

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.



Individuals and Households Program

Pursuant to section 408 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, (P. L. 93-288, as amended, 42 U.S.C. 5174 et Seq.), FEMA's Individuals and Households Program (IHP) provides financial and direct services to eligible individuals and households affected by a disaster who have uninsured or underinsured necessary expenses and serious needs. IHP is not a substitute for insurance and cannot compensate for all losses caused by a disaster; it is intended to meet the survivor's basic needs and supplement disaster recovery efforts.

IHP Eligibility

These general conditions must be met for an applicant to be eligible to receive IHP Assistance:

- The applicant must be a U.S. citizen, non-citizen national, or qualified alien.
- FEMA must be able to verify the applicant's identity.
- The applicant's insurance, or other forms of disaster assistance received, cannot meet their disaster-caused needs.
- The applicant's necessary expenses and serious needs are directly caused by a declared disaster.

IHP Housing Assistance Provision

FEMA determines the appropriate types of Housing Assistance for which an individual or household may be eligible based on disaster-caused loss, access to life-sustaining services, cost-effectiveness, and other factors. Individuals and households may receive more than one type of Housing Assistance, including a combination of financial assistance and direct services for disaster-caused damage to a disaster survivor's primary residence. Funds awarded for Home Repair and Replacement Assistance count toward an applicant's financial Housing Assistance maximum, which is an annually adjusted amount based on the U.S. Department of Labor's Consumer Price Index.

Financial Housing Assistance - FEMA provides funds paid directly to eligible individuals and households and may include the following types of assistance:

- **Rental Assistance**: To rent alternate housing accommodations while an applicant is displaced from his or her disaster-damaged primary residence. Rental Assistance may be used to rent a house, apartment, manufactured home, recreational vehicle, or other readily fabricated dwelling. Rental Assistance is not subject to a financial maximum award limitation.
- **Lodging Expense Reimbursement**: Reimbursement for hotels, motels, or other short-term lodging while an applicant is displaced from his or her disaster-damaged primary residence. This assistance is not subject to a financial maximum award limitation.
- **Home Repair Assistance**: To help repair an owner-occupied disaster-damaged primary residence, utilities, and residential structure, including privately-owned access routes (i.e. driveways, roads, or bridges) to a safe and sanitary living or functioning condition. Assistance for specific accessibility repairs defined within the Americans with Disabilities Act (ADA) is not counted toward an applicant's financial Housing Assistance maximum.

- Replacement Assistance: To help homeowners replace an owner-occupied primary residence when the residence is destroyed by the disaster.

Direct Housing Assistance - FEMA may provide Direct Housing Assistance when eligible applicants are unable to use Rental Assistance due to a lack of available housing resources. Direct Housing Assistance is not subject to a financial maximum award limitation. The general period of assistance for Direct Housing is 18 months unless extended. Types of Direct Housing Assistance may include:

- Multi-Family Lease and Repair (MLR): This program allows FEMA to enter into lease agreements with owners of multi-family rental properties located in disaster areas and make repairs or improvements to provide temporary housing to eligible applicants.
- Transportable Temporary Housing Units (TTHUs): A readily fabricated dwelling (i.e. a Recreation Vehicle [RV] or a Manufactured Housing Unit [MHU]), purchased or leased by FEMA and provided to eligible applicants for use as temporary housing.
- Direct Lease: Existing ready-for-occupancy residential property leased and, if necessary, modified or improved to provide a reasonable accommodation for an eligible applicant with a disability and others with access and functional needs for use as temporary housing for eligible applicants.
- Permanent Housing Construction (PHC): Home repair and/or construction services provided in insular areas outside the continental United States and other locations where no alternative housing resources are available; and where other types of housing assistance FEMA normally provides, such as Rental Assistance or other forms of direct assistance, are unavailable, infeasible, or not cost-effective.

