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STATE OF WISCONSIN
DEPARTMENT OF MILITARY AFFAIRS

DIVISION OF EMERGENCY MANAGEMENT



dma.wi.gov

FEMA considers the overall impact of the disaster, including the ability of state, tribal, and local governments to respond and recover. This includes factors such as population size, available resources, and the unique circumstances of the affected area.

The Preliminary Damage Assessment (PDA) process is designed to be flexible and adaptable to the specific needs and conditions of each disaster. FEMA works collaboratively with state, tribal, and local officials to gather information and assess the situation comprehensively.

FEMA evaluates both qualitative and quantitative data during the PDA process. This includes the extent of damage, the number of homes and businesses affected, critical infrastructure impacts, and the disruption of essential services.

The primary goal of the PDA process is for FEMA to validate identified damage in relation to FEMA eligibility. After the state collaborates with local jurisdictions to conduct initial damage assessments, they use the joint FEMA/state PDA process to inform a decision on whether to request federal assistance. If a request is submitted to FEMA, it is reviewed then referred to the President for a decision.

FAQ on Individual Assistance

Q: What happens during the joint Preliminary Damage Assessment for Individual Assistance?

If it is determined by the state that the disaster exceeds the recovery capacity of the state, a formal joint PDA may be requested by the governor. Once that request is made, information will be provided by the state to FEMA and planning on how the PDA will be conducted is coordinated between the local, state, FEMA, and potential other federal agencies, such as the U.S. Small Business Administration.

During the joint Preliminary Damage Assessment (PDA), federal, state, tribal and local officials review information collected during the initial damage assessment conducted by counties and tribes. This information determines the magnitude of damage and the impact of the disaster.

At the conclusion of the PDA, validated and agreed upon information will be returned to the state to decide if an ask for a Disaster Declaration is warranted.

Q: Why doesn't FEMA go to every home when they are in an area doing field assessments?

The joint preliminary damage assessment gives a broad overview of damage and does not catalog every individual loss. During the joint field assessment, there was a virtual component and an in-person component. The virtual component involved a review of information collected by local and county officials detailing the type of damage that occurred. This information was collected by 211 Wisconsin or by an initial assessment team.

Some of the information collected during the initial assessment was verified through the desk review and did not need in-person verification.

The field assessment targets an area of homes to get a representative sample of the damage in that area. There is not a need to visit every home or speak to every homeowner during the initial and preliminary damage processes.

If someone's home was not reviewed or they were not present during the preliminary damage assessment, this does not affect potential federal assistance eligibility.

If the homeowner has not done so, they should contact their insurance agent to learn if their damage is covered, and if so, by how much.

Q: There are many homes damaged. Is there financial assistance available from the state to help make repairs?

The state of Wisconsin does not have a standing assistance program to help private property owners make repairs from flooding or storms. You should still report that damage to local officials and take pictures. That information will be given to Wisconsin Emergency Management (WEM) as it works to determine whether there is enough damage for Wisconsin to request federal assistance for those who suffered damage to their primary residence.

Even if available, federal assistance for homeowners, known as individual assistance, is not intended to cover all losses caused by a disaster. This program focuses on providing financial and direct services to individuals and households to meet their basic critical needs and help them get back on their feet after a disaster.

If the state seeks and receives a federal disaster declaration, information on Federal Emergency Management Agency (FEMA) Individual Assistance Programs would be provided by the federal government and the Wisconsin Department of Military Affairs Division of Emergency Management.

Q: Doesn't FEMA give people money to help repair damage from storms?

FEMA's Individual Assistance (IA) program is only available if the state qualifies for a federal disaster declaration that specifically covers losses on private property. Such declarations require several steps and are often only granted for private property owners and renters when uninsured losses are extremely high. That assistance is also typically limited to repairs that make it safe to live in a home again. Federal assistance is also only for damage done to a primary residence that is not covered by private insurance or for damage that was denied coverage by a private insurer.

That's why it's so important for people to document damage and report it to local emergency management officials, who then give that information to the state. Those reports are used to determine whether the state may qualify for a federal declaration and will request that FEMA conduct damage assessments in the affected areas. Such assessments are required before a formal request for federal financial programs is made by the governor. That process can take several months and is not intended to provide immediate relief.

Q: My home was damaged by the July storms. What do I do now?

If you haven't already done so, contact your insurance company to see if the damage is covered. Be sure to document all damage, including taking photos and videos from multiple angles before moving anything. If you are unsure what you can do before an insurance adjuster arrives, check with your provider/agent.

When documenting damage, it is important to create a list of damaged items, including any spoiled food due to a long-term power outage. Keep swatches of damaged material, such as carpeting, curtains, and furniture. Don't throw out any damaged property without the claim adjuster's agreement. If local officials require you to dispose of damaged items for safety, photos and swatches will help.

Keep receipts for repairs. It is important to keep records of any estimates for repairs to your property, even if you end up deferring the work.

When documenting damage keep safety in mind. Do not enter buildings until authorities confirm it is safe. If you suspect damage to electrical wiring or gas lines, contact your utility provider before entering your home.

Q: Should people wait for a disaster declaration to be made before making any repairs?

No, they do not need to wait for a federal disaster declaration to start home repairs, especially if they are urgent. It is important to document everything thoroughly by taking photos and videos, making a list of the damage, and keep all receipts of any repairs done to their home.

