

# How To Apply for Federal and State Individual Assistance

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Release Date: September 28, 2022

**ANCHORAGE, Alaska**— Residents of the Regional Educational Attendance Areas of Bering Strait, Kashunamiut, Lower Kuskokwim and Lower Yukon who suffered property damage or loss from September's severe storm, flooding and landslides are now eligible to apply for disaster assistance from the Federal Emergency Management Agency (FEMA) and the State of Alaska. Available aid includes temporary housing expenses, basic home repairs, or other essential disaster-related needs that are not covered by insurance.

The State of Alaska and FEMA's Individual Assistance (IA) programs are separate, and each have their own application process. However, it is important that survivors apply for both FEMA and Alaska's IA programs. If a survivor is found ineligible for federal assistance, they may qualify for assistance through the State of Alaska, but applications must be submitted for both.

## State of Alaska Individual Assistance

The state's IA program has two elements that may help with disaster-related expenses. The Individuals and Family Grant program can provide grant funding to survivors with damage to their homes, personal property, transportation, or medical/dental expenses. The Temporary Housing program can provide rental assistance to those with unlivable homes damaged by September's severe storm.

The deadline to apply for Alaska's IA program is **Nov. 17, 2022**. Survivors can apply for state assistance online at [ready.alaska.gov/IA](https://ready.alaska.gov/IA), or by calling the Disaster Assistance Hotline at 1-844-445-7131.

## What is the FEMA Individuals and Households Program?

FEMA's Individuals and Households Program (IHP) provides financial and direct services to eligible survivors who have disaster-related uninsured or underinsured necessary expenses and immediate needs. IHP is not a substitute for insurance



and assistance is intended to meet the basic needs of the household, not to restore the home and contents to a pre-disaster condition. IHP can be divided into two categories: Housing Assistance (HA) and Other Needs Assistance (ONA).

**Housing Assistance** covers repairs to structural parts of a home including windows, doors, floors, walls, ceilings, cabinets, heating, ventilation and air-conditioning system, utilities (electrical, plumbing and gas systems), and entrance and exit ways from the home.

FEMA may also pay up to the actual cost of the receipt or estimate for furnaces, wells and septic systems. If survivors have already repaired or replaced these systems, they may be able to submit valid receipts or estimates to see if they qualify for FEMA assistance.

**Other Needs Assistance** provides grants to survivors for uninsured, disaster-related expenses and needs. This assistance can include medical and dental expenses; funeral and burial costs; clothing; household items; specialized tools; subsistence equipment and supplies, educational materials; vehicles; and moving, storage or other necessary expenses related to the disaster.

The deadline to apply for FEMA Individual Assistance is **Nov. 22, 2022**. Residents in the designated areas can apply online at [disasterassistance.gov](https://disasterassistance.gov), by calling 800-621-3362, or by using the FEMA mobile app. When calling, Press 1 for English, 2 for Spanish and 3 for all other languages. Those who use a relay service such as video relay service (VRS), captioned telephone service or others, can give the FEMA operator the number for that service. Phone lines operate from 7 a.m. to 10 p.m. AKDT seven days a week.

For an accessible video on how to apply for FEMA assistance, visit [youtube.com/watch?v=WZGpWI2RCNw](https://youtube.com/watch?v=WZGpWI2RCNw).

## **Small Business Administration**

Some applicants may be referred to the U.S. Small Business Administration (SBA) to apply for a disaster loan. Long-term, low-interest disaster loans for homeowners, renters, businesses and nonprofits may be available to cover losses not fully compensated by insurance or other sources.



**FEMA**

Homeowners and renters should submit an SBA disaster loan application even if they are not sure they will need or want a loan. If SBA cannot approve the application, in most cases SBA will refer survivors to FEMA's Other Needs Assistance program for possible additional assistance. If the application is approved, individuals are not obligated to accept an SBA loan but failure to return the application may disqualify them from other possible FEMA assistance.

Applicants may apply online, receive additional disaster assistance information and download applications at [disasterloanassistance.sba.gov](https://disasterloanassistance.sba.gov). Applicants may also call SBA's Customer Service Center at 800-659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

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For more information about FEMA's support to Alaska's severe storms, flooding and landslide recovery, visit the [FEMA Disaster Site](https://www.fema.gov/disaster). Follow FEMA Region 10 on [Twitter](https://twitter.com/FEMARegion10) and [LinkedIn](https://www.linkedin.com/company/fema-region-10) for the latest updates.

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

