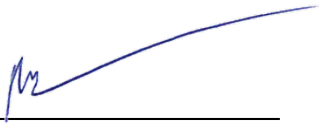


# 2025 STATE OF ALASKA INDIVIDUAL ASSISTANCE (IA) DISASTER GRANT PROGRAM ADMINISTRATIVE PLAN

Individual and Family Grant Program (IFG)  
Temporary Housing Grant Program (THG)



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**ANNUAL**

**Effective January, 2025**

## DISASTER SPECIFIC INSTRUCTIONS

The Division of Homeland Security and Emergency Management (DHS&EM) will make disaster specific amendments beginning with number one for each calendar year. Amendments and Instructions to address circumstances unique to a particular event will be annotated in this area. These instructions will pertain to this disaster only and will be reviewed and approved by the Governor’s Authorized Representative (GAR)/Governor’s Disaster Appointee prior to implementation.

Subject	Narrative	Date	Approved by
Driveway eligibility	Driveways need to meet one of the following to be eligible: Access and functional needs applicants, Emergency Vehicles have equivalent to pre-disaster access, or it is the only access point to residents.	1/31/24	
Damage Severity	Damage Severity - HA Award Amount  Affected - 10% of max payment rounded up to the nearest \$500 increment.  Minor - 25% of max payment rounded up to the nearest \$500 increment.  Major - 60% of max payment rounded up to the nearest \$500 increment.  Destroyed - MAX Grant	1/31/24	
Included Subsistence Camps under ONA	Add “subsistence camps” to the potentially eligible ONA expense list.	3/27/24	
Subsistence Camps Definition	Subsistence Camps - A subsistence camp is a semi-permanent settlement where individuals or families primarily rely on natural resources and traditional means of livelihood to meet their basic needs for food, shelter, and other essentials. These camps are often found in remote or rural areas where access to modern infrastructure and services is limited.	4/3/24	
Removed	, voluntarily submitted by the applicant (removed)	5/15/24	
Included Bath Houses under ONA	Add “Bath House” to the potentially eligible expenses to the list.	6/12/24	

The Division of Homeland Security and Emergency Management (DHS&EM) is responsible for development and implementation of the State Administrative Plan for the Disaster Grants program which includes Individual and Family Grant Program (IFG) and the Temporary Housing Grant Program (THG). These standard operating procedures will ensure the program is implemented in a consistent and efficient manner.

## RECORD OF CHANGES

The Division of Homeland Security and Emergency Management will make grammatical changes during the scheduled plan review. These changes will be captured in the *Record of Changes* as part of the plan maintenance for the plan and incorporated in the next annual submission.

Change Number	Date	Page Number	Subject	Entered by

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## **I. INTRODUCTION**

### **A. PURPOSE**

The *State of Alaska Individual Assistance (IA) Disaster Grant Program* is made up of two parts: The Individual and Family Grant Program (IFG) and the Temporary Housing Grant Program (THG). The program establishes a system for coordinating disaster grants in Alaska. This plan specifies how the State will organize its grant programs in response to disaster emergencies and is designed to:

- Ensure a coordinated effort by local and tribal governments, and State, Federal, volunteer, and private agencies in the management of emergencies or disasters to assist in the recovery of Alaska residents
- Describe the high-level overview of the processes of the program
- Assign grant program tasks for those involved in the execution and use of State grants
- Identify the supporting plans and procedures in Alaska's overall multi-agency disaster management system

The functional appendices included in this document provide operational direction and guidance for the grants program.

### **B. SCOPE**

The State's IA Disaster Grant Program supports the *State of Alaska Emergency Operations Plan (EOP)* and applies to response and recovery phases of operational emergency management.

### **C. EXECUTION**

This plan is in effect after a disaster is declared by the Governor of Alaska which includes the IA Disaster Grant Program.

### **D. OVERVIEW**

The Individual Assistance (IA) Program includes Individual and Family Grants (IFG) and Temporary Housing Grants (THG). IA provides funding and services to assist individuals and families in the declared disaster area with serious losses not covered or not fully covered by their insurance or other financial sources or means.

