



FEMA

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# FAQ

## Individual Assistance FAQ

### **What is State Individual Assistance and what does it cover?**

The State's Individual Assistance Program has two elements that may help those with disaster-related damage recover from a disaster. The Individuals and Family Grant program can provide grant funding to individuals or families with damage to their homes, personal property, transportation, or medical/dental expenses that occurred as a direct result of the disaster event. The Individual Assistance Program also includes the Temporary Housing Program, which can provide rental assistance to those with homes made unlivable by the declared disaster event. Temporary Housing can provide up to 18 months of rental assistance for homeowners and three months for renters.

### **What is the FEMA Individuals and Households Program?**

FEMA's Individuals and Households Program (IHP) provides financial and direct services to eligible individuals and households affected by the Nov. 30, 2018, earthquake who have uninsured or underinsured necessary expenses and serious needs. IHP is not a substitute for insurance and cannot compensate for all losses caused by a disaster; it is intended to meet the survivor's basic needs and supplement disaster recovery efforts.

### **My home was already inspected by state loss verifiers. Will FEMA require another inspection?**

Yes. As the application for federal assistance is separate from the state's application, an additional inspection may be needed, even if the state has already sent a loss verifier for the State Individual Assistance program. Alaska residents who apply for federal disaster assistance for the Nov. 30 earthquake may be contacted by a FEMA inspector to schedule an inspection to verify disaster-related damage.

FEMA inspectors may contact you by phone, text or email depending upon the contact information you provided when you registered with FEMA.

The inspector will want to see the damaged areas of your home and any damaged furniture and personal property. If there is damage in your attic or crawlspace, you should clear access to that area so the inspector can view the damage. There is no fee for the inspection.

FEMA inspectors will have an official FEMA photo ID badge. On the day of the inspection, you may ask the inspector to show their badge. If an inspector refuses to show FEMA photo identification, do not allow the inspection. Disasters sometimes bring out scam artists who prey on the needs of disaster survivors.

Someone 18 years of age or older must be present during the inspection. The inspector will also ask to see:

- Photo identification
- Proof of ownership/occupancy of damaged residence (tax bill, mortgage payment book, rental agreement or utility bill)
- Insurance documents (insurance policy and/or an auto insurance policy)
- List of people living in the residence at the time of disaster
- All disaster-related damage to both real and personal property.
- Inspectors will not ask for your Social Security number or bank account information.

### **Do I have to apply for FEMA Individual Assistance if I already applied for State Individual Assistance?**

Yes. Since President Trump declared a major declaration disaster for the municipality of Anchorage and the Mat-Su and Kenai Peninsula boroughs, the FEMA Individual Assistance (IA) program has become available to all Alaska residents for assistance with eligible disaster-caused damage and expenses. The State of Alaska will process State IA applications for those who have been determined to be ineligible for the Federal IA program, and wish to move forward with the State IA process.

### **Why should I apply for State Individual Assistance if I already applied for FEMA Individual Assistance?**

If you are found ineligible for federal assistance and did not apply for state Individual Assistance, no assistance will be available to you.

If you have unmet critical needs from the earthquake, you may still be eligible for assistance from the state after FEMA finalizes your case with them. However, once the state Individual Assistance deadline has passed, you cannot apply. The state deadline is Feb. 28.

### **Since FEMA Individual Assistance has been activated will my State Individual Assistance application be used to apply for FEMA Individual Assistance?**

No. You must submit a new application to FEMA at <https://www.DisasterAssistance.gov/> or by calling 1-800-621-3362 (FEMA), voice/VP/711, from 7 a.m. to 10 p.m. local time, seven days a week. Multilingual operators are available. TTY users may call 1-800-462-7585.

The deadline for FEMA Individual Assistance applications is April 1.

### **What if I am told I am eligible for a Small Business Administration loan but I don't want a loan? Am I still eligible for state or federal assistance?**

Many applicants who register with FEMA are referred to SBA. If you pass the SBA Income Test, you must complete and return the loan application to ensure the federal disaster recovery process continues and keeps your options open.

Homeowners and renters who submit an SBA disaster loan application and are not approved for a loan may be considered for certain other FEMA grants including assistance for disaster-related car repairs, clothing, household items and other expenses. Applicants are under no obligation to accept the SBA disaster loan if it is approved.

SBA offers low-interest disaster loans of up to \$2 million for businesses and private nonprofits, up to \$200,000 for homeowners, and up to \$40,000 for homeowners and renters to replace personal property.

If you apply for a U.S. Small Business Administration (SBA) disaster assistance loan, a SBA loss verifier will also estimate the total physical loss to your disaster-damaged property.

For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955. TTY users may call 800-877-8339, email [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov) or visit SBA's website at <https://www.sba.gov/disaster>