

# FEMA and State Individual Assistance Available to Alaskans

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This Fact Sheet provides information about FEMA’s Individual Assistance Program and the State of Alaska’s Individual Assistance Program that may assist your household with uninsured or underinsured necessary expenses and serious needs.

## What is State Individual Assistance and what does it cover?

The State of Alaska immediately activated the [Alaska Division of Homeland Security and Emergency Management Individual Assistance \(IA\) Program](#) after the flooding to provide financial assistance to individuals or families who were affected.

The IA program has two elements that may help those with disaster related damage recover from a disaster. The Individual and Family Grant Program provides funding to individuals or families with damage to their homes, personal property, transportation, subsistence equipment or medical/dental expenses that occurred as a direct result of the disaster event. The Temporary Housing Program provides rental assistance to those with homes made unlivable by the declared disaster event. Temporary Housing can provide up to 18 months of rental assistance for homeowners and three months for renters.

## What is FEMA’s Individual Assistance and what does it cover?

FEMA’s Individuals and Households Program (IHP) is now available to provide financial and direct services to eligible individuals and households who have uninsured or underinsured necessary expenses and serious needs that resulted from the presidentially declared flooding. This may include funding to help repair or rebuild primary homes, shipping of materials to Alaska, and helping to replace critical personal property for the primary home and/or subsistence living.

IHP is not a substitute for insurance and cannot compensate for all losses caused by a disaster; it is intended to meet the survivor’s basic needs and supplement disaster recovery efforts.

## Who can apply for FEMA Individual Assistance?

The FEMA Individual Assistance (IA) program is available to residents of the City and Borough of Juneau affected by the flooding that occurred August 5-6, 2024 with eligible disaster-caused damages and expenses.

Residents are encouraged to apply for FEMA assistance by calling the FEMA Region 10 Call Center at 866-342-1699 between 7 a.m.-4 p.m. AKT, Monday through Friday and 11 a.m.-4 p.m. AKT, Saturday. The FEMA Region 10 Call Center has staff trained to answer Alaska-specific questions. You can also apply by visiting [disasterassistance.gov](https://disasterassistance.gov) or



# FEMA

using the [FEMA mobile app](#). If you use video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.

If a reasonable accommodation – such as language translation or interpretation, mobility assistance, or sign language interpretation is needed – email [FEMA-language-access-request@fema.dhs.gov](mailto:FEMA-language-access-request@fema.dhs.gov). You can also notify FEMA staff through the FEMA Region 10 Call Center Helpline.

## **Do I have to apply for FEMA Individual Assistance if I already applied for State Individual Assistance?**

Yes. Even if you have already registered for the State of Alaska's disaster assistance program, you are now required to apply with FEMA before your state claim can continue to move forward. All state IA claims are now on hold in accordance with state administrative code. Applying with FEMA will help ensure that all your eligible needs are met through both programs.

**FEMA assistance cannot duplicate benefits offered through insurance, state programs, or other programs.** But if your losses or damage go beyond disaster assistance available from other sources – or include items or categories not covered by other assistance – you may be eligible for additional funds from FEMA.

If you have sustained costs above and beyond what FEMA can cover, you can revisit your State of Alaska claim after you have either reached maximum coverage or appealed with FEMA a total of one time and have not already reached maximum coverage with the State IA program.

## **Housing Assistance**

Money to help you with expenses for damage that impacted your home, which may include:

**Rental Assistance:** Money you can use to rent housing if you are unable to live in your home because of the disaster.

**Lodging Expense Reimbursement:** Money to reimburse you for emergency lodging expenses, such as a hotel or motel, if you are displaced from your home because of the disaster. This money is only available if you do not receive money for displacement under Other Needs Assistance (see below).

**Home Repair or Replacement:** Money to help you repair or replace your home damaged by the disaster. For example, this may include addressing mold caused by the disaster, or money for hazard mitigation measures. Mitigation measures are actions you can take when making repairs that will help reduce the amount of damage to your home in future disasters. The money can also help with pre-existing damage to parts of your home where the disaster caused further damage.

**Accessibility Needs:** Money to help survivors with a disability with specific repairs to make sure their home is accessible, such as an exterior ramp, grab bars, and paved path to the home entrance. Repairs can be made when these items are damaged. Improvements can be made when those features were not present prior to the disaster, and they are needed due to a pre-existing disability, or a disability caused by the disaster.

**Privately-owned Roads, Bridges, Docks:** Money for survivors whose only access to their home has been damaged by the disaster.

**Damaged well, sewer, septic, heating, ventilation, and air-conditioning:** Money to help reimburse for the cost of a professional, licensed technician's estimate of the repair or replacement of these items. You also may receive assistance for the actual repair or replacement of these items not typically covered by insurance.

## Other Needs Assistance

Money to help with necessary expenses and serious needs caused by the disaster, such as:

**Serious Needs:** Money to help you pay for lifesaving and life-sustaining items, including water, food, first aid, prescriptions, infant formula, breastfeeding supplies, diapers, consumable medical supplies, durable medical equipment, personal hygiene items and fuel for transportation.

