

Disaster Relief

I. Eligible persons

- a. Participant Only

II. Hardship must be a result of a Federally Declared Disaster on or after 1/1/2018

- a. The participant must live or work in a county that has been declared as eligible for “*Individual Assistance*” according to FEMA. You can search for disasters here:

<https://www.fema.gov/disaster/declarations>

III. Eligible expenses (must be on account of the declared disaster) – might not be an exhaustive list

- a. Loss of Income
- b. Roof/Ceiling Repair
- c. Plumbing Repair
- d. Electrical Repair
- e. Car Repair/Replacement
- f. Reimbursement of Evacuation/Hotel Expenses
- g. Generator Purchase
- h. Cost of medical care as a result of the disaster

IV. Ineligible expenses

- a. Repayment of PTO taken during/following a disaster
- b. Repair/Replacement of personal property inside home or car (see notes in Section VI below)
- c. Any expenses to be reimbursed by insurance
- d. Repairs for property participant is not legally responsible for

V. Required Documentation

- a. Loss of Income
 - i. Can be Gross Income that went unpaid for the duration of the disaster
 - 1. No loss of income if employer paid them for time missed or if they took PTO.

2. Lost Overtime pay would count
- ii. Written statement from employer (does not have to be the plan sponsor – could be a second job, etc.) indicating the hourly rate and the number of hours missed.
 1. Paystubs leading up to and during disaster can be used in place of an employer statement.
 2. If self-employed, a certification or a profit and loss statement.
- b. Payment of unreimbursed costs to repair a damaged principal residence
 - i. Bill for services from the contractor
 1. Must state the cause of the damage and provide a breakdown of the cost of the bill
 - ii. Statement from the insurance carrier evidencing the coverage or denial of coverage of the cost of repairs
- c. If the participant is required to prepay certain repairs/construction
 - i. Estimate from the contractor
 1. Must state the cause of the damage on the estimate
 - ii. Statement from the insurance carrier evidencing the coverage or the denial of coverage of the cost of repair
- d. Car Repair
 - i. Estimate from the Car Care Service Dealer
 1. Must state the cause of the damage on the estimate
 - ii. Statement from the insurance carrier evidencing the coverage or the denial of coverage of the cost of repair

VI. Notes

- a. When a disaster is declared, FEMA will provide either Public or Individual Assistance. Only counties eligible for Individual Assistance would be eligible for Disaster Relief Hardships
- b. Typically, only “Real Property” is eligible for repair/replacement.

- i. Real Property is attached to land, cannot be easily moved like a house or building, fences, driveways, etc.
 - ii. All other property is considered “Personal Property” and would not qualify for a disaster hardship. There is an exception for the participant’s car, but it does not extend to possessions inside the car.
- c. Credit Card Expenses
 - i. Disaster Reliefs ARE allowed for expenses that are charged to a credit card (This is the only type that is eligible for reimbursement of regular credit card expenses)