

WASHINGTON STATE DISASTER INDIVIDUAL ASSISTANCE PROGRAM PLAN

APRIL 2023



Washington State Individual Assistance Program Plan

This work was sponsored by the Washington Military Department, Emergency Management Division.

The research was conducted by IEM, incorporating data provided by the Washington Military Department, Emergency Management Division.

IEM is a global consulting house for safety, security, strategic performance, and sustainability. We combine objective, scientific analysis with a broad spectrum of experience to provide practical, effective solutions for public and private sectors. IEM's publications do not necessarily reflect the opinions of its research clients and sponsors.

 **IEM** is a registered trademark.

© Copyright 2023 IEM

IEM documents are protected under copyright law.

<http://www.iem.com>

(800) 977-8191

Table of Contents

Introduction and Overview	3
Authorities and References	3
Assumptions	3
Disaster Types Eligible for Assistance	3
Program Activation	4
Activation Criteria	4
Damage Assessments and Damage Reporting	4
Sequence of Delivery	5
Applicant General Eligibility	6
Types of Assistance	7
Household Needs Grant	8
Rental Assistance	8
Initial Rental Assistance	8
Rental Assistance Parameters	9
Continued Rental Assistance	9
Home Repair	10
Home Repair Eligibility	10
Home Replacement	11
Home Replacement Eligibility.....	11
Disaster-Caused Unmet Needs and Household Needs Assistance	11
Disaster-Caused Unmet Needs Eligibility.....	11
Special Grants	12
Extended Sheltering Assistance.....	12
Disaster Case Management Grant.....	16
Application Process	17
How to Apply	17
Application Period	17
Late Applications	17
Review and Decision Process	17
Initial Review	17
Advanced Review	17
Duplication of Benefits	18
Award Amounts	18

Washington State Individual Assistance Program Plan

Appeals and Reconsiderations 19
 Number of Appeals..... 19
 Deadline to Appeal 19
 Appeal Review Process 19
 Reconsiderations..... 19

Audits 19

Quality Assurance and Protecting Survivor Information..... 20

Marketing and Outreach 20

Program Reimbursement and Closeout 21

Appendix A: Individual Assistance Preliminary Damage Assessment Guide..... A-1

Appendix B: Disaster-Caused Unmet Needs B-1

Appendix C: Personal Property Sheet C-1

Appendix D: State Individual Assistance Program Flow D-1

Appendix E: State Individual Assistance Integration with Other Programs E-1

Appendix F: Definitions F-1

Appendix G: References G-1

List of Tables

Table 1: Record of Changes..... i

Table 2: Disaster Specific-Amendments ii

Table 3: List of Common Hazards in Washington 3

Table 4: Activation Scenarios 4

Table 5: Types of Assistance, Washington State Individual Assistance Program, 2023 7

Table 6: Period of Rental Assistance by Owner/Renter..... 8

Table 7: Household Needs Grant Award by Household Size, 2023 18

Table 8: Conventionally Built Homes: Assessing Damage for Individual Assistance A-1

Table 9: Manufactured Homes: Assessing Damage for Individual Assistance..... A-2

Table 10: Unmet Needs Primary Categories B-1

Introduction and Overview

Authorities and References

The Washington State Individual Assistance (WAIA) program is authorized under the Revised Code of Washington (RCW) 38.52.030(9) and administered by the Washington Military Department Emergency Management Division (WA EMD). Unless otherwise specified, the content in this document pertains to operational aspects of the WAIA program.

Assumptions

The WAIA program is designed to provide financial support to Washington disaster survivors for temporary housing assistance and limited basic needs assistance. It is not intended to fully restore or recover all uninsured disaster-caused losses or unmet needs. It is intended to fill gaps in disaster assistance to promote improved disaster recovery.

The WAIA program operates via reimbursement to counties and tribal nations.

The WAIA program may be activated following a gubernatorial disaster proclamation that is not eligible for a Federal Disaster Declaration with the Federal Emergency Management Agency's (FEMA) Individual Assistance (IA) program. Alternatively, following a disaster that causes sufficient damages to warrant a state request for FEMA IA, and whereby the federal assistance is subsequently approved, the WAIA program may also be activated.

Disaster Types Eligible for Assistance

Disaster types eligible for assistance are identified in the Washington State Enhanced Hazard Mitigation Plan (2018). These types include, but are not limited to, the top seventeen most common natural and human-caused hazards in the state (Table 3).

Table 3: List of Common Hazards in Washington

Natural Hazards	Human-caused Hazards
<ul style="list-style-type: none">• Avalanche• Coastal Hazards• Drought• Earthquake• Flood• Landslide• Severe Weather (Hail, Lightning, Severe Wind, Tornado, and Winter Weather)• Tsunami• Volcano• Wildfire	<ul style="list-style-type: none">• Agriculture Disease Outbreak• Dam Safety Incident• Public Health Incident/Pandemic• Terrorism• Hazardous Materials Incident (Oil Trains, Pipelines, HAZMAT)• Cyber Incident (incorporated into Terrorism profile)• Radiological Incident

Program Activation

Activation Criteria

The State of Washington will activate the WAIA program under the following primary criteria:

- County or tribal declaration or state of emergency required.
- Governor’s Emergency Proclamation required.
- Joint damage assessment confirming that a minimum of twenty-five primary residences in an area of greatest impact sustained damages categorized as “Major” or “Destroyed” according to FEMA damage assessment criteria.
 - Multi-county areas are allowable to reach the minimum damages required.
 - Area of greatest impact will be determined by the state and derived from weather reports and damaged areas reports.
 - County/tribe must request joint damage assessments directly to the state within 14 calendar days after the end of the incident period, as determined by the state.
 - County commission or tribal leader must request State IA program activation. State will start accepting applications after the Washington Adjutant General (TAG) has signed this request.

Three scenarios will be possible for the WAIA program to activate (Table 4). Declared counties/tribes must have a signed opt-in agreement with the state in place prior to activation. A completed Grant Agreement with incident-specific information will be finalized at program activation.

Table 4: Activation Scenarios

Scenario 1 No Federal Assistance	Scenario 2 Small Business Administration (SBA) Only	Scenario 3 SBA and FEMA Assistance
Damage Profile: >25 homes (multiple counties)	Damage Profile: ≥25 homes (one county)	Damage Profile: approximately 200+ homes
Voluntary Organizations Active in Disaster (VOAD)	VOAD	VOAD
Small Business Administration (SBA) (denied)	State Household Needs Grant (HNG)	FEMA IA (approved)
State IA Program	SBA (approved)	SBA (approved)
	State IA Program (SBA application required for everything except HNG and Extended Sheltering Assistance)	State IA Program and HNG if there are any assistance gaps

Damage Assessments and Damage Reporting

Initial damages should begin to be reported to the state as soon as possible after the immediate threat has passed. The deadline to request joint damage assessments for the WAIA program is 14 calendar days after the end of the incident period. Damage assessment categories shall follow the FEMA Preliminary Damage Assessment (PDA) guidance for IA (see Appendix A).

