is half of the average benefit amount provided for unemployment benefits in the survivor's state.

The Department of Labor implementing regulations for DUA are found at 20 C.F.R. § 625.²⁴

Eligibility

A person can apply for DUA benefits if a) he or she is a resident of the area that has been [declared a major disaster zone](#), and b) he or she is not otherwise eligible for regular unemployment benefits (state or federal). In addition, the person must establish that he or she lost their job as a direct result of the major disaster and prove that *one* of the following requirements is met:²⁵

- No longer has a job
- Is unable to reach their place of work
- Cannot work due to damage to the place of work
- Becomes the head of household and is seeking work because the former head of the household died as a result of the disaster

²⁴ 20 C.F.R. § 625

²⁵ "Direct result" means that the loss of employment or self-employment is due to the major disaster itself and not the result of a longer chain of events that were caused or worsened by the disaster. (Source: https://oui.doleta.gov/unemploy/docs/factsheet/DUA_FactSheet.pdf)



- Cannot work because of a disaster-incurred injury

Individuals should be reminded they are required to re-pay any benefits overpaid.

How to Apply

The affected state's unemployment website will have the most up-to-date information on DUA availability and the application process. All claims will be filed directly with the affected state's Unemployment Insurance Agency.

Requirements might vary slightly from state to state, but usually cover the following:

- **Application deadline:** applications must be submitted on the state's website no later than 30 days after the availability of DUA was officially announced by the state
- To successfully apply, individuals will be required to provide proof of employment and earnings and a Social Security Number. Pay stubs, earnings statements, bank statements showing direct deposit, or a written statement from an employer is sufficient. Individuals who cannot provide this evidence at the time of their initial application have 21 days to fulfill this requirement from the date of their initial application.
- For self-employed applicants, copies of tax returns will be required as proof of income and self-employment
- Applicants who are not U.S. citizens but have work authorization may qualify for DUA, though they will be required to present documentation supporting their immigration statuses such as a green card, work authorization, or ability to satisfy the requirements of an I-9.

If the worker has been evacuated to another state, they should still contact the affected state for claim filing instructions.

Resources

The applicant may use the questionnaire at the bottom of the [program page](#) to determine eligibility for the DUA.

Program Contact: 1-877-872-5627

Additional Resources:

- [How can Disaster Unemployment Assistance help you?](#)



- [US DOL: Disaster Unemployment Assistance \(DUA\)](#)
- [US DOL: DUA Fact Sheet \(PDF\)](#)
- [How Workers Access Disaster Unemployment Assistance After Hurricane Michael](#)
- [DisasterAssistance.gov](#)

3. Disaster Legal Services (DLS)

Prerequisite: The President must have declared the area as a major disaster zone that includes Individual Assistance for individuals to be eligible for Disaster Legal Services (DLS). Please check whether a DLS hotline has been set up for the area [here](#).

When the President makes a Major Disaster Declaration and authorizes Individual Assistance, FEMA will then determine the need for DLS.²⁶ If requested, the regional FEMA Human Services Officer will contact the DLS Director and request DLS through a letter of intent. The MOU between the YLD and FEMA states that the YLD is the exclusive coordinator of legal services to disaster survivors. In practice, the program can provide scale to existing efforts by complementing the services already provided by legal aid organizations. Many of these organizations receive funding from the Legal Services Corporation (LSC). Through the program, low-income survivors of a major natural disaster can get confidential free legal assistance.

The FEMA DLS program is authorized under Section 415 of the Stafford Act and implementing regulations found in 44 C.F.R. § 206.164.²⁷

Eligibility

In order for an applicant to be able to access DLS, the following conditions have to be met:

- Survivor of a major, federally declared, natural disaster
- Applicant has insufficient resources to secure adequate legal services²⁸

²⁶ <https://digitalcommons.tourolaw.edu/lawreview/vol35/iss3/7/>

²⁷ 44 C.F.R. § 206.164

²⁸ “For the purpose of this section, low-income individuals means those disaster victims who have insufficient resources to secure adequate legal services, whether the insufficiency existed prior to or results from the major disaster. In cases where questions arise about the eligibility of an individual for legal services, the Regional Administrator or his/her representative shall make a determination.” [§ 206.164](#)



- Case is non fee-generating, i.e. “a fee-generating case is one which would not ordinarily be rejected by local lawyers as a result of its lack of potential remunerative value” 44 CFR § 206.164

If volunteer attorneys are unable to assist survivors with their legal needs due to topic and/or time that would generate a fee, survivors will be referred to independent attorneys who can provide pro-bono or low cost services through the lawyer referral network in the impacted area.

