



Missouri's First District Disaster Relief Resources

August 2022





INDIVIDUAL ASSISTANCE RESOURCES

The full Policy Guide for the Individual Assistance Program can be found [here](#), and contains in-depth information on each of the programs. Below are high-level summaries of each program.

HOW TO APPLY FOR FEMA ASSISTANCE

How can constituents access FEMA assistance?

- Apply online at www.DisasterAssistance.gov.
- Constituents may call 1-800-621-3362 (TTY: 800-462-7585 for the hearing and speech impaired) for assistance.
- Si necesita ayuda en español, visita <https://www.fema.gov/es>
- Download the FEMA app and apply directly

What will constituents need when they apply? When you are ready to apply, have the following information ready:

- Phone number
- Current and pre-disaster address
- Total household annual income
- Social Security number, if available
- A general list of damages and losses, including any documentation of the damage
- If insured, the name of insurance company, agent and policy number
- Bank routing number and account number for any direct deposit.

Supporting constituents who speak different languages:

- FEMA has brochures about “how to get help after a disaster” in 27 different languages, all located here: <https://www.fema.gov/assistance/individual/brochure>

AVAILABLE PROGRAMS UNDER INDIVIDUAL ASSISTANCE

Individuals and Households Program (IHP): Provides financial assistance and direct services to eligible individuals and households who have uninsured or underinsured necessary expenses. To be eligible, applicants must meet the following criteria:

- Applicant must be a US Citizen, non-citizen national, or permanent resident
- FEMA must be able to verify the applicant's identity



- The applicant's insurance, or other forms of disaster assistance received, cannot meet their disaster-caused needs.
- The applicant's necessary expenses are directly caused by a declared disaster (note: the city of St. Louis and St. Louis County are within the declared disaster region)

Mass Care and Emergency Assistance (MC/EA): Mass Care is composed of seven services known as activities:

- sheltering;
- feeding;
- distribution of emergency supplies;
- support for individuals with disabilities and others with access and functional needs;
- reunification services for adults and children;
- support for household pets, service, and assistance animals;
- and mass evacuee support.

In addition to the seven aforementioned activities, MC/EA also supports the National Mass Care Exercise (NMCE) training program and offers partnerships through the following programs: Blue Roof Program and Transitional Sheltering Assistance (TSA).

Financial Housing Assistance Provisions:

- Rental Assistance: For renting alternate housing accommodations while an applicant is displaced from their disaster-damaged primary residence. This resource is not subject to a maximum award limitation
- Lodging expense reimbursement: Reimbursement for hotels, motels, or other short-term lodging while displaced from their disaster-damaged primary residence
- Home Repair Assistance: To help repair an owner-occupied disaster-damaged primary residence, utilities, and residential structure. This includes repairs to driveways and roads on private owner-occupied property. This can include repairs necessary under the American with Disabilities Act.
- Replacement Assistance: To help homeowners replace an owner-occupied primary residence when residence is completely destroyed by disaster

Direct Housing Assistance: In cases where there are not available housing resources, FEMA also offers Direct Housing Assistance, which includes:

- Multi-family lease and repair: Allows FEMA to enter lease agreements with owners of multi-family rental properties in disaster areas and make repairs to provide temporary housing
- Transportable Temporary Housing Units: FEMA can purchase or lease an RV or manufactured home to eligible applicants for use as temporary housing
- Direct Lease: FEMA can provide existing ready-for-occupancy residential properties
- Permanent Housing Construction: Home repair and/or construction services in cases where other types of typical FEMA housing assistance isn't available.



