

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 damages recover from a disaster. The Individual Family Grant program can provide grant funding to individuals or families with damages to their homes, essential 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 home owners and 3 months for renters.

How long does it take for the State to process Individual Assistance applications for payments?

Individual Assistance applicants' damages and situations vary from person to person. All applications are initially screened for possible sheltering needs as our first priority. All applicants will be contacted by Division of Homeland Security and Emergency Management staff to arrange appointments for damage verification and follow up. Individual Assistance staff attempt to review applications within 30 days of submission. Often applications are incomplete and require follow up and supporting documentation before any payments can be initiated. Staff is working hard to process payments as soon as possible. Typically a completed and verified applicant will be issued a check within 30 days. Due to the large number of 2018 Cook Inlet Earthquake applicants, payments may be delayed.

If Federal Individual Assistance is activated will the individual's State Individual Assistance application be used to apply for Federal Individual Assistance?

No. Unfortunately, the Federal Emergency Management Agency's (FEMA) assistance application must be completed separately.

What types of damages are eligible under the State's Individual Assistance program?

The Individual Family Grant program can provide funding for damages to primary residences, essential personal property, and primary means of transportation, and medical/funeral expenses that resulted from the declared disaster event.

Those with homes made unlivable by the disaster event may be eligible for Temporary Housing.

What is the maximum amount of money available to State Individual Assistance applicants?

The State's Individual and Family Grant program can provide up to \$17,450 of eligible, verified, damages and expenses. The State's Temporary Housing program can provide rental assistance to home owners for up to 18 months (while actively pursuing a permanent housing solution), and to renters for 3 months. Temporary Housing Assistance is provided directly to the landlord for the benefit of the applicants. Funds provided for Temporary Housing do not reduce the amount of an applicant's State Individual and Family Grant payment.

Housing provided under the Temporary Housing program will accommodate the number of family members, pets, and other access or functional needs. The Temporary Housing Assistance will provide for the applicants critical housing needs, but may not provide the same level of housing as their damaged home.

Can people receive both the Individual and Family Grant and Temporary Housing Assistance?

Applicants can receive the full amount of the State Individual and Family Grant program and Temporary Housing Assistance if their damages are eligible and their residence is unlivable. Applicant eligibility will

be determined by information provided by the applicant to their State of Alaska Individual Assistance case manager.

How does earthquake insurance work with the State's Individual Assistance program? Can I use State Individual Assistance to pay my insurance deductible?

The State's Individual Assistance program (Individual and Family Grant and Temporary Housing Assistance) requires applicants file an insurance claim with their insurance company before a payment or other assistance is provided. Applicants can utilize the Individual and Family Grant program to pay their insurance deductible. If denied by their insurance company, applicants should present denial documentation to their Individual Assistance case manager.

How does The Small Business Administration interact with State Individual Assistance?

If the Small Business Administration declares, those seeking assistance must apply with Small Business Administration. Refusing to apply to Small Business Administration will make them ineligible for State or FEMA Individual Assistance.

Can private businesses apply for State Individual Assistance?

Businesses cannot apply for State Individual Assistance. The Small Business Administration does offer low interest disaster recovery loans to business. Activation of the Small Business Administration disaster loans requires a Presidential Disaster Declaration. If activated, businesses apply directly to the Small Business Administration. The State's Individual Assistance application process is unable to forward information to the federal government for the purposes of applying for federal assistance.

What is the difference between individual and public assistance?

Individual Assistance is designed to help individuals and families with damages to their homes, personal possessions, transportation, or medical expenses that resulted from the earthquake.

The State's Public Assistance program is designed to help state, local and tribal governmental entities, as well as certain private non-profit organizations, restore infrastructure damaged by a specific event to pre-disaster conditions. Certain emergency response costs may be eligible for reimbursement under the Public Assistance program.

How will the State gather information about disaster damages?

The State began gathering information about the earthquake when it occurred. Local governments have been gathering information using online tools and in person. The State, FEMA, the Small Business Administration, and other federal agencies began conducting Preliminary Damage Assessments on December 10th. The data gathered during the Preliminary Damage Assessment will be used by the State to determine what types of federal assistance will be requested.

Those who have applied for State Individual Assistance will be contacted by an Individual Assistance case manager. The case manager may ask for photos and video of damages. If additional verification is needed the Individual Assistance case manager will work with the applicant to determine a time when the damage can be inspected.

Other local, state, and federal disaster assistance may have a separate application and verification process.

I filled out a State Individual Assistance application, but my status changed and I now have additional damages and/or housing needs. Can my reported damages be changed?

If your status has changed, call the State Individual Assistance hotline at 1-855-445-7131. Damages discovered at a later date and other changes of status may be eligible for State Individual Assistance.

My call to the hotline number was sent to voice mail. Will someone call me back?

Yes, everyone who completed an Individual Assistance application will be contacted by phone or email. Because of the high volume of calls, many people were sent to voicemail. The call backlog has been reduced, so wait time for a call back should improve. Please be patient, many calls are still being processed.

I did not get an email after I submitted my application?

The application system confirms applications 2 ways. Most applicants will see a "Thank You" message after they hit "submit" to put the application in the system. Some applicants do receive emails, but that is not automatic.

Can I do anything to improve my chances of receiving State Individual Assistance?

State Individual Assistance applicants will be asked to provide damage documentation, proof of ownership, insurance determination documentation, proof of residency, and personal identification. State Individual Assistance applicants should be ready to provide these documents when asked.

What assistance is available to renters or those who were homeless prior to the earthquake?

Renters may be eligible for up to 3 months of State Temporary Housing Assistance. In addition, renters are eligible for damages to essential personal property, transportation, and medical expenses that were a result of earthquake.

Those who were homeless prior to the earthquake are eligible for damages to essential personal property, transportation, and medical expenses that were a result of earthquake under the State Individual Assistance program.

How many people will be coming for the local/state/federal Joint Preliminary Damage Assessment (JPDA) Team?

The State, FEMA, and the Small Business Administration are fielding 4 to 5 teams of approximately 10 people to accomplish the JPDA.

What assistance is available for people who need help applying for State Individual Assistance?

If you need assistance applying for State Individual Assistance have a friend or family member call the hotline number. Reasonable accommodations will be made for those who need assistance applying.

What happens if we have another earthquake that causes additional damages?

Response to critical life, health, and safety needs will be the priority. The State Individual Assistance application process may be suspended to address critical needs. Based on the scope, location, and time of the new earthquake a determination will be made to declare a new disaster or modify the existing declaration.

If I am working with a contractor should we continue working or wait for an Individual Assistance assessment?

Do not wait for assistance if you can facilitate your own recovery. Document damages by making detailed lists of damages, and taking pictures and videos of damages. Keep all receipts for temporary or permanent repairs. State Individual Assistance programs take time to implement.

Will I need to pay taxes on my State Individual Assistance grant?

State and federal individual assistance is not considered income as it is provided to assist those with verified losses.

What should we do to prepare for future earthquakes?

Aftershocks have occurred often since November 30th. *Drop, Cover, and Hold On* is the recommended safety action for all earthquakes. Non-structural mitigation can prevent injury and/or damages. For more information on earthquake preparedness visit.

<http://ready.alaska.gov/Preparedness/Outreach/Eqprep>