IHP Other Needs Assistance (ONA) Provision

Applicants may receive financial assistance for other disaster-caused necessary expenses and serious needs. The types of ONA are divided into two categories of assistance that are either dependent or non-dependent on the applicant's ability to secure a U.S. Small Business Administration (SBA) disaster loan. The SBA provides low-interest, long-term loans to help eligible applicants with transportation losses, moving and storage expenses, as well as repair/replacement funds for real and personal property damage caused by the disaster. Financial assistance awarded for ONA counts toward an applicant's financial ONA maximum, which is an annually adjusted amount based on the U.S. Department of Labor's Consumer Price Index.

SBA Dependent Types of ONA – Only applicants who do not qualify for a loan from the SBA, or who were approved for a partial loan, but the amount of the loan was insufficient to meet the applicant's disaster necessary expenses or serious needs, may be eligible for the following types of assistance:

- Personal Property Assistance: To repair or replace essential household items including, but not limited to, furnishings and appliances, and specialized tools and protective clothing required by an employer. Assistance for specific accessibility items defined within the ADA is not counted toward an applicant's financial ONA maximum.
- Transportation Assistance: To repair or replace an eligible vehicle damaged by a disaster and other transportation-related costs.

- **Moving and Storage Assistance:** To relocate and store personal essential household goods from the damaged primary residence to prevent further disaster damage, such as ongoing repairs, and returning the property to the applicant's primary residence.

Non-SBA Dependent Types of ONA – May be awarded regardless of the applicant's SBA disaster loan status and may include:

- **Funeral Assistance:** Assistance is available to eligible individuals and households who incur or will incur expenses related to a death or disinterment attributed directly or indirectly to a declared emergency or major disaster.
- **Medical and Dental Assistance** To assist with medical or dental expenses caused by a disaster, which may include injury, illness, loss of prescribed medication and equipment, insurance co-payments, or loss/injury to a service animal.
- **Child Care Assistance:** A one-time payment, covering up to eight cumulative weeks of child care expenses, for a household's increased financial burden to care for children aged 13 and under; and/or children up to age 21 with a disability who need assistance with activities with daily living as defined by federal law.
- **Miscellaneous or Other Items Assistance:** To reimburse for eligible items purchased or rented after a disaster incident to assist with an applicant's disaster recovery, such as gaining access to the property or assisting with cleaning efforts. Eligible items are identified by the state, territorial, or tribal government and may include items such as a chainsaw or dehumidifier.

IHP Limitations and Requirements

Flood Insurance Requirement: Applicants whose homes are located in a Special Flood Hazard Area and who receive assistance for home repair, replacement, permanent housing construction, and/or personal property as a result of a flood-caused disaster must obtain and maintain flood insurance as a condition of receiving future disaster assistance for a flood event.

Payment of Assistance: Financial assistance is provided to disaster survivors by a U.S. Treasury check or through an electronic funds transfer into the recipient's bank account.

Proper Use of Assistance: Failure to use assistance appropriately may result in ineligibility for additional assistance, and the applicant may be required to return the misused funds.

Taxation of Assistance: FEMA's assistance is not taxable and is not counted as income or a resource when determining eligibility for income assistance or income-tested benefit programs such as Social Security benefits or disability income.

Documentation: Applicants may need to provide documentation to help FEMA evaluate their eligibility, such as documents pertaining to proof of occupancy, ownership, income loss, and/or information concerning an applicant's housing situation prior to the disaster.

Duration of Assistance: Assistance is limited to 18 months following the date of the disaster declaration and may be extended due to extraordinary circumstances.

Appeal Rights: Applicants who disagree with FEMA's determination of eligibility, the form, or the amount of assistance provided, have the right to appeal within 60 days of the date on the award or denial letter from FEMA. For more information on appealing, contact the FEMA Disaster Helpline at 1-800- 621-3362. Applicants who have a speech disability or hearing loss and use a TTY can call 1-800- 462-7585 directly. Those using 711 or Video Relay Services (VRS) can call

1-800-621-3362.

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

July 2019



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 online 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 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.
- **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.

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April 2019