



Alabama EMA

Recovery Operations

Alabama Emergency
Management Agency

Recovery Division



About AEMA



Vision

Building resiliency for tomorrow, strength for today,
applying lessons from yesterday for a better Alabama

Mission

To support our citizens, strengthen our communities,
and build a culture of preparedness through a
comprehensive Emergency Management Program





Individual Assistance

FEMA provides Individual Assistance (IA) to eligible individuals and households who have sustained losses as a direct result of a disaster that receives a federal disaster declaration.

- Homeowners and renters in officially designated counties who sustained damage to their homes, vehicles, personal property, businesses or inventory may apply for disaster assistance.
- Assistance can include grants to help pay for temporary housing, emergency home repairs, uninsured and underinsured personal property losses, and medical, dental and funeral expenses caused by the disaster, together with other serious disaster-related expenses.

As a FEMA partner, the U.S. Small Business Administration (SBA) offers low-interest disaster loans to businesses of all sizes, nonprofits, homeowners and renters. SBA disaster loans are the primary source of federal long-term disaster recovery funds for disaster damages not fully covered by insurance or other compensation. They do not duplicate benefits of other agencies or organizations. (www.fema.gov)





IA Declaration Factors

June 2019 - Individual Assistance Declarations Factors Guidance

Factors considered when evaluating a Governor's request for a major disaster declaration - 44 C.F.R. 206.48

- State Fiscal Capacity and Resource Availability
- Uninsured Home and Personal Property Losses
- Disaster Impacted Population Profile
- Impact to Community Infrastructure
- Casualties
- Disaster Related Unemployment

FEMA PDA Pocket Guide May 2021 —



What are Preliminary Damage Assessments?

- The PDA process is a mechanism used to determine the impact and magnitude of damage and the resulting unmet needs of individuals, businesses, the public sector, and the community.
- Information collected is used by the state as a basis for the governor's request and by FEMA to document the recommendation made to the President in response to the governor's request.

FEMA PDA Pocket Guide May 2021 —



- For the purposes of efficiency, FEMA has established four categories of damage that an impacted home may fall within: destroyed, major, minor, or affected.
- In many cases, the size and needs of the unfolding disaster will not allow PDA teams to conduct a detailed review of each home. Joint PDA teams should use the following standards for categorizing degrees of damage:
 - Affected: a home is considered affected if the damage to the home is mostly cosmetic.
 - Minor: a home with repairable non-structural damage.
 - Major: a home with structural damage or other significant damage that requires extensive repairs.
 - Destroyed: the home is a total loss

FEMA PDA Pocket Guide May 2021 —



- The Pocket Guide provides criteria for determining degree of damage destroyed, major, minor, or affected for:
 - Conventionally Built Homes and Manufactured Homes
 - Flood and Wind Events



Closing Remarks

- IA PDAs are one of six factors that are used to determine if a declaration request is warranted
- PDAs will not capture all damages but should focus on the most heavily impacted residences
- Documentation and clear photos are critical to validation of damages
- The State has 30 days from date of event for completion of all phases of the PDAs and request a major declaration
- Questions – IA@ema.alabama.gov