Stakeholder Toolkit
Individual Assistance (IA)

When a local, state, territorial, or Indian Tribal Government determines that an incident exceeds their capabilities to respond, the mayor, governor or Indian Tribal Chief Executive must request a declaration from the President of the United States. The President may authorize Individual Assistance programs and services based upon whether the resulting damage and its effects are of such severity and magnitude as to be beyond the response capabilities of the state, affected local governments, and other potential recipients of supplementary Federal 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 local, state, territorial, and Indian Tribal governments, as well as other Federal Agencies, nongovernmental organizations and the private sector.

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TALKING POINTS

Individual Assistance programs, simply put, provide assistance to individuals and households following a disaster. Individual assistance programs can also support State and Tribal governments in supporting individual survivors. Individual Assistance is different from Public Assistance, which provides assistance to the community as a whole following a disaster, and not specific individuals within the community.

Individual Assistance is provided by the FEMA to individuals and families who have sustained losses due to disasters. Disaster assistance can come in many forms, for instance:

- Homeowners and renters in designated counties who sustained damage to their homes, vehicles and personal property as a result of the recent storms may apply for disaster assistance.
- Disaster assistance may include grants to help pay for temporary housing, emergency home repairs, uninsured and underinsured personal property losses, and medical, dental and funeral expenses caused by the disaster, along with other serious disaster-related expenses.
PRESIDENTIAL DECLARATION

If a Presidential disaster declaration may be necessary, your State or Indian tribal government will likely contact their FEMA Regional Office to request a joint Federal, State/Tribal Preliminary Damage Assessment (PDA), which assesses the impacted area to determine the extent of the disaster, its impact on individuals and public facilities, and the types of federal assistance that may be needed. The PDA is the instrument used to document the severity and magnitude of the disaster and to demonstrate that supplemental federal assistance is necessary.

There are two types of disaster declarations provided for in the Stafford Act: Emergency Declarations and Major Disaster Declarations.

Emergency Declarations: The President can declare an emergency for any occasion or instance when the President determines federal assistance is needed. Emergency declarations supplement State and local or Indian tribal government efforts in providing emergency services, such as the protection of lives, property, public health, and safety, or to lessen or avert the threat of a catastrophe in any part of the United States. The Individuals and Households Program (IHP) is the only form of IA that may be authorized under an Emergency Declaration, but authorization of IHP under an emergency is rare.

Major Disaster Declarations: The President can declare a major disaster for any natural event, including any hurricane, tornado, storm, high water, wind-driven water, tidal wave, tsunami, earthquake, volcanic eruption, landslide, mudslide, snowstorm, or drought, or, regardless of cause, fire, flood, or explosion, that the President determines has caused damage of such severity that it is beyond the combined capabilities of state and local governments to respond. A major disaster declaration provides a wide range of federal assistance programs for individuals. It is important to note, however, that not all types of assistance may be activated after a disaster – the determination depends on the needs identified in the PDA.

WHAT IS INDIVIDUAL ASSISTANCE?

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

1. **Mass Care and Emergency Assistance**: Mass Care/Emergency Assistance is the provision of life-sustaining services to disaster survivors. Mass Care activities include congregate sheltering; feeding and hydration; distribution of emergency supplies; and reunification of children and adults with their families. Emergency Assistance activities include voluntary agency coordination; donations management; non-congregate and transitional sheltering; support to individuals with access and functional needs in shelters; support to children in disasters; support for mass evacuations; and support for household pets and service animals.

2. **Individuals and Households Program (IHP)**: IHP has two provisions: Housing Assistance and Other Needs Assistance.
   - Housing Assistance provides financial and direct assistance or both to eligible disaster survivors who have necessary expenses and serious needs that they are
unable to meet through other means, such as insurance. This help may be in the form of Temporary Housing, Repair, Replacement, and Semi-Permanent or Permanent Housing Construction.

- Other Needs Assistance provides financial assistance to individuals and households who have other disaster-related necessary expenses or serious needs such as medical, dental, child care, funeral, personal property, and transportation costs.

3. Crisis Counseling Assistance and Training Program (CCP): CCP assists individuals and communities in recovering from the psychological effects of natural and human-caused disasters through the provision of community-based outreach and educational services. The CCP supports short-term interventions that promote counseling goals to assist disaster survivors in understanding their current situation and reactions, mitigating stress, reviewing their disaster recovery options, promoting the use or development of coping strategies, providing emotional support, and encouraging links with other individuals and agencies who may help survivors in their recovery process.

4. Disaster Unemployment Assistance (DUA): DUA provides unemployment benefits and re-employment services to individuals who have become unemployed as a result of a major disaster and who are not eligible for regular State unemployment insurance.

5. Disaster Legal Services (DLS): DLS provides legal assistance to low income individuals who, prior to or as a result of the disaster, are unable to secure legal services adequate to meet their disaster related needs. FEMA, through an agreement with the Young Lawyers Division of the American Bar Association, provides free legal help for disaster survivors.

6. Disaster Case Management (DCM): DCMP is a program that involves a partnership between a disaster case manager and a survivor to develop and carry out a Disaster Recovery Plan. The process involves an assessment of the survivor’s verified disaster caused unmet needs, development of a plan that outlines the steps necessary to achieve recovery, organization and coordination of information on available resources that match the disaster caused unmet needs, monitoring of progress towards the recovery plan goals and, when necessary, client advocacy.

