



PRO BONO
TRAINING
INSTITUTE

Pro Bono Training Online, On Your Time.



FEMA Overview & Assistance Programs

Presented by:
Kendall Jarvis,
Legal Aid of Sonoma County



After this learning experience, trainees will:

- Learn how and when FEMA is deployed in the event of a disaster.
- Learn about four FEMA programs that provide assistance and the eligibility rules for each program.



- FEMA Overview
- FEMA Assistance Overview:
 - The Transitional Sheltering Assistance Program (TSA)
 - The Individuals and Households Program (IHP)
 - The Small Business Administration Loan Program (SBA)
 - The Cora Brown Fund (CBF) – Part of Other Needs Assistance



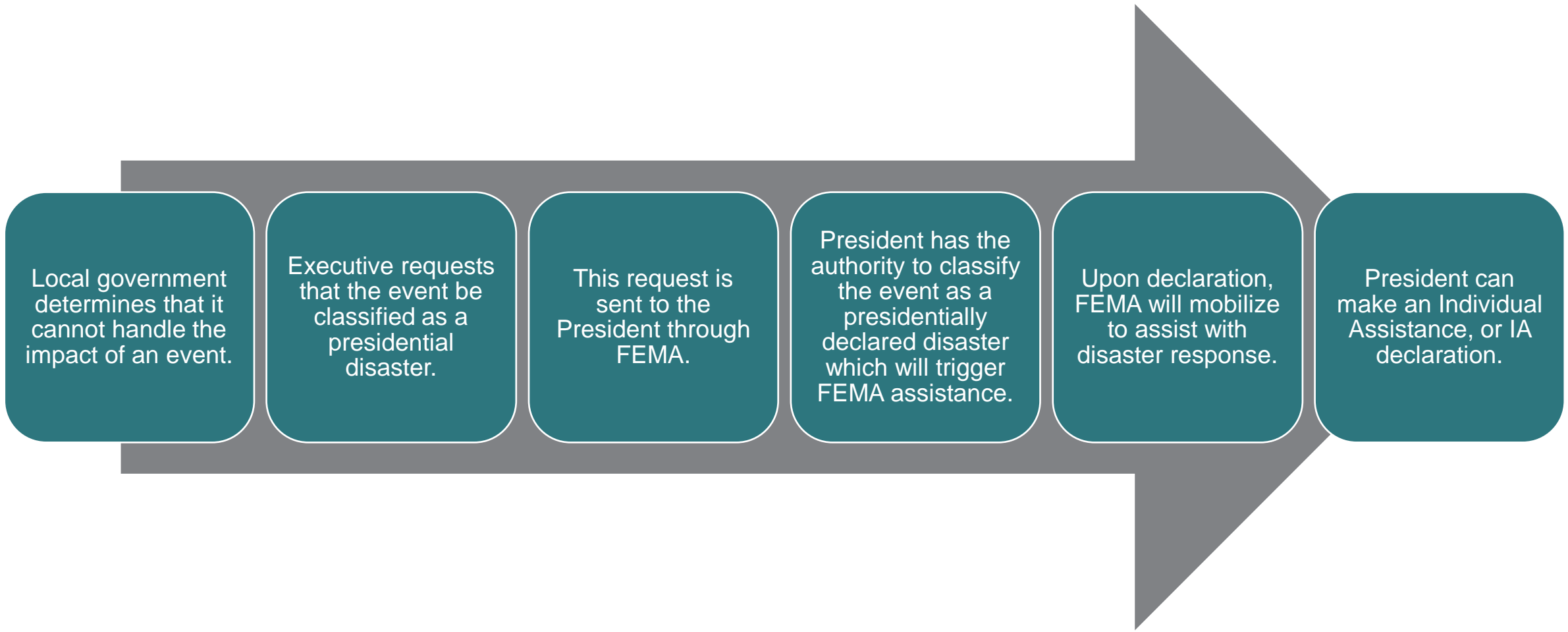


FEMA Overview

- FEMA manages and coordinates a number of federal disaster assistance programs in the wake of a presidentially declared disaster.
- Authorizes the President to provide federal assistance when the impact of an incident exceeds the capabilities of the local government.