The mission of the Alaska DHS&EM Disaster Assistance Program is to provide financial assistance to individuals or families whose:

- Primary residence was destroyed or damaged
- Only means of transportation was destroyed or damaged, when alternative is not available
- Essential personal property was destroyed, damaged, or lost
- Medical/funeral/dental expenses were incurred as a direct result of the disaster

This program is activated when the Governor of Alaska declares a disaster in a specific geographic area which includes any part of the IA Disaster Grant Program. This plan does not cover federal disaster response. Should a State disaster declaration be followed by a federal declaration for the same event, individuals will need to apply for assistance from both programs. Joint Preliminary Damage Assessments (JPDA) will be conducted to establish the need for federal assistance from the Federal Emergency Management Agency (FEMA). Disasters that meet the parameters for a presidential disaster declaration will get FEMA assistance. Affected individuals can apply to FEMA through the FEMA website to be announced publicly at the time of a federal disaster, 1-800-621-FEMA, or at a FEMA Disaster Recovery Center (DRC).

## **II. AUTHORITY**

The state IA program is authorized under the Alaska Statute 26.23.020 – 26.23.300, regulated in the Alaska Administrative Code, Chapter 94 06 AAC 94.200-94.300 and 06 AAC 94.900, and administered by DHS&EM.

## **III. LIMITATIONS/ASSUMPTIONS**

The State IA Disaster Grant Programs (IFG/THG) will not cover all losses from damage to a resident's property (home, personal property, household goods) that resulted from the disaster. Through the application/verification process, individual eligibility may vary from zero dollars to the program maximum. However, even at the maximum amount, IFG/THG programs may not restore all losses to pre-disaster condition.

There are often other government programs available that provide disaster funding. For example, the United States Small Business Administration (SBA) has a Disaster Loan Program. State Disaster Grant Program applicants are required to apply to other government programs when available (e.g. SBA). If the applicant is required to apply for a SBA disaster loan and does not complete the process, the applicant may not be eligible for any further financial assistance from the State. An applicant who is a renter is not required to submit a SBA loan application to be considered for rental assistance.

The IA Disaster Grant Programs do not cover business-related losses that are a direct result of the disaster. However, the business owner may apply to the SBA for a business disaster loan. The SBA assists the business owner by providing low cost loans, covering business losses, and getting the business back in operation.

By law, the IA Disaster Grant Programs will not provide financial assistance to the resident for losses that are covered by insurance; however, insurance deductibles may be eligible.

The Division will open a 60-day application window starting from the date of disaster declaration for registration to the Individual Assistance program. If the disaster is ongoing, the 60-day application window will open at a time the Division deems appropriate to ensure residents are allowed full access to the program.

The language in the two documents specified above describe the authority, circumstances, and funding limitations that guide and control the IA program. Alaska Statute 26.23.090 explains the funding:

**Sec. 26.23.090. Grants to disaster victims.**

a. Whenever the President, at the request of the governor, has declared a major disaster to exist in this state, the governor may:

1. Determine that financial assistance is essential to meet disaster-related necessary expenses or serious needs of individuals or families adversely affected by a major disaster that cannot be otherwise adequately met from other means of assistance, accept a grant by the federal government to fund that financial assistance, subject to the terms and conditions that may be imposed upon the grant;
2. Enter into an agreement with the federal government, or any officer or agency of it, pledging the state to participate in the funding of the financial assistance authorized in (1) of this subsection, in an amount not to exceed 25 percent of the assistance and, if state funds are not otherwise available to the governor, to accept an advance of the state's share from the federal government to be repaid when the state is able to do so.

b. The governor is authorized to make financial grants to an individual or family to meet disaster-related necessary expenses or serious needs of individuals or families adversely affected by the disaster that cannot otherwise adequately be met from other means of assistance. The governor may make a grant to an individual and family under this subsection as follows:

1. When the President declares a major disaster, the governor may make a grant of an amount whose total of federal and state shares does not exceed the maximum amount authorized by 42 U.S.C. 5174(h) for grants payable to individuals and families;
2. When the President does not declare a major disaster but the governor declares a disaster emergency, the governor may make a grant of an amount not to exceed one-half of the maximum grant amount established under (1) of this subsection.

