



The House Committee on
**Transportation
& Infrastructure**

Ranking Member Rick Larsen

**POST-DISASTER INDIVIDUAL
ASSISTANCE GUIDE**

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Prepared by minority staff of the Committee on Transportation and Infrastructure

POST-DISASTER INDIVIDUAL ASSISTANCE GUIDE

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How to Use This Guide

This Post-Disaster Individual Assistance Guide provides an overview of the different resources available to people in an area under an Emergency or Major Disaster Declaration (ED or MDD) issued by the Federal Emergency Management Agency (FEMA) after an emergency or disaster.¹ EDs and MDDs are requested by the Governor of the impacted state when a disaster has exceeded local and state governments' capacity to respond and reviewed and approved or denied by the President. FEMA has made several updates to its Individual Assistance program, creating new benefits, expanding eligibility and simplifying the application process for disasters declared on or after March 22, 2024. This guide provides information about various federal grants and programs available after an ED or MDD is declared, including purpose and covered expenses, eligibility, funding and jurisdiction sources, application links, contact information, a Frequently Asked Questions section and further resources. This handbook also provides a step-by-step guide on how to apply for FEMA Individual Assistance and how to appeal their decision if your application is initially rejected.

DISCLAIMER: FEMA Individual Assistance funding can be used to cover any issue that prevents a home from being habitable, regardless of whether the issue was created by the disaster or not. FEMA assistance only provides the basic needs for a home to be habitable—including toilets, a roof, critical utilities, windows and doors. Examples of ineligible items may include non-essential cabinets and fences.

Disaster Distress Helpline (DDH)

DDH is the first national hotline dedicated to providing year-round disaster crisis counseling to address mental health problems caused or aggravated by the disaster. This toll-free, multilingual, crisis support service is available 24/7 to all residents in the U.S. and its territories who are experiencing emotional distress related to natural or human-caused disasters. The helpline provides crisis counseling for people in emotional distress related to any natural or human-caused disaster, information on how to recognize distress and its effects on individuals and families, referrals to local crisis call centers for additional follow-up care and support and healthy coping tips. *If you or someone you know is struggling with mental health problems because of a natural disaster, call or text [800-985-5990](tel:800-985-5990).*

¹ CRS. Federal Disaster Assistance Response and Recovery Programs: Brief Summaries. July 9, 2015. Available at: [Federal Disaster Assistance Response and Recovery Programs: Brief Summaries \(unt.edu\)](https://www.fda.gov/federal-disaster-assistance-response-and-recovery-programs-brief-summaries)

Assistance for Individuals and Families

- **Individual Assistance (IA) - 42 U.S.C. §5174**
 - Source: Federal Emergency Management Agency
 - Application: [DisasterAssistance.gov](https://www.fema.gov/disaster/assistance) or 800-621-3362
 - Purpose: FEMA's Individuals and Households Program (IHP) provides financial assistance and direct services to eligible individuals and households affected by a disaster, who have uninsured or underinsured necessary expenses and serious needs. IA includes the following programs:
 - **Individuals and Households Program (IHP)**
 - Purpose: 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. The assistance is intended to meet your basic needs and supplement disaster recovery efforts. To verify whether your county is eligible for IHP, consult <https://www.fema.gov/disaster/declarations>. IHP Assistance may include:
 - Funds for [temporary housing](#) while you are unable to live in your home, such as rental assistance or reimbursement for hotel costs.
 - Funds to support the [repair or replacement of owner-occupied homes](#) that serve as the household's primary residence, including privately-owned access routes, such as driveways or roads.
 - A [temporary housing unit](#), if approved for the disaster, when you are not able to use rental assistance due to a lack of available housing resources.
 - Funds for [hazard mitigation assistance](#) to help eligible homeowners repair or rebuild stronger, more durable homes.
 - Funds for [other uninsured or under-insured](#) disaster-caused expenses and serious needs.
 - Maximum Amount Provided: \$43,600.
 - **Other Needs Assistance (ONA)**
 - Purpose: Provide assistance to homeowners and renters for items not covered by another source, like insurance. ONA may include:
 - Disaster-related medical and dental expenses, to include injury or illness, loss of medical equipment.
 - Damage to an essential vehicle.
 - Disaster-related funeral and burial expenses.
 - Disaster-related child-care expenses.
 - Maximum Amount Provided: \$43,600.

