

ASSISTANCE PROGRAMS FOR INDIVIDUALS AFFECTED BY THE WOOLSEY FIRE

There are three kinds of assistance available to survivors of disasters like the Woolsey Fire. Here is a brief overview.

IMPORTANT NOTE: No matter what kind of aid individuals are seeking, the first step is registering with FEMA. This is essential, even if the aid programs are administered by the State or the Small Business Administration.

Here are highlights of the three programs:

1. FEMA Individual Assistance Program

Deadline: January 11, 2019

Maximum Award: \$34,000

FEMA provides assistance to individual homeowners, renters, & businesses through the Individual Assistance program. It includes Disaster Unemployment Assistance, Disaster Legal Services and the Individuals and Household Program, which includes Housing Assistance and Other Needs Assistance.

- **Housing Assistance** provides funds paid directly to eligible individuals and households and may include the following types of assistance: Rental Assistance, Lodging Expense Reimbursement, Home Repair Assistance, and Home Replacement Assistance.
- **Other Needs Assistance** is for individuals or households who do not qualify for a loan from the SBA. They may be eligible for the following types of assistance: Personal Property Assistance, Transportation Assistance, and Moving and Storage Assistance.

FEMA disaster assistance covers basic needs, but does not normally compensate disaster victims for their entire loss. Each situation is unique and is handled on a case-by-case basis. ***IF an individual has reached the maximum award*** allowed in the Individuals and Households Program, FEMA will ***automatically*** transmit a survivor's application to California's State Supplemental Grant Program.

2. California State Supplemental Grant Program

Deadline: Apply thru FEMA by January 11, 2019

Maximum Award: \$10,000; **Average Award:** Between \$200-\$2,000

Administered by California's Department of Social Services, Disaster Services Bureau, this program may provide grant funds to assist with any eligible items not already addressed by FEMA. **There is NO separate application process for this State program, however, survivors MUST have applied to FEMA.** Once a survivor has reached the maximum amount of FEMA assistance, FEMA will automatically transmit their application to the State. A survivor cannot directly apply to this State grant program, as there is no separate application process. This program uses information obtained by FEMA and follows FEMA guidelines in order to determine grant awards. An applicant does not have to have income below any certain level to qualify for this grant program. However, a survivor must be declined by Small Business Administration (SBA) or have eligible needs beyond the SBA approved loan amount to qualify for this grant program.

3. Small Business Administration (SBA)

Deadline: Apply thru FEMA for a Physical Damage Loan January 11, 2019; Economic Injury Loan by August 12, 2019.

The SBA offers disaster assistance in the form of low-interest disaster loans for business owners, landlords, private non-profit organizations, homeowners, and renters. If a survivor's insurance and funding from FEMA doesn't fully cover the disaster assistance they need, a survivor can use SBA disaster loans.

The three type of disaster loans available are: Home Disaster Loans; Business Physical Damage Disaster Loans; and Economic Injury Disaster Loans, specifically for businesses that may or may not have sustained any damage, but have experienced a downturn in business because of the disaster. The only way a survivor can qualify for these low interest loans is if their business or home is located in the affected area as stated by a disaster declaration. A survivor will need their FEMA registration number to apply to SBA loans.

Woolsey Fire Assistance Deadlines

FEMA Individual Assistance Program

Assistance to individual homeowners, renters & businesses

Deadline: January 11, 2019
Award up to \$34,900

- **Housing Assistance** may include rental assistance, lodging expense reimbursement, home repair assistance, and home replacement assistance for fire survivors
- **Other Needs Assistance** may include personal property assistance, transportation assistance, and moving & storage assistance

Apply at
www.disasterassistance.gov
or call **800-621-3362**

California State Supplemental Grant Program

Grant funds that may assist with any eligible items not already addressed by FEMA

Deadline: January 11, 2019
Award up to \$10,000
Average Award: \$200-\$2,000

- Once a survivor has reached the maximum amount of FEMA assistance, FEMA will automatically transmit their application to this State Grant Program
- Grants are for serious needs and necessary expenses directly caused by the disaster. Grants cannot duplicate other assistance received from other agencies or personal insurance



Small Business Administration (SBA)

Low-interest disaster loans to businesses of all sizes, most private non-profits, homeowners and renters

Deadline: January 11, 2019
Homeowners Loan up to \$200,000
Businesses Loan up to \$2,000,000

- Homeowners and renters may borrow up to \$40,000 to replace personal property, including vehicles
- Homeowners and renters should submit their SBA disaster loan application, even if you are not sure if you will need or want a loan

Apply at
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or call **800-621-3362**