Sequence of Delivery

Assistance under the program will be delivered across three phases. Each phase starts at the onset of the event and continues through long-term recovery yet has defining features to match the conventional pace of disaster events.

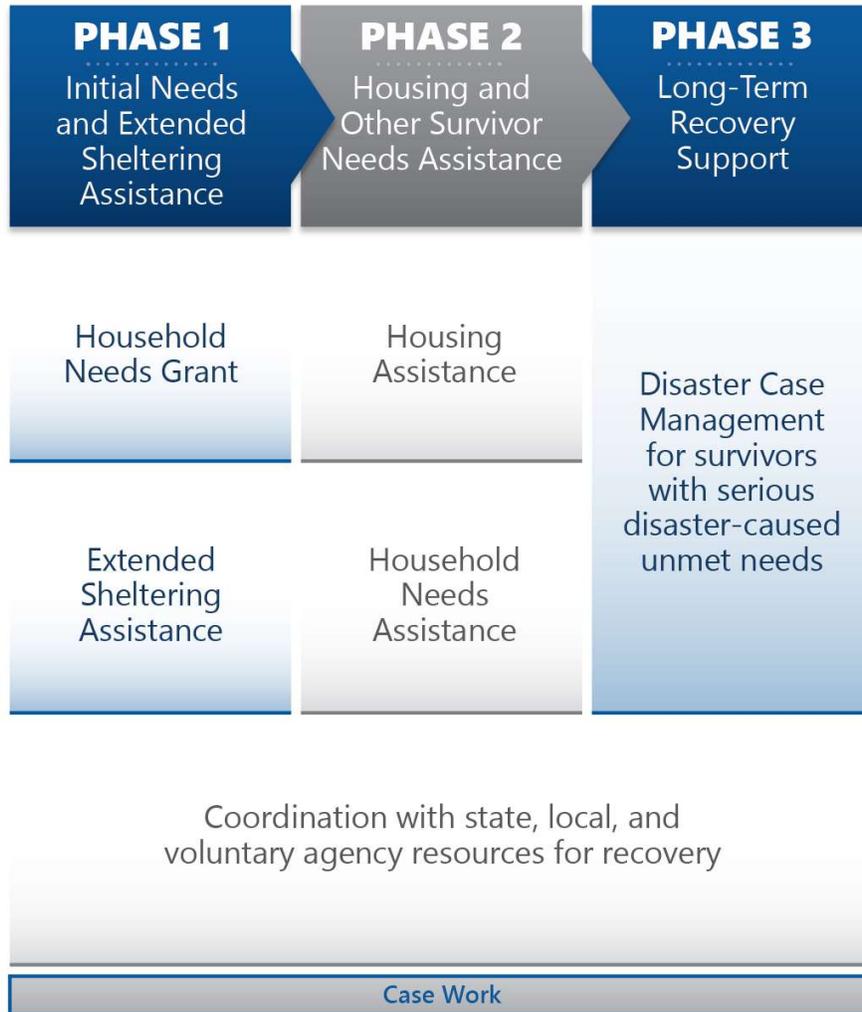


Figure 1: Sequence of Delivery

Phase 1: Initial Needs and Extended Sheltering Assistance – Assists with stabilization and initial recovery support through a Household Needs Grant (HNG) and Extended Sheltering Assistance (ESA).

Phase 2: Housing and Other Survivor Needs Assistance – Provides housing assistance to repair or rebuild a primary residence. It also helps with disaster-caused unmet needs.

Phase 3: Long-Term Recovery Support – Provides long-term recovery support to survivors with serious ongoing disaster-caused unmet needs through a Disaster Case Management (DCM) grant program.

Applicant General Eligibility

To be eligible for WAIA program 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.
- If insured, show proof of insurance and any claim settlement information related to the disaster.
- Present evidence of damages that are attributed to the declared disaster, including but not limited to:
 - 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).
- 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, and be denied.
 - 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 or Extended Sheltering Assistance.

Types of Assistance

The WAIA program offers state-level disaster assistance to individuals and households throughout the disaster response and recovery continuum. (Figure 2).

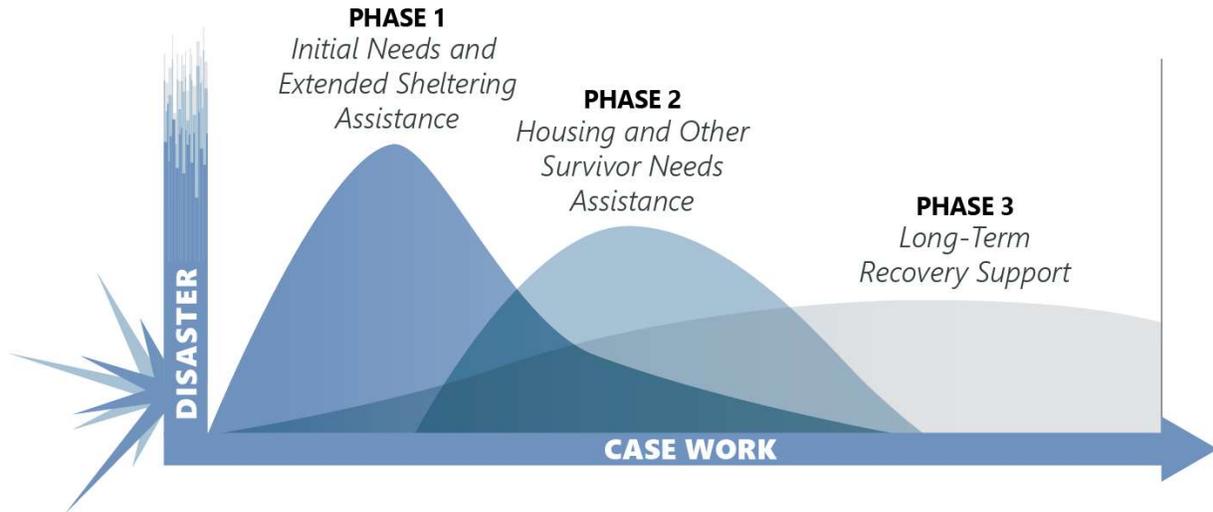


Figure 2: Washington State Individual Assistance Program Phases, 2023

The types of assistance offered include Housing Assistance (HA), Disaster-Caused Unmet Needs (outlined in Appendix B), and Recovery Support to disaster survivors (Table 5).