The maximum grant allowable under b.1. will be applied to the two (2) major subcategories of the Individual and Family Grant (IFG), Housing Assistance (HA) and Other Needs Assistance (ONA)

The Alaska Administrative Code describes the particular aspects of the IA program in great detail. Some abbreviated points by section are listed here:

AAC 94.210 Disaster Grant Application

AAC 94.220 Disaster Grant Eligibility

AAC 94.240 Eligible expense categories

#### **IV. PLANNING NOTES FOR LOCAL GOVERNMENTS**

Local governments should follow the guidance in the State Emergency Operations Plan (EOP) and their local EOP. The local government will provide PDA information to state officials. It is important to encourage residents to capture disaster photos before, during, and after the disaster and to start gathering important documents needed to complete an IFG/THG application. To expedite recovery, all personal and official records, i.e., deeds, insurance records, titles etc., should be kept in a secure location and easily accessible.

#### **V. NOTIFICATION**

##### **External Notifications**

All external communication is the responsibility of the State Public Information Officer (PIO). The PIO will issue press releases to all regular media (i.e., radio, TV, and internet) in and around the disaster area. All media interview requests are to be coordinated through the PIO.

##### **Internal Notifications**

Internal notifications regarding state and federal response should follow established principles, guidelines, and lines of authority specified in the Emergency Operations Plan (EOP).

#### **VI. TYPES OF ASSISTANCE (Assistance resources may differ depending on ownership, renter, or other status)**

##### **Individual and Family Grant (IFG) Housing Assistance (HA), Other Needs Assistance (ONA) and Temporary Housing.**

Financial assistance, referred to by the State as the Individual and Family Grant (IFG), assists with necessary expenses and serious needs caused by the disaster. Housing Assistance (HA) eligible expenses may include necessary housing repair (home owners) to essential living areas of the primary residence. Other Needs Assistance (ONA) eligible expenses may include personal property, medical, dental, funeral, transportation, moving, storage, and other expenses that are authorized by DHS&EM. HA and ONA each have their own maximum grant amount based on paragraph III b. above. If a primary residence is determined to be unlivable, the owner or renter may be eligible for a Temporary Housing Grant (THG) also known as rental assistance.

**Housing Assistance (HA):** HA is available to homeowners to repair disaster-related damages not covered by insurance or by other financial assistance resources. The purpose is to provide assistance for costs that are reasonable and necessary to make the essential living areas of a primary residence safe, sanitary, and functional within the limits of the program. It is not to correct pre-event deficiencies of any kind. HA will pay a full deductible for approved homeowner's insurance claims for insurance against the peril of the disaster up to the maximum HA grant. Applicants must file for insurance if they have coverage for the peril in order to be eligible for HA. It generally will not include cosmetic features, landscaping, outbuildings, sidewalks, and driveways. Driveways need to meet one of the following to be eligible: Access and functional needs applicants, Emergency Vehicles have equivalent to pre-disaster access, or it is the only

access point to residents. Essential living areas of the home include: occupied Bedrooms, one Bathroom, one Kitchen, Dining room, Living room, Entrance/Exit, Foundation/Structure.

Grant awards will be based primarily on state sponsored damage level assessments, but may use professional estimates, state sponsored estimates, and/or insurance adjuster's estimates.

