

Disaster Assistance

If disaster strikes Polk County our local government may declare a local state of emergency. If the disaster is large enough the Governor may declare a state of emergency for selected counties. When this happens state resources are available to counties that have been included in this order. If state resources are strained or unavailable, the Governor may request a federal declaration. Once approved at a federal level their resources become available to those counties included in the declaration. Two benefits of the declaration are individual and public assistance.

INDIVIDUAL ASSISTANCE VS PUBLIC ASSISTANCE

Individual assistance is provided by the Federal Emergency Management Agency directly to eligible individuals and families who have sustained losses due to declared disasters.

- Homeowners and renters in designated counties who sustained damage to their primary homes, vehicles and personal property as a result of storms may apply for disaster assistance.
- Disaster assistance may include grants to help pay for temporary housing including rental and lodging expenses; emergency home repairs; uninsured and underinsured personal property losses; and medical, dental and funeral expenses caused by a disaster, along with other serious disaster-related expenses.
- Disaster assistance grants are not taxable income and will not affect eligibility for Social Security, Medicaid, medical waiver programs, welfare assistance, Temporary Assistance for Needy Families, food stamps, Supplemental Security Income or Social Security Disability Insurance.
- Low-interest disaster loans from the Small Business Administration may be available for businesses of all sizes (including landlords), private non-profit organizations, homeowners and renters. Low-interest disaster loans help pay for repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged real estate and personal property. Economic injury disaster loans are available to businesses and private nonprofits to help with working capital needs as a direct result of a disaster.

Public assistance can reimburse for emergency protective measures, debris removal, and infrastructure repairs or replacement needed due to disaster-related damage.

- FEMA will provide reimbursement of at least 75 percent of eligible costs, with the state and local governments sharing the remaining 25 percent of costs. Eligible entities include state governments, local governments and certain private nonprofit organizations, such as schools and public utility districts.
- Although funds are awarded to government entities and certain private nonprofits, the public assistance program is intended to benefit everyone — neighborhoods, cities, counties, and states. Public assistance dollars help clean up communities impacted by disaster-related debris, repair roads, and bridges and put utilities and water systems back in order.