- **Serious Needs Assistance (SNA)**
 - Purpose: Under the ONA, the Serious Needs Assistance grant offers a one-time, direct payment of up to \$770 for individuals and households with immediate or critical needs. Payments might be used for:
 - Emergency supplies like water, food, first aid, breast-feeding supplies, infant formula, diapers, personal hygiene items or fuel for transportation.
 - Maximum Amount Provided: \$770 (Funds awarded for SNA count toward an applicant's financial ONA maximum for that disaster).

- **Rental Assistance and Continued Rental Assistance**
 - Purpose: Provide temporary grants for survivors to pay for somewhere to live while they repair or rebuild their home. For renters, it may provide a solution while their home is under repair or while they look for a new place to rent. The initial rental assistance grant may provide up to two months of assistance. You may then request a three-month extension for up to 18 months. Rental assistance may cover:
 - Temporary housing while you are unable to live in your home.
 - Funds for security deposits, rent and the cost of essential utilities such as electricity, gas and water.
 - Short-term hotel stays while you look for a place to rent.
 - Moving and storage assistance such as costs for commercial moving labor, moving truck rental fee, fuel for the rental vehicle, costs for tape and boxes and commercial storage unit fees, including self-storage.
 - Eligibility for Continued Rental Assistance:
 - You were awarded initial Rental Assistance and used it help you pay rent and essential utility costs.
 - Are unable to return to your pre-disaster residence because it is uninhabitable, inaccessible or not available due to the disaster.
 - Demonstrate a disaster-caused financial need.
 - Show you are developing a longer-term or permanent housing plan or demonstrate progress toward one.
 - Show receipts to demonstrate initial rental assistance was used to pay for housing expenses.
 - Maximum Amount Provided: If you are found eligible, FEMA will pay Fair Market Rate (FMR) plus an essential utility allowance.

- **Displacement Assistance (DA)**
 - Purpose: Displacement Assistance is money you can use to stay in a hotel or motel, stay with family and friends or for any other available housing options.
 - Maximum Amount Provided: The amount of money provided is based on 14 days of hotel costs based on a rate for the state, territory or Tribal Nation impacted by the disaster.

- **Small Business Administration (SBA) Disaster Loans - 42 U.S.C. §5121 et seq.**
 - Source: Small Business Administration
 - Application: <https://www.sba.gov/funding-programs/disaster-assistance> or 800-659-2955
 - Purpose: Disaster assistance provided to individuals and households in the form of low interest loans. Businesses of all sizes, homeowners, renters and private nonprofit organizations are eligible to apply.
 - Maximum Amount Provided: SBA loans can cover up to \$100,000 of personal property loss (i.e. furniture, clothing, automobiles) and up to \$500,000 of real property loss (i.e. home repair).

- **Disaster Unemployment Assistance (DUA) - 42 U.S.C. §5177**
 - Source: Department of Labor
 - Application: [DisasterAssistance.gov](https://www.dhs.gov/disasterassistance) or 877-872-5627
 - Purpose: Provides benefits to qualifying employed or self-employed individuals that lost their job as a direct consequence of the disaster.
 - Eligibility Criteria includes:
 - Your job must have been lost or interrupted because of a presidentially declared disaster.
 - You must not be eligible for regular unemployment insurance benefits.
 - Maximum Amount Provided: The maximum weekly benefit amount payable is determined under the provisions of the state law for unemployment compensation in the state where the disaster occurred.

- **Dislocated Worker Program - 29 USC 2918**
 - Source: Department of Labor
 - Application: Distributed to individuals by qualifying states. Application for states available at: <https://www.grants.gov/search-results-detail/341845>
 - Purpose: Funds training for individuals that lost their job as the result of the disaster and are unlikely to return to their previous job or industry.

