



OREGON OFFICE OF EMERGENCY MANAGEMENT

Federal Disaster Assistance Fact Sheet

Process to request federal disaster assistance

The following are steps taken toward a [federal disaster declaration](#) to receive supplemental assistance.

1. Counties conduct the initial damage assessment, gathering information on damages and community impacts following the disaster.
2. A formal Preliminary Damage Assessment verifies the need for supplemental assistance.
3. The Oregon Office of Emergency Management (OEM) analyzes the data and information collected from the Preliminary Damage Assessments. OEM recommends to the Governor to request disaster assistance from the federal government. The Governor forwards a request for assistance to the President through FEMA within 30 days of the end of the incident.
4. FEMA analyzes the request and makes a recommendation to the President. FEMA and/or the White House announce whether the Governor's request is approved for public assistance, individual assistance, or both. The approval of one form of assistance does not guarantee the other. There is no timeline for federal action on the Governor's request.
5. In the request, the Governor can ask the US Small Business Administration to make its low-interest disaster and economic injury loan programs available within impacted communities. The SBA would make a separate announcement on availability of its programs.

Preliminary Damage Assessments

Preliminary Damage Assessments provide a mechanism to determine the magnitude and impact of damages following a disaster. Damages include the unmet needs of individuals, businesses, the public sector, and the community as a whole.

State emergency management staff use information gathered to determine whether the extent of damage is beyond the combined capabilities of state and local resources, and to verify the need for supplemental federal disaster assistance. Federal officials use the assessments to determine if the requested aid is warranted. Separate assessments are conducted for the Individual Assistance and Public Assistance programs.

Damage assessment teams include representatives from:

- Federal Emergency Management Agency

- Oregon Office of Emergency Management
- County and Tribal governments
- U.S. Small Business Administration (Individual Assistance damage assessments only)
- Representatives from the Environmental & Historical Preservation and Mitigation programs

Completion of Preliminary Damage Assessments do not guarantee that federal disaster assistance will be made available to individuals, families, local and state government agencies, and Indian tribes.

Individual Assistance

If granted, the [Individual Assistance](#) program provides federal grants to eligible individuals and families to help pay for temporary housing, emergency home repairs not covered by insurance; uninsured and underinsured personal property losses; and medical, dental and funeral expenses caused by the disaster, along with other serious disaster-related expenses. FEMA considers the following factors to measure the severity, magnitude and impact of a disaster to evaluate need to individuals and families:

- *Concentration of damages* to individuals. High concentrations of damages generally indicate a greater need for federal assistance than scattered damages throughout a state.
- *Insurance*. By law, federal disaster assistance cannot duplicate benefits provided through homeowner or business insurance coverage.
- *Extent of trauma* experienced by an impacted community. Some of the conditions that might cause trauma are:
 - Large numbers of injuries and deaths
 - Large-scale disruption of normal community functions and services
 - Emergency needs such as extended or widespread loss of power or water
- Whether certain populations have a greater need for assistance as a result of the disaster including low-income people, the elderly, and the unemployed
- Whether voluntary agencies and state or local programs can meet the needs of survivors

There are no numerical thresholds for the Individual Assistance Program identified in federal law or regulation.

Residents and businesses should not wait to find out whether federal assistance will be available before beginning their cleanup and recovery. They should keep repair receipts and document damages with photographs, whenever possible, for insurance purposes. The ideal means of recovering from a disaster is through insurance. Impacted residents and businesses should work with their insurance companies to begin the claims process.

The assessments could identify unmet needs that require immediate attention. Such needs will be drawn to the attention of appropriate local organizations that can provide help.

Public Assistance

If granted, the [Public Assistance](#) program provides federal funds to help eligible local, state and tribal governments, special purpose districts, and certain private non-profit organizations, pay for eligible debris removal, emergency protective measures, and the repair, replacement, or restoration of disaster-damaged facilities, systems and infrastructure.

A number of factors are involved in considering a request for Public Assistance. These include the estimated cost of repairs to damaged facilities, emergency protective measures, and debris removal.

- Also considered are localized impacts, insurance coverage in force, hazard mitigation actions in place, any recent multiple disasters in the impacted communities, and whether assistance is available from other federal agencies.
- The capability of affected entities to respond and recover from the incident is also a factor.

Numeric thresholds for the Public Assistance program are established in federal regulation; these thresholds are adjusted annually for inflation.

- For a county to qualify for the program, eligible damages and costs must reach \$3.57 per person
- The state threshold is \$1.41 per person, \$5,401,814
- Both thresholds must be met for a county to be eligible for assistance under the program.

Small Business Administration disaster loans

The US Small Business Administration can make [low-interest loans](#) available to homeowners, renters and small businesses for physical damage or economic injury caused by a disaster. These programs can be made available upon the following conditions being met:

- At least 25 homes (*primary residences*, not secondary homes, condominium units, cabins, camps, lake homes, etc., used for recreational purposes) and/or businesses in a county have uninsured losses of 40 percent or more of their estimated fair replacement value. OR
- At least three businesses have uninsured loss of 40 percent or more of their estimated fair replacement value and, as a direct result of the damages, 25 percent of the work force in the community would be unemployed for at least 90 days.
- The SBA will make an economic injury disaster declaration when the Governor certifies that at least five small businesses in a county have suffered substantial economic injury as a result of the disaster and are in need of financial assistance not otherwise available on reasonable terms.