HA awards will be tiered based on assessed damage severity to primary residence. DHS&EM will assess each owner-occupant's primary residence to determine its damage severity. HA award levels are directly tied to assessed damage severity levels using the following scale:

Damage Severity	HA Award Amount
Affected	10% of max payment rounded up to the nearest \$500 increment.
Minor	25% of max payment rounded up to the nearest \$500 increment.
Major	60% of max payment rounded up to the nearest \$500 increment.
Destroyed	MAX Grant

DHS&EM reserves the right to use line-item inspections in order to determine eligible costs as an alternative to using the tier-based methodology described above. DHS&EM will consider professional invoices for disaster-related repairs (as long as the repairs are for damages due to the disaster), state sponsored estimates, or insurance adjuster's estimates to be valid methods of damage verification. Applicants may be eligible for additional payments (above their initial award) if they can provide invoices or receipts (not estimates or quotes) of work done on their residence to repair disaster-related damages.

In some instances, an applicant's home may be rendered uninhabitable but repairable, however, the repair cost exceeds the maximum HA. In this situation, if the owner has a feasible lodging and repair plan that can be accomplished within the limits of the HA and THG and other owner resources, the division may approve up to the maximum temporary housing grant (18 months' x Fair Market Rent) allowing the owner to combine funds to restore their housing or an alternative measure that eliminates the peril, such as relocation.

**Other Needs Assistance (ONA):** Eligible losses (not covered by insurance or by other financial assistance resources) may include the lesser of the costs to clean, repair or replace essential personal property items identified on the program eligible property list. Eligible costs include medical and dental costs that were a direct result of the declared event. Funeral expenses (cremations, burials etc.) for family members living in the home at the time of the event. Other potentially eligible expenses include transportation, moving, storage, subsistence camps, Bath House, and other expenses that are authorized by DHS&EM. ONA will pay a full deductible for approved car insurance, renter's insurance, or private property insurance claims for insurance against the peril of the disaster up to the maximum grant.

**Temporary Housing:** Provides assistance when an eligible applicant's primary residence is rendered uninhabitable due to a declared disaster. An applicant must no longer reside in their primary residence in order to be eligible for Temporary Housing (TH), except in extraordinary circumstances as deemed by the IA Branch Chief. TH assistance can be authorized for renters for security deposit, first month's rent, and last month's rent (called an Initial Hardship

payment) as long as the applicant demonstrates through program case management that they are experiencing disaster-related financial hardship. Rental assistance can be authorized for renters for up to three (3) months and for homeowners up to eighteen (18) months (from the disaster declaration date) as long as the applicant demonstrates through program case management they are progressing toward a housing solution at their fastest pace and have a continued financial need for temporary housing assistance, as determined by the IA Branch Chief on a case-by-case basis. Temporary housing payments will be based on Housing and Urban Development (HUD) Fair market rates for the jurisdiction their primary residence was located or where they choose to relocate. Lease and/or rental agreements will include instructions that occupants are solely responsible for damages and any additional room costs besides rent amount. Renters displaced by Landlords whose primary residence has been damaged by a declared disaster and who then occupy the rental property will also be eligible for an initial hardship payment.

## **VII. DISASTER GRANTS APPLICATION PROCESS**

In order to seek assistance an individual or family must file an application with DHS&EM. Applications must be submitted within 60 days of the date of the Governor's disaster declaration. Appeals are evaluated on a case by case basis and approved by the Governor's Authorized Representative (GAR)/Director. Application deadline extension requests will be initiated by the IA Branch Chief, evaluated by the Disaster Assistance Program Manager (DAPM) and forwarded to the GAR for approval and for no more than 30 days. Disaster application deadline time extensions must be coordinated with the PIO.

### **A. INDIVIDUAL ASSISTANCE REGISTRATION**

DHS&EM may employ various methods to register applicants for the Disaster Grant program. The two major methods are assisted registration and self-registration. Assisted registration can be completed at a Disaster Assistance Center (DAC) or via the disaster assistance hotline (provided to the public prior to opening). Self-registration can also be completed via the State website ([ready.alaska.gov](http://ready.alaska.gov)), faxed, emailed, or mailed to the DHS&EM office. The IA Branch Chief is responsible to ensure all pertinent information, such as phone numbers, activation date, declared jurisdictions, and DAC locations are provided to the PIO for timely public dissemination.