How to apply

The ABA National Disaster Hotline will remain on throughout the year, and is designed to connect the applicant to the appropriate state hotline.

DLS National Hotline Number: (888) 743-5749

Becoming a Volunteer

The [ABA Disaster Relief Pro Bono Portal](#) allows lawyers to sign up for the Department of Legal Services’ program. Volunteers can filter opportunities by practice area, communities to serve, type of engagement and the ability to work remotely

Additional Resources:

- [FEMA Data Sheet on DLS](#)
- [44 CFR 206.164\(a\)](#)
- [ABA Task Force](#)
- [ABA Pro-Bono Portal](#)

B. Food Assistance

1. Disaster Supplemental Nutrition Assistance Program (D-SNAP)

Disaster Supplemental Nutrition Assistance Program (D-SNAP) gives food assistance to low-income households with food loss or damage caused by a natural disaster. The federal Stafford Act authorizes the president to establish D-SNAP following a disaster declaration. Executive Order 12673 delegates this authority to the Secretary of Agriculture. This means that following a presidential declaration of a disaster, U.S. Department of Agriculture’s (USDA) may conduct D-SNAP without the president’s further approval or involvement. FEMA is charged with overall coordination of federal relief efforts in a presidentially declared disaster, and USDA Food and Nutrition Service (FNS) is the lead agency for food assistance under FEMA’s leadership.



USDA-FNS must approve states to operate D-SNAP in a federally declared disaster area. Not all states may provide D-SNAP. Check press releases by State or below in the SNAP State Directory to see whether D-SNAP has been approved to operate in the applicant's State.

View the [SNAP State Directory](#) or call for other benefit details.

If approved for D-SNAP benefits, applicants receive an Electronic Benefits Transfer (EBT) card that can be used like a debit card to buy food at most local grocery stores. EBT cards may be given to individuals immediately at the application site, by mail, or at a secondary site, such as a supermarket. States may use any of these issuance methods, depending on which is most feasible in a particular disaster situation.

Eligibility

(1) Income and Resources Test

To qualify for D-SNAP, a household must meet D-SNAP income and resource test. The household's income during the disaster benefit period, plus its accessible liquid resources, less a deduction for its expected disaster-related expenses, must not exceed the disaster gross income limit.

One key element here is that the resources counted are only accessible liquid resources (the asset test for regular SNAP is generally more restrictive). Accessible liquid resources include cash and checking and savings accounts, but omit disaster insurance payments or other disaster assistance.

The deduction from the sum of income plus liquid resources includes disaster-related expenses not expected to be reimbursed during the disaster benefit period, such as repairs, temporary shelter, evacuation expenses, protection of home or business, or hospital or funeral expenses. This amount that accounts for the deduction equals the net income for the household.

The household is eligible if the amount is less than the disaster gross income limit for the given household size. The limit is equal to the sum of three maximums for regular SNAP: the maximum monthly net income limit, plus the maximum standard income deduction, plus the maximum excess shelter expense deduction

(2) Disaster-Related Adverse Effects

The applicants must have also incurred *one* of the disaster-related expenses below caused by a federally declared national disaster:

- Home or business repairs
- Temporary shelter expenses
- Evacuation or relocation expenses



- Disaster-related personal injury, including funeral expenses, or
- Lost or have no access to income due to the disaster, including reduced, terminated, or delayed receipt of income during the disaster benefit period

(3) Citizenship

A number of requirements for regular SNAP are dropped for D-SNAP. An applicant's citizenship or immigrant status does not affect eligibility for D-SNAP, and applicants are not required to provide Social Security numbers.

(4) Current Recipients of SNAP

If survivor of natural disaster already receives SNAP non-disaster specific federal nutritional assistance, he or she can still apply for D-SNAP, requesting a supplemental assistance. Current SNAP recipients may also request replacement benefits for food that was lost in the disaster and bought with SNAP benefits.

