

# Disaster Benefits

If your house was damaged or you were injured in a disaster, you can apply for different types of assistance through the Federal Emergency Management Agency (FEMA).

<b>For disaster-related ____</b>	<b>...FEMA offers ____</b>
• Housing assistance	➤ IHP-Housing Assistance Program
• Medical, dental, moving, and funeral expenses	➤ IHP-Other Needs Assistance Program
• Food assistance	➤ D-SNAP
• Legal services	➤ Disaster Legal Services
• Unemployment assistance	➤ Disaster Unemployment Assistance

**Q: Am I in a “disaster zone”?**

- The President must make a disaster declaration before FEMA can help.

Enter your city or zip code [HERE](#) to see if Individual Assistance is available in your area.

## Individual Households Program (IHP) – Housing Assistance Program

**Q: What types of assistance are available for individuals and households?**

- Cash aid;
- Direct Housing Assistance (can be money to repair a damaged home/rent a new one);
- Food Stamps;
- Unemployment Aid;
- Disaster Legal Services;
- Counseling and Mental Health Services; and
- Low Interest Loans through FEMA or the Small Business Administration (SBA).

You can search for disaster assistance in two ways:

- Click [Find Assistance](#) at [DisasterAssistance.gov](https://DisasterAssistance.gov). Answer the questions to get a personalized list of assistance based on your answers; or



- Click [Forms of Assistance](#) at [DisasterAssistance.gov](#) to search for assistance by category (like Housing or Insurance) or by Federal Agency (like the SBA)

**Q: What is the Individual Households Program?**

- Individual Households Program is one of FEMA's IA programs. It provides financial assistance and direct services to people who do not have insurance or have expenses their insurance does not cover. The program cannot pay for all losses caused by a disaster. FEMA grants are meant to help you start recovering.

**Q: Do I qualify for FEMA IHP assistance?**

- You must be a U.S. citizen, non-citizen national, or qualified alien.
- You must have losses in an area that has been declared a disaster by the President. You can check that on [DisasterAssistance.gov](#).
- You must have disaster related necessary expenses or serious needs (i.e. medical or dental costs due to disaster-related injury or house repair costs due to disaster-related damage)
- You must not have insurance, or not have enough insurance.
  - Even if you have insurance, you should still apply for FEMA assistance.
  - FEMA does not cover insurance deductibles.
  - You must get flood insurance if FEMA tells you to after giving you aid. If you do not, FEMA will not help you with future disasters.

**Q: When should I apply for FEMA assistance?**

- You should apply within 60 days of the date of federal disaster declaration.

**Q: How do I apply for FEMA assistance?**

**Phone:** Contact FEMA at 1-800-621-FEMA (3362) or TTY users can call 1-800-462-7585.  
**Online:** fill out application at [DisasterAssistance.gov](#)  
**In Person:** You can also fill out the application at a FEMA Disaster Resource Center (DRC) or Mobile Registration Intake Center (MRIC).

**Q: How long can I receive FEMA aid?**

- You can receive Housing and ONA for up to 18 months after a disaster.

**Q: What kind of housing assistance is available through IHP?**

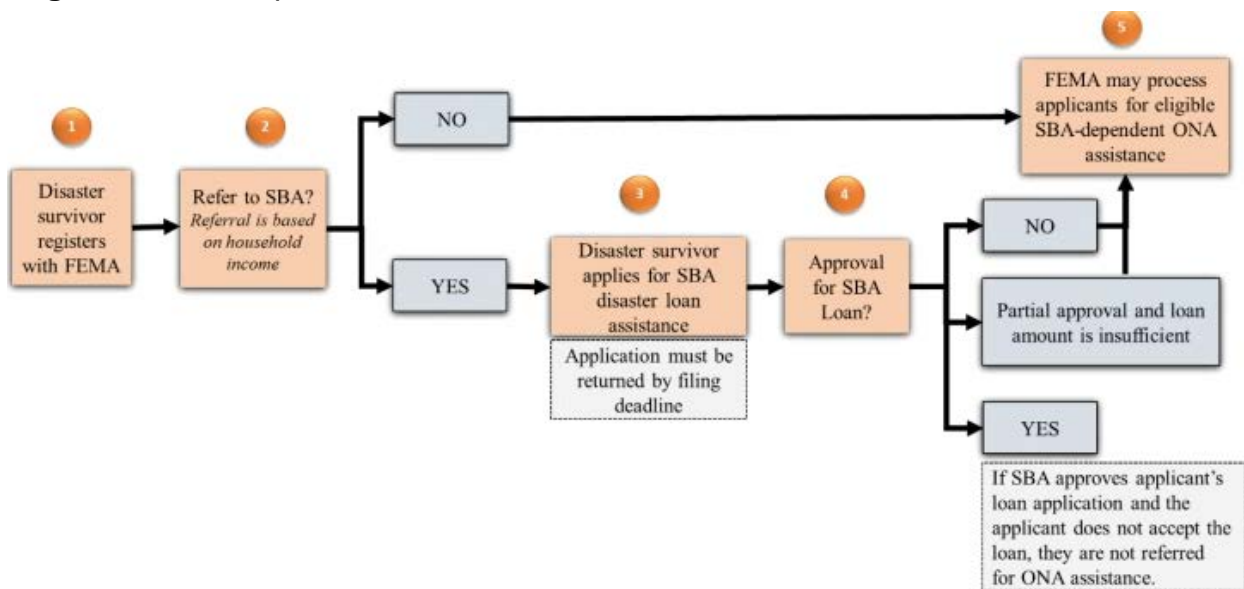


- Housing Assistance can be financial or direct assistance. Financial assistance is usually money to pay for rent, a hotel room, or to repair or rebuild your home. Direct assistance is where FEMA provides you a place to live at its expense. This can include building you a new home to replace the old one.