#### **i. ASSISTED REGISTRATION**

##### **Disaster Assistance Centers (DAC):**

A DAC is a temporary center that is established in or near the affected area(s) with the intent to accept individual grant applications for those directly affected by the disaster. The IA staff members assigned to the DAC assist applicants with completing the application. They provide information to the applicants about required documents verifying ownership, personal identification, etc. They also schedule damage verification appointments with the State's verifiers as needed.

##### **Disaster Assistance Hotline:**

The State may also provide registration by phone via the Disaster Assistance Hotline. The Hotline will be activated for all disaster declarations where IA is included. The

disaster grant application is available online and applications completed online will be incorporated in the Hotline intake process.

## ii. SELF-COMPLETED REGISTRATION

Self-registration can be done via the State website ([ready.alaska.gov](http://ready.alaska.gov)), faxed, emailed, or mailed into DHS&EM. All applications will be reviewed by the IA staff. An initial level of damage will be noted and tracked. The level of damage will help dictate prioritization of verification of damages.

### **Other Government Assistance**

When other governmental assistance is available, for example the Federal Emergency Management Agency (FEMA), Small Business Administration (SBA) or others, applicants to the State disaster grants program are required to apply for and accept all assistance from the programs available. The intent is to maximize the applicant funding sources while not duplicating benefits.

## B. APPLICATION REVIEW PROCESS

Prior to providing funding through the State IA Grant programs, all applications will be reviewed by an IA staff member to ensure all eligibility requirements have been met and are properly documented in the applicant's file. If a FEMA IA or SBA declaration is anticipated, the state may consider only activating the Temporary Housing program in order to reduce duplication of benefits. Applicants will have to comply with application requirements for other available governmental assistance programs in order to remain eligible for Alaska state assistance. FEMA and SBA will provide reports to DHS&EM indicating what assistance has been provided to applicants for their programs in order to avoid duplication of benefits. Title 6 AAC 94.200–94.28, 94.300 outlines the eligibility requirements under the disaster grants program.

**Duplication of Benefits:** Assistance received from crowdfunding sources, voluntary agencies, government agencies, or other sources is only considered a duplication of benefits if there is information in file, demonstrating the funds provided raised/collected were used for the specific type of assistance the State provided to the applicant. Example: (No duplication) The applicant created a crowdfunding account for general disaster recovery including needs for occurrences such as loss of employment. The State provided assistance for home repairs. If there is no evidence the applicant obtained crowdfunding earnings for home repairs a duplication of benefits is not established.

Exception: Clothing is often provided by voluntary agencies; however, clothing is expendable and is not considered a duplication of benefits.

## C. VERIFICATION PROCESS

The State will verify selected damages claimed in the disaster grant applications prior to issuing an award. IA staff will provide the damage verifiers access to the grant files. Damage verifiers will only view information necessary to coordinate and conduct cost effective site visits. Staff will schedule verifications with each applicant where necessary to maximize the information obtained. If applicants can provide pictures of damages and a professional estimate (or reasonable self-estimate as determined by the caseworker and IA Branch Chief) less than \$1,500 in home repairs (to essential living areas) then no verification is needed to pay applicant. Caseworkers will verify these damages via pictures and applicant

questioning. No verification is needed for any applicant with an approved insurance claim for the peril of the disaster. Verifications may be scheduled for any applicant regardless of damages in order to audit for program compliance.

#### **D. ELIGIBILITY AND AWARD DETERMINATIONS**

Following completion of the application review and verification process, the IA staff will conduct an eligibility review to determine the award amounts for each.

##### **Quality Assurance**

DHS&EM will ensure disaster grant funds are for eligible costs outlined in this plan and AAC 94.200–94.28, 94.300. Efforts will be made to avoid duplication of benefits from other entities. DHS&EM will make reasonable efforts to recover duplicated, misapplied, or fraudulently obtained funds.

#### **E. AWARD NOTIFICATION**

An award letter detailing total eligible award amount will be sent to the applicant with a check to follow.

