

## **Federal Emergency Management Agency Individual Assistance Programs**

Once your county receives an Individual Assistance designation, these FEMA Programs are available to those who are eligible. You are eligible if you are a disaster-impacted individual with expenses not covered by insurance.

### Individuals and Households Program

*Housing Assistance* provides financial and/or direct assistance to eligible disaster survivors who have necessary expenses and serious needs unmet through other resources, such as insurance.

- Financial Housing Assistance can include Rental Assistance, Lodging Expense Reimbursement, Home Repair Assistance, and Home Replacement Assistance.
- Direct Housing Assistance can include Manufactured Housing Units, Multi-Family Lease and Repair, and Permanent or Semi-Permanent Housing Construction.

*Other Needs Assistance* provides financial assistance to individuals and households who have other disaster-related necessary expenses such as medical, childcare, funeral, personal property, and transportation costs. The U.S. Small Business Administration's (SBA) Disaster Assistance Program provides low-interest, long-term loans to those impacted by a declared disaster.

Crisis Counseling Assistance & Training Program assists in recovery from the effects of a disaster through community based outreach and psycho-educational services.

Disaster Case Management involves creating a Disaster Recovery Plan together with a disaster case manager to reach disaster recovery by meeting unmet needs through available resources.

Disaster Unemployment Assistance provides unemployment benefits and re-employment services to individuals who have become unemployed because of the disaster and who are not eligible for regular State unemployment insurance.

Disaster Legal Services provides legal assistance to low-income individuals who are unable to secure legal services adequate to meet their disaster related needs.

### **HOW TO APPLY**

- Internet: <https://www.disasterassistance.gov>
- Smartphone: downloading FEMA application through <https://www.fema.gov>
- FEMA Toll-Free Helpline: 800-621-3362
- FEMA Toll-Free Helpline for deaf, hard of hearing, or speech disability: 800-462-7585
- Disaster Recovery Center open for limited periods post-disaster near your community.
- U.S. SBA Disaster Loan Assistance: <https://disasterloan.sba.gov/ela>

**Restrictions:** Financial assistance is limited to an annually adjusted amount based on the Department of Labor Consumer Price Index. Applicants whose homes are located in a Special Flood Hazard Area and who receive assistance because of a flood-caused disaster must obtain and maintain flood insurance. Disaster survivors may need to provide documentation to help FEMA evaluate their eligibility, such as proof of occupancy, ownership, income loss, and/or information concerning an applicant's housing situation prior to the disaster. Assistance is limited to 18 months following the disaster declaration.