# November 2024 – Bomb Cyclone State Individual Assistance

# (King, Snohomish and Whatcom counties)

## **List of Programs Activated**

- Housing Assistance
  - Extended Sheltering Assistance
  - Home Repair
- Disaster-Caused Unmet Needs
  - Household Needs Grant
  - Household Needs Assistance
    - Medical/dental
    - Transportation assistance (repair/replace)
    - Funeral assistance
    - Childcare assistance
    - Personal Property
    - Accessibility items

## **Explanation of Programs**

## Housing Assistance

## **Extended Sheltering Assistance**

- Extended Sheltering Assistance (ESA) provides transitional shelter for displaced survivors for a limited period of time. The intent of this program is to support survivors in situations where congregate sheltering is not feasible or no longer available so they can begin to secure temporary or permanent housing accommodations.
- Up to 3 weeks of lodging and meal.
  - o Funds will cover up to state/GSA per diem for that specific location.

### Home Repair

 Home repair assistance is available for owner-occupied primary residences and will be provided for the purpose of making repairs to restore the home to a habitable condition. Assistance is available up to the maximum Housing Assistance award.

#### **Disaster-Caused Unmet Needs**

#### Household Needs Grant

 The Household Needs Grant (HNG) is available to disaster survivors who have sustained verified damages in the Major or Destroyed categories. The intent of this grant is to provide survivors with prompt assistance to help stabilize their initial recovery. An application for an SBA disaster loan, if available, is not required for HNG assistance.

#### Household Needs Assistance

- Survivors may be eligible for additional assistance to meet disaster-caused unmet needs. This assistance will be approved on a case-by-case basis up to the maximum amount of Household Needs Assistance (HNA). Disaster-caused unmet needs may include but are not limited to (see Appendix B):
  - Medical/dental
  - Transportation assistance (repair/replace)
  - Funeral assistance
  - Childcare assistance
  - Personal Property
  - Accessibility items

## **Award Amounts for Programs**

Award amounts shall consist of the following:

- State Housing Assistance:
  - Extended Sheltering Assistance (ESA): Maximum amount based on State
     Office of Financial Management lodging rate and meal per diem rate for King,
     Snohomish, and Whatcom Counties multiplied by 21 days)
  - Home Repair Assistance: Maximum award is \$43,600
- Disaster-Caused Unmet Needs: Maximum award is \$43,600. This assistance includes the following:
  - Household Needs Grant: Up to \$1,125 to households who have sustained verified damage according to the categories Destroyed or Major. Contributes to the maximum award total for Disaster-Caused Unmet Needs. See Table 7.

Table 7: Household Needs Grant Award by Household Size, 2023

Household Size	Household Needs Grant Award
1 person	\$375
2–4 persons	\$750
5+ persons	\$1,125

 Household Needs Assistance: Total award amount for Unmet Needs Primary categories cannot exceed \$43,600. See table for max amount per category.

**Table 10: Unmet Needs Primary Categories** 

Unmet Needs Primary Categories					
Category	Amount (2023)				
Transportation Repair	\$50–\$9,200				
Transportation Replace (Total loss)	\$9,200, one vehicle per household				
Funeral Maximum (Unmet Need)	\$10,000 (per decedent)				
Child Care Assistance (Maximum)	\$7,000 (\$3,500 per child)				
Personal Property	Based on value of loss but may NOT exceed category maximum grant for Housing Needs Assistance				
Medical/Dental Assistance	\$630				

# **General Eligibility**

To be eligible for State Individual Assistance, an applicant must meet all general eligibility requirements outlined below in addition to any program-specific requirements.

### Program applicants must:

- Be a resident of a declared county or tribal nation.
- Uninsured or Underinsured. If underinsured, show proof of insurance and any claim settlement information related to the disaster.
- Present evidence of damages that are attributed to the declared disaster:
  - Proof that the primary home was destroyed or rendered inaccessible (e.g., essential living areas in the home have sustained major damage or have been destroyed and pose serious health and/or safety hazards, and/or the survivor is displaced due to the home being rendered inaccessible).

