



FEMA Individual Assistance Fact Sheet

Objective: An Individual Assistance (IA) major disaster declaration provides impacted residents (homeowners and renters) with assistance through the FEMA Individual and Households Program (IHP). In order to achieve an IA declaration, the state must meet FEMA's Individual Assistance Declaration Factors which encompass level of damage, insurance coverage and the state's fiscal capacity.

Eligibility:

- Entities eligible for assistance are impacted residents with eligible disaster related losses.
- Damage must have occurred during the incident period of the declaration and be a direct result of the incident.
- Eligible losses include **un-insured** damage/loss to primary residence, damage/loss to eligible personal property.
- IA Declaration Factors are: State Fiscal Capacity and Resource Availability; Uninsured Home and Personal Property Losses; Impact to Community Infrastructure; Casualties; Disaster Related Unemployment.

Timing: The State has 30 days following the weather event to request an Individual Assistance disaster declaration.

Process Overview and Role of County/Local Officials:

- DHSES requests home damage information and addresses from county emergency managers to determine where assessments will occur.
- DHSES, county emergency managers (EMs) and local officials survey damaged and destroyed homes.
- If survey of damage warrants FEMA's review for a possible declaration, DHSES requests a Joint PDA from FEMA.
- Joint Federal/State PDA – Includes FEMA, State, County/locality field assessment to determine level of impact to residences and businesses.

Other Available Assistance: Small Business Administration Programs: Federal Small Business Administration (SBA) Assistance provides low interest, long term loans for homeowners, renters, businesses of all sizes and private, non-profit organizations for repairs or replacement.

Eligibility & Timeline for SBA Assistance:

- Eligibility criteria of 25 or more homes or businesses with 40% or more uninsured losses of the estimated fair replacement value or pre-disaster fair market value of damaged property. Loans up to \$200,000 to repair or restore their primary home to pre-disaster condition; up to \$40,000 for personal property losses.



Homeland Security and Emergency Services

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- SBA operates their loan program either within an IA major disaster declaration or as an administrative disaster declaration (stand-alone). DHSES works directly with the SBA office and locality via County EM office to ascertain level of damage and coordinate SBA assessment, which can occur concurrently with a Joint PDA with FEMA.
- SBA disaster assistance programs are automatic for counties which receive an IA disaster declaration.
- Contiguous counties are eligible for the SBA program.
- The State has 60 days to request a disaster declaration from the SBA.