- **Disaster Legal Services (DLS) - 42 U.S.C. §5182**
 - Source: Federal Emergency Management Agency
 - Application: [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance) or 800-621-3362
 - Purpose: Free legal assistance to qualifying individuals, which may include help with insurance claims, powers of attorney, new wills and lost legal documents. DLS can provide help with:
 - Insurance claims for medical bills, loss of property, loss of life, etc.
 - New wills and other legal papers lost in the disaster.
 - Home repair contracts and contractor fraud.
 - Problems with landlords.
 - Proof of home ownership.
 - FEMA appeals.

- **Disaster Supplemental Nutrition Assistance Program (D-SNAP) & 7 U.S.C. §51**
 - Source: Department of Agriculture
 - Application: Contact a state or local office via <https://www.fns.usda.gov/snap/state-directory> or 211
 - Purpose: Provides food assistance to low-income households with food loss or damage caused by a disaster. Survivors that qualify for D-SNAP may receive an Electronic Benefits Transfer card to purchase food at Food and Nutrition Service authorized retail stores.
 - Eligibility: Even if you would not normally qualify for SNAP, you may qualify for D-SNAP if you had one of the disaster-related expenses below:
 - Home or business repairs.
 - Temporary shelter expenses.
 - Evacuation or relocation expenses.
 - Disaster-related personal injury, including funeral expenses.
 - Lost or no access to income due to the disaster

- **National Flood Insurance Program - 42 U.S.C. §4001**
 - Source: Federal Emergency Management Agency
 - Application: [FloodSmart.gov/start](https://www.floodsmart.gov/start) or 877-336-2627
 - Purpose: Flood insurance payouts for enrolled property owners, renters and businesses.

- **Tax Relief - Title 26 U.S.C., including §§123, 139, 165, 402, 408, 1033, 6654, 7508A**
 - Source: Internal Revenue Service
 - Information: 800-829-3676, Deduction form: [Form 4684](https://www.irs.gov/pub/irs-soi/1850101.pdf)

- Purpose: Tax relief provisions are available to individuals and businesses affected by federally declared disasters. Disaster survivors might be eligible for extra time to complete taxes or certain emergency-related deductions. Qualifying federal disaster relief payments made to individuals and households are tax exempt.

FEMA Application and Appeals Process

1. Step 1: Before you Apply:

- a. Take photos of your damaged home and belongings for your own records.
- b. Make a list of damaged/lost items, which may be helpful when working with your insurance or discussing your losses with a FEMA inspector. Keep all receipts to verify expenses caused by the disaster.
- c. If you have insurance, file a claim with your insurance provider as soon as possible. While you do not have to file your claim prior to applying for FEMA disaster assistance, you will be required to provide FEMA your insurance settlement or denial before being considered for certain types of assistance.
- d. If you need to search for shelters near you, text SHELTER and your zip code to 43362.
- e. For immediate needs, check with your local emergency management officials, voluntary agencies or call local 2-1-1.

2. Step 2: Apply to FEMA:

To apply for FEMA assistance, you may do any one of the following:

- a. Visit a Disaster Recovery Center. To find a center close to you, go online to: [DRC Locator](#), or text DRC along with your Zip Code to 43362 (Ex: DRC 04074),
- b. Call the FEMA Helpline at 800-621-3362, available daily from 7 a.m. to 11 p.m. ET.
- c. [DisasterAssistance.gov](#)
- d. Download the FEMA mobile app

Application Materials:

- i. Social Security number
- ii. Annual household income
- iii. Contact information (phone number, mailing address, email address, and damaged home address)
- iv. Bank account information
- v. Insurance information (type of policy, insurance company name, etc.)
 1. *Note:* FEMA cannot provide assistance for damage or expenses covered by insurance. If your insurance coverage DOES NOT cover all your essential needs and/or is delayed, you may request additional assistance from FEMA.