Individual Assistance Service Delivery Channels

FEMA offers disaster survivors multiple options to access Individual Assistance. Survivors may receive information and services through:

- **Internet or Smartphone Application**: Disaster survivors may apply for IHP Assistance or check their application status on-line at www.disasterassistance.gov. Disaster survivors may also access FEMA via smartphone by downloading the application from www.fema.gov or through their mobile provider's application store.
- **FEMA Toll-Free Helpline**: Disaster survivors may call FEMA toll-free at 800-621-3362 (TTY: 800-462-7585) to register for assistance or check their application status. Those who use a relay service such as a videophone, InnoCaption or CapTel should update FEMA with their specific number assigned to that service.
- **Disaster Recovery Centers (DRCs)**: Disaster survivors may apply for assistance in person at DRCs in or near their communities. DRCs are usually opened quickly after a disaster for a limited period of time. They are accessible and equipped to accommodate disaster survivors who need disability- related communication aids. FEMA staff can assist with completing registrations or checking their application status. FEMA coordinates with the state, territorial, tribal, or local government to establish DRC locations.
- **Disaster Survivor Assistance (DSA) Teams**: FEMA may send staff into the affected communities to help disaster survivors apply for IHP assistance. FEMA may also coordinate with the state, territorial, tribal, or local government to send staff into emergency shelters to assist survivors. FEMA staff are equipped with computers or similar devices to assist survivors with registering for IHP Assistance or provide them referrals to other resources.

FREQUENTLY ASKED QUESTIONS ABOUT THE INDIVIDUALS AND HOUSEHOLDS PROGRAM (IHP)

Will this impact other federal benefits I can receive?

No. IHP is NOT considered income or a resource when determining eligibility for federal government programs (e.g. Social Security, SNAP). IHP is also exempt from garnishment or seizure

If I have insurance, am I still eligible for IHP?

This program is intended for those who are underinsured or uninsured. To be eligible, the applicant's insurance or other forms of disaster assistance received, cannot meet their disaster-caused needs.



Can FEMA cover basements?

For flooding repairs, “any area of the building having its floor subgrade (below ground level) on all sides. The lowest floor of a residential building including the basement must be above the Base Flood Elevation (BFE). Basements below the BFE are only allowed in communities that have obtained a basement exception from FEMA. Floodproofed non-residential basements are allowed. For more information, see: <https://www.fema.gov/glossary/basement>

Can undocumented constituents apply for the IHP relief?

During the disaster assistance registration process, applicants self-certify their citizenship status and declare, under penalty of perjury, they are a U.S. citizen, non-citizen national, or permanent resident. Only those three citizenship statuses may be eligible for IHP assistance. If the applicant does not match one of those three citizenship statuses, the household may still apply and be considered for IHP assistance if:

- Another adult household member meets the citizenship criteria, certifies their citizenship status, and is included as the co-applicant on the application; or
- The parent or guardian of a minor child who is a U.S. citizen, non-citizen national, or a permanent resident applies for assistance on behalf of the child, as long as they live in the same household and parent or guardian is at least 18 years of age. In these instances, the child should be registered as the applicant and their parent or guardian listed as the co-applicant.
- Regardless of citizenship status, disaster survivors may be eligible for Mass Care and Emergency Assistance, such as search and rescue, medical care, shelter, food and water, and reducing threats to life, property, and public health or safety.

Other Needs Assistance Provision:

Small Business Administration provides long-term loans to help eligible applicants with transportation losses, moving and storage expenses, as well as repair/replacement funds for real and personal property damage. Only applicants who do not qualify for a 11 loan from the SBA, or who were approved for a partial loan that does not cover the full need, can be eligible.

- Personal Property Assistance: to repair/replace essential household items (includes furnishings and appliances)
- Transportation Assistance: to repair/replace eligible vehicle damaged by a disaster and other transportation-related costs
- Moving/Storage Assistance: To relocate and store personal essential household goods

Other types of ONA offered outside of the Small Business Administration

- Funeral Assistance: To assist with funeral costs directly or indirectly related to a declared emergency or major disaster.
- Medical and Dental Assistance: To assist with medical or dental expenses caused by a disaster.

