



FEMA

February 21, 2019
FEMA DR-4413-AK FS 001
FEMA News Desk: 907-227-0790
Alaska PIO: 907-428-7140
SBA PIO 916-847-2638

Fact Sheet

Applying for Disaster Assistance After the Alaska Earthquake

State of Alaska Individual Assistance applicants are encouraged to fill out an application for federal disaster assistance from FEMA and the U.S. Small Business Administration. Visit www.DisasterAssistance.gov or call 800-621-3362 (800-462-7585 TTY) to begin the process. Multilingual operators are available.

To apply for Alaska Individual Assistance, go to www.Ready.Alaska.gov or call 855-445-7131. The deadline to apply for state assistance is Feb. 28.

When you apply for FEMA assistance, you may be referred to several programs – including SBA – and the initial call, visit or online application is only the beginning of the process. At the end of the FEMA registration call or online application, carefully listen to or read the guidance being provided. Registration with FEMA opens the door to several avenues of assistance.

Insurance is always the first line of defense when a disaster causes damage to your home and personal property, and by law, FEMA cannot duplicate insurance or other benefits. However, if an insurance settlement is insufficient to cover disaster-related needs, applicants may be eligible for FEMA grants. In addition, FEMA may be able to help with rental assistance if an insurance settlement is delayed.

FEMA Individuals and Households Program grants may cover essential repairs to make your home safe, sanitary and habitable, disaster-related medical, dental, funeral and child care expenses, personal property (i.e., clothing, household items), moving and storage costs and vehicle repairs. Many applicants who register with FEMA are also referred to SBA during the registration process.

Applicants are under no obligation to accept the SBA disaster loan if it is approved. Applicants who are referred to SBA must complete and return SBA's loan application to be eligible for other forms of federal and state disaster recovery assistance.

FEMA's Individual and Households Program may provide recovery funds regardless of an SBA determination for the following categories:

- Temporary Housing Assistance – reimbursement for lodging or rental costs resulting from displacement due to the disaster for up to 18 months or the program maximum
- Repair Assistance – repairs returning a home to a safe, secure, and/or sanitary state
- Replacement Assistance – applicants with destroyed homes may receive a federal grant toward a home purchase
- Assistance with medical, dental, child care and/or funeral costs related to the disaster

- Certain items that were purchased or rented to return a household to a safe and sanitary state after the disaster may also qualify (i.e., chainsaws, dehumidifiers)

If an applicant is denied an SBA loan, FEMA individual assistance for other needs such as personal property (i.e., clothing, household items), moving and storage costs, or vehicle repairs may be eligible for recovery funds.

If an applicant is approved by the SBA, low-interest, flexible loans can be made available to meet the applicant's disaster recovery needs. Should applicants choose not to accept an SBA loan, FEMA cannot provide a grant for the needs that would have been met by the SBA loan.

SBA offers low-interest disaster loans to businesses of all sizes, homeowners and renters

Businesses of any size may borrow up to \$2 million to repair/replace disaster property damage.

Small businesses, small businesses engaged in aquaculture and most private nonprofit organizations may also borrow to help meet disaster caused working capital needs. The \$2 million maximum applies to the combination of property damage and working capital loans.

Homeowners may borrow up to \$200,000 to repair or replace their primary residence. Homeowners and renters may borrow up to \$40,000 to replace personal property, including vehicles.

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage.

- SBA defers the first payment five months from the date of the borrower's loan authorization and agreement
- SBA loans may be used to cover insurance deductibles

Apply online at the SBA's secure website www.disasterloan.sba.gov/ela, or visit a disaster recovery center. SBA reviews your credit before conducting an inspection to verify your losses.

- An SBA verifier will estimate the total physical loss to your disaster damaged property.
- A loan officer will determine your eligibility during processing after reviewing any insurance or other recoveries. SBA can make a loan while your insurance recovery is pending. You will also be notified in writing of all loan decisions.
- A case manager will be assigned to work with you to help you meet all loan conditions. They will also schedule disbursements until you receive the full loan amount.

Your loan may be adjusted after closing due to changing circumstances. Changes could include increasing the loan for unexpected repair costs or reducing the loan due to additional insurance proceeds.

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FEMA's mission is helping people before, during, and after disasters.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has faced discrimination, call FEMA toll-free at 800-621-3362 (FEMA), voice/VP/711. Multilingual operators are available. TTY users may call 800-462-7585.

The U.S. Small Business Administration is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private nonprofit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center at 800-659-2955. TTY users may also call 800-877-8339. Applicants may also email DisasterCustomerService@sba.gov or visit SBA at www.SBA.gov/disaster .