#### **F. APPEAL PROCEDURE**

An applicant has the right to appeal any decision made by the IA program regarding assistance awards and denials, including inspections and eligibility determinations. An applicant must appeal the decision in writing within 60 days of date of the division sending written notification. In order to appeal, the applicant must state the reasons why the decision is programmatically incorrect. The appeal must include additional information the applicant may have relating to the application to support the appeal. After receiving the appeal request, the IA Branch Chief or a delegated staff member will provide a recommendation to the DAPM who in turn makes a recommendation to the Director or designee for their final decision. This final decision will be sent to the applicant with no further appeal rights. The final determination and supporting material will be documented and filed in the applicant's permanent folder.

#### **G. APPLICANT CLOSEOUT PROCESS**

- i.** If an applicant received a payment via check, the Disaster Grants Manager will confirm the check was cashed and will inform IA staff.
- ii.** If the check was cashed and the 60-day appeal deadline has expired without further contact from the applicant, IA staff will close out the file.
- iii.** If an applicant check is not cashed within 60 days, IA staff will coordinate with the Disaster Grant Manager to have check cancelled. No further contact with applicant is required. IA staff will close out the applicant file.
- iv.** The IA Branch Chief or delegated staff will complete a thorough review of each file to ensure all needed documentation is enclosed.

## **VIII. PLAN UPDATE AND MAINTENANCE**

The IA Branch Chief and DAPM will review the State Administrative Plan for the Disaster Grant Program annually. After-Action Reports (AAR) will be reviewed for updates and changes needed to better serve the program. Any changes or additions will be reviewed and approved by the Director or designee prior to implementation.

## **IX. ACRONYMS**

**AAR:** After-Action Report

**CONOPS:** Concept of Operations

**DAC:** Disaster Assistance Center

**DAPM:** Disaster Assistance Program Manager

**DHS:** US Department of Homeland Security

**DHSS:** Alaska Department of Health and Social Services

**DMVA/DHS&EM:** Department of Military and Veterans Affairs/Division of Homeland Security & Emergency Management

**DRC:** Disaster Recovery Center

**EOC:** Emergency Operations Center

**EOP:** Emergency Operations Plan

**ERP:** Emergency Response Plan

**FEMA:** Federal Emergency Management Agency

**FIT:** Failed Income Test

**GAR:** Governor's Authorized Representative

**HUD:** US Department of Housing and Urban Development

**IA:** Individual Assistance

**IFG:** Individual and Family Grant Program

**JIC:** Joint Information Center

**JFO:** Joint Field Office

**ONA:** Other Needs Assistance

**PA:** Public Assistance

**PDA:** Preliminary Damage Assessment

**PDDA:** Post Disaster Damage Assessment

**PIO:** Public Information Officer

**PFO:** Principal Federal Official

**RRCC:** Regional Response Coordination Center

**SBA:** Small Business Administration

**SCO:** State Coordinating Officer

**SEOC:** State Emergency Operations Center

**SOA:** State of Alaska

**SOP:** Standard Operating Procedure

**THG:** Temporary Housing Grant Program

## X. DEFINITIONS

**Adequate, Alternate Housing** - housing that accommodates the needs of the occupants; is within the normal commuting patterns of the area or is within reasonable commuting distance of work, school, or agricultural activities that provide over 50% of the household income; and is within the financial ability of the occupant

**Administrative Plan** - The document developed by the State of Alaska, Disaster Assistance Program Manager to describe the delivery of the State Individual Assistance program.

**Appeal Authority** - the Director, or his designee, who makes the final decision on appealed case determinations. The Director may appoint an appeal officer to perform this function on his behalf.