Table 5: Types of Assistance, Washington State Individual Assistance Program, 2023

Housing Assistance	Disaster-Caused Unmet Needs	Recovery Support
<ul style="list-style-type: none"> • Special Program: Extended Sheltering Assistance (ESA) • Rental Assistance • Home Repair • Home Replacement 	<ul style="list-style-type: none"> • Household Needs Grant (HNG) • Household Needs Assistance <ul style="list-style-type: none"> ▪ Medical/dental ▪ Funeral assistance ▪ Childcare assistance ▪ Transportation assistance (repair or replace) ▪ Other, based on needs 	<ul style="list-style-type: none"> • Special Program: Disaster Case Management (DCM) Grant

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.

Rental Assistance

Rental assistance is available for eligible homeowners and renters who are displaced from their primary residence. The period of rental assistance varies by owner or renter status and the length of time the assistance is needed, up to the maximum outlined in Table 6.

Table 6: Period of Rental Assistance by Owner/Renter

	Initial Rental Assistance	Continued Rental Assistance*	Total Possible Period of Assistance
Owners	Up to 6 months	Up to an additional 6 months	12 months from the end of the incident period
Renters	Up to 3 months	Up to an additional 3 months	6 months from the end of the incident period

*Assistance is paid monthly. Survivors must apply for continued rental assistance.

Initial Rental Assistance

A survivor may be eligible for initial rental assistance if they are displaced from their primary residence due to the disaster and meet the following conditions:

The home is:

- Destroyed and uninhabitable;
- Uninhabitable and requires repairs to be habitable;
- Uninhabitable due to a lack of essential utilities that enable the home to function; or
- Inaccessible due to circumstances outside the survivor’s control, including, but not limited to:
 - Renters displaced due to the owner seizing the rental property for their own disaster housing; or
 - Downed trees or power lines, a bridge out, an access ramp damaged or destroyed, or government restrictions placed on access to the property.

The survivor is:

- Uninsured or underinsured and has insufficient coverage to meet temporary housing needs for the duration of displacement;
- Willing to temporarily relocate to short-term housing while their home is being repaired or until permanent housing can be acquired; and
- Unable to relocate to alternative accommodations such as rent-free options, second residences, or vacation homes within a reasonable commuting distance from the primary residence as agreed upon by the jurisdiction (county/tribe and state).

Rental Assistance by Household Types

Rental assistance is awarded per household with the expectation that pre-disaster households will relocate to temporary housing together. Rental assistance will be provided to secure one housing unit per household unless the household size requires assistance to secure multiple housing units. Documentation to that effect must be provided.

Roommates, Unmarried Partners, and Boarders

Roommates, unmarried partners, and boarders must provide evidence of pre-disaster financial responsibility or a formal agreement of contribution to the household. This evidence may be provided by pre-disaster:

- Receipts, cancelled checks, or money orders tied to contributions to the damaged dwelling.
- Lease, landlord's statement, or written agreement associated with the damaged dwelling.
- Utility bills or payment for services at the damaged dwelling in the roommate's or boarder's name.

If, due to extenuating circumstances, roommates and boarders are not able to relocate to temporary housing together, rental assistance may be provided to the individual survivors if the following condition is met:

- A written statement from the applicant who is seeking individual rent is required. This statement must detail the circumstances of the situation and be accompanied by supporting documentation.

Rental Assistance Parameters

- Household rental assistance will be issued to the primary leaseholder of the temporary housing unit.
- Initial rental assistance will be issued for security deposit and full amount of the first month's rent.
 - Survivors must apply for continued rental assistance beyond this period.
- Rental assistance may be used for accommodation in contiguous states.
- Eligible pre-disaster renters will receive rent differential for rental assistance.
- Eligible pre-disaster homeowners may receive full rent for rental assistance.
- Consideration will be given for accommodating alternative living arrangements such as recreational vehicles.

To verify eligibility, applicants must provide:

- Proof of income from the last three months;
- Proof of pre-disaster housing costs for which the survivor was responsible (copy of lease or mortgage statement, utility bills, insurance, and taxes, if applicable); and
- Proof of current, post-disaster temporary housing costs (copy of the current lease agreement signed by the survivor and the landlord).

Continued Rental Assistance

Survivors may be eligible for continued rental assistance if they meet all the following criteria:

- Survivor was awarded initial rental assistance and used it for the purposes of rent;
- Survivor and household are unable to return to their pre-disaster residence because it is inaccessible or uninhabitable; and
- Survivor is unable to pay for housing without assistance and is not receiving temporary disaster housing assistance from any other source.

Washington State Individual Assistance Program Plan

- Survivor is making progress on a permanent housing plan.

Applicants must update their application with the county/tribe to request continued rental assistance. To verify eligibility, applicants must provide:

- Proof of income from the last three months;
- Proof of pre-disaster housing costs for which the survivor was responsible (copy of lease or mortgage statement, utility bills, insurance, and taxes, if applicable);
- Proof of current, post-disaster temporary housing costs (copy of the current lease agreement signed by the survivor and the landlord); and
- Evidence of continued displacement and progress on the permanent housing plan.

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. Ineligible home repairs include, but are not limited to:

- Cosmetic repairs
- Landscaping
- Improvements or additions
- Outbuildings
- Businesses
- Churches
- Residences that sustained an “Affected” damage level

Sidewalks, driveways, and privately owned access routes (to include docks) will be eligible for repair only if those paths are destroyed to such an extent as to render the residence inaccessible to emergency service providers.

Home Repair Eligibility

Survivors must meet the General Eligibility Requirements and the following to be eligible for home repair assistance:

- Home ownership/occupancy eligibility; see FEMA Policy Amendments (FEMA, 2021).
- Home is a built structure and was legally used for applicant’s 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.

Home Replacement

Home replacement assistance is available for owner-occupied primary residences that sustained a verified damage level of Destroyed. Replacement assistance will be approved up to the HA maximum amount.

Home Replacement Eligibility

Survivors must meet the General Eligibility Requirements and the following conditions to be eligible for home replacement assistance:

- Inspection by local jurisdiction reveals that the residence was:
 - Habitable and in functional order prior to the disaster; and
 - Destroyed by the disaster and meets the damage assessment criteria of Destroyed.
- The residence is beyond repair.
- Replacement of the residence is not fully covered by insurance, savings, or any other disaster assistance.

Disaster-Caused Unmet Needs and 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
- Cleaning and sanitizing assistance (flood only)
- Accessibility items

Disaster-Caused Unmet Needs Eligibility

Survivors must meet the General Eligibility Requirements and the following conditions to be eligible for unmet needs assistance:

Personal Property (see list in Appendix C), Health (Medical/Dental), and Recovery Services

- Damage to personal property, medical/dental expenses, or a need for service under the Disaster-Caused Unmet Needs program must be attributed to the disaster.
- Evidence may be requested. If so, the survivor must provide such evidence to receive the assistance specified in the application.
- Disaster-caused unmet needs are subject to the maximum HNA award.