FEMA



- Individual has 60-days from the date of the declaration to register with FEMA.
 - Registration can be completed online, over the phone, or in-person at the Local Assistance Center or Disaster Recovery Center.
- After 60 days, they may still be able to register if an extension was requested by the Government and approved by FEMA.
 - Generally, includes an additional 60-day period to register for FEMA benefits.

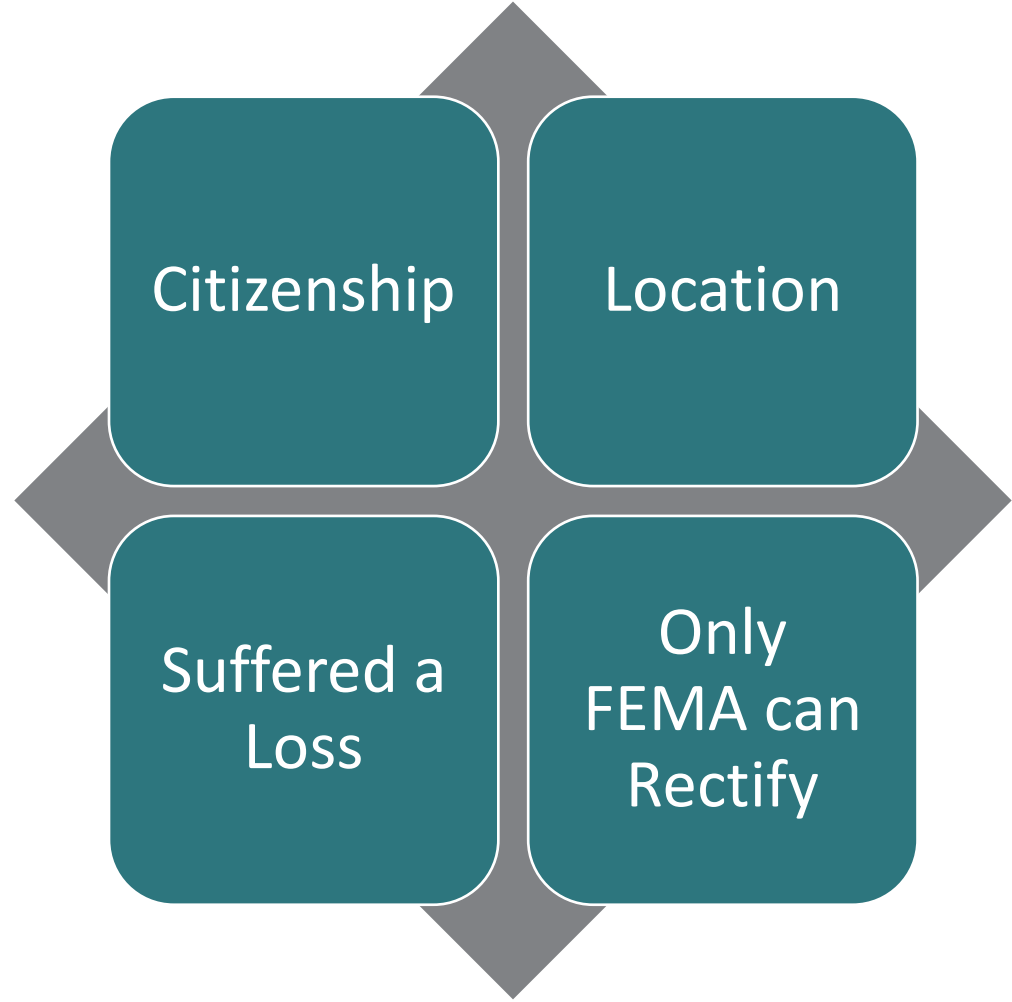


- Once the registration period is over, an individual may still be able to register once registration is over due to a legitimate reason.
- Individual need to contact FEMA directly and request approval for late registration.
- Can file formal complaint if FEMA refuses to provide information about late registration.