- Child Care Assistance: One-time payment up to 8 cumulative weeks of child care expenses for a household's increased financial burden to care for children aged 13 and under and/or children up to age 21 with a disability

Disaster Unemployment Assistance: Disaster Unemployment Assistance provides financial assistance to individuals whose employment or self-employment has been lost or interrupted as a direct result of a major disaster and who are **not** eligible for regular unemployment insurance benefits. To be eligible, applicants must meet the following criteria:

- Generally available to unemployed workers or self-employed individuals who lived, worked, or was scheduled to work in the disaster area at the time of the disaster; and due to the disaster:
 - no longer has a job or a place to work; or
 - cannot reach the place of work; or
 - cannot work due to damage to the place of work; or
 - cannot work because of an injury caused by the disaster.
- DUA benefits are available only for weeks of unemployment within the Disaster Assistance Period (DAP). The DAP begins with the first day of the week following the date the major disaster began and continues for up to 26 weeks after the date the disaster was declared by the President.
- The maximum weekly benefit amount payable is determined under the provisions of the state law for unemployment compensation in Missouri state. However, the minimum weekly benefit amount payable is half (50%) of the average benefit amount in the state.

Disaster Legal Services: Provides free legal help to low-income disaster survivors. If you're not able to get adequate legal services for your disaster-related needs, DLS may be able to help. To be eligible, applicants must meet the following criteria:

- Low-income household who was directly impacted by the disaster.
- Disaster legal services can help with:
 - Insurance claims for medical bills, loss of property, and loss of life
 - New wills, powers of attorney, and other legal papers lost during the disaster
 - Home repair contracts and contractors ○ Issues with landlords related to the disaster
 - Proof of home ownership
 - FEMA appeals

There are two relevant provisions under the Individual Assistance Program that support individuals and households, but that state/local governments apply to (rather than individuals and households themselves). They are:

- **Disaster Case Management:** DCM is a time-limited partnership between a case manager and a disaster survivor to develop and carry out a Disaster Recovery Plan. This

partnership provides the client with a single person to facilitate access to a broad range of resources. The process involves assessing the client's needs caused by and related to the disaster, developing a goal-oriented plan outlining the steps necessary for recovery, organizing and coordinating resources that match the client's needs, monitoring progress, and – when necessary – advocating on behalf of the client.

- Services are provided at no cost and are available to any survivor that has been impacted by the disaster, regardless of eligibility for FEMA IHP or other Federal assistance. Individuals and Households do not need to be registered with FEMA to receive Federal Disaster Case Management assistance.
- **Crisis Counseling Assistance and Training Program:** Funds mental health assistance and training activities in areas that have received a Presidential major disaster declaration for Individual Assistance upon request by a state, tribal or territorial government. Crisis counseling seeks to help survivors understand that they are experiencing common reactions to extraordinary occurrences.
 - Services can include individual or group crisis counseling; assessment, referral and resource linkage; development and distribution of education materials; and media and public service announcements

INFORMATION ON BASEMENT FLOODING

If you are experiencing flooding in your basement and have flood insurance under the National Flood Insurance Program, please call 877-336-2627. If you have private flood insurance, you should call your flood insurance carrier.

- It is likely that flood damage to the walls and floor of the basement area is covered by the standard flood insurance policy
- Flood insurance coverage for basements is limited in two ways: (1) what is covered, and (2) when it is covered. In the basement or subgrade levels of a house, NFIP flood insurance will cover damage only to specific items needed for the operation of the building, such as the furnace, water heater, electrical components, and sump pumps. If the policy has contents coverage, the following items are covered if they are located in a basement: clothes washer, dryer, food freezer, or portable air conditioning unit. There is no coverage for finishings such as wallpaper, carpeting, furniture, or other contents located in a basement.

