

Here's a clear, practitioner-style breakdown of how individuals can access disaster assistance through the Federal Emergency Management Agency (FEMA) and what documentation they must provide.

This is especially useful if you're advising clients post-disaster.

I. How Citizens Access FEMA Individual Assistance (IA)

FEMA Individual Assistance (IA) becomes available only after a Presidential Disaster Declaration for the county.

Step 1: Confirm the Area is Declared

Citizens must confirm their county is included in the federal declaration for:

- Individual Assistance (IA) (not just Public Assistance)

Step 2: Apply for Assistance

Individuals can apply:

1. Online at DisasterAssistance.gov
2. Through the FEMA mobile app
3. By calling FEMA (800-621-3362)
4. In person at a Disaster Recovery Center (DRC)

II. Types of Individual Assistance Available

Under FEMA IA, individuals may qualify for:

1. Housing Assistance

If primary residence is damaged or destroyed

May include:

- Temporary rental assistance
- Lodging reimbursement
- Home repair grants
- Home replacement assistance
- Direct housing (temporary FEMA housing units)

What They Must Show:

- Proof of identity
- Proof of occupancy
- Proof of ownership (if homeowner)
- Insurance documentation
- Photos of damage (if available)
- Inspection access

2. Other Needs Assistance (ONA)

For uninsured or underinsured disaster-related expenses:

Eligible expenses may include:

- Personal property loss
- Furniture/appliances
- Clothing
- Essential tools
- Medical expenses
- Dental expenses
- Funeral expenses
- Childcare
- Transportation (vehicle repair or replacement)
- Moving and storage costs
- Clean-up items (chainsaws, dehumidifiers, etc.)

What They Must Show:

- Receipts (if available)
- Insurance denial or settlement letter
- Damage proof (photos, inspection report)

- Written explanation of need

3. Displacement Assistance

For immediate housing needs after being forced out.

Must Show:

- Proof the home is uninhabitable
- Proof of occupancy

4. Crisis Counseling

Available through state programs funded by FEMA.

No documentation usually required beyond disaster impact.

5. Disaster Unemployment Assistance (DUA)

Available if:

- Lost job due to disaster
- Self-employed income disrupted

Administered by the state but funded federally.

Must Show:

- Proof of prior income (1099s, Schedule C, paystubs)
- Proof disaster caused job loss
- Identity documentation

6. SBA Disaster Loans (Required Referral)

Many applicants are referred to the:

U.S. Small Business Administration

Important:

- Homeowners and renters may apply.
- Even if they don't want a loan, completing SBA may be required to unlock certain FEMA grants.

Must Show:

- Credit history
- Income documentation
- Insurance information
- Repair estimates

III. Core Documentation FEMA Typically Requires

Citizens should be prepared to provide:

1. Identity Verification

- Driver's license
- Social Security number
- Passport

2. Proof of Occupancy

One of the following:

- Utility bill
- Lease agreement
- Mortgage statement
- Insurance bill
- Bank statement mailed to address

3. Proof of Ownership (Homeowners)

- Deed
- Mortgage statement
- Property tax receipt
- Manufactured home certificate
- Heirship affidavit (if informal ownership)

4. Insurance Information

- Policy number
- Declaration page
- Settlement letter
- Denial letter (if applicable)

 FEMA does not duplicate insurance benefits.

5. Disaster-Related Damage Proof

- Photos
- Contractor estimates
- Inspection report
- Receipts for emergency repairs

IV. Important Rules Citizens Must Understand

- Assistance is for primary residence only

- FEMA grants are not taxable income
- FEMA is supplemental (insurance pays first)
- Funds must be used for the stated purpose
- Appeals must be filed within 60 days if denied

V. Common Reasons Applications Get Denied

1. No proof of occupancy
2. No proof of ownership
3. Insurance coverage available
4. Missed inspection
5. Incomplete documentation

VI. Local Access Points

After a disaster, assistance is typically available through:

- Disaster Recovery Centers (DRCs)
- Local Emergency Management Offices
- State Emergency Management Agency
- Faith-based recovery groups
- Community Action Agencies

In Mississippi, coordination typically runs through:

Mississippi Emergency Management Agency

VII. Practical Advice for Citizens

If you're helping clients post-disaster:

1. Have them apply immediately (even if unsure)
2. Document everything
3. File insurance claims first
4. Keep all receipts
5. Assist with appeals if needed

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