**SERVICE DELIVERY CHANNELS**

So, if you are a disaster survivor, how do you know if any of these six Individual Assistance programs are available to you? Survivors may receive information and services through:

- **Internet or Smartphone Application:** To see if you live in an area that qualifies for Individual Assistance, visit [https://www.disasterassistance.gov](https://www.disasterassistance.gov). If your area has been declared for Individual Assistance, you may apply for assistance or check your application status through the same site. You can also access Individual Assistance via smartphone by downloading the FEMA application from [www.fema.gov](http://www.fema.gov) or through your mobile provider’s application store.

- **FEMA Toll-Free Helpline:** You can call FEMA toll-free at 800-621-3362 to register for assistance or check your application status. If you are deaf, hard of hearing or have a
speech disability and use a TTY, you may call 800-462-7585. To use 711 or VRS (Video Relay Service), call 800-621-3362.

- **Disaster Recovery Centers (DRCs):** You may also apply for assistance in person at DRCs in or near your communities. DRCs are usually open quickly following a disaster for a limited period of time. They are accessible and equipped with tools to accommodate disaster survivors who need disability related communication aids. FEMA staff can assist with completing registrations or checking an individual’s application status. FEMA coordinates with the State, Territory, or Indian Tribal Government to establish fixed and mobile DRC locations. DRCs can be located online, through the FEMA App, or by texting DRC and a five-digit zip code to 43362 (4FEMA).

- **Disaster Survivor Assistance (DSA):** FEMA may send staff into affected communities to help disaster survivors apply for IHP assistance. FEMA may also coordinate with the State, Territory, or Indian Tribal 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 nongovernmental organizations and the private sector, including businesses, faith-based and disability organizations, and the general public, in conjunction with the participation of State, Territorial, Indian Tribal Government, or local government, as well as other Federal Agency partners.
The below image expresses the timeline of individual assistance programs that may be available following a disaster.

**Mass Care and Emergency Assistance (MC/EA)**
- The seven MC/EA activities began immediately before or immediately after a disaster incident.
- Blue Roof Program provides a free temporary roof from USACE to provide survivors short-term relief until the homeowner can make permanent repairs.
- Transitional Sheltering Assistance may be authorized by the Assistant Administrator (AA) for Recovery up to 180 days from the date of Declaration.

**Crisis Counseling Assistance and Training Program (CCP)**
- Immediate Service Program (ISP) Application deadline is 14 days from the date of the major disaster declaration with IA.
- ISP services last up to 60 days from the date of the major disaster declaration with IA.
- Regular Service Program (RSP) application is due no later than 60 days after the date of declaration.
- RSP services last up to 9 months from the date of the notice of award.

**Individuals and Households Program (IHP)**
- Initial Registration for IHP Assistance starts on the date Individual Assistance was designated for the declaration and runs for 60 days.
- The Regional Administrator (RA) may extend the initial registration period.
- FEMA will accept late registrations for IHP for an additional 60 days after the initial registration period with extenuating circumstances.
- IHP Assistance lasts for a period of up to 18 months.

**Disaster Legal Services (DLS)**
- DLS may be available to survivors after a major disaster declaration with IA.

**Disaster Unemployment Assistance (DUA)**
- Applications for DUA begin after a disaster declaration and close 30 days from the date of the public announcement of DUA availability.
- Applicants have 21 calendar days from the time a claim is filed to provide proof of employment.
- DUA benefits may be paid for no longer than 26 weeks beginning the first week following a major disaster declaration with IA.

**Voluntary Agency Coordination**
- Voluntary Agencies are the first support services immediately before or directly after a disaster and continue throughout the response and recovery phases.
- Voluntary Agencies provide support after Federal and State services have ended.
ONLINE RESOURCES

To learn more about Individual Assistance, visit the following links:

- DisasterAssistance.gov
- DisasterAssistance.gov FAQs
- FEMA.gov
- FEMA Fact Sheets
- Disaster Declaration Process
- Individual Assistance Program Tools
- Individual Assistance Program and Policy Guide (IAPPG)

IMAGES

Declaration Process

1. **Incident Occurs**
2. State, Tribal, and local officials collect initial damage estimates
3. State or Indian tribal government requests Joint Preliminary Damage Assessments (PDAs) from the FEMA Regional Office
4. Joint Federal/State/Tribal PDAs conducted
5. Governor or Tribal Chief Executive submits a declaration request to the President through the FEMA Regional Office
6. FEMA reviews the request and sends its recommendation to the President for decision
7. **Presidential Determination**

What to Expect after You Apply for FEMA Aid

A call from a FEMA Inspector

A Brief Inspector’s Visit

A Decision Letter

Apply for Disaster Assistance

DisasterAssistance.gov
find a DISASTER RECOVERY CENTER

Text **DRC** and your **ZIP CODE** to **4FEMA (43362)**

*Standard message and data rates apply*

Install the FEMA App

Visit FEMA.gov/DRC

Meet one-on-one with FEMA staff at a recovery center or call us at 800-621-3362 (711 or Video Relay Service) and TTY 800-462-7585.