3. Step 3: Home Inspection

- a. If you have had disaster-caused damage to your home and personal property, FEMA may verify the damage through an on-site or remote inspection.
- b. The inspector will record damage that may be eligible within the IHP.
- c. An inspection can only be done when the applicant or co-applicant is present.
- d. If the home cannot be accessed, the inspector may meet with the applicant at the obstruction or a neutral location to verify occupancy and/or ownership.

4. Step 4: Receive FEMA’s Decision

- a. You may be approved for FEMA disaster assistance based on the information you provided, but many times, additional information is needed. If more information is needed, FEMA will call or send a letter asking you for specific information.
- b. FEMA will send you a decision letter explaining the type of assistance you are approved to receive – and any assistance you are not approved to receive.
- c. If you are approved for disaster assistance, you may receive a check from the U.S. Department of the Treasury or direct deposit, based on your chosen method.

5. Step 5: Appealing FEMA’s Decision (Optional)

- a. If you disagree with FEMA’s decision, you can appeal by following the instructions in your decision letter.

{FEMA_LTR_HEAD}

Disaster Number: {DSTR_NR}
 FEMA Application Number: {RGSN_ID}

{APPL_NM}
 {STRT_ADR}
 {CITY_STATE}

{SALUTATION}:

FEMA has reviewed your application for disaster assistance. Unfortunately, we are not able to approve your request for the types of assistance listed below at this time.

This letter explains:

- The types of assistance your application was not approved for.
- Why your application was not approved for that assistance.
- The additional steps you may take to get assistance.

ASSISTANCE NOT APPROVED

Your application is not currently approved for the following assistance:
 {INEL_ONLY_BLK}

Your application may still be under review to see if you qualify for other types of assistance. If so, FEMA will send you a separate letter with a decision or to request more information.

For more information on how FEMA makes eligibility decisions, please refer to the introduction letter you got with the copy of your FEMA application.

If you have any questions about this decision or need more information about the contents of this letter, please call FEMA’s Helpline at 1-800-621-3362. If you use a video relay service, captioned telephone service, or other communication services, please provide FEMA the specific number assigned for that service.

HOW TO APPEAL If you disagree with FEMA’s decision, you have the right to appeal.	
When do I need to submit my appeal?	You must mail or submit your appeal within 60 days from the date of this letter. If you do not have all the necessary documents within 60 days, you must still send your appeal in by the deadline. You will have more opportunities to provide any additional documents FEMA may need.
What do I need to provide?	<ul style="list-style-type: none"> • Copies of supporting documents, including proof of your disaster-caused losses. All documents, receipts, bills, and estimates must include contact information of the service provider. • If you need to provide additional details, you can send a completed <i>Individuals and Households Program Appeal Request Form</i>, included with this letter, or a signed appeal letter. <p>Make sure you write your name, disaster number, and FEMA application number on all documents you send to FEMA. These numbers are printed above your name and address at the beginning of this letter. Keep all original documents for your records and only provide copies to FEMA.</p> <p>To authorize a third party to act for you, submit the <i>Authorization for the Release of Information Form</i> included with this letter. To learn more, contact FEMA’s Helpline at 1-800-621-3362.</p>

Example FEMA Individual Assistance Request Denial Letter

- b. The letter sent from FEMA will provide additional information on the types of documents or information needed if you choose to appeal FEMA's initial decision. For example, if you are appealing for additional assistance to help repair your home, you will want to provide FEMA with any receipts, bills or repair estimates received for the repairs needed to your home because of the disaster.
- c. You must send your appeal within 60 days of the date on your decision letter using the [IHP Appeal Request form](#). When submitting any documentation or information to FEMA, you must include your FEMA application number and disaster number on every page.
- d. If you were affected by a disaster declared before March 22, 2024, you are required to submit a signed appeal letter explaining why you think the decision about the amount or type of assistance you received is incorrect and new or additional information or documents not previously submitted.
- e. FEMA reviews all appeals. Decisions usually are made within 30 days of receiving the appeal, however, it may take up to 90 days for a decision.

