



Individual Assistance Program

When a state, territorial, or tribal government (STTL) determines an incident exceeds their capability to respond, the Governor or Tribal Chief Executive may request a declaration from the President through FEMA. The President may provide federal assistance when the magnitude or threat of an incident exceeds the affected state, territorial, tribal, or local government's capability to respond or recover. For FEMA to provide supplemental federal assistance, the President must declare that an emergency or major disaster exists.

The Individual Assistance mission ensures disaster survivors have timely access to a full range of authorized programs and services to maximize recovery through partnered coordination of STTL governments, as well as other federal agencies, non-governmental organizations and the private sector.

Individual Assistance Programs

FEMA assists individuals and households through the coordination and delivery of Individual Assistance programs including:

- **Mass Care and Emergency Assistance (MC/EA):** Mass Care is composed of seven services known as activities: sheltering; feeding; distribution of emergency supplies; support for individuals with disabilities and others with access and functional needs; reunification services for adults and children; support for household pets, service, and assistance animals; and mass evacuee support. In addition to the seven aforementioned activities, MC/EA also supports the National Mass Care Exercise (NMCE) training program and offers partnerships through the following programs: Blue Roof Program and Transitional Sheltering Assistance (TSA).
- **Crisis Counseling Assistance and Training Program (CCP):** CCP provides eligible STTLs governments, and non-governmental organizations with supplemental funding to assist disaster-impacted individuals and communities in recovering from the major disasters through the provision of community-based outreach and psycho-educational services. The goal is to aid survivors in recovering from the adverse reactions to disasters and to begin to rebuild their lives.
- **Disaster Unemployment Assistance (DUA):** DUA provides unemployment benefits and re-employment assistance services to eligible survivors affected by a Presidentially-declared major disaster. These services are under the responsibility of the U.S. Department of Labor and administered by the state, territorial, tribal, and local government emergency management officials of the affected area(s). DUA is only available to those eligible survivors who are not eligible for regular state unemployment insurance (UI).
- **Disaster Legal Services (DLS):** DLS provides legal aid to survivors affected by a Presidentially-declared major disaster through an agreement with the Young Lawyers Division (YLD) of the American Bar Association. DLS is put into effect during Presidentially-declared disasters and is available to survivors who qualify as low-income.

- **Disaster Case Management (DCM):** DCM is a time-limited process that promotes partnership between a case manager and a disaster survivor in order to assess and address a survivor's verified disaster-caused unmet needs through a disaster recovery plan. This disaster recovery plan includes resources, decision-making priorities, providing guidance and tools to assist disaster survivors.
- **Individuals and Households Program (IHP):** IHP Assistance provides financial assistance and direct services to eligible individuals and households who have uninsured or underinsured necessary expenses and serious needs. IHP Assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster; it is intended to meet basic needs and supplement disaster recovery efforts. IHP Assistance is not considered income or a resource when determining eligibility for welfare, income assistance, or income-tested benefit programs that the federal government funds, such as Social Security benefits or disability income. IHP Assistance is also exempt from garnishment or seizure, but this exception does not apply to FEMA recovering assistance received in error or fraud.

Individual Assistance Service Delivery Channels

FEMA offers disaster survivors multiple options to access Individual Assistance. Survivors may receive information and services through:

- **Internet or Smartphone Application:** Disaster survivors may apply for IHP Assistance or check their application status on-line at www.disasterassistance.gov. Disaster survivors may also access FEMA via smartphone by downloading the application from www.fema.gov or through their mobile provider's application store.
- **FEMA Toll-Free Helpline:** Disaster survivors may call FEMA toll-free at 800-621-3362 (TTY: 800-462-7585) to register for assistance or check their application status. Those who use a relay service such as a videophone, InnoCaption or CapTel should update FEMA with their specific number assigned to that service.
- **Disaster Recovery Centers (DRCs):** Disaster survivors may apply for assistance in person at DRCs in or near their communities. DRCs are usually opened quickly after a disaster for a limited period of time. They are accessible and equipped to accommodate disaster survivors who need disability-related communication aids. FEMA staff can assist with completing registrations or checking their application status. FEMA coordinates with the state, territorial, tribal, or local government to establish DRC locations.
- **Disaster Survivor Assistance (DSA) Teams:** FEMA may send staff into the affected communities to help disaster survivors apply for IHP assistance. FEMA may also coordinate with the state, territorial, tribal, or local government to send staff into emergency shelters to assist survivors. FEMA staff are equipped with computers or similar devices to assist survivors with registering for IHP Assistance or provide them referrals to other resources.

Because FEMA's programs are not designed to make a survivor whole, we encourage a whole community approach to disaster recovery by engaging the full capacity of non-governmental

organizations and the private sector, including businesses, faith-based and disability organizations, and the general public, in conjunction with the participation of state, territorial, tribal, or local government, as well as other federal agency partners.

FEMA's Mission: Helping people before, during, and after disasters.

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Apply for Disaster Assistance

Internet or Smartphone Application: Disaster survivors may apply for the Individuals and Households Program or check their application status at www.DisasterAssistance.gov. Disaster survivors may also access FEMA via smartphone by downloading the application from www.fema.gov or through their mobile provider's application store.

By Phone: Disaster survivors may call FEMA toll-free at 800-621-3362 to register for assistance or check their application status. Disaster survivors who are deaf, hard of hearing, or have a speech disability and use a Text Telephone (TTY) may call 800-462-7585. Disaster survivors who use 711 or VRS (Video Relay Service) may call 800-621-3362.

In Person: Visit a Disaster Recovery Center.

