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.