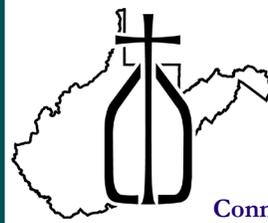


BULLETIN UPDATE FOR DISASTER COMMITTEES

Kate Kosydar - Parish Social Ministry
304-622-4532 • kkosydar@ccwva.org

Lora Pierce - Disaster Services
304-756-0062 • lpierce@ccwva.org



Catholic
Charities
West Virginia
Connecting the people of God
to better serve those in need

The following information is taken directly from a resource developed by Episcopal Relief & Development. To view the entire 3-page document, visit <https://www.episcopalrelief.org/uploads/EducationFileModel/60/file/FACT-Fed-Disaster-Declaration.pdf>

We've all seen our local and national newspapers with headlines screaming: "federal disaster declared" or "Emergency declared in five counties." But what does that actually mean? How does that affect you and your community, or how you recover and rebuild after a disaster?

DISASTER DECLARATIONS: WHAT YOU NEED TO KNOW

A federal disaster declaration opens the channels for federal assistance to reach affected counties in a declared State. A state official, usually the Governor, first declares a state of emergency, and then requests assistance from the Federal government.

FEMA Emergency Declaration

Federal assistance goes to state and local efforts for emergency services. In an Emergency Declaration, no benefits for individuals will be available.

FEMA Major Declaration

Assistance becomes available for individuals, the public, and for hazard mitigation programs. The assistance made available is based on the preliminary damage assessment.

Individual Assistance: The individual award cap differs depending on the assessment, but is usually around \$30,000. The Program provides money and services to people whose losses are not covered by insurance. It includes:

- o **Housing assistance:** This can be the provision of temporary housing, home repair and/or replacement.
- o **Other Needs Assistance (ONA):** Financial aid for people with other disaster-related expenses such as medical, dental, funeral, personal property, etc.
- o **Small Business Administration (SBA) Disaster Loans:** These are federally subsidized loans to repair or replace homes or businesses that sustained damages not covered by insurance. This isn't readily obvious,

but it's important to know that if an SBA loan is available and you plan on applying for ONA, you must apply for the SBA loan first.

- o **Disaster Unemployment Assistance:** Unemployment and employment services are provided to people who become unemployed as a direct result of a disaster.

- o **Legal Services:** The Young Lawyers Division of the American Bar Association provides free legal assistance to victims.

- o **Special Tax Considerations:** All documented losses from a declared disaster may be deducted from that year's federal income tax return.

- o **Crisis Counseling:** Financial support goes to the state to help with two types of services:

 - o **Immediate services:** This includes screening and diagnostic and counseling services

 - o **Regular services:** Federal funding provides up to 9 months of crisis counseling, community outreach and consultation, and education services.

Public Assistance: Aid to public and some nongovernmental organizations for certain projects.

Hazard Mitigation: Aid to prevent damage, loss of life or property, and long-term recovery costs for future disasters.

We envision a West Virginia where all people can access the services they need to be happy, healthy, and reach their full potential. Guided by God's love, Catholic Charities collaborates with community partners, parishes and families to provide caring and compassionate services to people in need and work toward lasting and meaningful change.