If you do not have flood insurance, you may be eligible for Individual Assistance. Included in Individual Assistance is Home Repair Assistance to help repair an owner-occupied disaster-damaged primary residence, utilities, and residential structure. This includes repairs to driveways and roads on private owner-occupied property. This can include repairs necessary under the American with Disabilities Act. Home Repair Assistance is intended to make a home



habitable again. To apply for this type of assistance, constituents should visit [disasterassistance.gov](https://www.disasterassistance.gov).

PUBLIC ASSISTANCE RESOURCES

The Public Assistance program provides funding for emergency assistance to save lives and protect property, and assists with funding for permanently restoring community infrastructure affected by a federally declared incident.

The federal share of assistance will not be less than 75% of eligible costs. There will be a non-federal cost share of 25%.

Eligible Applicants include Missouri State, local governments, federally recognized tribal governments, and certain private nonprofit organizations.

- Private nonprofit organizations seeking assistance must demonstrate that the facility in need provides a critical or essential government service and is open to the general public.
- A facility that provides a critical service is defined as one used for an educational, utility, emergency, or medical purpose.

Purpose of Public Assistance: Eligible work falls under two categories -- Emergency Work, and Permanent Work.

Emergency Work	Category A: Debris Removal Category B: Emergency protective measures
Permanent Work	Category C: Roads and bridges Category D: Water control facilities Category E: Public buildings and contents Category F: Public utilities Category G: Parks, recreational, and other facilities

How to Apply: Missouri State will conduct Applicant Briefings with potential applicants within 30 days of the federal declaration designation. Applicants must identify and report damages to FEMA within 60 days. After reporting damages, FEMA, the recipient, or 14 applicants will prepare project worksheets for eligible work/facilities based on actual or estimated project costs.

- Communities interested in applying for a PA Grant should contact their local or state emergency manager to begin the process and submit a Request for Public Assistance



form. Applicants are highly encouraged to submit their forms through the online [FEMA Grants Portal](#) for faster processing.

For more information on the phases of Public Assistance Delivery, see <https://www.fema.gov/assistance/public/apply>

ASSISTANCE FOR SCHOOL DISTRICTS: Publicly owned schools can be eligible under the Public Assistance Program.

ASSISTANCE FOR PRIVATE NON-PROFITS: PNP operated facilities are eligible for Public Assistance if they provide a “critical” service to the community or an essential government service and are open to the public.

- PNPs must have “an effective ruling letter from the U.S. Internal Revenue Service, granting tax exemption under sections 501(c), (d), or (e) of the Internal Revenue Code of 1954, or satisfactory evidence from the State that the non-revenue producing organization or entity is a nonprofit one organized or doing business under State law.”
- For a PNP operated facility to be eligible, the PNP must demonstrate the facility provides a critical service or essential government service and is open to the general public. A facility that provides a critical service is defined as one used for an educational, utility, emergency, or medical purpose.
- A private non-profit (PNP) entity must provide, in addition to the RPA, the following information:
 - PNP Facility Questionnaire (FEMA Form 90-121)
 - A current ruling letter from the Internal Revenue Service (IRS) granting tax exemption under sections 501(c), (d), or (e) of the Internal Revenue Code of 1954; OR Documentation from the State substantiating it is a non-revenue producing, non-profit entity organized or doing business under State law;
 - If the applicant owns the facility, proof of ownership; if the applicant leases the facility, proof of legal responsibility to repair the incident-related damage;
 - List of services provided in the facility and when and to whom.

ASSISTANCE FOR HOUSES OF WORSHIP: Regardless of religious affiliation, Houses of Worship are eligible for disaster assistance as community centers.

Support for Houses of Worship falls under the Public Assistance program, and is limited to costs that a loan from the US Small Business Administration will not cover. As a first step, Houses of Worship must apply for a loan from the Small Business Administration. If they are denied a loan or if the loan authorized does not fully cover the necessary costs, then FEMA may provide financial assistance.



Similarly to other buildings covered under the Public Assistance program, the funding provided by FEMA can cover destroyed contents as well as structural repairs. The program does not typically replace rare books or collections.