Transportation Assistance

- Transportation assistance will be provided to repair or replace a single uninsured or underinsured vehicle damaged by a disaster up to the HNA maximum award.

Washington State Individual Assistance Program Plan

- The vehicle must be used for regular commuting purposes (e.g., used for work, school, daily activities, etc.) and not for recreation or leisure activities.
- Damage or destruction to the vehicle must have been caused by the disaster and be salvage-titled.

Funeral Assistance

- 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.
- The State of Washington will not provide funeral assistance for the following:
 - Obituaries
 - Gratuities
 - Catering services, including food
 - Flowers, music, or event hosting
 - Printed materials such as banners, programs, or register books
 - Transporting applicant or others to site(s) of funeral services, interment, or reinterment

Childcare Assistance

- Childcare assistance may be provided for up to eight weeks cumulatively.

Other

- Survivors 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.

Special Grants

Extended Sheltering Assistance

Purpose

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.

Program Description

Extended Sheltering Assistance can support survivors by providing temporary accommodations for a limited time while they are in the process of securing longer term housing solutions. Upon request from a county/tribe, a program grant is issued by the state and coordinated solely by the county/tribe. The state issues reimbursements to the grant recipient according to the Program Reimbursement and Closeout policy. Counties/tribes must have a shelter transition plan in place to be eligible for this program.

Period of Assistance

- The Extended Sheltering Assistance program period of assistance is up to 180 days (6 months) from program start date.
- Within this time, assistance will be provided to individuals and households for a period of up to 12 weeks (3 months), not to exceed the program activation period, based upon continued eligibility reviews every 21 days.

The state may activate Extended Sheltering Assistance under the following conditions:

- Current shelter capacity is not adequate to meet the needs of displaced populations.
- Congregate sheltering resources cannot sustain existing shelter needs.
- Facilities being used for congregate sheltering need to return to their pre-disaster functions.
- Rental resources are not available and/or are not priced within fair market rent standards sufficient to meet the needs of displaced populations.
- Sheltering resources are not supportive of clients' access and/or functional needs.

Funding may be used to cover the following expenses for eligible survivors:

- Food (up to state/U.S. General Services Administration [GSA] per diem).
- Lodging (up to state/GSA per diem).
- Repairs for damages to shelter.

Eligibility for Initial Assistance

To be eligible for Extended Sheltering Assistance, survivors must:

- Be a resident of Washington State
- Have applied for the State IA Program
- Have a primary residence within the impacted area
- Have proof of identity
- Have proof of occupancy
- Currently be residing in one of the following because of the disaster:
 - Congregate shelter
 - Hotel/motel

Washington State Individual Assistance Program Plan

- Car
- Place of employment
- Tent
- Have a recovery plan in place that includes provisions for transitional housing

Additionally, the primary home of the survivor must meet at least one of the following conditions:

- Be physically inaccessible to any member of the household due to disaster-caused damages within the incident period;
- Have a home inspection or damage assessment report indicating that:
 - The home is not safe to occupy,
 - One or more essential utilities are not functioning, or
 - The home is not accessible due to the disaster.

Eligibility for Continued Assistance

Eligibility reviews will be conducted every three weeks to assess ongoing needs of the survivor. These reviews will be conducted by county/tribe staff, with support from state-provided disaster reservists, if needed. The county/tribe will then provide status reports to the state IA Officer.

If after three weeks, the survivor has not found a temporary or permanent housing solution, they may be eligible for continued assistance if they meet the following conditions:

- Proof that other housing assistance is not available.
- Verification of having met with a case worker or state/county/tribal staff to explore other resources.
- Recovery plan with provision for temporary or permanent housing solutions.
- Verification that their primary home remains unsafe and/or inaccessible.

A similar review will occur at six weeks for any survivors remaining in extended sheltering accommodations. The conditions required for continued assistance at six weeks remain the same as at the three-week review, with particular attention to the survivor's recovery plan. It will be imperative that the plan includes provisions for transitional or permanent housing that can be implemented as quickly as possible.

If a survivor remains in an extended sheltering location for nine weeks, another review will be conducted. This will be the final review, as assistance to the survivor will end after twelve weeks. The following items are addressed in this final review:

- Any remaining unmet needs.
- The survivor's recovery plan, ensuring that other housing solutions will be available after the extended sheltering assistance period ends.
- Any accommodations that must be made for access and functional needs and/or additional resource requirements for ensuring that the survivor has appropriate housing secured.
- Confirmation that assistance will be ending in three weeks.

A survivor may be found ineligible for continued assistance if:

Washington State Individual Assistance Program Plan

- They voluntarily withdraw from consideration in the IA program.
- Their primary residence becomes safe to occupy.
- The survivor can occupy the damaged dwelling while repairs are being made and chooses to do so.
- The survivor has applicable insurance coverage that provides for Additional Living Expenses or Loss of Use benefits.
- The survivor does not respond to county/tribe/state outreach efforts after three attempts at contact.
- The survivor is included in another household receiving extended sheltering assistance.
- The survivor has identified alternate temporary or long-term housing.
- It is determined that there are rental resources available that are priced within fair market value standards that can be supported with Rental Assistance.

Other Considerations

- Amount of assistance will be based upon Office of Financial Management (OFM) and General Services Administration (GSA) rates for lodging location, with a provision for considering higher rates if needed due to lack of availability.
- The county/tribe will coordinate with local non-profit organizations, faith- and community-based organizations, advocacy groups, and state, local, and tribal government agencies to secure temporary or long-term housing for survivors in extended sheltering accommodations, and to address any other unmet needs.
- The program will be terminated when the following conditions are met:
 - All participants in the program have found alternative housing.
 - The period of assistance to individuals and households ends at 12 weeks from the date they became eligible for the program (e.g., they have received the maximum amount of assistance allowable under this program).
 - The period of assistance for this program ends 180 days from the initial date of program activation.

Application for an SBA disaster loan, if available, is not required for Extended Sheltering Assistance.

Disaster Case Management Grant

Purpose

Recovery support in the form of Disaster Case Management Grant will be offered to counties/tribes to assist survivors in cases of extreme need and/or inability to recover, find permanent housing solutions, or receive supplemental disaster assistance. The state may provide qualifying counties/tribes this grant to cover costs of hiring staff or acquiring contractor services to provide disaster case management to survivors who have disaster-caused unmet needs not addressed in other program components. The county/tribe is responsible for all activities funded by these grants, as well as appropriate record keeping and grant management, compliance, and closeout requirements.