(5) Plan to purchase food during disaster-benefit period

The disaster-benefit period is defined as the period for which disaster benefits are issued, typically one month. See [Disaster SNAP Guidance, Food and Nutrition Services Handbook](#).

Benefit Amounts

The maximum disaster benefit amount is equal to the maximum monthly allotment under regular SNAP for a given household size. Households that are not currently SNAP recipients but are approved for disaster benefits receive the maximum monthly disaster benefit. See The Center on Budget and Policy Priorities' [A Quick Guide to SNAP Eligibility and Benefits](#) for a more detailed explanation of how the maximum monthly benefit is calculated based on the size of the household.

(For example, the maximum benefit in 2019 for a family of three was \$509. The maximum benefit minus the household contribution (\$509 minus \$60) equaled about \$449.)

How to Apply

Applications for D-SNAP benefits can be filled out at physical sites in the community after D-SNAP has been made available. State agencies release information through local media and press before the program begins.

View the [SNAP State Directory](#) to contact the local SNAP office.

To receive D-SNAP, the only proof required is proof of the applicant's identity. Only verification of identity is absolutely mandatory, and a signed affidavit from a collateral contact is sufficient verification for those who lack identification or lost it in the disaster. Residency and loss



or inaccessibility of income or liquid resources are verified when possible. Household composition and food loss are verified only if questionable.

Other proof may be requested, but are not mandatory. Applicants do not need to be eligible for or receiving SNAP already to qualify.

Timeline

An eligible household must receive its benefits within three days of the approval of its application.

Additional Resources:

- [USDA Food and Nutrition Service, FNS Disaster Assistance](#)
- [Disaster Supplemental Nutrition Assistance Program – DisasterAssistance.gov](#)
- [The Food Research & Action Center \(FRAC\) Advocate’s Guide to the Disaster Supplemental Nutrition Assistance Program](#)
- [Disaster SNAP Guidance by USDA \(July 2014\)](#)

2. Emergency Supplemental Nutrition Assistance Program (TEFAP)

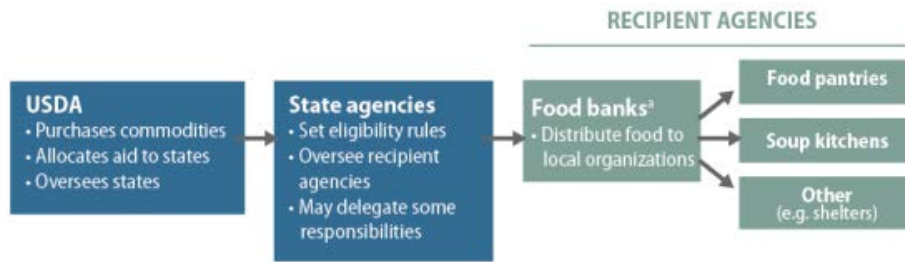
In addition, to D-SNAP that provide qualifying families with cash assistance to purchase food, the U.S. Department of Agriculture’s Food and Nutrition Service (“USDA-FNS”) also runs the **Emergency Food Assistance Program (TEFAP)**, a federal food distribution program that supports food banks, food pantries, soup kitchens, and other emergency feeding organizations serving low-income Americans. Federal assistance takes the form of federally purchased commodities—including fruits, vegetables, meats, and grains—and funding for administrative costs. Food aid and funds are distributed to states using a statutory formula that takes into account poverty and unemployment rates.

USDA-FNS coordinates the purchasing and allocation of foods to states, and provides general program oversight. State agencies—often state departments of health and human services, agriculture, or education—determine program eligibility rules and allocations of aid to feeding organizations. The amount of food each state receives is based on the number of unemployed persons with incomes below the poverty level residing in the state. States then provide the food to local agencies, which in turn distribute the food to local organizations and community action agencies to distribute foods directly to the public.

Click [HERE](#) to go to the U.S.D.A. Food and Nutrition Services website. Select the State the applicant resides in and “The Emergency Food Assistance Program” as the Program to find the contact information of the distributing state agency.



Figure 4. Role of Different Actors in Distribution of Food Through the TEFAP



Source: USDA-FNS, White Paper on the Emergency Food Assistance Program, 2013.

