



TDEM
THE TEXAS A&M UNIVERSITY SYSTEM

Assistance to Individuals FAQ

What is Individual Assistance (IA)?

FEMA's direct assistance to individuals and households, the IA program, are grant payments made directly to the disaster survivor and will supplement disaster damages not covered under insurance.

How does a Texan apply for FEMA IA?

Individuals in one of the 108 currently declared counties for IA can register online at:

www.DisasterAssistance.gov or call 1-800-621-3362 or 1-800-462-7585

What programs are included in the Individual Assistance Declaration?

- **Other Needs Assistance (ONA)**

Other Needs Assistance (ONA) provides a grant up to \$36,000 in financial assistance for expenses related to medical and dental, funeral costs, repair/replacement of personal items, and other expenses.

- **Housing Assistance**

Housing Assistance provides a grant up to \$36,000 in financial assistance for temporary housing, repair, replacement and semi-permanent or permanent housing construction.

- **Disaster Unemployment Assistance**

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

- **Disaster Legal Assistance**

Disaster Legal Services (DLS) DLS provides legal assistance to low income individuals who, prior to or because of the disaster, are unable to secure legal services adequate to meet their disaster related needs.

What other programs are offered under the IA Declaration?

There are additional programs like the **Crisis Counseling Assistance and Training Program (CCP)** and **Disaster Case Management (DCM)** that the state must apply for once the IA Declaration is approved. These applications are in process.

Small Business Administration (SBA) Disaster Loan Program

Additionally, SBA provides loans to homeowners, renters or businesses to repair or replace disaster-damaged real estate and personal property, including automobiles. To begin the application for an SBA loan, please visit <https://disasterloanassistance.sba.gov/ela/s/> or call 1-800-659-2955.