

# Disaster Declaration Process

*In the case of a disaster, a series of steps are required at the local, state and federal level before assistance can be made available to Hoosiers.*

## Sequence of Events

When a weather or other severe incident occurs, the following steps are followed:

1. Local emergency and public works personnel, volunteers, humanitarian organizations and other private interest groups provide emergency assistance required to meet immediate human needs and restore essential services vital to public health and safety.
2. At the same time, preliminary damage and impact information is gathered by local government and emergency officials and conveyed to the Indiana Department of Homeland Security.
3. If necessary, the Governor declares a state of emergency, which activates the state's emergency plan to address individual and public needs as required, including the use of all state agencies' resources and the National Guard's military resources.
4. When the state determines that the recovery appears to be beyond these combined resources, a request for is made for FEMA to conduct a joint preliminary damage assessment.
5. FEMA personnel are deployed, and join state and local representatives to conduct joint damage assessments and submit the results to the Governor's office.
6. If the state judges that the assessment data indicates full recovery is beyond available local and state capabilities, 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.
7. The FEMA regional and national offices review the Governor's request and the results of the joint damage assessment. The FEMA director provides the President with an analysis of the disaster conditions and a recommended course of action.
8. From this information, the President declares that a major disaster or emergency exists in the state, or FEMA advises the Governor of a denial of the request.

## Available Assistance

*There are essentially three types of federal assistance: U.S. SBA loans, FEMA Individual Assistance, and FEMA Public Assistance. The federal assistance must be requested by the state and granted by federal authorities. Indiana also has a state disaster relief fund, which comes into consideration after federal resources.*

**U.S. SBA Loans:** The U.S. Small Business Administration provides low-interest economic disaster injury loans to businesses and private nonprofit organizations, as well as loans for damage to property owned by homeowners, renters, businesses and private nonprofit organizations. These loans can be used for damage that is not fully covered by insurance or addressed by another service.

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U.S. SBA provides low interest loans on a county-by-county basis. Typically, a county must have qualifying losses, or must be contiguous with a county that has already qualified. Eligible homes must be the primary residence for the homeowner. Once a county has been established as eligible for the program, residents may apply for loans. U.S. SBA has final determination for applicant eligibility and award.

**FEMA Individual Assistance:** FEMA provides grant money and direct services to individuals affected by a disaster, as declared by the president. For federal individual assistance to be made available, it must be demonstrated that recovery from the disaster falls outside the ability of the state.

For more information on applying for individual assistance, contact the county emergency management agency. Contact information is here: [dhs.in.gov/2906.htm](https://dhs.in.gov/2906.htm). Even if individual assistance is made available for applications, areas with high concentrations of damage are more likely to be approved. FEMA has the final determination for applicant eligibility and awards.

**FEMA Public Assistance:** Helps reimburse local, county and state governments, and certain private, non-profit organizations in counties declared a disaster by the president. This includes such needs as debris removal, emergency protective measures, and repair/replacement of damaged public infrastructure such as roads, bridges and publicly owned sewage and drinking water plants. Public assistance is made available on a county-by-county basis. To receive aid, counties must have eligible damage at or above a monetary amount based on the number of residents within the county and a per capita dollar amount set by FEMA.

For more information on applying for public assistance, contact the county emergency management agency. Contact information is here: [dhs.in.gov/2906.htm](https://dhs.in.gov/2906.htm). FEMA has the final determination for applicant eligibility and awards.

### **State Disaster Relief Fund**

Indiana is one of the few states in the country that has a funded State Disaster Relief Fund. Created in 2003, the fund provides assistance to individuals and local governments that were not eligible for federal disaster loans, but met the state's criteria for disaster relief. For citizens, the fund is activated at the same time as U.S. SBA loans, and can provide up to \$5,000 per qualifying property. This funding is not available if a FEMA Individual Assistance declaration is received. Fees from the retail sale of fireworks provide the funding.

### **Hazard Mitigation**

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

The program provides financial and technical assistance to local governments and 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.

If a disaster is declared, FEMA will make hazard mitigation grant program funding available statewide.