FEMA Eligibility



- The Transitional Sheltering Assistance Program (TSA)
- The Individuals and Households Program (IHP)
 - Other Needs Assistance (ONA)
 - Housing Assistance (HA)
- The Small Business Administration Loan Program (SBA)
- The Cora Brown Fund (CBF) – Part of Other Needs Assistance





The Transitional Sheltering Assistance Program (TSA)

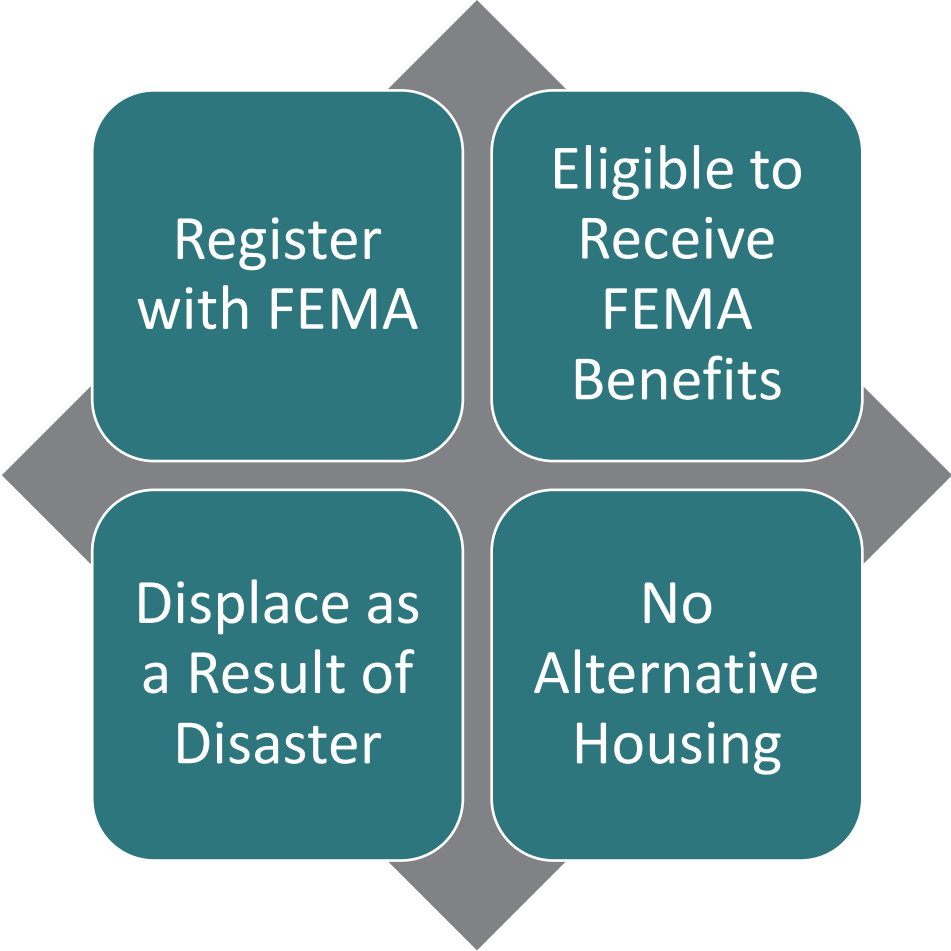


What is Transitional Sheltering Assistance?

- Provide short term housing assistance
- The TSA program is not automatically available to support survivors in the aftermath of a presidentially declared disaster.
- The TSA program can pay the cost to board individuals in a hotel or motel for (generally) 5 to 14 day periods at a time, but can be extended.
- Once that authorization period expires, the TSA program will terminate such financial assistance.