Program Description

Disaster Case Management (DCM) is a program that involves a partnership between a disaster case manager and a disaster survivor to develop and carry out an individual disaster recovery plan. This partnership provides the disaster survivor with a single point of contact to facilitate access to a broad range of available resources. The goal of the DCM program is to assist individuals and families through the recovery process with finding resources to meet their disaster caused unmet needs. Eligible costs for Disaster Case Management Program under this grant include the salary and benefits of Disaster Case Manager(s). Expenses for staff training may be authorized if pre-approved.

The Disaster Case Management Grant will cover a period of 12 months from the execution of the grant agreement. Upon request by the county/tribe with verification of the need and subsequent state approval, this time period may be extended for an additional 6 months under extenuating circumstances, not to exceed a total of 18 months.

Eligibility

To be eligible for consideration for a Disaster Case Management grant, the following conditions must be met:

- The county/tribe must have requested, and been approved for, the State IA program and have met those requirements.
- There must be a minimum of 10 applicants who qualify for assistance under the State IA program.

Additional terms of the grant include:

- One part-time case manager for 10 to 14 cases (exceptions considered on a case-by-case basis under extenuating circumstances).
- One full-time case manager for 15 to 25 cases.
- One full-time case manager per every additional 25 cases.
- Grant will be awarded by reimbursement for actual time worked by case managers.
- Required documentation to be determined.
- Disaster Reservists assisting with initial State IA program application intake and case work may not serve as case managers under this grant.

Application Process

How to Apply

Applications may be accepted in the following ways:

- In person (Disaster Recovery Center, Disaster Loan Outreach Center, Multi-Agency Resource Center, etc.)
- By phone (call center/disaster assistance hotline)
- Online
- Paper (then entered by staff into the online system)

Application Period

The application period deadline is 60 days from initial public notice.

Late Applications

The State of Washington reserves the right to accept late applications beyond the original application deadline. The application period for late applications shall be 30 days after the initial deadline.

The State of Washington reserves the option to further extend the late application period for catastrophic events.

Review and Decision Process

Two types of review are possible under the WAIA program: initial review and advanced review. Initial review takes place upon receipt of the application and represents the standard decision process for most applications. Advanced review exists to support decisions for complex applications or those needing additional review.

Initial Review

1. Case worker
2. County/tribal nation–designated IA official

Standard decision process for most applications.

Advanced Review

3. State IA Branch Director (IABD)
4. State Coordinating Officer (SCO)

Advanced review is intended for complex cases or those needing additional review.

These same individuals must also be involved in the closeout process.

This process is illustrated in Appendix D.

Duplication of Benefits

Survivors must reasonably exhaust all other methods of obtaining disaster assistance to be eligible to apply for the WAIA program. Other disaster assistance programs that may result in duplication of benefits include but are not limited to the following:

- FEMA IA
- SBA Disaster Loan Program
- Disaster assistance from other state agencies
- Disaster assistance from voluntary organizations/non-profits
- Assistance received through insurance benefits

Survivors may be required to provide proof of application denial or proof of award from the above programs and others not listed to avoid duplication of benefits with the WAIA program. Additional details on determining duplication of benefits can be found in Appendix E.

Award Amounts

Award amounts shall consist of the following:

- **State Housing Assistance:** Maximum award is equal to the FEMA HA maximum based on annual updates. HA includes the following:
 - Rental Assistance
 - Home Repair Assistance
 - Home Replacement Assistance
- **Disaster-Caused Unmet Needs:** Maximum award is equal to the FEMA Other Needs Assistance (ONA) maximum based on annual updates. 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. 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:** Award amount up to the state maximum based on verified disaster-caused unmet needs.

Appeals and Reconsiderations

Number of Appeals

In cases where the application has been denied, survivors may appeal determinations twice.

Deadline to Appeal

First Appeal: The survivor has 30 days from the date on their notification letter to appeal. The survivor's appeal must be postmarked on a physical submission or date-marked on an electronic submission.

Second Appeal: If the first appeal is denied, the survivor has an additional 30 days from the date on the appeal denial notification letter to submit a second appeal.

Appeal Review Process

The declared county/tribal nation must designate a person to serve as the County/Tribal Nation IA Appeal Officer.

First Appeal: The county/tribe reviews the appeal and eligibility, makes a recommendation, and sends it to the State IA staff for review and approval. Deadline for decision: 30 days from date of receipt from the county/tribe.

Second Appeal: The county/tribe sends the second appeal package to the State IA staff. State IA staff review the second appeal and send the package with a recommendation to the SCO for final determination. Deadline for decision: 30 days from date of receipt from the county/tribe.

Reconsiderations

In cases where a survivor was approved for assistance but may need additional assistance and has not yet reached a maximum award for the category under review, the survivor may submit a reconsideration request up to the maximum award if they can provide supporting documentation of the need. To process a reconsideration, the case worker reviews the package to determine if the survivor is eligible for additional assistance and works with the survivor to ensure that all necessary documentation is included in the package. If the survivor is eligible, the case worker then submits the package with a recommendation to the designated County/Tribal IA Appeals Officer. If the survivor is ineligible, a determination letter is sent to the survivor, detailing the reason.

Audits

The WAIA program is subject to state audit requirements.

All financial assistance provided under this program must be used for the purpose intended in the decision letter. Failure to use the financial assistance as specified may render the applicant ineligible for future assistance and may result in actions to recoup the funds.

Any application may be selected at random for a quality review to ensure program compliance. Complete application and decision packages should be retained for a period specified by the Washington Military Department Records Retention Schedule for a program of this type.

Quality Assurance and Protecting Survivor Information

Survivor case records shall be treated as confidential, and survivor information shall be protected according to the following:

- Revised Code of Washington (RCW) 42.56.080
- Washington Military Department Policy for Public Records Disclosure

Case records shall not be disclosed for any purpose except for the following:

- Survivor authorization signed by the survivor for the release of information that specifies to whom the information is to be released and what information is to be released.
- Prevention of duplication of benefits.
- Data sharing agreements with counties/tribes and State of Washington agencies.
- Data sharing agreements with the SBA and FEMA.
- State and/or federal agency audit or program review.

Marketing and Outreach

The State of Washington and declared counties/tribal nations may promote the WAIA program in the following ways:

- Television
- Radio (local)
- Social media
- Community partners
 - Washington Voluntary Organizations Active in Disaster (WA VOAD)
 - Non-profit organizations and other social service providers
 - Houses of worship
 - Schools
 - Community meetings
- Flyers
- Mailers
- Websites
- Tribal/native corporations
- Other:
 - Paper applications with supply distribution

The State of Washington will promote the WAIA program to counties, tribal nations, and municipalities during non-disaster times.

If the WAIA program is activated, declared counties/tribes shall be responsible for conducting outreach about the program to disaster survivors.