**Appeal by Applicant** - a formal request, in writing, from an applicant or his/her representative that requires a decision by the Appeal Authority

**Application Taker/Registrar** - the IFG Program staff member who interviews applicants and fills out applications for those people who are potentially eligible for assistance

**Assistance from Other Means** - assistance, including monetary or in-kind contributions, from other governmental programs, insurance, voluntary or charitable organizations, or from any source other than the personal resources of the individual or family

**Computer Based Online Application** - application that is available in the electronic form on State of Alaska Division of Homeland Security and Emergency Management website, to be completed by the applicant

**Disaster Assistance Program Manager (DAPM)** – individual responsible for the programmatic management of the state’s Public Assistance (PA) and Individual Assistance (IA) disaster recovery programs

**Declared Disaster** - a condition proclaimed to exist by the Governor if a disaster has occurred or that such an occurrence is imminent or threatening

**Declared Disaster Area** - the disaster area as described in a disaster declaration

**Dependent** - a person who is claimed as a dependent on the federal income tax return of another person, according to 26 USC 151-153 (Internal Revenue Code); or the minor children of a couple not living together, if the children live in the affected residence with the parent who does not actually claim them on that parent’s federal income tax return

**DHS&EM** - Division of Homeland Security and Emergency Management

**Essential Living Area** - the area of residence essential to normal living, i.e. bedrooms, kitchen, bathroom, dining area, living room, entrances and exits, and foundation/structure. It does not include family rooms, outbuildings, landscaping, garages, or other non-essential areas.

**Family** - a social unit living together and composed of (1) legally married individuals or those couples jointly forming a household unit and their dependents; or (2) a single person and his or her dependents; or (3) persons that jointly own the residence and their dependents.

**Governor’s Authorized Representative (GAR)** – individual designated by the Governor to execute all necessary documents for disaster assistance programs on behalf of the State and local grant recipients during a federal disaster. The GAR is responsible for State compliance with the FEMA State Agreement. The GAR may also be designated as the State Coordinating Officer (SCO).

**Governor’s Disaster Appointee** – individual designated by the Governor to execute all necessary documents for disaster assistance programs on behalf of the State and local grant recipients during a state disaster

**Habitable** – In the programmatic context of Individual Assistance, a residence that following a declared disaster is: accessible, adequate for living, safe and providing reasonable comfort, and with similar utilities as before the event.

**Home Owners Associations (HOA)** A Home Owners Association (HOA) is an organization of homeowners of a particular subdivision, condominium or planned unit development. The purpose of a home owners' association is to provide a common basis for preserving maintaining and enhancing their homes and property. HOA's are generally non-critical Private Non Profits or businesses and not eligible for Individual Assistance.

**Inaccessible** - as a result of the incident, the applicant cannot reasonably be expected to gain entry to their pre-disaster residence due to the disruption, destruction, or other impediments to access routes, or restrictions placed on movement by a responsible official due to continued health, safety, or security problems

**Incident Period** - the declared length of time from the onset of the disaster during which disaster assistance is available

**Individual** - a person who is not a member of a family, as previously defined. Renters who live together are individuals. When one individual owns real property, and another lives there in a tenant type relationship (whether or not rent is charged), the owner may file one temporary housing application, and the other individual may file a separate temporary housing application.

**Individual Assistance Officer** - a DHS&EM employee assigned to perform case work and grant management duties required when implementing the THG and IFG Program. This person will work one on one with applicants throughout the process.

**Individual Assistance Branch Chief** - the State official assigned the management responsibility for the oversight of the THG and IFG Program.

**Necessary Expense** - the cost of an item or service essential to an individual or family to prevent, mitigate, or overcome a disaster-related hardship, injury, or adverse condition

**Non-habitable** - Residence which no longer: is accessible; protects occupants from elements; can be secured; has a functioning utility it had before the event; safely houses all original occupants; meets the needs of full time occupancy (food storage and prep, climate control, interior air quality etc.)

**Outreach** - an activity of providing services to populations who might not otherwise have access to those services

**Owner-occupied** - the residence which is occupied by the legal owner; by a person who does not hold formal title to the residence but is responsible for payment of taxes, maintenance of the residence, and pays no rent; or by a person who has lifetime occupancy rights in the residence with formal title vested in another

**Ownership** - may be determined by legal title, tax statements, etc. Where an applicant does not have legal proof of ownership, a State, commonwealth or local government affidavit may be allowed. It must explain that, under applicable State law, the applicant does legally own the residence and explain the basis for this conclusion. If the affidavit certifies this to be true, and one form of proof of occupancy is presented, the ownership criteria are deemed to be met.

