# **How to Apply for FEMA Assistance**



The deadline for CRST Tribe members to apply for FEMA disaster assistance has been extended until February 28<sup>th</sup>



Two helplines have been established for tribal members to call with questions or even to apply. Call:



605-218-0892

or



605-218-2391 and a FEMA representative will assist you.



Two Disaster Recovery Centers and one to come:

- Veterans' Building, Eagle Butte
   9:30-3:30, Monday Saturday, closed Sunday
- ➤ Log Cabin, Cherry Creek (01-13 thru 01-25-2025)
  - 9:30-3:30, Monday Saturday, closed Sunday
- Community Center, Whitehorse (01-28-27 thru 02-08-2025)
  - 9:30-3:30, Monday Saturday, closed Sunday

## SERIOUS NEEDS ASSISTANCE

- ➤ This new ONA category of assistance assists tribal members who applied within the first 30 days, with sheltering, evacuating or basic household needs for all IA declared disasters.
- ➤ A \$770 payment for eligible households will help survivors purchase essential items like food, water, baby formula, and other emergency supplies.

### Where to find Us

**HELPLINES:** 

605-218-0892

Or

605-218-2391

Call to speak with a FEMA
Representative. Ask questions or apply
over the phone.

### **DRC LOCATIONS:**

Veterans' Building, Eagle Butte 9:30-3:30, Monday – Saturday, closed Sunday

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# IS MY HOUSE OK? (HABITABILITY)

Habitability can now include repairs to homes with pre-existing conditions damaged by the disaster.

To be eligible for funds, an item or component does not have to be functional prior to the disaster, but it must be further damaged by the disaster.

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### **DISPLACEMENT ASSISTANCE**

- Displacement assistance is a new benefit that can provide eligible tribal members up-front funds to assist with immediate housing options of their choice.
- It is a one-time lump-sum award amount based on the rate established by the state, territorial, or tribal government's (STT).
- It provides eligible survivors, who can't return to their home, with funds to help with immediate housing options of their choice, such as staying with family, prior to requesting Initial Rental Assistance.

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### What happens after applying for FEMA disaster assistance

Applying with FEMA is the first step of the disaster assistance process. We will come to see your damages and we will look at the overall damage across the reservation to plan the next steps for repairs.

### Apply for assistance

# Schedule an inspection

# Meet with the inspector

Come into the Disaster Recovery Center to talk with a FEMA specialist. Bring your tribal ID if you have it and your social security number. A FEMA inspector and tribal guide will call to make an appointment for a damage inspection. The call may come from an unknown or out of state number. Answer the call and schedule the inspection. Allow about an hour.

Keep your appointment with the inspection team. Show them all of your damage. If you have proof of home ownership, show it to the inspector.

### Read your FEMA letter

# Bring your FEMA letter back to the DRC

### Stay in touch

You will get a letter from FEMA either in the mail or to your online account. Read it carefully to see what we need for next steps for your application.

Bring your letter back to the Disaster Recovery Center along with any information noted in the letter such as ownership or occupancy proof, a contractor estimate or receipts. Come to the DRC any time with questions.

FEMA may also call YOU to stay in touch.

Disaster recovery is a process with several steps. FEMA specialists will help every step of the way.

Disaster Recover Center #1 is located at the Veterans' Building in Eagle Butte.

DRC #2 is located at the Log Cabin in Cherry Creek and DRC (01-13-2025 thru

#3 will be located at the Community Center in Whitehorse.

If you can't get into a DRC, please call: 605-218-0892 or 605-218-2391 and a FEMA representative will assist you.

### **Individual and Households Program (IHP)**

IHP provides financial and direct services to eligible individuals and households affected by a disaster, who have uninsured or under-insured necessary expenses and serious needs. IHP assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster. The assistance is intended to meet your basic needs and supplement disaster recovery efforts.

### **Housing Assistance (HA)**

Applicants may receive financial assistance for disastercaused housing needs. FEMA may provide direct assistance when applicants are unable to make use of financial assistance due to a lack of available housing resources.

FEMA provides 100% of the costs associated with HA.

- Lodging
- Rental
- Direct Housing Temporary
- Home Repair
- Home Replacement
- Direct Housing Permanent

### **Other Needs Assistance (ONA)**

Applicants may receive financial assistance for certain disaster-caused necessary expenses and serious needs.

FEMA provides 75% of the costs associated with ONA and the state, territorial, or tribal government provides the remaining 25% of the costs.

- · Serious Needs
- · Clean and Sanitize
- Displacement
- Childcare
- Medical and Dental
- · Personal Property
- · Moving and Storage
- Transportation
- Funeral
- · Misc. Expenses



### What Can FEMA Individual Assistance Do For Me?

- Following a presidential declaration, FEMA may provide financial and direct assistance to disaster survivors through the Individuals & Households Program (IHP).
- These funds help survivors with their recovery by providing grants for temporary housing expenses, basic home repairs and other essential disaster-related needs.
- In coordination with states, tribes, territory governments, Other Federal Agencies (OFAs) and voluntary organizations, we offer a variety of recovery assistance programs to disaster survivors.
- Assistance includes mass care and emergency assistance, community service programs and voluntary agency coordination and donations management.
- FEMA assistance is not a substitute for insurance, nor can it duplicate other sources of assistance.