Eligibility for TSA Benefits





The Individuals and Households Program (IHP)



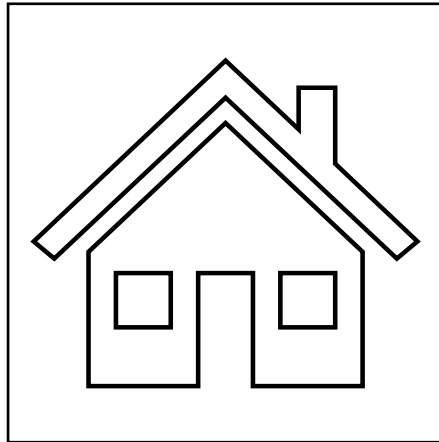
Individuals and Households Program (IHP)

- Provides financial assistance and direct services to eligible individuals and households who have uninsured or underinsured necessary expenses and/or serious needs.





Individuals and Households Program (IHP)

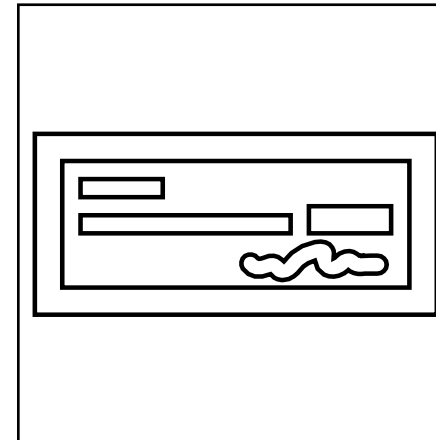


Housing Assistance:

- Lodging Reimbursement
- Rental Housing
- Repair Property
- Replace Destroyed Property
- Provide Manufactured Housing
- Provide Construction Assistance

