

Individual Assistance

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 STT governments, as well as other federal agencies, local governments, non-governmental organizations, and the private sector.

When a state, tribal, or territorial government (STT) determines an incident exceeds its 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 STT or local government's capability to respond or recover. For FEMA to provide federal assistance, the President must declare that an emergency or major disaster exists. The declaration designates which counties, parishes, tribes or tribal lands, municipalities, villages, or districts are eligible to receive Federal assistance, and whether individual assistance is authorized for the declaration.

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 activities: sheltering; feeding; distribution of emergency supplies; support for individuals with disabilities and individuals with access and functional needs; reunification activities for adults and children; support for household pets and service animals; and mass evacuee support. In addition to the seven activities, MC/EA also supports the National Mass Care Exercise training program.
- **Crisis Counseling Assistance and Training Program (CCP):** CCP provides supplemental funding through a federal award to eligible STT governments to assist disaster-impacted individuals and communities in recovering from the psychological effects of disasters through the provision of community-based outreach and educational services. The purpose of CCP is to aid survivors in recovering from their adverse reactions to disasters and to begin to rebuild their lives.
- **Disaster Unemployment Assistance (DUA):** DUA federal funding may be available to state, territorial, or tribal (STT) governments. DUA provides unemployment benefits and re-employment assistance services to eligible survivors who became unemployed as a direct result of a presidentially declared major disaster. DUA is only available to survivors who are not eligible for regular state unemployment insurance.
- **Disaster Legal Services (DLS):** DLS provides legal aid for disaster-related matters to low-income survivors affected by a presidentially declared major disaster through an agreement with the Young Lawyers Division of the American Bar Association.



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- **Disaster Case Management (DCM):** DCM provides supplemental funding to eligible STT governments to assist disaster-affected individuals and families through the recovery process. DCM is a time-limited process that involves partnership between a disaster case manager and a disaster survivor to develop and carry out an individual disaster recovery plan. This partnership provides the survivor with a single point of contact to facilitate access to a broad range of available resources to address disaster-caused unmet needs.
- **Individuals and Households Program (IHP):** IHP assistance provides financial assistance and direct services to eligible individuals and households with uninsured or underinsured disaster-caused necessary expenses and serious needs as a result of a presidentially declared disaster. FEMA is limited by law to how much money the agency can provide, and it is unlikely that FEMA support will cover all a disaster survivor's losses. 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.

Applying For IHP Assistance and Accessing Other IA Programs

FEMA offers disaster survivors multiple ways to apply for IHP assistance and access other Individual Assistance services. Survivors may receive information and services through:

- **Internet or Smartphone Applications:** Disaster survivors may apply for IHP assistance or check their application status online at disasterassistance.gov. Survivors may also access the FEMA application from [FEMA.gov](https://fema.gov) or through their mobile provider's application store.
- **FEMA Helpline:** Disaster survivors may call FEMA's Helpline at **800-621-3362** to apply for assistance or check their application status. Survivors who use video relay service, captioned telephone service, or others, give FEMA your specific number assigned for that service. It is important that FEMA is able to contact applicants and that applicants are aware phone calls from FEMA may come from an unidentified number.
- **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 applications or checking a survivor's application status. FEMA coordinates with the state, territorial, tribal, and local governments to establish DRC locations.
- **Disaster Survivor Assistance (DSA) Teams:** FEMA may send staff into affected communities to help survivors apply for assistance and get referrals to other recovery resources. 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.

Because FEMA's programs are only intended to start a survivor on their path to recovery, FEMA encourages a whole community approach to disaster recovery by engaging the general public, non-governmental organizations and the private sector, including businesses, faith-based and voluntary organizations, with state, territorial, tribal, local government, and other federal agency partners.