Frequently Asked Questions

Q. I have been denied by FEMA. What do I do?

A. Being denied by FEMA does not mean you have been denied for assistance, but merely referred to the Small Business Administration to apply for an SBA loan. You must file an SBA loan application if you desire assistance from FEMA. If granted the loan, you can always choose to decline it. To apply with SBA, call (800) 488-5223.

Q. What if I don't want to take out an SBA loan?

A. You are not required to take the SBA loan, however it is important that you at least begin the process. You can determine later whether the loan is right for you.

Q. I didn't qualify for an SBA loan, what do I do?

A. You can work with FEMA for other needs assistance, such as medical and dental needs, disaster related funeral and burial costs, clothing, educational materials, heating fuels, clean-up items, disaster damaged vehicle, and moving and storage expenses related to a disaster. Call FEMA's toll-free number (800) 621-3362 or TTY (800) 462-7585.

Q. Can I apply for housing assistance even if I don't have insurance?

A. Yes. You do not need insurance to apply for FEMA assistance. FEMA's Individuals and Housing program provides money and services to people in a disaster area when losses are not covered by insurance and property has been damaged.

Q. What if my house is flooded and I have no place to live?

A. First, you must apply for FEMA assistance. The State and FEMA will do everything they can to help individuals and families affected by a disaster to rehabilitate their homes and find temporary housing.

www.in.gov/dhs
www.fema.gov

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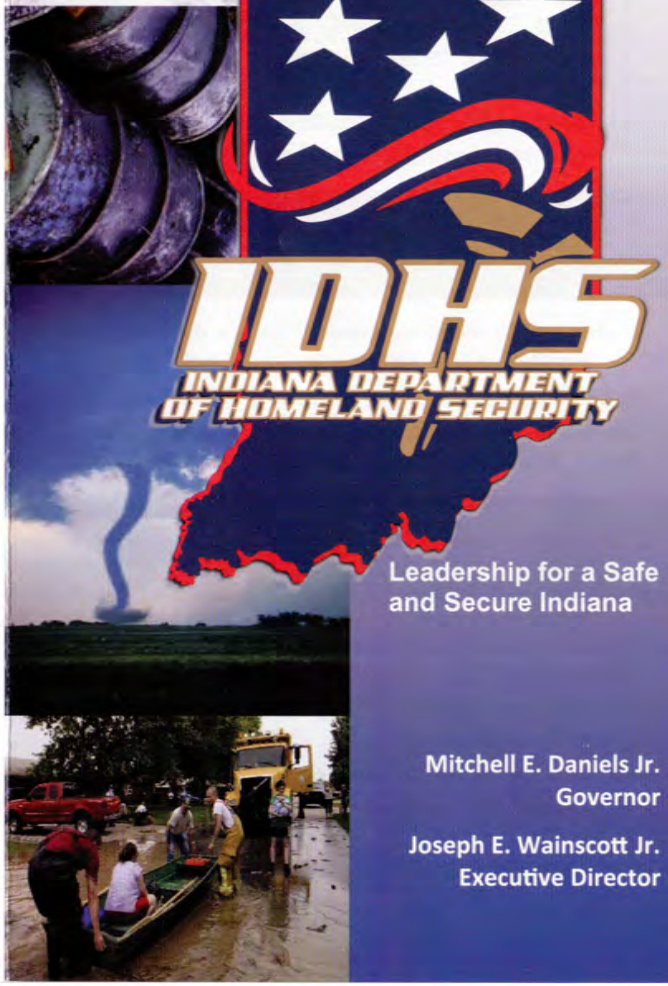
3-10-PEN

Indiana Department of Homeland Security
Leadership for a Safe and Secure Indiana

Disaster Declaration Process



Leadership for a Safe and Secure Indiana

Mitchell E. Daniels Jr.
Governor

Joseph E. Wainscott Jr.
Executive Director

Sequence of Events

1. Disaster event occurs
2. Local government responds
3. Local Emergency Operations Center activates
4. Local Emergency Operating Plan is implemented
5. State Emergency Operations Center activates
6. Local Disaster Emergency is declared
7. State Emergency Operating Plan is implemented
8. State government responds as necessary
9. If necessary, the Governor declares a state of emergency and invokes the state's emergency plan to augment the response to individual and public needs as required, including the use of the National Guard's military resources.
10. Local Preliminary Damage Assessment(s) (PDA) are conducted and analyzed.
11. State requests Joint Preliminary Damage Assessment (JPDA) by Federal, State, and Local officials.
12. Based upon the results of the Joint PDA, Governor requests Federal Assistance.

Local Government Assistance

If the county response capabilities are overwhelmed or depleted, local officials may request assistance from the State. Counties in need of State assistance should submit all requests for State assistance to the Indiana Department of Homeland Security (IDHS).

Governor's Declaration of a State of Emergency

The Governor may declare a disaster emergency by proclamation or executive order, when local response capabilities are overwhelmed. The governor's declaration of a state level disaster is required in order for the Governor to request a Presidential major disaster declaration.

Preliminary Damage Assessment(s)

Damage information (private property destruction, business losses, and public infrastructure damage) is initially collected by local officials. Based upon the information collected and analyzed, IDHS may request a joint preliminary damage assessment, (JPDA) by IDHS, Federal Emergency Management Agency (FEMA), U.S. Small Business Administration (SBA), and local officials. Local Officials MUST be prepared to show all damages to the JPDA team.

Note: The ability to gather damage information expeditiously relies on timely reporting by the individuals and by governmental entities. This information is imperative to proceed with a request for a disaster declaration.

Presidential Disaster Declaration

Once joint preliminary damage assessments are complete, the results are submitted to the Governor's office. If it appears that the data indicates full recovery is beyond State resources, the Governor submits a written request to the President through FEMA's regional office asking that federal aid be provided under a major disaster or emergency declaration.

Following a FEMA regional and national office review of the request and findings of the joint preliminary damage assessment, the President is provided with an analysis of the disaster conditions and a recommendation. From this information the President declares a major disaster or emergency exists in the state, or if denied FEMA advises the Governor of a denial of the request.

If the request is denied, the State reserves the right to appeal. The appeal must be submitted within 30 days and provide new information to the original request.

If the request is approved, the Federal disaster declaration may make assistance available to families, businesses, local governments, and/or certain private non-profit organizations.

Available Assistance

There are essentially three types of assistance available after a disaster: Individual Assistance, Public Assistance and U.S. SBA loans.

Individual Assistance provides money and direct services to individuals and businesses affected by a major disaster. Individuals and businesses have 60 days after the declaration is issued to register for assistance either by telephone or the Internet.

Public Assistance helps reimburse local, county and state governments, and certain private, non-profit organizations in declared counties for debris removal, emergency protective measures, and repair/replacement of damaged public infrastructure.

The U.S. Small Business Administration provides low-interest loans for damage to property owned by homeowners, renters, businesses and private non-profit organizations that are not fully covered by insurance. Applications for assistance must be submitted within 60 days of the disaster declaration to be eligible.

Hazard Mitigation

Hazard Mitigation is any cost effective measure that will reduce the potential for future damage to a facility from a disaster event.

The State's hazard mitigation program is responsible for reducing or eliminating the threat or effect of a known hazard.

The program provides financial and technical assistance to local governments funding eligible projects to assist government and not-for-profit organizations, businesses, individuals and families to prevent or reduce the effects of natural and manmade hazards and the associated risks of life or property loss.

Leadership for a Safe and Secure Indiana

IDHS
INDIANA DEPARTMENT OF HOMELAND SECURITY