- For locations, check FEMA's mobile app www.fema.gov/mobile-app or call 1-800-621-3362, or visit www.DisasterAssistance.gov.
- Disaster Survivor Assistance team members may visit door-to-door in your area. They will have official FEMA photo identification.

WHAT to DO if YOU DISAGREE with FEMA'S DECISION LETTER



YOU HAVE THE RIGHT TO APPEAL FEMA'S ELIGIBILITY DECISIONS
INCLUDING THE AMOUNT OF YOUR AWARD.

When do I need to submit my appeal?

You must submit your appeal within **60 days** of the date on your eligibility notification letter.



What do I need to provide?

A signed, written explanation outlining why you believe FEMA's decision is incorrect and copies of any documents supporting your appeal, including proof of your disaster losses.

Your full name, your FEMA Application Number and Disaster Number, your pre-disaster primary residence address, and your current phone number and address should be included on all submitted documents. These numbers are printed on Page 1 of your Decision Letter, above your name and address.

Where do I send my appeal?



Mail to:
FEMA
P.O.Box 10055
Hyattsville, MD 20782-8055

Or



Fax to:
800-827-8112
Attn: FEMA Appeals Officer

How long will it take before I know if my appeal is approved or denied?

You will receive a decision letter from FEMA within **90 days** of FEMA's receipt of your appeal.

To check the status of your appeal, or to notify FEMA of any change to your mailing address or contact information, please visit www.DisasterAssistance.gov and select *Check Your Application Status*, or call FEMA's Helpline at 800-621-FEMA (3362)

Who can I call if I have questions about my appeal?

Call the FEMA Helpline at 800-621-3362 (voice/711/VRS). For Spanish, press 2. TTY: 800-621-3362. Or visit: www.DisasterAssistance.gov.

Help After a Disaster

FEMA Individual Assistance Can Help You Recover

FEMA B-545/ April 2019



How can FEMA help you?

Assistance from FEMA may help you and members of your household affected by a disaster take care of necessary expenses and serious needs that cannot be met through insurance or other forms of assistance.

Housing Assistance:

Housing Assistance may provide financial or direct assistance, including:

Rental Assistance: Financial assistance to rent temporary housing while disaster-caused repairs are made to your primary residence, or while transitioning to permanent housing.

Lodging Expense Reimbursement: Financial assistance reimbursement for short-term lodging expenses.

Home Repair: Financial assistance for homeowners to repair uninsured home damage caused by the disaster. The assistance is intended to repair the home to a safe, sanitary and functioning living condition.

Home Replacement: Financial assistance for homeowners who must replace or rebuild their primary residence as a result of the disaster.

Direct Housing: In limited circumstances where adequate temporary housing resources are not available within a reasonable commuting distance, FEMA may provide a temporary housing unit directly to homeowners and renters.

Other Needs Assistance:

Personal Property: Financial assistance to repair or replace common household items including, but not

limited to, furnishings, appliances, essential tools and assistive equipment that supports daily living activities.

Medical/Dental: Financial assistance to pay for medical or dental expenses or losses caused by the disaster. This includes, but is not limited to, hospital and ambulance services, medication, and the repair or replacement of medically necessary assistive devices or technology.

Funeral: Financial assistance for expenses incurred due to a death or disinterment caused directly or indirectly by the disaster. Expenses include, but are not limited to, the cost of a casket or urn and funeral services.

Child Care: Financial assistance for increased child care costs as a result of the disaster. Eligible expenses include child care costs for children aged 13 and under and/or children with a disability, as defined by Federal law, up to age 21, who need assistance with activities of daily living.

Miscellaneous Expenses: Financial assistance to purchase specific items not owned prior to the disaster. They may include, but are not limited to, items such as a wet/dry vacuum, chainsaw, or a generator for a medically necessary device.

Transportation: Financial assistance to repair or replace a vehicle damaged by the disaster.

Moving and Storage Expenses: Financial assistance to temporarily move and store personal property from the damaged primary residence while repairs are made. Assistance may also be provided for moving essential household goods to a new primary residence.

Clean and Removal: Financial assistance for services to remove contaminants and disinfect surface areas of the home affected by floodwater.

Critical Needs: Financial assistance for applicants who have immediate or critical needs because they are displaced from their primary dwelling.

Eligibility Criteria for Housing and Other Needs Assistance:

- Your disaster losses must be in a Presidentially declared disaster area;
- A member of your household must be a United States citizen, a non-citizen national, or a qualified alien;
- You have necessary expenses or serious needs as a result of the disaster that are not covered by insurance, or you filed an insurance claim but your benefits are not enough to cover your expenses, or your damage was not covered by insurance or other sources.

Additional FEMA Individual Assistance Programs

Crisis Counseling: Assists individuals and communities recovering from the effects of a disaster through the provision of community-based outreach and educational services.

Disaster Unemployment: Provides unemployment benefits and re-employment assistance services to survivors affected by a Presidentially-declared major disaster. These services are under the responsibility of the U.S. Department of Labor and administered by the State, Local, Territory, or Tribal government emergency management officials of the affected area(s).

Disaster Legal Services: Provides free legal assistance to low income individuals who are otherwise unable to secure legal services to meet their disaster related needs.

Disaster Case Management: Assists individuals with unmet needs caused by the disaster through the development and implementation of a Household Recovery Plan.

Partner Agency Assistance

To meet the needs of disaster survivors, FEMA partners with other governmental and non-governmental agencies.

FEMA works with the U.S. Small Business Administration to offer low-interest disaster loans to homeowners and renters in a declared disaster area. You do not need to own a business to apply for a disaster loan.

Learn more about applying for a disaster loan or about assistance available from other FEMA partners at: www.DisasterAssistance.gov.