

- **Disaster Case Management (DCM):** DCM is a time-limited process that promotes partnership between a case manager and a disaster survivor in order to assess and address a survivor's verified disaster-caused unmet needs through a disaster recovery plan. This disaster recovery plan includes resources, decision-making priorities, providing guidance and tools to assist disaster survivors.
- **Individuals and Households Program (IHP):** IHP Assistance provides financial assistance and direct services to eligible individuals and households who have uninsured or underinsured necessary expenses and serious needs. IHP Assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster; it is intended to meet basic needs and supplement disaster recovery efforts. IHP Assistance is not considered income or a resource when determining eligibility for welfare, income assistance, or income-tested benefit programs that the federal government funds, such as Social Security benefits or disability income. IHP Assistance is also exempt from garnishment or seizure, but this exception does not apply to FEMA recovering assistance received in error or fraud.

Individual Assistance Service Delivery Channels

FEMA offers disaster survivors multiple options to access Individual Assistance. Survivors may receive information and services through:

- **Internet or Smartphone Application:** Disaster survivors may apply for IHP Assistance or check their application status on-line at www.disasterassistance.gov. Disaster survivors may also access FEMA via smartphone by downloading the application from www.fema.gov or through their mobile provider's application store.
- **FEMA Toll-Free Helpline:** Disaster survivors may call FEMA toll-free at 800-621-3362 (TTY: 800-462-7585) to register for assistance or check their application status. Those who use a relay service such as a videophone, InnoCaption or CapTel should update FEMA with their specific number assigned to that service.
- **Disaster Recovery Centers (DRCs):** Disaster survivors may apply for assistance in person at DRCs in or near their communities. DRCs are usually opened quickly after a disaster for a limited period of time. They are accessible and equipped to accommodate disaster survivors who need disability-related communication aids. FEMA staff can assist with completing registrations or checking their application status. FEMA coordinates with the state, territorial, tribal, or local government to establish DRC locations.
- **Disaster Survivor Assistance (DSA) Teams:** FEMA may send staff into the affected communities to help disaster survivors apply for IHP assistance. FEMA may also coordinate with the state, territorial, tribal, or local government to send staff into emergency shelters to assist survivors. FEMA staff are equipped with computers or similar devices to assist survivors with registering for IHP Assistance or provide them referrals to other resources.

Because FEMA's programs are not designed to make a survivor whole, we encourage a whole community approach to disaster recovery by engaging the full capacity of non-governmental