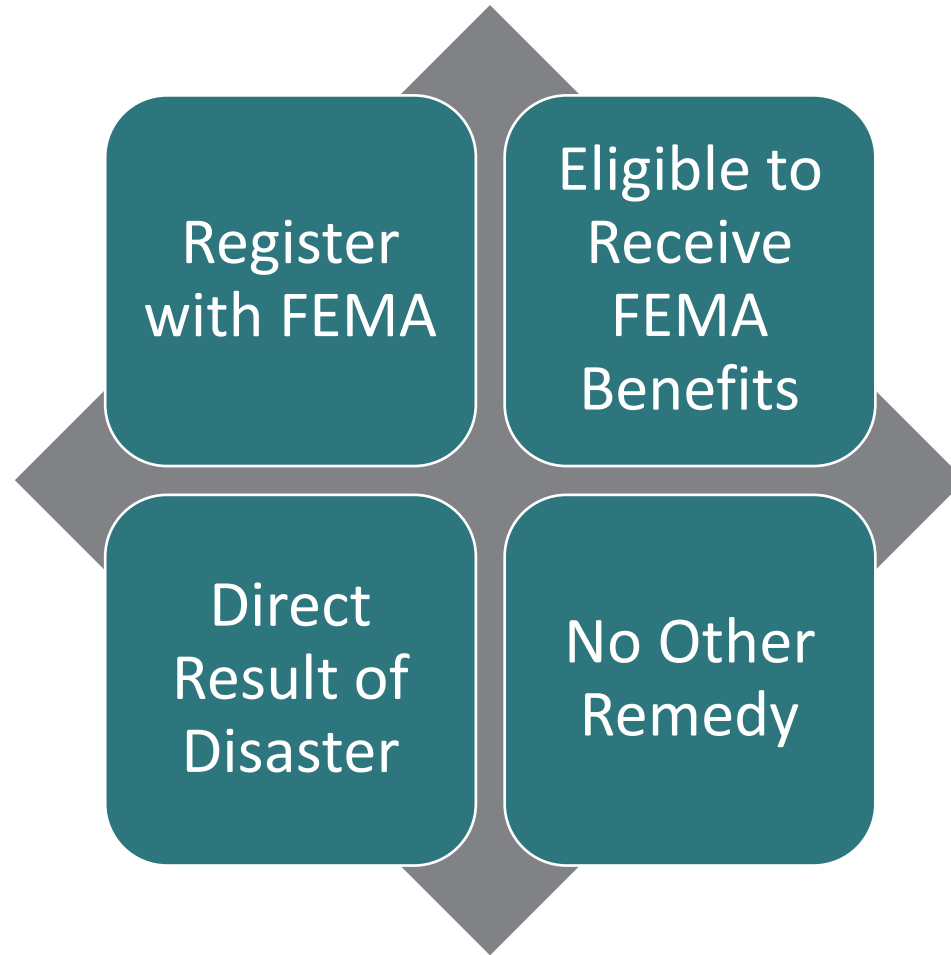
Other Needs Assistance

- payment of disaster unemployment benefits
- financial assistance to pay funeral costs,
- unforeseen medical or dental expenses,
- childcare expenses,
- increased transportation expenses,
- replacement of qualified personal property losses.





Eligibility for IHP Benefits





The Small Business Administration Loan Program (SBA)



Small Business Administration Loan Program (SBA)

- Provides low interest disaster loans to help repair or replace uninsured or under insured property.
- SBA disaster loans can be given to repair or replace the following types of property:
 - Real Property
 - Personal Property
 - Machinery/Equipment
 - Business Inventory and Assets
- Payments an individual received from their insurance company will be deducted.





Small Business Administration Loan Program (SBA)

Renters:

- Borrow up to \$40,000

Covers:

- Repair or replace clothing
- Furniture
- Cars
- Appliances



Small Business Administration Loan Program (SBA)

Homeowners:

- Borrow up to \$240,000

Covers:

- Repair or replace personal property - \$40,000
- Repair or replace real property - \$200,000



Small Business Administration Loan Program (SBA)

Businesses:

- \$2,000,000

Covers:

- Physical Losses
- Economic Losses



Eligibility for SBA Loan

Register
with FEMA

Eligible to
Receive
FEMA
Benefits

Direct
Result of
Disaster

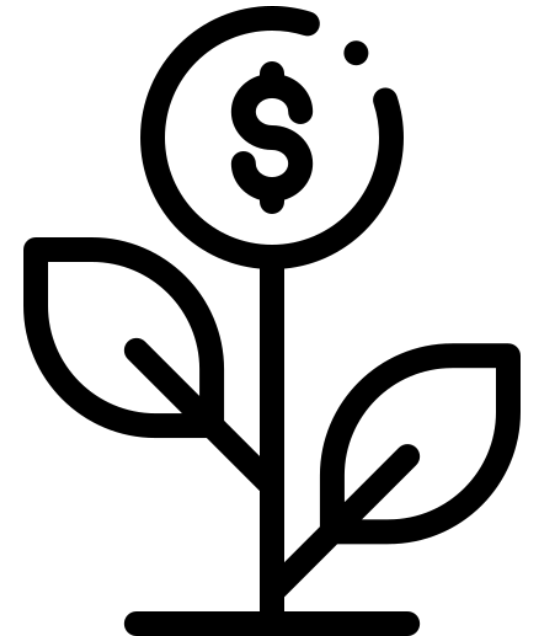
No Other
Remedy
for Loss

Ability to
Repay
Loan

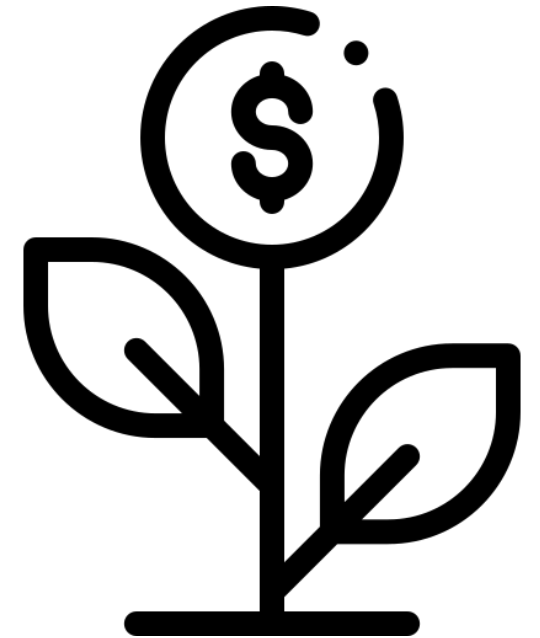
Sign All
Documents

The Cora Brown Fund (CBF)

- Created by Cora C. Brown to provide financial assistance to individuals and households that have outstanding unmet needs caused by a natural disaster.
- Has been absorbed by the Other Needs Assistance Program.
- An individual or household's needs are classified as unmet if there is no other means of fulfilling the qualifying need.

