



Resources for Individuals and Households

Disaster recovery assistance for residents is provided by a combination of local, state, federal, and non-governmental organization resources.

Disaster Recovery Center (DRC): A DRC is a local facility operated by the state and FEMA to provide information and resources for survivors following a major disaster declaration approved for Individual Assistance (IA). Pre-identified DRC locations in each county should be reviewed for potential activation. If the location is not suitable or no location has been identified, the state DRC coordinator (at SCEMD) will work with the county to identify a suitable DRC location. A checklist will be provided to support the selection of a facility. Information is available in the State DRC Standard Operating Procedures.

Disaster Survivor Assistance (DSA): DSA teams may be fielded by FEMA to help disaster survivors apply for assistance and access other resources. The functions of DSA are: assess, inform, report, on-site registration/intake, case status updates and inquiries, survivor needs assessment, and community outreach and partnerships. The DSA team lead assigned to each county will meet with the county emergency manager or designee to establish communication and address needs specific to the area.

Inspectors: Survivors who register for federal assistance may be contacted by FEMA contract inspectors to evaluate damages. This is a direct relationship between FEMA and survivors who register for assistance, so the process is not coordinated with local emergency management. Multiple FEMA contacts may reach out to survivors. FEMA employees will be able to present identification. If survivors have questions, it is recommended they call the FEMA helpline for the incident.

Recovery Partners: Recovery partners work independently or collaboratively to provide volunteers and/or resources to assist in the recovery of affected individuals and families. Recovery partners include local and state community and faith-based organizations, volunteer agencies, civic clubs, and human services providers and can be organized as VOAD/COADs, unmet needs committees, or long-term recovery groups (LTRGs).

Long-Term Recovery Group (LTRG): LTRGs are collaborative groups formed by volunteer agency and community partners with local government support to facilitate the identification and resourcing of survivors' unmet needs. LTRGs can leverage fundraising, grants, donated goods, and volunteer labor to assist individuals and families in recovering from a disaster. The structure of these groups is scalable to meet specific needs of the community and the event.

Voluntary Organizations Active in Disaster and Community Organizations Active in Disaster (VOAD and COAD): VOADs/COADs function as preparedness and planning bodies to organize community recovery resources and act as forums for organizational updates and collaboration on issues such as mass care and long-term recovery.

Unmet Needs Committee: These are collaborative groups that consist of organizations with resources that can directly assist disaster survivors with unmet needs, which may not necessarily be disaster related. This committee can be a stand-alone group or part of a VOAD, COAD, or LTRG.

Voluntary Agency Liaison (VAL): The state VAL facilitates coordination and communication between local emergency managers and Voluntary Organizations Active in Disaster (VOAD). The state VAL also coordinates the efforts of FEMA VALs and supports the development of unmet needs committees and LTRGs.



Federal Disaster Assistance Resources that May Be Available to Individuals

FEMA Individuals and Households Programs (IHP): IHP provides disaster grants to survivors who have expenses and serious needs that are unmet through other means, such as insurance. IHP consists of Housing Assistance, Other Needs Assistance, and Rental Assistance.

Housing Assistance (HA): Allows for the provision of rental/repair assistance to disaster survivors. In both cases survivors need to be able to demonstrate disaster related damage not covered by other means (e.g., insurance). Maximum amount of assistance for FY 2019 is \$34,900.

Other Needs Assistance (ONA): Allows for the provision of assistance to Individuals to cover non-housing disaster-related needs such as, personal property, moving and storage, transportation, medical/dental expenses, child care, etc. Maximum amount of assistance for FY 2019 is \$34,900. Some types of assistance require SBA loan application.

Rental Assistance: Assistance with rental housing; available for survivors for up to 18 months from the date of the declaration if they can document ongoing disaster-related need.

Small Business Administration (SBA): SBA provides low-interest disaster loans to homeowners, renters, and businesses to address disaster related damages.

Home disaster loans: homeowners may receive up to \$200,000 low interest loans to repair or replace their primary residence. Renters may receive up to \$40,000 to replace personal property.

Business Physical Disaster Loans: businesses may receive low interest loans up to \$2 million to repair or replace disaster-damaged property.

Transitional Shelter Assistance (TSA) provides short-term lodging assistance for disaster survivors who are not able to return home for an extended or indeterminate period of time following a disaster. This is a supplemental program that is not always available under an IA declaration.

Disaster Crisis Counseling (DCC) is a grant program that funds community-based crisis counseling activities which may include helping survivors cope with stress and anxiety and provide them with other recovery resources. This is a supplemental program that is not always available under an IA declaration.

Disaster Legal Services (DLS) provides disaster legal services for low income disaster survivors. This is a supplemental program that is not always available under an IA declaration.

Disaster Unemployment Assistance (DUA) provides unemployment benefits and re-employment services to individuals who have become unemployed as a result of a disaster and are not eligible for the regular state unemployment insurance. This is a supplemental program that is not always available under an IA declaration.

Disaster Case Management Program (DCMP) provides funding to supplement case management/casework services in affected communities. This is a supplemental program that is not always available under an IA declaration.