

# 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)**



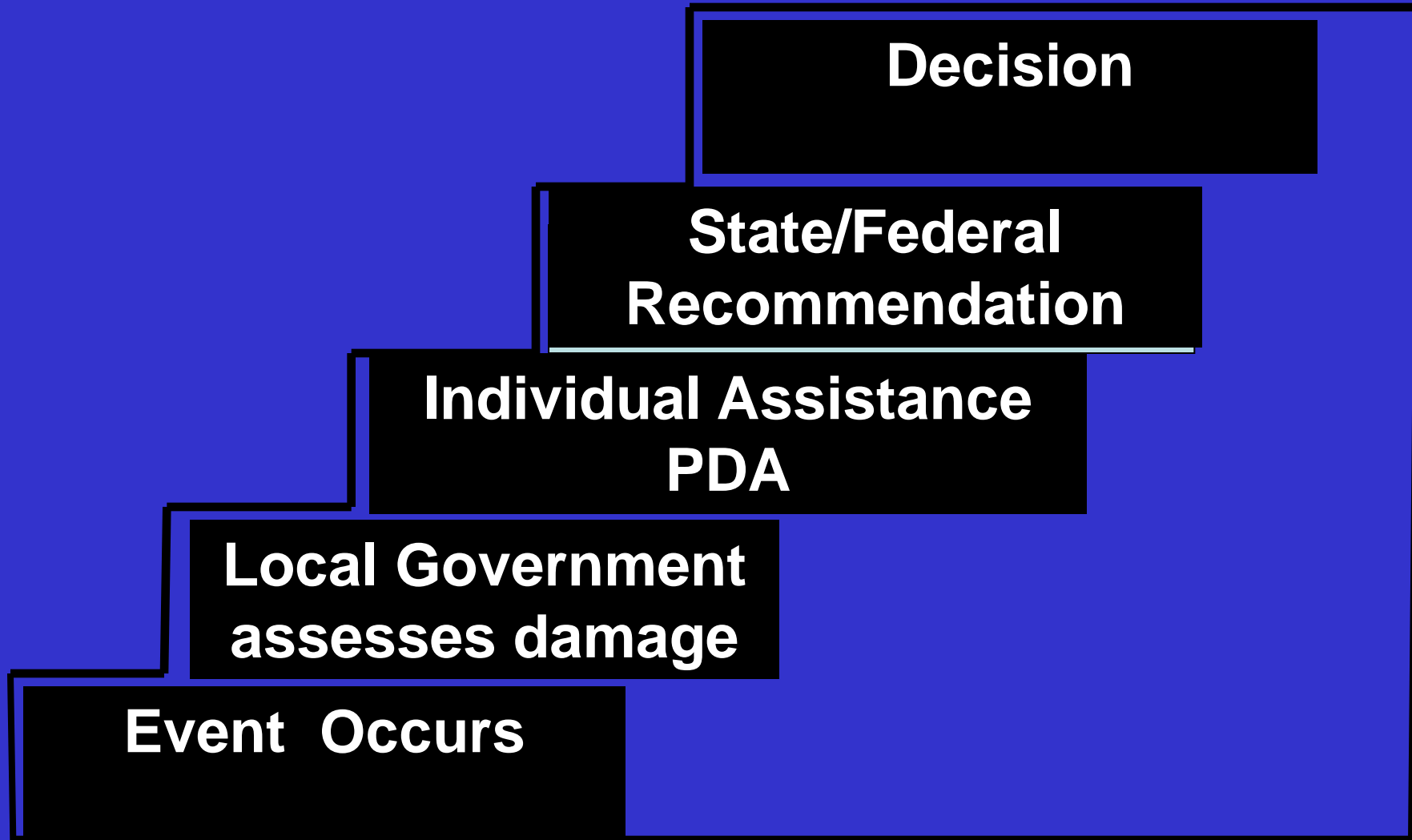
**Federal Emergency  
Management Agency (FEMA)**

# Pre-Declaration

## Individual Assistance Activities



# 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>





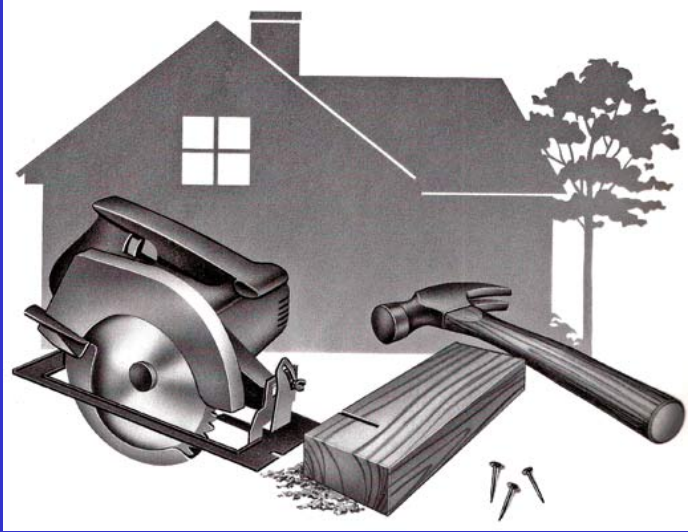
**FEMA**

**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?

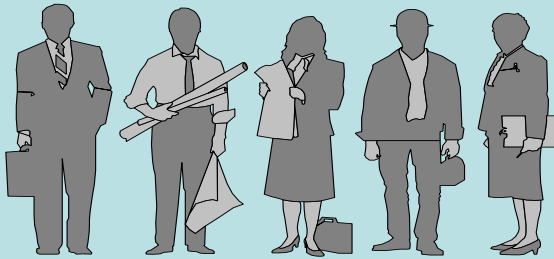
# 1-800-621-3362

OR

<http://www.fema.gov/assistance/index.shtm>



# Disaster Unemployment Assistance



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**FEMA FUNDED**

**STATE  
ADMINISTERED**

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- 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



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**FEMA FUNDED**

**STATE  
ADMINISTERED**

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- 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)

**Insurance**

**FEMA**  
(Housing  
Assistance Grants)

**SBA**  
(Disaster  
Loans)

**FEMA**  
(Other Needs  
Assistance Grants)

**State**  
(Supplemental  
Grants)

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

**Long Term  
Recovery**  
(VOADs, CBO's,  
etc.)



# 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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(916) 845-8145**

**[www.calema.ca.gov](http://www.calema.ca.gov)**