



# RESOURCE GUIDE

## Federal Assistance Programs for Rebuilding Homes After a Wildfire

When communities are devastated by wildfires, federal assistance programs play a crucial role in supporting recovery efforts. These programs, administered by various government agencies, provide financial aid, resources, and expertise to help individuals, businesses, and local governments rebuild in the aftermath of wildfires. From emergency shelter and food assistance to long-term infrastructure reconstruction, federal wildfire recovery initiatives offer a multifaceted approach to addressing the complex challenges faced by fire-affected areas.

Understanding these programs is essential for communities and individuals seeking to navigate the recovery process and access the support they need to restore their homes, livelihoods, and local ecosystems. While repairing and rebuilding after a wildfire is a significant investment of time and resources, it's important to remember that it's an opportunity to rebuild a safer, more resilient home.



*A rebuild underway in Okanogan County after the Carleton Complex Fire. Photo: Okanogan County Long Term Recovery Group (OCLTRG)*



*Photo: OCLTRG*

### Taking care of yourself and your family

Knowing that resources are available to support your emotional well-being is crucial during this incredibly stressful and overwhelming process. For assistance, contact **The Disaster Distress Helpline** at 1-800-985-5990 or text TalkWithUs to 66746.

To learn more about social and emotional health after a wildfire, check out this **Trauma and Emotional Health Toolkit** to support your recovery process.

### Getting Started

*The Washington Fire Adapted Communities Learning Network has created a Resident Wildfire Recovery Guide Workbook. This Workbook can help you complete the initial steps to rebuild your home.*

- First things first. Take photos and contact your insurance BEFORE YOU CLEANUP. Your insurance company will complete an assessment of damage. (Workbook pages 58-59.)
- Make a list of damaged/lost items. This list will be helpful when working with your insurance or discussing your losses with assistance programs. (Workbook pages 62-63.)
- File an insurance claim. (Workbook pages 60-63.)  
The Office of the Insurance Commissioner (OIC) has several tips on how to make the claims process smoother, found in its Insurance Claims After a Fire document and on the website.
- Be prepared to request disaster assistance.  
(Workbook pages 74-77)
  1. Contact your county emergency manager.
  2. Attend public meetings to stay informed of the next steps and opportunities for you as an individual and a community.
  3. Stay connected with your local emergency managers and local community groups supporting recovery efforts. They will have access to information about assistance programs available in your community.
- Apply for Assistance. There are two types of assistance programs that support recovery: Declared and Undeclared
  - **Declared Disaster Assistance Programs** are activated when the President of the United States makes a disaster declaration. Declarations are made at the request of state governors or tribal governments when the event requires a response greater than state, local, or tribal government resources can handle. For more information on disaster declarations, visit FEMA's webpage, "How a Disaster Gets Declared".
  - **Undeclared Disaster Assistance Programs** can still be activated in the case a Presidential declaration is not made.

**TIP!** Keep track of all receipts and records of conversations with everyone who you contact during the recovery process, including contractors and insurance representatives.

*\*Do not assume your community will receive FEMA assistance for individuals. A Presidential Disaster Declaration must be made for a community to be eligible for individual assistance. Even if a presidential declaration is made, FEMA funding does not replace the need for insurance, and rarely covers replacement of entire homes and businesses.*

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### Declared Disaster Assistance Programs

#### *FEMA's Individuals and Households Assistance Program (IHP)*

Through its Individuals and Households Program, FEMA supports individual home repair or replacement if the home serves as the household's primary residence. Individual assistance for primary residences can also cover the repair of privately owned access routes, such as driveways, roads, or bridges.

Homeowners are eligible if their primary residence is determined to be uninhabitable after a FEMA inspection and they have housing needs not covered by insurance. IHP can also help survivors get temporary housing while repairs or rebuilds are completed on their primary residence.

Those needing IHP support can apply online, by phone (FEMA Helpline: 800-621-3362), or in person at a FEMA Disaster Recovery Center. Check out FEMA's Road to Recovery, which walks you through applying for and accessing IHP funds.

Have the following available when you're ready to apply:

- Social Security number
- Annual household income
- Contact information
- Bank account information
- Insurance information

**Note:** FEMA cannot provide assistance for damage or expenses covered by insurance

### Non-Declared Disaster Assistance Programs

#### *Small Business Administration (SBA) Disaster Loan Programs*

Loans from the SBA are a funding option that does not require a Presidential declaration. Although often used for businesses, they can also cover individuals and families, including uninsured damages to homes and personal property.

For those looking to repair their homes, a physical damage loan from the SBA would be the most appropriate choice.

Note: SBA loans do still have activation criteria: an event must result in monetarily significant damage to at least 25 homes and/or businesses.

#### *Indian Health Service (IHS)*

The IHS may provide funds to repair or rebuild homes on reservation land in conjunction with tribal authorities. The Portland Area IHS Office serves the greater Pacific Northwest region, including Washington, and would be able to provide more information.

#### *Administration for Native Americans (ANA)*

The ANA occasionally provides funding to help Native American communities recover from disasters. If you are an ANA grantee, you should contact your program specialist as soon as possible. If you are not a grantee, call the toll-free help desk at 877-922-9262.

Eligible IHP homeowners may also receive additional funding to support specific hazard mitigation measures that will make communities and homes more resilient to future disasters.