

FEMA Individual Assistance (IA) Client Checklist

For Disaster-Affected Individuals & Families

Administered by: Federal Emergency Management Agency
(Mississippi coordination through Mississippi Emergency
Management Agency)

STEP 1: Confirm Eligibility

- County is included in a Presidential Disaster Declaration
- Disaster includes Individual Assistance (IA)
- Property is primary residence

STEP 2: Information Needed to Apply

Applicants can apply online, by phone, or in person at a Disaster Recovery Center (DRC).

Basic Information Required:

- Full legal name
- Social Security number
- Date of birth
- Contact phone number
- Current mailing address
- Damaged property address
- Insurance information (if any)

- Bank account information (for direct deposit)

STEP 3: Identity Verification

Provide one of the following:

- Driver's license
- State-issued ID
- Passport
- Social Security card (if requested)

STEP 4: Proof of Occupancy (You Lived There)

Provide one of the following dated near the disaster:

- Utility bill
- Lease agreement
- Mortgage statement
- Bank statement showing address
- Insurance bill
- Official mail from government agency

STEP 5: Proof of Ownership (Homeowners Only)

Provide one of the following:

- Property deed

- Mortgage documentation
- Property tax receipt
- Manufactured home certificate
- Title
- Heirship affidavit (if inherited property)

STEP 6: Insurance Documentation

- Homeowner's insurance policy number
- Flood insurance policy (if applicable)
- Insurance settlement letter
- Insurance denial letter (if claim denied)

Note: FEMA cannot duplicate insurance payments.

STEP 7: Damage Documentation

- Photos of damage
- Contractor repair estimates
- Receipts for emergency repairs
- List of damaged personal property
- Receipts for replacement items (if available)

STEP 8: Potential Assistance Categories

Applicants may qualify for:

Housing Assistance

- Temporary rental assistance
- Lodging reimbursement
- Home repair grants
- Home replacement assistance

Other Needs Assistance (ONA)

- Personal property loss
- Appliances/furniture
- Clothing
- Medical expenses
- Funeral expenses
- Childcare
- Transportation repair/replacement

- Moving and storage
- Cleanup supplies

Disaster Unemployment Assistance (DUA)

- Proof of lost income
- 1099s or Schedule C (self-employed)
- Pay stubs (employees)

STEP 9: SBA Disaster Loan Referral

Some applicants may be referred to the U.S. Small Business Administration (SBA).

- Complete SBA application (even if loan not desired)
- Provide income documentation
- Provide credit information
- Provide repair estimates

STEP 10: After Applying

- Monitor FEMA correspondence
- Attend scheduled inspection
- Respond to document requests promptly
- Keep copies of all submissions
- File appeal within 60 days if denied

IMPORTANT REMINDERS

- Assistance is for primary residence only
- FEMA grants are not taxable income
- Keep all disaster-related receipts
- Funds must be used for approved purpose
- Failure to provide documentation may result in denial

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