**Personally Identifiable Information (PII):**

Information which can be used to distinguish or trace an individual's identity, such as their name, social security number, biometric records, etc. alone, or when combined with other personal or identifying information which is linked or linkable to a specific individual, such as date and place of birth, mother's maiden name, etc."

The Individual Assistance Program as administered by the State of Alaska. When program staff come in contact with PII it is to be handled and

controlled in accordance with Alaska Statute 45.48-Personal Information Protection Act.

**Primary Residence** - a residence where the owner-occupant lives for more than six (6) months a year, or which he has recently occupied or has acquired recently to occupy for the same purpose. Recreational, vacation or primary income-producing property does not qualify as a primary residence. Normally, a primary residence is reasonably close to the applicant's place of work or business.

**Quality Assurance** - the process by which the State confirms and documents by upfront damage verifications to ensure the damages are a result of the declared disaster and the amount of money and time needed to return the applicant to a safe and livable condition

**Safe** - secure from disaster related hazards or threats to occupants

**Sanitary** - free from disaster related health hazards

**Serious Need** - the requirement for an item or service essential to an individual or family to prevent, mitigate, or overcome a disaster-related hardship, injury, or adverse condition.

**Small Business Administration** - an independent federal agency which provides low-interest disaster loans to homeowners, renters, businesses of all sizes, and most private nonprofit organizations. SBA disaster loans can be used to repair or replace the following items damaged or destroyed in a declared disaster: real estate, personal property, machinery and equipment, and inventory and business assets.

**Subsistence** – the action or fact of maintaining or supporting oneself at a minimum level.

**Temporary Housing** - a State administered program which provides financial assistance to meet disaster related uninhabitability of a primary residence, or other disaster related displacement combined with a lack of adequate insurance coverage.

**Subsistence Camps** - A subsistence camp is a semi-permanent settlement where individuals or families primarily rely on natural resources and traditional means of livelihood to meet their basic needs for food, shelter, and other essentials. These camps are often found in remote or rural areas where access to modern infrastructure and services is limited.

### **Condominium vs. Cooperative**

A **condominium residence** generally is a type of housing where each resident owns their individual unit in a multi-unit building and shares the costs of maintaining the structural elements and common areas (i.e., roof, hallway, HVAC, walkways).

A **cooperative residence** generally is a type of housing where residents are shareholders of a corporation that owns the building and/or property where they reside. The share entitles each resident exclusive use of the unit they live in.

### **Condominiums and Cooperatives:**

The State may provide Housing Assistance and ONA to condominium (condo) owner-occupants and cooperative (co-op) owner-occupants for eligible disaster-caused damage they are responsible for within their unit.

The owner of a condo or co-op unit is generally responsible for the fixtures, installations, and additions within the interior surfaces of the unit's perimeter walls, floors, and ceilings. This includes interior partitions, plumbing, appliances, and the exterior heating and cooling units from the point of supply into the unit.

The State generally does not provide assistance for disaster-caused damage to structural elements (e.g., roof, exterior walls, chimneys, and shared foundation) and common areas shared by all residents such as recreational facilities, outdoor space, parking, landscaping, fences, laundry rooms, and all other jointly-used space.

The condo or co-op association's master insurance policy generally covers damage to common areas and structural elements of the building that are shared by all residents. If the condo or co-op association does not hold an insurance policy for a particular peril and the association is

responsible for the item, the State will not assist with the expenses related to any damage or the assessment fees resulting from the disaster due to the item being a shared common area expense.

Individual condo or co-op owners who claim responsibility for damaged items in common areas need to submit verifiable documentation to FEMA indicating individual responsibility, including the master policy or bylaws, in order to be considered for assistance.