Program Reimbursement and Closeout

The WAIA program is a reimbursement program. To receive reimbursement, the county/tribe must provide the following documentation:

1. Proof that the survivor was a resident of the declared area during the incident period (per occupancy and ownership guidance);
2. Proof that the survivor sustained disaster-caused damages from the event (e.g., inspection and/or insurance reports);
3. The dollar amount paid by category to the survivor;
4. A summary of the survivor's case; and
5. If the survivor received ESA under the WAIA program, receipts for hotel and food must be submitted at the state per diem rate for the period of the stay.

Reimbursement will be processed after package receipt and approval.

Appendix A: Individual Assistance Preliminary Damage Assessment Guide

Table 8: Conventionally Built Homes: Assessing Damage for Individual Assistance

	Flood Damage	Non-Flood Damage
Affected	<ul style="list-style-type: none"> Any waterline in the crawl space or unfinished basement when essential living space or mechanical components are not damaged or submerged. Damage to a porch, carport, garage, and/or an outbuilding, etc. 	<ul style="list-style-type: none"> Cosmetic damage such as paint discoloration or loose siding. Minimally missing roof shingles or siding. Damage to an attached structure (e.g., porch, carport, garage, or outbuilding), gutters, screens, landscaping, retaining walls, or downed trees that do not affect access to the residence.
Minor	<ul style="list-style-type: none"> Waterline at 1 to 3 inches in an essential living space. When waterline exceeds 3 inches but is below 18 inches, damage may be major or minor depending on the following factors: duration of the flood; contaminants in the water; waterline reaching outlets; and number of essential living spaces flooded. Any waterline in an unfinished basement. 	<ul style="list-style-type: none"> Nonstructural damage to roof components over essential living spaces (e.g., shingles, roof covering, fascia board, soffit, flashing, and skylight). Nonstructural damage to interior wall components, to include drywall and insulation. Nonstructural damage to exterior components. Multiple small vertical cracks in the foundation. Damage to chimney (e.g., tilting, falling, cracking, or separating from the residence). Damage to mechanical components (e.g., furnace, boiler, water heater, HVAC). Damage or disaster-related contamination to a private well or septic system.
Major	<ul style="list-style-type: none"> Waterline above 18 inches or the electrical outlets in an essential living space. Waterline on the first floor (regardless of depth) of a residence when basement is completely full. When waterline exceeds 3 inches but is below 18 inches, damage may be major or minor depending on the following factors: duration of the flood; contaminants in the water; waterline reaching outlets; and number of essential living spaces flooded. 	<ul style="list-style-type: none"> Failure or partial failure of structural elements of the roof over essential living spaces, including rafters, ceiling joists, ridge boards, etc. Failure or partial failure of structural elements of the walls, to include framing, etc. Failure or partial failure of foundation, to include crumbling, bulging, collapsing, horizontal cracks of more than two inches, and shifting of the residence on the foundation of more than 6 inches.
Destroyed	<ul style="list-style-type: none"> Waterline at the roofline or higher, or complete failure of two or more major structural components (e.g., collapse of basement walls, foundation, walls, or roof). 	<ul style="list-style-type: none"> Only foundation remains. Complete failure of two or more major structural components (e.g., collapse of basement walls, foundation, walls, or roof). The residence has a confirmed imminent danger (e.g., impending landslides, mudslides, or sinkholes).

Source: Adapted from Federal Emergency Management Agency (FEMA), 2021.

Table 9: Manufactured Homes: Assessing Damage for Individual Assistance

	Flood Damage	Non-Flood Damage
Affected	<ul style="list-style-type: none"> Residences with damage to a porch, carport, garage, and/or an outbuilding, etc. No damage affecting habitability; cosmetic damage only (e.g., skirting is impacted). 	<ul style="list-style-type: none"> No damage affecting habitability; cosmetic damage only (e.g., skirting is impacted). Residences with damage to a porch, carport, garage, and/or an outbuilding, etc.
Minor	<ul style="list-style-type: none"> When the waterline has reached the floor system but has not entered the living space of the unit. Examples of damage include: <ul style="list-style-type: none"> Bottom board, insulation, or ductwork in the floor system HVAC is impacted There is no structural damage to the residence, and it has not been displaced from the foundation. 	<ul style="list-style-type: none"> There is no structural damage to the residence, and it has not been displaced from the foundation. Some of the nonstructural components have sustained damage (e.g., windows, doors, wall coverings, roof, bottom board insulation, ductwork, and/or utility hookups). HVAC is impacted.
Major	<ul style="list-style-type: none"> Water has covered the floor system and entered the living space of the unit but is still below the roofline. The residence has been displaced from the foundation, block, or piers, and other structural components have been damaged. 	<ul style="list-style-type: none"> The residence has been displaced from the foundation, block, or piers, and other structural components have been damaged. 50% or more of nonstructural components have sustained significant damage (e.g., roof, walls, utilities).
Destroyed	<ul style="list-style-type: none"> The residence is a total loss. For example: <ul style="list-style-type: none"> Waterline is at the roofline or higher. Residence's frame is bent, twisted, or otherwise compromised. 	<ul style="list-style-type: none"> The residence's frame is bent, twisted, or otherwise compromised. The majority of the structural framing of the roof or walls has been compromised, exposing the interior.

Source: Adapted from Federal Emergency Management Agency (FEMA), 2021.

Appendix B: Disaster-Caused Unmet Needs

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 property sheet

Appendix C: Personal Property Sheet

Washington State Individual Assistance Personal Property Line Items Calendar Year 2023 (adapted from (FEMA, 2022))			
Line Item Description	Quantity	Line Item Description	Quantity
Living Room		Kitchen	
Coffee table	1	2' x 4' Area rug	1
Lamp (1 floor – 1 table)	2	3' x 4' Mini-blind set	1
Upholstered 8' sofa	1	Blender	1
Upholstered chair	1	Broom	1
Bedroom		Can opener (electric)	1
18" x 48" Mirror	1	Coffee maker	1
4 Drawer chest	1	Cooking utensils (miscellaneous)	1
4' x 5' Mini-blind set	1	Dinnerware (service for 8)	1
Bed – frame/found/mattress	1	Dish rack and drainer	1
Bedspread	1	Dishtowels and pot holders (4 pieces)	1
Blanket	1	Fire extinguisher (9 lb)	1
Lamp	1	Flatware (service for 8)	1
Nightstand	1	Fork (meat)	1
Sheet set	1	Glassware (service for 8)	1
Standard pillow	1	Knife set (7 pieces)	1
Bathroom		Mixer (handheld)	1
3' x 4' Mini-blind set	1	Mixing bowl set (4 pieces)	1
Panel shower curtain	1	Mop and bucket	1
Set of personal brushes/combs/ etc. - \$50 Hygiene Allowance	1	Pots and pans w/lids set (8 pieces)	1
Set of personal hygiene items - \$50 Hygiene Allowance	1	Spatula	1
Shower rod	1	Spoon (cooking)	1
Towels - (1) 4-piece towel set	4	Toaster (2 slots)	1
Tub mat	1	Trash can	1
Trash can	1	Whisk	1
Dining Room		Essential Tool Line Items	
Dining table and chairs (4 persons)	1	Computer (Essential)	1
		Occupational Tools	1
		School Books/Supplies	1
		Uniforms	1