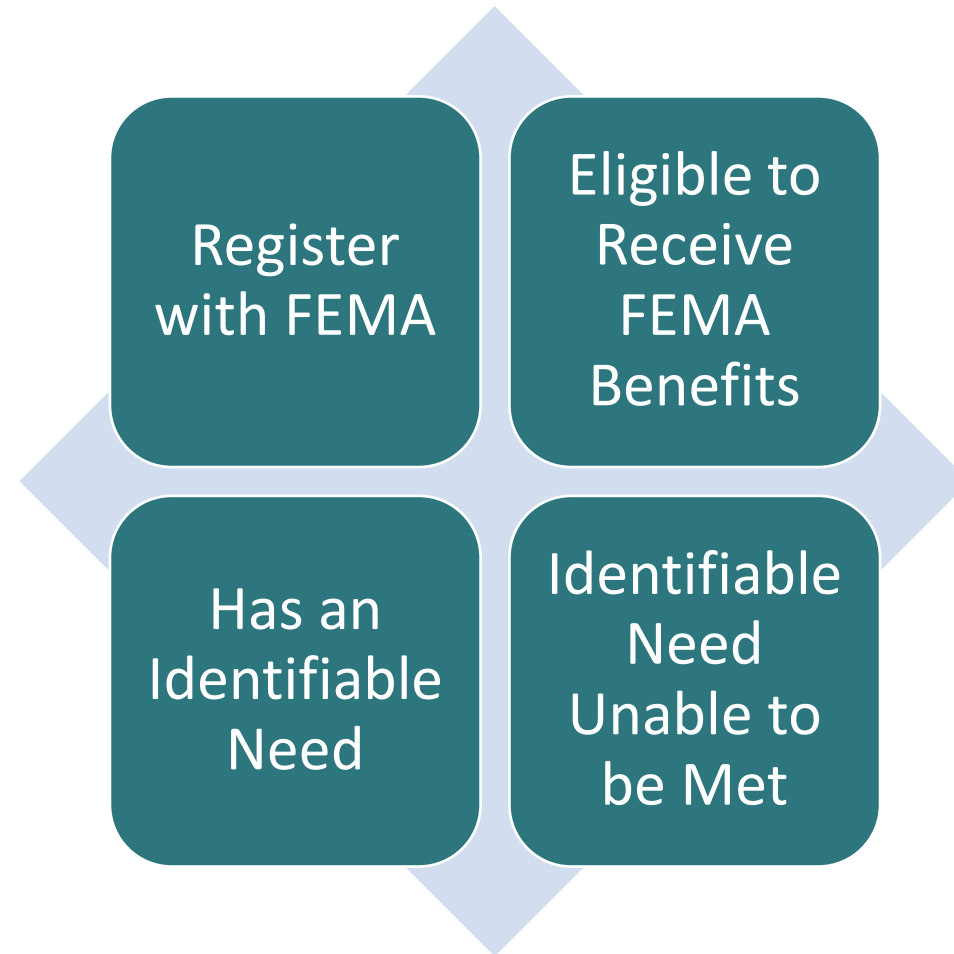


- The Cora Brown Fund /Other Needs Assistance Program can provide:
 - Disaster related rebuilding assistance,
 - Disaster related home repair assistance,
 - Disaster related unmet needs assistance.
- Financial assistance provided through the Cora Brown Fund is classified as a grant and does not need to be repaid.





Eligibility for Cora Brown Fund





PRO BONO

**TRAINING
INSTITUTE**

Thank you for joining us

Have a nice day!