To apply for assistance, Houses of Worship must submit a Request for Public Assistance to FEMA through Missouri State. For more information on how to apply, FEMA recommends that Houses of Worship contact their State emergency management agency.

ASSISTANCE FOR SMALL BUSINESSES: The FEMA Individuals and Households Program does not provide grant assistance to businesses, or rental properties that are not occupied by the owner as a primary residence. In many cases, FEMA will refer small businesses to the Small Business Administration for disaster loan consideration.

The SBA provides two types of loans for small businesses in the wake of a disaster:

- **Business Physical Disaster Loan:** Loans to businesses or private, nonprofit organizations - large or small – that have suffered physical damage as a result of a disaster. Such loans are to repair or replace disaster damages to property owned by the business, including real estate, machinery and equipment, inventory and supplies. The loans can be made for up to \$2 million based on credit. Visit: <https://disasterloan.sba.gov/ela/Information/BusinessPhysicalLoans>
- **Economic Injury Disaster Loan:** If a small business or private nonprofit organization suffers substantial economic injury, which is the inability of a business to meet its obligations as they mature and to pay its ordinary and necessary operating expenses, it may be eligible for an economic injury disaster loan (EIDL). EIDL assistance is available only to small businesses determined unable to obtain credit elsewhere. The SBA can provide up to \$2 million to help meet financial obligations and operating expenses which could have been met had the disaster not occurred. Loan amounts are based on actual economic injury and the business's financial needs, regardless of whether the business suffered any property damage. Visit: <https://www.sba.gov/funding-programs/disaster-assistance/economic-injury-disaster-loans>

You can learn more information about available federal assistance by visiting <https://www.fema.gov/business-industry/doing-business/small-business>

HAZARD MITIGATION ASSISTANCE (HMA)



The Federal Emergency Management Agency’s (FEMA’s) HMA programs promote funding for mitigation measures that reduce or eliminate long-term risk to people and property from future disasters. These programs allow communities across the nation to enhance mitigation and take steps that will foster greater resilience and reduce disaster suffering.

- **Hazard Mitigation Grant Program (HMGP)** HMGP provides funding to rebuild communities in a way that mitigates future disaster losses in those communities. Funding is made available after the President issues a major disaster declaration. It is based on up to 15% or 20% of the estimated federal assistance provided.
- **Hazard Mitigation Grant Program – Post Fire (HMGP Post Fire)** The HMGP Post Fire program provides funding after a Fire Management Assistance Grant (FMAG) is declared, and helps communities implement hazard mitigation measures after wildfire disasters. State, local tribal, and territorial governments are eligible to apply for funding. The funding amount is pre-calculated and based on historical FMAG declarations and is reassessed every fiscal year.
- **Flood Mitigation Assistance (FMA)** FMA is a competitive grant program that provides funding to states, local communities, tribes, and territories. Funds can be used for projects that reduce or eliminate the risk of repetitive flood damage to buildings insured by the National Flood Insurance Program (NFIP). The program is funded by an annual congressional appropriation and since 2016 has made \$160 million available for mitigation projects.
- **Building Resilient Infrastructure and Communities (BRIC)** BRIC is a competitive grant program that provides funding for mitigation projects to reduce the risks from disasters and natural hazards. The amount of funding is based on a 6% set-aside of the assistance FEMA provides following major disaster declarations through the Public Assistance and Individuals and Households Program. The BRIC program was designed to foster innovation and provides a yearly grant cycle offering applicants a consistent source of funding.
- **Pre-Disaster Mitigation (PDM)** PDM is a grant program that helped state, local, tribal, and territorial governments plan and implement hazard mitigation projects. For 20 years, PDM funded mitigation projects, but in FY 2020 BRIC replaced PDM for any new funding. Any grant awarded in FY 2019 will continue to be managed under PDM for any new funding

Cost-share Requirements

PROGRAM	COST SHARE*
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HMGP	75 / 25
HMGP Post Fire	75 / 25
BRIC	75 / 25
BRIC (Economically Disadvantaged Rural Communities**)	90 / 10
FMA (Community Flood Mitigation, Project Scoping, Individual Mitigation of Insured Properties, and Planning Grants)	75 / 25
FMA (Repetitive loss properties)	90 / 10
FMA (Severe repetitive loss properties)	100 / 0

* Percent of federal/non-federal cost share

** Economically Disadvantaged Rural Communities” is synonymous with small impoverished communities as used in the Stafford Act.