### Initial Assistance



### Personal & Professional Support



- · Crisis Counseling
- · Disaster Unemployment
- Voluntary Agencies and Mass Care
- Disaster Legal Services
- Disaster Case Management

### **Housing Assistance**



- Lodging
- Rental
- · Direct Housing Temporary
- · Home Repair
- Home Replacement
- Direct Housing Permanent

### **Other Needs Assistance**



- Serious Needs\*
- · Clean and Sanitize
- Childcare
- Personal Property
- Transportation
- Misc. Expenses



### **FEMA Individual Assistance in the Disaster Process**

- When a disaster occurs, the Federal Emergency Management Agency (FEMA) may assist individuals and households with their recovery, if the President authorizes such assistance pursuant to a declaration of emergency or major disaster under the Robert T. Stafford Disaster Relief and Emergency Assistance Act.
- The chief executive of an affected tribal government must request that the President declare an emergency or major disaster authorizing IA. Using information submitted by the chief executive in their major disaster declaration request, FEMA evaluates specific factors to determine whether there is a need for supplemental federal assistance to individuals.
- There is **no threshold or trigger that automatically authorizes IA**. Federal assistance is intended to supplement -not supplant the local, state, territory, or tribal government's response and recovery efforts.

Disaster response and recovery is...







Federally Supported



### **Disaster Declaration Process**

### Disaster

An expected or realized disaster occurs, causing major damage and/or loss of life surpassing local and state capabilities.

### Preliminary Damage Assessments

Preliminary Damage Assessments (PDAs) may be conducted to enable FEMA — as well as state, local, tribal, and territorial partners — to determine the magnitude of damage and impact of disasters.

### STT Request

A State, Territorial, or Tribal request is sent to the President to declare an emergency or major disaster.

### FEMA Administrator Recommendation

FEMA will submit a recommendation to the President regarding the declaration request based on several factors.

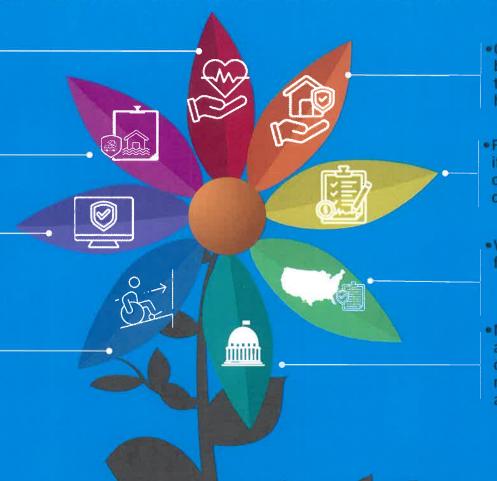
### **Presidential Determination**

FEMA evaluates the request and factors to determine need for assistance. President approves or denies the disaster declaration based on extent and need.



# Individual Assistance at a Glance...

- Serious Needs and Displacement Assistance ensures immediate needs are met.
- SBA Loans for Personal Property, Transportation or GFIP assistance are still an option.
- Personal Property benefits for one computer regardless of use and self-employed may be available
- Habitability to include preexisting conditions and covering the whole item.



- CTHA so our survivors are less burdened with paperwork for their continued temporary housing needs.
- FEMA is allowed to determine if unmet needs still exist for our survivors and allow for determinations to be made.
- We have lessened the burden for late applicants to register.
- No more written, signed appeal letter – the supporting documents are what we truly need to review for their appeal.

### **Displacement Assistance**

### How it Works



- Tribal Members whose primary residence is uninhabitable or inaccessible may receive cash assistance for their immediate housing needs.
- Tribal Members may be eligible for cash assistance for immediate housing needs and, IF implemented, the process to get further help from FEMA, such as rent support, will be less time intensive and more user friendly.
- NOTE: If rent money is provided will then must be used for its intended purpose.



### What is Serious Needs Assistance?

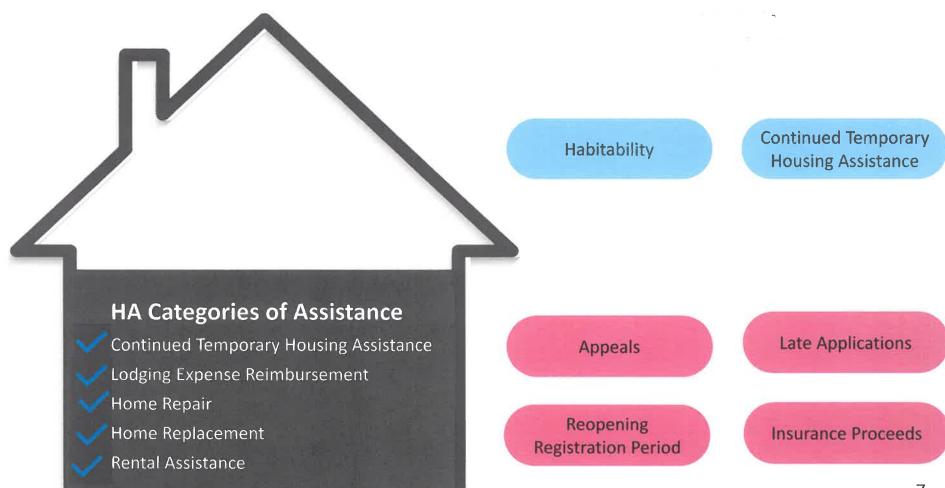


- Serious Needs Assistance will be provided to eligible tribal members with serious needs caused by the disaster
- Eligible tribal members, in all disasters with Individual Assistance will receive \$770 to assist with their serious needs (e.g., sheltering, evacuation, and/or the temporary rise in costs of meeting basic household needs)





### **HOUSING ASSISTANCE**



# IHP PROGRAM AND AREA OF CHANGES

# **Housing Assistance**





# Other Needs Assistance

Continued Temporary Habitability

**Housing Assistance** 

Serious Needs Assistance

Displacement Assistance

Removal of SBA Loan Requirement **Group Flood** Self-Employed **Applicants** Personal Property Transportation

insurance (GFIP)