



STATE OF WISCONSIN

DEPARTMENT OF MILITARY AFFAIRS

DIVISION OF EMERGENCY MANAGEMENT

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Overview of Wisconsin Disaster Assistance Options

Emergency management officials serve a key role in coordinating the disaster response and recovery process. All requests for state or federal assistance for disaster-related issues should go through the county or tribal emergency manager (EM) to Wisconsin Emergency Management (WEM). This document is intended to provide a general overview of how this process works, the limitations that state and local officials operate under, and what you can expect if a disaster occurs in your area.

Requesting a Federal Disaster Declaration

Federal disaster assistance programs are complex, and it takes time to determine if communities are eligible. Work through your county, tribal, and state emergency management offices.

Steps for requesting federal assistance:

1. Local governments report damages to public and private infrastructure to the county or tribal EM director. If requested, residents should report damages after an event by calling a number designated and published by each county or tribe.
2. The county or tribal EM director compiles the damage assessments and submits the estimates to WEM. WEM uses the information to make a recommendation to the Governor on whether to request a Federal Emergency Management Agency (FEMA) joint Preliminary Damage Assessment (PDA).
3. During the PDA, FEMA staff will work with WEM and county or tribal EM offices to review and validate the reported damage. The results of the PDA will help determine eligibility for FEMA assistance.
4. If it appears that the state may be eligible, the Governor's request letter is prepared by WEM and then sent to FEMA Region V for delivery to the president.

This entire process can take several weeks to as long as two months, and no federal assistance is guaranteed until it is approved by the President. Often, initial damage estimates that are collected in the first few days of an incident are not validated by the PDA, and one or more Wisconsin counties or tribes may not meet the thresholds for assistance even after a PDA is conducted.

FEMA Assistance Potentially Available Under a Federal Disaster Declaration

- **Public Assistance (PA)** – Provides funding to government agencies for life-saving emergency assistance, debris removal, and restoring public infrastructure such as roads, water utilities, government buildings, and parks. To qualify for a Presidential Declaration for PA the state must incur \$1.63 per capita in losses to the public sector; and for a county to qualify they must incur \$4.10 per capita in public sector losses.

- Individual Assistance (IA) – Provides a range of assistance including temporary housing, money for repairs, and expenses to individuals affected by disasters. The IA guidelines suggest that there should be more than 500 homes that are destroyed or have major uninsured damage. FEMA also considers other factors, including state financial capacity, the vulnerability of the impacted population, and the impact to community infrastructure. FEMA only considers primary residences for reimbursement.
- Hazard Mitigation Grant Program (HMGP) – Assistance to state and local governments and certain private nonprofit organizations for projects that implement cost-effective mitigation measures to reduce the long-term risk of natural hazards, such as property buy-outs of flood-prone structures and hardening of infrastructure.

The Role of Insurance

Generally, flood damages are not covered by a basic home insurance policy. All Wisconsin residents are encouraged to consider flood insurance to protect their home and property. While FEMA Individual Assistance may be available to cover some flood damages, the average approved FEMA Individual Assistance payout is \$3,000. The [National Flood Insurance Program](#) paid on average [\\$42,580 in 2018 per flood claim](#).

For the other types of disasters, such as tornadoes and wind damage, home insurance may cover damages. However, these insured losses will not count toward the FEMA per capita threshold and will reduce the likelihood of eligibility for Individual Assistance.

Wisconsin Disaster Fund

The [Wisconsin Disaster Fund](#) (WDF) is a state-funded reimbursement program that allows local governments – counties, cities, townships, villages, and tribal units of government, as well as electric cooperatives – to recoup costs incurred while responding to and recovering from disaster events that do not qualify for a federal declaration. The state reimburses 70% of eligible costs after the local governmental unit submits a complete WDF application.

The fund does not cover individuals, businesses, the agricultural sector, costs associated with snowstorms, damages covered by insurance, nor does it provide funds for mitigation activities. The fund does reimburse public disaster costs under three categories of work: debris clearance, protective measures, and road and bridge repair.

Other Programs

There are numerous other state and federal programs that may be available to assist, including:

- [Farm Services Agency](#) (FSA) Emergency Loan Program
- [Small Business Administration](#) Disaster (SBA) Loan Program
- Community Development Block Grant (CDBG) [Emergency Assistance Program](#) (EAP)
- Wisconsin Department of Transportation [Disaster Damage Aid](#) (DDA) Program
- Wisconsin Department of Natural Resources [Municipal Flood Control Grant Program](#)

There may be several other programs available, depending on who was impacted by a disaster. These programs can be complex, but WEM and county or tribal emergency management officials can help applicants determine eligibility. In many cases though, there may not be any government assistance available to help with recovery efforts. Individuals, businesses, and local governments are encouraged to contact their county or tribal emergency management office for more information about these programs.