

FEMA can help California communities recover under the Stafford Act

When disaster hits, FEMA can help communities recover under the Stafford Act ([Disasterassistance.gov](https://www.disasterassistance.gov)).

If a Disaster Declaration is issued, it can be either a Emergency Declaration (to supplement state, local, and tribal government efforts to provide debris removal and emergency protective measures or to lessen/avert the threat of catastrophe) or a Major Disaster Declaration (which provides a wide range of federal assistance programs for individuals and public infrastructure when the disaster has caused damage beyond the combined capabilities of state and local government to respond). Late Sunday evening, President Joe Biden signed an Emergency Declaration for California and ordered Federal assistance to be available beginning today to supplement state, tribal, and local response efforts due to the emergency conditions resulting from successive and severe winter storms, flooding, and mudslides. Currently, this assistance covers Category B, or emergency protective measures.

If California receives a Major Disaster Declaration, federal assistance through the Individual Assistance Program may be available for designated counties. Housing Assistance can provide limited financial assistance and direct services to eligible individuals and households who have uninsured or underinsured disaster caused losses, including limited temporary housing assistance to eligible applicants for temporary lodging expenses, rental of temporary housing, or repair/replacement of a damaged primary residence. This is NOT a substitute for insurance and cannot compensate for all losses caused by a disaster. It is intended only to meet basic needs and supplement disaster recovery efforts. In rare cases, FEMA may provide direct temporary housing assistance (multi-family lease/repair or transportable temporary housing units).

In a Major Disaster Declaration, these programs may also be available to support community members in their recovery: Disaster Case Management, Crisis Counseling Assistance and Training Program, Disaster Legal Services, and Disaster Unemployment Assistance. Information on these programs will be publicized in your community if available.

Two other programs activated with a Major Disaster Declaration include SBA's disaster loan program and FEMA Other Need Assistance (ONA). The SBA may accept applications from disaster impacted households if a Major Disaster Declaration is received. Information about this program can be found at <https://www.sba.gov/funding-programs/disaster-assistance>. Under this program, homeowners may be eligible to receive up to \$200,000 in real property loans and homeowners and renters for up to \$40,000 in loans for personal property. Households must qualify to repay the SBA loan in order to receive a low-interest SBA loan. If SBA denies a household's loan, they may be eligible for further FEMA assistance (ONA).

Other Needs Assistance is a limited amount of financial assistance that may be available to renters and homeowners after a disaster to cover disaster caused expenses and serious needs not paid by insurance or other sources, including: funeral assistance, medical and dental assistance, child care assistance, moving and storage assistance, critical needs assistance, clean and removal assistance, and assistance with miscellaneous items.

Residents impacted by the recent California flooding should continue check the FEMA website for the [California Severe Winter Storms, Flooding, and Mudslides - Disaster 3591](#) under "Individual Assistance" to see if their county has been designated to receive Individual Assistance. Currently, California has received only an Emergency Declaration with Public Assistance for state, local, and tribal governments.

More information can be found about the FEMA Individual Assistance Program at <https://www.fema.gov/assistance/individual/policy-guidance-and-fact-sheets>. If you have submitted a FEMA application and have questions, their helpline is 1-800-621-3362, TTY 800-462-7585.