Who is eligible to apply?

Roles of Applicants and Subapplicants

Mitigation project subapplications are developed by local governments (subapplicants) and submitted to their state, territory, or tribal government (applicant). States, territories, and tribes are responsible for selecting the subapplications that align with their mitigation priorities and submit these in an application to FEMA. FEMA conducts a final eligibility review of all subapplications to ensure compliance with federal regulations. For competitive mitigation grants, FEMA will select projects for funding. All HMA grants have programmatic and administration requirements that are the responsibility of the applicant and subapplicant.

APPLICANTS	<u>HMGP</u>	<u>HMGP POST FIRE</u>	<u>BRIC</u>	<u>FMA</u>
State/territorial agencies	Yes	Yes	Yes	Yes
Federally recognized tribes	Yes	Yes	Yes	Yes

SUBAPPLICANTS	<u>HMGP</u>	<u>HMGP POST FIRE</u>	<u>BRIC</u>	<u>FMA</u>



State agencies	Yes	Yes	Yes	Yes
Federally recognized tribes	Yes	Yes	Yes	Yes
Local governments/ communities	Yes	Yes	Yes	Yes
Private nonprofit organizations	Yes	Yes		

For general questions about the HMA programs please contact your [State Hazard Mitigation Officer](#) or [FEMA Region](#)

To learn more about the programs visit <http://www.fema.gov/hazardmitigation-assistance>.

- **FEMA GO Helpline:** femago@fema.dhs.gov 1-877-585-3242
- **Hazard Mitigation Helpline:** 1-866-222-3580
- **Benefit Cost Analysis (BCA) Helpline:** BCHelpline@FEMA.dhs.gov 1-855-540-6744
- **Feasibility and Effectiveness Helpline:** FEMA-BuildingScienceHelp@fema.dhs.gov
- **Office of Environmental Planning and Historic Preservation:**
EHPHelpline@fema.dhs.gov 1-866-222-3580

CONTACT OUR OFFICE

Our office can assist you with any of these federal forms and processes; ensure that federal agencies are providing appropriate services; help you replace missing Social Security cards,



passports, and other federal documents, or lost or damaged medals for veterans; and guide you to any other state or federal services you may need.

Please do not hesitate to contact our St. Louis office if you have questions. We are located at 6724-A Page Ave, St. Louis, MO 63133. Our team can be reached at (314) 955-9980.

Our constituent services team also operates Neighborhood Service Centers at four local libraries in St. Louis City and St. Louis County to assist our neighbors with navigating federal agencies, immigration casework, and other local issues impacting the community.

St. Louis City (Monday and Wednesday):

- Walnut Park Library: 5760 W Florissant Ave, St. Louis, MO 63120 (12 PM - 5 PM)
- Carpenter Library: 3309 S Grand Blvd, St. Louis, MO 63118 (9 AM - 2 PM)

St. Louis County (Tuesday and Thursday):

- Lewis and Clark Branch: 9909 Lewis and Clark Blvd, St. Louis, MO 63136 (9 AM - 2 PM)
- Rock Road Branch: 10267 St Charles Rock Rd, St Ann, MO 63074 (9 AM - 2 PM)

The Office of Congresswoman Cori Bush's constituent services team provides a wide range of services to Missouri's First District including help with federal agencies, immigration assistance, tax resources, obtaining federal documents, securing passports, military service academy nominations, federal disaster assistance, and more.