**Q: What is “Other Needs Assistance”?**

- FEMA’s Other Needs Assistance (ONA) program covers losses that are not related to your home. You must show that your losses are “necessary expenses” and “serious needs. These are replacing destroyed property or a car, paying medical bills, and moving expenses, and more.

**Figure 1. SBA-Dependent ONA Assistance**



**Q: What is the Critical Needs Assistance (CNA) Program?**

- CNA is a one-time small cash payments to cover needs from a disaster. CNA covers needs like food, first aid, medications, baby formula, personal hygiene stuff, and more. This is a one- time payment per household. The amount varies by disaster. There is no direct application for CNA, rather survivors can indicate their need for funds during their initial FEMA registration through [disasterassistance.gov](https://disasterassistance.gov).

**Disaster Unemployment Assistance (DUA)**

**Q: What is DUA?**



- The DUA program gives money to those who lost their job or work hours because of a major disaster. The program starts when the President makes a major disaster declaration. Residents of the impacted major disaster zone are then eligible for Disaster Unemployment Assistance (DUA). To find whether your state qualifies, see [FEMA's website](#).
- **Eligibility:** A person can apply for DUA benefits if:
  - They live in [the major disaster zone](#),
  - They are not eligible for regular unemployment benefits.
  - They show they lost their job as a direct result of the major disaster,
  - One of the following requirements is met:
    - No longer has a job,
    - Is unable to reach their place of work,
    - Cannot work due to damage to the place of work ,
    - Are looking for work because the head of their household died, or
    - Were hurt in the disaster and cannot work.

## Disaster Legal Services (DLS)

### Q: What is 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. It is available to survivors who qualify as low income.

### Q: Am I eligible for DLS?

- DLS is only available if IA is available. You can check whether a DLS hotline has been set up for your area [here](#).
- To get DLS aid, you must have survived a major disaster and not have enough resources (income *and* assets) to hire a lawyer.

### Q: How do I apply for access to DLS?

- The ABA National Disaster Hotline will remain on throughout the year. It is designed to connect you to the right state hotline. DLS National Hotline Number: (888) 743-5749

## Disaster Supplemental Nutrition Assistance Program (D-SNAP)

### Q: What types of food assistance is available?

- The **Disaster Supplemental Nutrition Assistance Program (D-SNAP)** gives cash to people who need to buy food, because they lost it or cannot afford it due to a disaster.



**Q: Where can I get food assistance through D-SNAP?**

- D-SNAP provides food assistance who lost food because of a natural disaster. Not all states may provide D-SNAP. Check your local news, or below in the SNAP State Directory, to see if D-SNAP has been approved to in your State.

You can view the [SNAP State Directory](#) or call for other benefit details.

- If approved for D-SNAP benefits, you will receive an Electronic Benefits Transfer (EBT) card. An EBT card works like a debit card, but can only be used to buy food at grocery stores. EBT cards may be given to clients immediately at the application site, by mail, or at a secondary site, like a supermarket.

**Q: Do I qualify for D-SNAP assistance?**

- To qualify for D-SNAP, a household must meet a D-SNAP income and resource test. This test is less strict than the regular SNAP test. This test is based on a formula that considers a household's income, liquid assets, and expected expenses from the disaster. There is also a limit on income, which is three times the usual maximum for regular SNAP.
- You must have also incurred *one* of the disaster-related expenses:
  - Home or business repairs,
  - Temporary shelter expenses,
  - Evacuation or relocation expenses,
  - Disaster-related personal injury, including funeral expenses, or
  - Lost income due to the disaster.
- Several requirements for regular SNAP do not apply to D-SNAP. Applicants are not required to provide Social Security Numbers, and citizenship or immigration status does not affect eligibility. People who already get SNAP can still apply for D-SNAP for more aid.

**Q: How much D-SNAP assistance can I get?**

- The maximum D-SNAP amount is equal to the maximum a household could get for regular SNAP. This includes households that were not getting SNAP before the disaster.

**Q: How do I apply?**

- You may apply for D-SNAP benefits at sites in your community. State agencies announce the program in the local news.



- You only need to prove your identity to get D-SNAP. Other things are only checked if the state thinks it has a reason to. You do *not* have to be eligible for or getting SNAP, to get D-SNAP.

You can view the [SNAP State Directory](#) to call for other benefit details.

## Small Business Administration (SBA) Disaster Loan Program

### Q: What is the SBA Disaster Loan Program?

- The program offers low-interest loans to residents of the regions that have been declared major disasters if losses are not covered by insurance or other forms of compensations. Loans can cover both physical damage and economic injury, and are available to business owners, non-profits, homeowners, and renters. FEMA might require you to apply for an SBA loan before they approve you for assistance.
- ***Note that these are loans that must be repaid.*** You may have to apply for an SBA loan and be found ineligible before you can access other FEMA grants.