Frequently Asked Questions (FAQs)

- How Can I Apply for FEMA Assistance?
To apply for FEMA assistance, you may do any one of the following:
 - Visit a Disaster Recovery Center. To find a center close to you, go online to: [DRC Locator](#), or text DRC along with your Zip Code to 43362 (Ex: DRC 04074),
 - Call the FEMA Helpline at 800-621-3362, available daily from 7 a.m. to 11 p.m. ET.
 - [DisasterAssistance.gov](#)
 - Download the FEMA mobile app
- What types of assistance does FEMA provide?
 - Lodging Expense Reimbursement for hotel expenses; this option is for uninsured or underinsured applicants who cannot return to their home due to disaster-related damage.
 - Home Repair/Replacement Assistance for disaster losses not already covered by another source.
 - Rental Assistance for alternative housing if you can no longer occupy your primary residence due to disaster-related damage.
 - Personal Property Assistance to repair or replace essential, uninsured personal property damaged by severe storms and flooding.
 - Transportation Assistance for primary vehicles damaged by the disaster.
 - Crisis counseling services to address mental health problems caused or aggravated by the disaster.
 - Legal assistance with insurance claims, powers of attorney, new wills, and lost legal documents.

- What can lead to an “ineligible” determination:
 - You may need to submit additional information so that FEMA can continue processing your application.
- I’m a renter. Do I qualify for FEMA assistance?
 - Renters whose property was destroyed or damaged by severe storms and flooding may be eligible to apply for federal assistance.
- Can my household apply for FEMA assistance if I am not a U.S. citizen?
 - To qualify for FEMA assistance, you or a member of your household must be U.S. citizen, non-U.S. citizen national or qualified migrant. However, undocumented families with one family member (including a minor child) who is a United States citizen, non-U.S. citizen national or qualified migrant and has a Social Security number may apply.
- What happens if I disagree with FEMA’s decision?
 - Every applicant has the right to appeal a FEMA determination. For example, if you feel the amount or type of assistance is incorrect, you may submit an appeal letter and any documents needed to support your claim.
- How can I appeal a FEMA decision?
 - You must file your appeal in writing to FEMA within 60 days of the date of your determination letter. In a signed and dated letter, you must explain the reason(s) for your appeal.
- Who manages the federal awards received from ED or MDD funding sources?
 - The State, Territorial, or Tribal government that receives the federal award under the disaster declaration manages and disburses funding to eligible subrecipients.
- Where can I find answers to other FAQs?
 - Visit <https://www.fema.gov/disaster/recover/faq>

Assistance for Small Businesses

- **Economic Injury Disaster Loans (EDIL) - 15 U.S.C. §636(b)**
 - Source: Small Business Administration
 - Application: <https://lending.sba.gov/search-disaster/> or 800.659.2955
 - Purpose: Loans up to \$2 million for small businesses and nonprofits with economic injury as the result of the disaster.
- **Physical Disaster Loans - 15 U.S.C. §636(b)**
 - Source: Small Business Administration
 - Application: <https://lending.sba.gov/search-disaster/> or 800.659.2955
 - Purpose: Loans up to \$2 million for businesses and nonprofits for uninsured physical damage and losses.

- **Emergency Disaster Loans for Farmers - 7 U.S.C. §1961**

- Source: Department of Agriculture
- Application: <https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/emergency-farm-loans/index>
- Purpose: Low-interest loans for agricultural producers including farmers, ranchers and aquaculture producers to recover production and physical losses.

Further Resources

Disaster Survivors can learn about assistance they qualify for and apply for certain assistance at: [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance)

FEMA's Smartphone Application: Allows users to receive real-time weather updates, send notifications to loved ones, locate emergency shelters, apply for individual assistance and check application status.

[Stafford Act Declaration Process](#)

[A Brief Overview of FEMA's Individual Assistance Program](#)