- If applicant is seeking Medical/Dental assistance through Disaster-caused Unmet Needs, proof of destroyed or major level of damage to primary residence is **not** required.
- Provide proof of disaster assistance received from any other entity for this event (duplication of benefits).
- Have a household income equal to or less than 80 percent of the Housing and Urban Development (HUD) area median household income based on the number of persons in the household. HUD's area median income includes the county or nearest metropolitan statistical area (MSA), whichever benefits the applicant.
- Apply for Small Business Administration (SBA) assistance, if available.
  - Applicants who refuse an SBA loan if approved will be ineligible for assistance.
    - If a loan is approved and accepted, an applicant may still be eligible for supplemental assistance.
      - Assistance will only be provided to restore living conditions to a safe, functional, and accessible state.
  - Application for SBA assistance is not required for Household Needs Grant,
     Extended Sheltering Assistance, and Medical/Dental Assistance.
  - Must provide proof of damage to necessary medical or assistive living device.

	Max Awards		GENERAL ELIGIBILITY					
Type of Assistance			Uninsured or Under-Insured	Major or Destroyed	80% HUD AMI	SBA Application	Additional Requirements	
DISASTER UNMET-NEEDS CATEGORY (total award amount per Recipient can NOT exceed \$43,600)								
Household Needs Grant (HNG)	\$375-\$1125 (based on household size)		NO	YES	YES	NO	N/A	
Household Needs Assistance (HNA)	Medical and/or Dental Assistance	\$630	YES	YES or requires medical/as sisted living device	YES	NO	- Must provide proof of damage to necessary medical or assistive living devices For those that required hospital stay or medical visit, letter from medical provider stating that clinic visit or hospital stay was due to weather event (i.e., EOB / denial from insurance company and actual bill).	
	Personal Property Assistance	Based on value of loss but can NOT exceed category max. grant	YES	YES	YES	YES	- Evidence of Personal Property loss or damage such as photos. Eligibility items are listed in Appendix C of the State IA Program Plan	
	Transportation Assistance	\$9,200	YES	YES	YES	YES	- One eligible uninsured or underinsured vehicle used for regular commuting purposes. Damage must be caused by the disaster and be salvage-titled. Evidence of damage to	

						vehicle such as photos or auto shop repair quotes must be provided
Funeral Assistance	\$10,000 (per decedent)	YES	YES	YES	YES	- A medical examiner, medical doctor, doctor of osteopathic medicine, or coroner must certify that the death was attributed to the disaster.  - Assistance may be provided if funeral expenses are not covered by insurance, savings, or any other disaster assistance. Proof of any other funeral assistance received is required.  - Applicant must present proof of receipts or verifiable estimates for incurred funeral expenses for the decedent. These expenses include interment, reinterment, or funeral expenses.
Childcare Assistance	\$7,000 (\$3,500 per child)	YES	YES	YES	YES	- Childcare assistance may be provided for up to eight weeks cumulatively. Applicant must provide invoice or rates from their chosen facility.
Accessibility Items	Based on value of loss but can NOT exceed category max. grant	YES	YES	YES	YES	- Must demonstrate they have a verified disaster-caused unmet need that has not been met through any other means, such as savings, insurance, or other disaster assistance.

HOUSING ASSISTANCE CATEGORY						
Extended Sheltering Assistance (ESA)	Max amount based on State OFM lodging rate and meal per diem rate for King, Snohomish, and Whatcom Counties multiplied by 21 days)	YES	YES	YES	NO	- Have a primary residence within the impacted area or proof of occupancy - Have proof of identity - Proof that applicant incurred costs for lodging in non-congregate sheltersMeal per diem will be based on number of rooms per applicant, not by number of occupants in room.
Home Repair	\$43,600	YES	YES	YES	YES	- Proof of homeownership/occupancy of primary home Home is a built structure and was legally used for applicants' primary housing prior to the disaster Inspection by local jurisdiction reveals the damaged item or items were functional prior to the disaster Damage to the item or items needing repair was disaster-caused The inspection reveals that the repair is necessary to restore the home to a habitable condition The cost to repair the damaged item or items is not covered by insurance, savings, or any other disaster assistance.

		- Repairs made must comply with current building codes.

# **Helpful Links:**

Per diem Rates for ESA: FY 2024 per diem rates for Washington | GSA

Chapter 118-11 WAC: Chapter 118-11 WAC:

Notice of Maximum Amount of Assistance Under the Individuals and Households Program:

Federal Register:: Notice of Maximum Amount of Assistance Under the Individuals and

Households Program