Services

The types of foods U.S. Department of Agriculture purchases for TEFAP vary depending on the preferences of States and on agricultural market conditions. Products usually include canned, frozen, dried, and fresh fruits and vegetables, eggs, meat, poultry, fish, nuts, milk and cheese, and whole-grain and enriched grain products, including rice, cereal, and pasta. A complete list of foods available through TEFAP can be found at the [USDA Foods Available List for TEFAP](#).

Organizations that are eligible for TEFAP aid are referred to as recipient agencies in the Emergency Food Assistance Act. According to the statute, recipient agencies are public or nonprofit organizations that administer:

- emergency feeding organizations;
- charitable institutions;
- summer camps or child nutrition programs;
- nutrition projects operating under the Older Americans Act of 1965; or
- disaster relief programs.

Of these organizations, emergency feeding organizations receive priority under TEFAP statute and regulations and also receive the majority of TEFAP aid. Emergency feeding organizations are defined as public or nonprofit organizations "providing nutrition assistance to relieve situations of emergency and distress through the provision of food to needy persons, including low-income and unemployed persons" under Section 201A of the Emergency Food Assistance Act of 1983 (7 U.S.C. 7501). These include food banks, food pantries, and soup kitchens. Recipient agencies are responsible for serving and distributing TEFAP foods to individuals and households.



Eligibility

Under broad federal guidelines, states set eligibility rules for individuals and households participating in TEFAP. Eligibility rules differ for organizations distributing food directly to households (e.g., food pantries) and organizations providing prepared meals (e.g., soup kitchens). States must develop income-based standards for households receiving foods directly, but cannot set such standards for individuals receiving prepared meals.

Income eligibility rules for households receiving TEFAP foods directly vary by state. Many states limit income eligibility to household incomes at or below 185% of the poverty guidelines. Some states also base eligibility on participation in other federal and state programs.

States may also create other eligibility rules for households' receipt of TEFAP foods, such as requiring identification or proof of residency within the state. However, according to federal regulations (7 C.F.R. 251.5(b)), length of residency cannot be a criterion.

How to Apply

To apply for TEFAP and for more information about the program, contact the State Distributing Agency.

Click [HERE](#) to go to the U.S.D.A. Food and Nutrition Services website. Select the State the applicant resides in and “The Emergency Food Assistance Program” as the Program to find the contact information of the distributing state agency.

Additional Resources:

- [The Emergency Food Assistance Program](#) – U.S. Department of Agriculture Food and Nutrition Service
- [The Emergency Food Assistance Program \(TEFAP\)](#) – Benefits.gov
- [U.S. Department of Agriculture- The Emergency Food Assistance Program Facts Sheet](#)
- [Congressional Research Service – The Emergency Food Assistance Program \(TEFAP\): Background and Funding \(Jan. 8, 2020\)](#)

C. Small Business Administration (SBA) Disaster Loan Program

The SBA provides loans which, like any other loan, have to be repaid. The SBA disaster loan program offers low-interest loans to residents of the regions that have been declared major disasters if losses are not covered by insurance or other forms of compensations.



Loans can cover both physical damage and economic injury, and are available to business owners, non-profits, homeowners, and renters.²⁹

Some FEMA benefits are only awarded if an individual applies for an SBA loan and is denied or does not receive a loan large enough to cover eligible disaster related expenses. An SBA determination that an applicant is ineligible for a loan should usually result in them being redirected to FEMA, allowing them to be considered for the FEMA assistance they would otherwise be ineligible for.³⁰

Prerequisite: The President must have declared the area a major disaster zone that includes Individual Assistance to be eligible for the SBA Disaster Loan Program.

General Requirements³¹

- Credit History: Applicants must have a credit history acceptable to the SBA to receive the lowest interest rate.
- Repayment: Applicants must show the ability to repay all loans.
- Collateral: Collateral is required for physical loss loans over \$25,000 and all Economic Injury Disaster Loans (EIDL) loans over \$25,000.
 - SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral but requires the applicant to pledge what is available.