Washington State Individual Assistance Program Personal Property Line Items

Calendar Year 2023

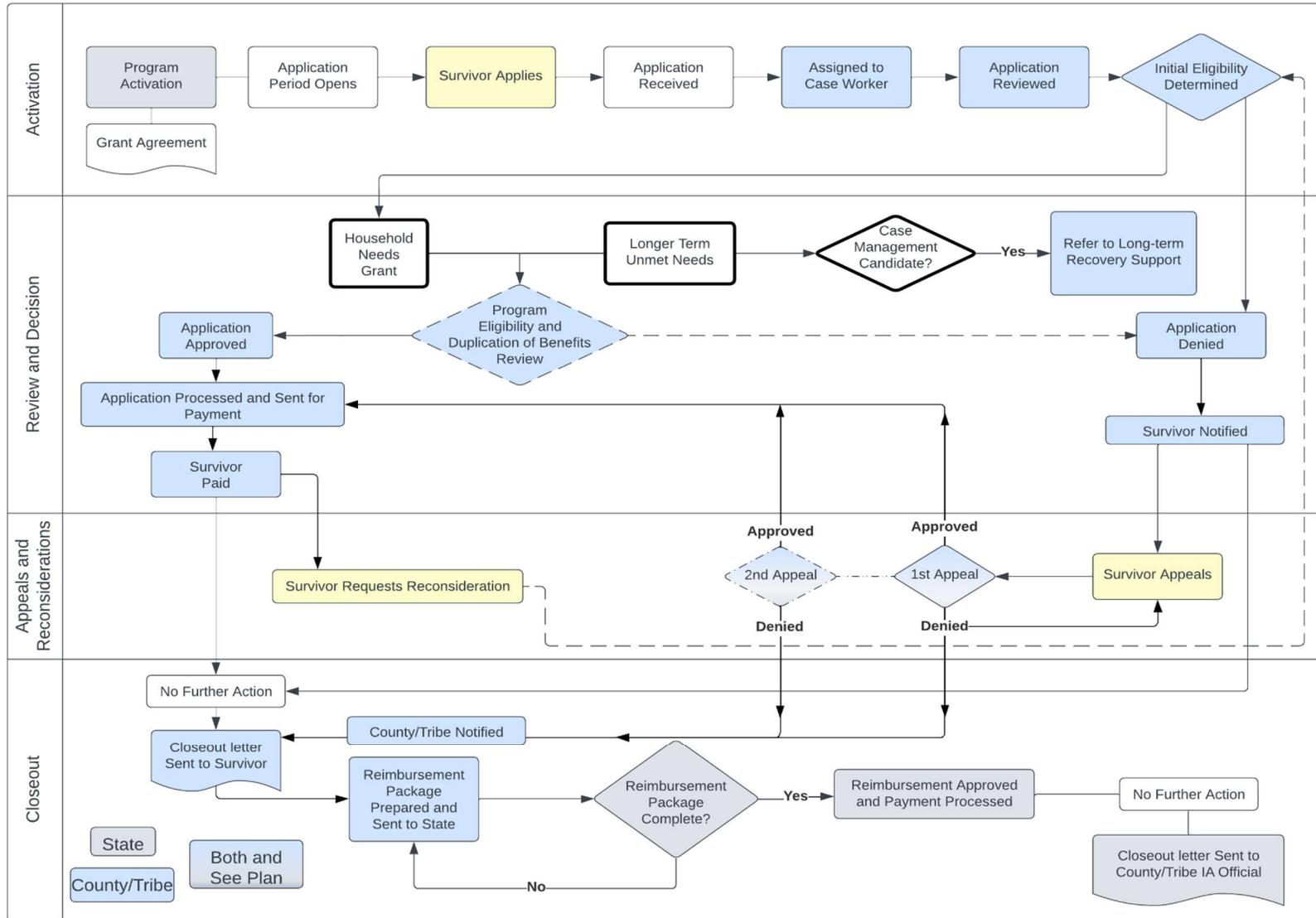
(adapted from (FEMA, 2022))

<u>Line Item Description</u>	<u>Quantity</u>	<u>Line Item Description</u>	<u>Quantity</u>
Personal Property Line items [Previously Owned]		Personal Property Heat Source Line items [Previously Owned]	
Air Conditioner **	1:1 ratio	Coal (ton)	Up to 1 ton
Appliance Service Call	1	Wood (cord)	Up to 1 cord
* Carbon Monoxide Detector - Misc/Other line item also	1	Kerosene (gallon)	Up to 200 gallons
* Chainsaw - Misc/Other line item also	1	Oil (gallon)	Up to 200 gallons
Child Car Seat **	1:1 ratio	Pellets (ton)	Up to 1 ton
Clothing **	1:1 ratio	Propane (gallon)	Up to 200 gallons
* Dehumidifier - Misc/Other line item also	1	Miscellaneous/Other Line items	
Dryer	1	* Carbon Monoxide Detector	1
Electric Fan **	1:1 ratio	* Chainsaw	1
Freezer	1	* Dehumidifier	1
* Generator - Misc/Other line item also	1	* Generator	1
High Chair **	1:1 ratio	* Humidifier	1
* Humidifier - Misc/Other line item also	1	Smoke Detector - one per damaged floor	1
Infant crib**	1:1 ratio	* Weather Radio	1
Infant stroller **		Marine VHF Radio	1
Microwave		Subsistence Gear	1
Playpen	1:1 ratio	Bicycle and Helmet	1 each
Radio	1	Motorcycle Helmet	1
Range/Oven	1	Gasoline	50 gallons
Refrigerator	1	Wet/Dry Vacuum	1
Space Heater **	1	Tarp	2
Telephone	1	Air Purifier	1
Television	1:1 ratio		
Toys **	1		
Twin Bed **	1		
Vacuum	1:1 ratio		
Washer	1:1 ratio		
* Weather Radio - Misc/Other line item also	1		

