THE STATE SUPPLEMENTAL GRANT PROGRAM (SSGP)

SSGP DOES PROVIDE:

1. **SSGP PROVIDES FUNDS TO ASSIST PEOPLE WHO HAVE SUFFERED DAMAGE FROM A DECLARED DISASTER.** ("Declared" means that the Governor has requested and received from the President a declaration that a disaster situation exists and allows the implementation of individual assistance programs.)

2. **SSGP APPLICATION.** To be eligible for SSGP assistance, applicants must have applied to the Federal Emergency Management Agency (FEMA) and have received the maximum grant from FEMA’s Individuals and Households Program (IHP). Applications that have reached the maximum IHP grant will be automatically transmitted from FEMA to SSGP for processing. There is no separate application process for SSGP. SSGP uses information obtained by FEMA and follows FEMA guidelines to determine SSGP grants. SSGP may make a grant equal to the difference between the federal (IHP) grant awarded and the federally eligible appraised loss, not to exceed ten thousand dollars ($10,000) per individual or household. SSGP cannot duplicate other assistance received from any governmental agencies or personal insurance.

3. **SSGP GRANTS ARE GIVEN ONLY FOR SERIOUS NEEDS AND NECESSARY EXPENSES DIRECTLY CAUSED BY THE DISASTER.** A "serious need" is an item essential to the daily life of any individual or family.

4. **THE MAXIMUM GRANT IS $10,000.** However, the majority of the SSGP grants are between $200 and $2,000.

5. **SSGP FUNDS MUST BE SPENT ON THE ITEMS FOR WHICH THE MONEY IS AWARDED.** Uniform pricing standards and guidelines are used to determine award amounts. Allowances are based on medium grade items, materials, equipment, and services.

6. **ALL SSGP APPLICANTS ARE ASSURED EQUAL TREATMENT UNDER THE GUIDELINES OF THE PROGRAM.** Grant award decisions are made on the basis of the damage verification provided by FEMA, other verification documentation, and Federal and State Policies and procedures.

ELIGIBLE ITEMS covered under the SSGP may include:

1. **Housing:** Must be owned by and be the primary residence of the applicant at the time of the disaster:
   a. **Repair, Replace, Rebuild:** Grants may be provided for the least expensive way to put the property back into habitable condition.
   b. **Provide Access:** Grants may be provided for private roads, driveways or bridges, which provide the only means of access to the residence.
   c. **Clean or Sanitize:** SSGP may assist with funds to clean or sanitize homes for health reasons.
   d. **Debris Removal:** Grants may be provided for debris removal necessary only to prevent further damage to the residence and to remove health hazards.
   e. **Mobile Homes:** SSGP may assist with funds to move these for protection from disaster-related damage or to repair or relevel them after a disaster.

2. **Personal Property:** Must have been in use at the time of the disaster:
   a. **Clothing:** Grants may include funds for enough changes of clothing to meet serious needs.
   b. **Household Items, Furnishings, and Appliances:** SSGP may provide allowances sufficient to make repairs to return eligible items to functional levels or obtain necessary replacements.
   c. **Tools and uniforms for work:** SSGP may replace these if they are essential to the wage earner’s employment and if the wage earner had to have them to get their present job. Self-employed individuals do not qualify for essential tools assistance.

3. **Medical or Dental:** SSGP may assist with funds if the applicant has suffered a disaster-related illness, injury or loss of medical or dental items and has insufficient insurance to cover loss.

4. **Moving and Storage:** SSGP may provide funds if necessary to prevent future damage to the personal property.

5. **Transportation:**
   a. SSGP may provide resources to restore the operational capability of the vehicle if the damage or loss is the result of the disaster, the vehicle has a valid registration and insurance at the time of the disaster and another family vehicle is unavailable to meet the transportation needs.
   b. SSGP may provide resources for public transportation, if the requirement for this transportation was disaster-related.

6. **Funeral:** Interment or cremation expenses are available if the death was a direct result of the disaster.

**NOTE:** FEMA accepts applications for disaster assistance for sixty (60) days following the date the President declares a major disaster.
SSGP DOES NOT PROVIDE:

1. **SSGP DOES NOT PROVIDE FUNDS TO ASSIST PEOPLE WHO DID NOT SUFFER DAMAGE OR INJURIES AS A DIRECT RESULT OF A DECLARED DISASTER.**

2. **SSGP DOES NOT PROVIDE FUNDS TO CORRECT PRE-EXISTING CONDITIONS OR DAMAGE THAT IS A RESULT OF DEFERRED MAINTENANCE.**

3. **APPLICANTS DO NOT HAVE TO BE RESIDENTS OF THE DISASTER AREA.** For example, they could be driving through the disaster area and sustain car damage. HOWEVER, claims for residence damage are accepted only from owner-occupants of primary residences. Claims for personal property items not located in the primary residence will be checked to verify that the property was in regular use.

4. **SSGP IS NOT AN INSURANCE PROGRAM.** The program does not provide funds sufficient to replace or repair all items damaged as the result of the disaster. Pricing guidelines include allowances sufficient to restore or replace eligible items to meet the serious need, without regard to the cost or value of the damaged items. SSGP does not return applicants to their pre-disaster status.

5. **SSGP WILL NOT PROVIDE FUNDS THAT RESULT IN DUPLICATION OF BENEFITS.** SSGP cannot duplicate other assistance received from any governmental agencies, loans or personal insurance.

6. **SSGP IS NOT A LOAN PROGRAM.** SSGP grants do not have to be repaid unless the monies were not spent according to the SSGP guidelines, if it is determined that the grant was made in error, the grant was obtained fraudulently, or it is determined at a later time that the grant was or could be duplicated from another source, e.g., insurance settlements, Small Business Administration (SBA) disaster loans, American Red Cross (ARC) assistance. If duplicate funds from another source become available after the SSGP grant is disbursed, the grant must be repaid.

7. **NO INCOME REQUIREMENTS**

   HOWEVER, applicants must have applied for a loan with the Small Business Administration (SBA.) Loan status must either be pending, denied, or approved with eligible needs beyond the SBA approved loan amount to qualify.

SSGP CANNOT PROVIDE assistance for:

1. **Rental Assistance.**

2. **Business Losses Including Farms:** Tools, etc., are ineligible if the applicant is self-employed.

3. **Improvements and Additions:** SSGP will not upgrade real or personal property.

4. **Landscaping.**

5. **Recreational Real or Personal Property:** (e.g., summer cabins, boats, trail bikes, stereos).

6. **Debts or Financial Obligations**

   that the applicant incurred prior to the disaster.

7. **Any Item In Storage** at the time of the disaster.

8. **Luxury, Nonessential and Decorative Items:** (e.g., fur coats, wallpaper, indoor plants, patio furniture, VCRs, jewelry, antiques, curio cabinets, bookcases).

9. **Cosmetic Damage:**

   (e.g., stained walls, minor cracks, carpets or drapes, vehicle paint).

10. **Pet or Animal Losses.**

11. **Replacing Cash**

12. **Food.**