Loans Available For Businesses:

Though business may apply for both loans, the program limit for businesses is \$2 million. This applies to all combined funding paid to a business and its affiliates for each disaster.³²

(1) [Business Physical Disaster Loans](#): these can be used to repair or replace disaster-damaged property owned by businesses

- Loans are up to \$2 million and can be used for real estate, machinery, supplies and other inventory. Interest rate is 4-8%, while duration can be up to 30 years.

²⁹ 13 CFR Part 123.

³⁰ <https://www.fema.gov/news-release/2018/03/12/sba-loan-application-can-help-your-eligibility-other-fema-grants>.

³¹ <https://www.sba.gov/sites/default/files/articles/sba-disaster-loans-faq.pdf>.

³² <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4479>.



- **Who:** Businesses of any size are included, as are private, non-profit organizations (charities, churches, universities)³³
 - The business must be located in the declared disaster area and have incurred damage during the disaster.
 - The above general requirements apply.
- **Where:** Applications can be found [online on the SBA website](#)

(2) [Economic Injury Disaster Loans](#): provides working capital loans.

- Loans are up to \$2 million and to cover working capital costs (e.g. salaries) that the business could have otherwise met had the disaster not occurred. It does not replace lost sales or revenue. Interest rate is 4-8%, while duration can be up to 30 years.
- **Who:** Small businesses, small agricultural cooperatives businesses engaged in aquaculture, and most private, non-profit organizations of all size³⁴
 - The business must be located in the declared disaster area and have incurred damage during the disaster.
 - The above general requirements apply.
- **Where:** Applications can be found [online on the SBA website](#)
 - Phone: 1-800-659-2955
 - Email: DisasterCustomerService@sba.gov

Loans Available For Homeowners & Renters:

[Home and Property Disaster Loans](#): addresses primary residence repair costs that insurance does not cover

- Homeowner's primary residence only may be eligible, up to \$200,000 in repair and replacement costs not covered by insurance and for.

³³ 13 CFR § 123.200.

³⁴ 13 CFR § 123.300.



- Both renters and homeowners may be eligible for up to \$40,000 to repair or replace personal property such as clothing, furniture and appliances
- **Who:** Homeowners and renters in a designated major disaster area (there is no requirement to a small business owner)³⁵
- **Where:** Applications can be found [online on the SBA website](#)

Additional Resources:

- [SBA Disaster Loan Program Overview](#)
- [SBA Disaster Loan Applications](#)
- [SBA Extensive FAQ](#)

III. IMPACT OF THE DISASTER RECOVERY REFORM ACT OF 2018

The Disaster Recovery Reform Act (DRRA) was enacted in 2018 with the aim of implementing an array of proactive measure to address and plan for disasters.

Primary Areas of Impact

(1) Pre-Disaster Mitigation

- Introduces the Building Resilient Infrastructure & Communities (BRIC) program that increases investment in hazard mitigation, and eliminates the need for separate legislative appropriation for mitigation.
- The Act places 6% of annual disaster spending into a new Pre-Disaster mitigation account which help to account for these preventative measures
- Creates new funding for local and state wildfire prevention and mitigation practices

(2) Improvements to Stafford Act

- Removes Alternative Project Funding Reduction which would meant that applicants who used FEMA funding for alternate projects instead of the damaged facility would see their federal funding reduces. This allows them to pursue alternate projects without reduction.

³⁵ 13 CFR § 123.100.



- Limits flood insurance to one building on a multi-structure campus.
- Allows reimbursement of a set percentage of “management costs” to state recipients and sub-recipients (such as a county or nonprofit).
- Allows reimbursement for buildings that are repaired or rebuilt up to current codes/standards rather than requiring they be updated according to the existing plans.
- Empowers President to waive the ban on duplication of benefits, including those from insurance and private donors. This can be done upon the request of a governor if doing so is in the public interest and will not result in waste or fraud.

(3) Applicant Rights

- Gives applicants the right of arbitration to dispute FEMA determination of an application

Additional Resources:

- [FEMA: The Disaster Recovery Reform Act of 2018](#)
- [GP Strategies: The Disaster Recovery Reform Act of 2018](#)
- [Baker Donelson: The Disaster Recovery Reform Act of 2018.](#)
- [NACo Legislative Analysis: Impacts of the Disaster Recovery Reform Act of 2018](#)