If they have insurance, they should file a claim immediately. People can make temporary repairs to protect the property from further damage, including cleaning up debris, but they should document everything thoroughly first. Keep receipts of what they paid for temporary repairs and include them in their insurance claim.

Permanent repairs must wait until the insurance adjuster has had a chance to assess the damage. An adjuster is a person professionally trained to assess the damage.

If it is necessary for you to move into a motel or apartment temporarily because of damage caused by a peril covered by your policy, your insurance company may pay reasonable and necessary additional living expenses. Your insurance company may

also advance funds if you need to replace major household items to continue living in your home. The payments will be part of your final settlement.

FAQ on Public Assistance

Q: What is Public Assistance?

Public Assistance is a federal program through the Federal Emergency Management Agency (FEMA). This program provides supplemental grants to state, local, and tribal governments as well as certain types of private nonprofits such as schools, hospitals, places of worship, and public utility districts.

This program is intended to benefit the public.

Q: What can Public Assistance program fund?

FEMA provides Public Assistance grant funding for eligible work that may include:

- Life-saving emergency protective measures
- Debris removal
- Restoration of damaged buildings and equipment, such as public schools, hospitals, parks, and facilities providing community services
- Restoration of damaged roads and bridges
- Repair of damaged or impacted utilities and water systems

Q: What is the difference between Public Assistance and Individual Assistance programs?

The Individual Assistance program provides support to individuals and households while the Public Assistance program provides support to governments and certain private nonprofits.

Understand more about the differences between the programs here:

<https://www.fema.gov/ko/node/693790>

Q: Is the joint Preliminary Damage Assessment (PDA) for Public Assistance similar to the process for the PDA for Individual Assistance?

It is a similar process. First there is a review of the initial damage assessments collected by counties and tribes shortly after the disaster event began. During this review, it is determined if there is a need for field assessment teams to see the damage in person. There is not a need to visit every damaged site as the purpose of a PDA is to determine the overall magnitude of the disaster, not inspect every individual site.

Q: Is there a threshold for Public Assistance that is needed?

FEMA evaluates several factors during the Public Assistance PDA process, including localized impacts, insurance coverage in force, mitigation measures that contributed to the reduction of disaster damage, recent multiple disasters, and other federal agency programs that may be available to support recovery efforts.

FEMA also assesses the estimated cost of federal and non-federal public assistance against the population to give a measure of the per capita impact. A per capita amount is used as an indicator that the disaster is of such severity and magnitude that it might warrant federal assistance. The FY 2026 per capita figure for the state of Wisconsin is \$1.94 per capita and the countywide per capita figure is \$4.86. You can learn more about this at <https://wem.wi.gov/recovery/>.

While multiple factors are considered with any request for federal assistance, all disaster declarations are made solely at the discretion of the President of the United States.

FAQ on Disaster Declaration Process

Q: When does the governor need to send a letter to request a federal disaster declaration after this incident?

The governor must submit the request to the President through the appropriate FEMA Regional Administrator within 30 days of the occurrence of the incident. The request must be based upon a finding that the situation is beyond the capability of the state and that supplemental federal assistance is necessary.

For the July storms and tornadoes, the deadline to submit the request is August 26, 2026.

Q: Are the numbers validated by both IA and PA PDA the entire estimated damage of the disaster?

No, the numbers do not reflect the entire estimated damage of the disaster. The numbers provided in the preliminary damage assessment provide a quantitative and qualitative snapshot of the disaster's impact on communities and infrastructure.

Q: It's been weeks since this disaster happened. When will federal assistance be provided?

The time it takes to receive federal assistance can vary and there is no guarantee there will be federal assistance with a disaster. This entire process can take several weeks to as long as two months or more.

You can learn more about the disaster declaration process here: <https://www.fema.gov/disaster/how-declared>. It is also illustrated in the diagram on the last page.

Once the request for a federal disaster declaration is submitted, there is no strict legal timeline for a response to a state's request.

You can learn more about the legal authorities on how FEMA responds to disasters here: <https://www.fema.gov/disaster/authorities>.

If people need assistance or need to connect with resources during the recovery process, contact 211 Wisconsin. This can be done by dialing 2-1-1 or reaching out online at <https://211wisconsin.communityos.org/>

FEMA Individual Assistance Disaster Declaration Process



FEMA



1

INCIDENT OCCURS

Severe weather event or other type of disaster causes damage.



2

INITIAL DAMAGE ASSESSMENT

Local authorities collect data related to the extent of damage within a jurisdiction. State authorities activate additional resources and emergency response plans.



3

PRELIMINARY DAMAGE ASSESSMENT (PDA)

Joint state and FEMA teams assess damage and interview affected individuals.



4

DAMAGE REPORT SUBMISSION AND FEDERAL REVIEW

The state submits a declaration request to FEMA, and it is referred to the President for a decision.



5

PRESIDENTIAL DISASTER DECLARATION

If criteria are met, the President approves the disaster declaration.



6

FEDERAL ASSISTANCE AVAILABLE

Application process to receive federal aid is opened to individuals.

FEMA FAQs

SCAN HERE



NOTE: You must apply separately if FEMA assistance becomes available. More information will be shared once a determination has been made.

[FEMA.gov/disaster/how-declared](https://www.fema.gov/disaster/how-declared)