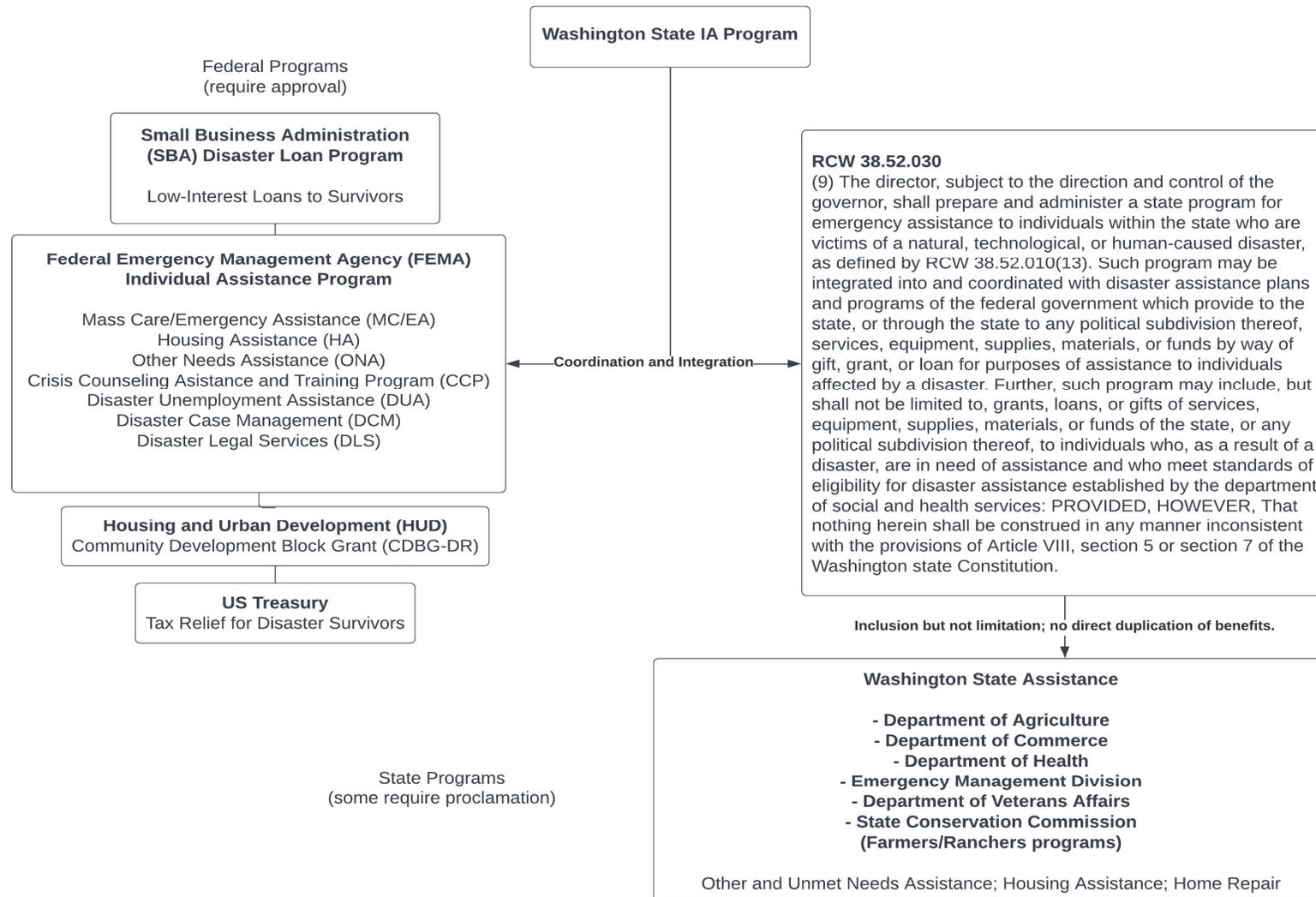
Washington State Individual Assistance Program Plan

Americans with Disabilities Act Line Items [Previously Owned]	
ADA Accessible Bed	1
ADA Accessible Computer	1
ADA Accessible Raised Toilet Seat	1
ADA Flashing Fire Alarm - one per damaged floor and occupied bedroom	1
ADA Shower Chair	1
ADA TTY/TDY Telephone	1
ADA Walker	1
ADA Wheel Chair	1
<p>* These items can either be previously owned or purchased post-disaster. Assistance will only be awarded under one category.</p> <p>**These items are awarded per disaster household members who need or are required to use the item or 1 item per occupied bedroom; a 1:1 ratio.</p>	

Appendix D: State Individual Assistance Program Flow



Appendix E: State Individual Assistance Integration with Other Programs



Appendix F: Definitions

Affected: A residence in which the damage to the home is mostly cosmetic.

Destroyed: A residence that is a total loss.

Functional Residence: a residence that is fit for standard use by its occupants for the purposes of performing activities of daily living.

Habitable: A residence that is safe, sanitary, functional, and presents no disaster-caused hazards to the occupants.

Home Repair Assistance: Financial assistance for repairs to make a home habitable; may include repairs to the structure, utilities, and/or privately owned access routes.

Home Replacement Assistance: Financial assistance to help replace a primary residence when the home has been destroyed by a disaster.

Household: All persons who lived in a residence before a disaster.

Inaccessible: A residence in which damage to the structure cannot be visually inspected or verified because of disaster-related loss of access.

Incident Period: The duration of time during which sustained and concentrated disaster impacts occurred.

Major: A residence with structural damage or other significant damage that requires extensive repairs.

Minor: A residence with repairable nonstructural damage.

Primary Residence: The home where the applicant normally lives during the major portion of the calendar year, or the home that is required because of proximity to employment, including agricultural activities that provide 50 percent of the household's income.

Program Plan: The guiding document to present program parameters and delivery of the Washington State Individual Assistance (WAIA) program.

Proof of Residency: Any document establishing that a survivor is a resident of the declared jurisdiction. Proof of residency, which must be dated within one year prior to the disaster or within the period of assistance, may include, but is not limited to, the following documents: bills (utility, finance, other); employer documents (pay stubs or similar); lease/housing agreement/mortgage statement or rent receipts; identification card; client record from a social service organization; school registration; federal or state benefit record; motor vehicle registration; court documents; other.

Rental Assistance: Financial assistance to rent temporary housing accommodations while a survivor is displaced from a primary residence.

Uninhabitable: A residence that cannot be lived in until habitability repairs can be made.

Appendix G: References

- Federal Emergency Management Agency (FEMA). (2021, August). *FEMA Individual Assistance Preliminary Damage Assessment Pocket Guide*. Retrieved from https://www.fema.gov/sites/default/files/documents/fema_2021-pda-pocket-guide.pdf
- FEMA. (2021, September 2). *FEMA IAPPG Policy Amendments Memo*. Retrieved from https://www.fema.gov/sites/default/files/documents/fema_iappg-policy-amendments-memo.pdf
- FEMA. (2022). Individuals and Households Program (IHP) - Other Needs Assistance Administrative Options Selection. *FEMA Form FF-104-FY-21-114*. Federal Emergency Management Agency.
- Washington Emergency Management Division. (2018). *Washington State Enhanced Hazard Mitigation Plan*. Retrieved from <https://mil.wa.gov/enhanced-hazard-mitigation-plan>