**Displacement:** Money to help with immediate housing needs if you cannot return to your home because of the disaster. The money can be used to stay in a hotel, with family and friends or for other options while you look for a rental unit.

**Personal Property:** Money to help you repair or replace critical personal property for the primary home and/or subsistence living, such as appliances, room furnishings, equipment for hunting, fishing, gathering, food processing and storage, and a personal or family computer damaged by the disaster. This can also include money for books, uniforms, tools, additional computers, and other items required for school or work, including self-employment.

**Medical/Dental:** Money to help you pay for medical expenses because the disaster caused an injury or illness. This money can also be used to help replace medical/dental equipment, breastfeeding equipment, or prescribed medicine damaged or lost because of the disaster.

**Funeral:** Money to help you pay for funeral or reburial expenses caused by the disaster.

**Childcare:** Money to help you pay for increased or new childcare expenses caused by the disaster.

**Assistance for Miscellaneous Items:** Money to help you pay for specific items, (such as a generator to power life sustaining medical equipment, dehumidifier, chainsaw, etc.) that you purchased or rented after the disaster to assist with recovery. The miscellaneous items may be used for gaining access to your property or for cleaning efforts caused by the disaster.

**Transportation:** Money to help you repair or replace a vehicle damaged by the disaster when you don't have another vehicle you can use.

**Moving and Storage Expenses:** Money to help you move and store personal property from your home to prevent additional damage, usually while you are making repairs to your home or moving to a new place due to the disaster.

**Group Flood Insurance Policy:** If your home is in a Special Flood Hazard Area and you have flood damage caused by the disaster, FEMA may purchase a Group Flood Insurance Policy on your behalf that gives you three years of coverage.

**Clean and Sanitize:** Money to help you pay for very minor damage caused by the disaster to prevent additional loss and potential health or safety concerns. This money is only available if you had property damage but were not eligible for Home Repair or Replacement Assistance because FEMA determined you could still live safely in your home.

## What happens next?

After you apply, you will be contacted by a FEMA representative to schedule an appointment to see the damaged areas of your home and any damaged furniture and personal property at the primary residence. If there is damage, you should clear access to that area so the inspector can view it. The inspector will also want to know about lost subsistence items (personal property) that may not be located at the primary residence. There is no fee for the inspection.

Someone 18 years of age or older must be present during the inspection. The inspector will also ask to see:

- Photo identification
- Proof of ownership/occupancy of damaged residence (tax bill, mortgage payment book, rental agreement or utility bill)
- Insurance documents (insurance policy and/or an auto insurance policy)
- List of people living in the residence at the time of disaster.
- All disaster-related damage to both real and personal property.
- Inspectors will not ask for your Social Security number or bank account information.

FEMA inspectors will have an official FEMA photo ID badge. On the day of the inspection, you may ask the inspector to show their badge. If an inspector refuses to show FEMA photo identification, do not allow the inspection. Disasters sometimes bring out scam artists who prey on the needs of disaster survivors by impersonating inspectors or by calling and acting as FEMA representatives. As a rule, FEMA representatives will always have a photo-ID badge, access to your application number and will never call you to ask for financial account information. Be wary of potential scam artists impersonating federal representatives in-person or by phone.

## All applicants are eligible to apply for a Small Business Administration loan to assist with needs not covered by the state or FEMA. If I am told by the SBA that I am eligible for a Small Business Administration loan, but I don't want a loan, am I still eligible for federal assistance?

You should apply but are under no obligation to take the loan if approved. SBA can't duplicate benefits provided by the state or FEMA but may be able to fill in gaps for critical unmet needs, along with voluntary organizations or other partners. It is all these programs and partners working together that allow individuals and communities to recover.

SBA offers low-interest disaster loans of up to \$2 million for businesses and private nonprofits, up to \$500,000 for homeowners to rebuild or repair primary residences, and up to \$100,000 for homeowners and renters to replace personal property.

After applying for SBA disaster assistance, the application and required documents (including credit and income information) will be reviewed for completeness. Eligible applications are sent to SBA's loss verification team and property inspections may be necessary to decide the total physical damage. SBA does not use figures supplied by any third party, nor do we rely on damage estimates provided by the applicant to determine the amount of eligible losses.

For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services. TTY users may call 800-877-8339, email [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov) or visit SBA's website at [disasterloanassistance.sba.gov](https://disasterloanassistance.sba.gov).

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

*FEMA Civil Rights Office works to ensure assistance is distributed equitably, without regard to race, color, national origin, sex, age, disability, English proficiency, or economic status. Any disaster survivor and member of the public may contact the Civil Rights Office if they feel that they are the victim of discrimination. FEMA's Civil Rights Office can be contact toll-free at [833-285-7448](tel:833-285-7448). Multilingual operators are available by pressing #2 for Spanish.*