

# Disaster Assistance

Food, shelter, cash payments, loans, and other help  
for survivors of major disasters

## Federal disaster assistance is provided to survivors of a major disaster through...

- the Federal Emergency Management Agency (FEMA), the Individuals and Households Program (IHP), Disaster Unemployment Assistance (DUA), the Small Business Administration (SBA), and emergency provisions of other benefit programs such as the Supplemental Nutrition Assistance Program (SNAP).
- FEMA, the key federal coordinating agency, works in concert with and provides referrals to other agencies administering disaster relief.

**NOTE:** The most common “major disasters” are earthquakes, storms, fires, and civil unrest.

## FEMA provides...

- *Temporary Housing Assistance.* Rent payments or temporary housing units for people who must relocate due to disaster-related damage to their primary home or apartment.
- *Mortgage and Rental Assistance.* Rent or mortgage payments for people suffering a financial hardship due to the disaster and facing eviction or foreclosure.
- *Emergency home repairs.* Grants to homeowners to restore the habitability of their home and replace essential household items.
- *Critical Needs Assistance.* One-time, limited payments for immediate needs such as food, medications and medical equipment, infant formula, and personal hygiene items.

## OTHER PROGRAMS

### The Individuals and Households Program (IHP)

- Provides grants to people needing financial help for disaster-related expenses such as housing repairs and cleanup, replacement of household and job essentials (including transportation), child care, and medical, dental, and funeral costs; also provides temporary housing expense reimbursements and rental assistance.
- To receive IHP for purposes other than medical, dental, and funeral costs, an individual must be ineligible for an SBA loan, or must have received an SBA loan that is inadequate to cover his or her needs.
- The IHP is administered through state offices of emergency services or similar state agencies.

### Disaster Unemployment Assistance (DUA)

- Provides cash income to people who become unemployed due to a major disaster and who are ineligible for regular state unemployment insurance (UI). DUA is administered by the U.S. Department of Labor through state employment agencies.

### Food programs

- Emergency Supplemental Nutrition Assistance Program (SNAP), Disaster SNAP (D-SNAP), and food distribution may be provided to meet emergency food needs arising after a disaster. These food programs are administered by the U.S. Department of Agriculture through state social services agencies or similar state or local organizations.

### Short-term, noncash, in-kind emergency disaster assistance

- Numerous agencies independently provide food, water, shelter, medical care, emergency shelter, search and rescue, and other services to minimize threats to life, property, and public health and safety.

### Small Business Administration (SBA) loans

- Low-interest loans to homeowners, renters, nonprofit organizations, and large and small businesses to repair or replace damaged homes, personal property, or businesses.
- Primary source of federal funds for long-term housing assistance.

### Individuals qualify for disaster assistance who...

- have suffered a loss caused by an event that the president of the United States has declared to be a major disaster
- apply soon after a disaster is declared, within the application period for the particular benefit program

### Special considerations for immigrants and their families

- If one member of the household is a U.S. citizen or a “qualified” immigrant, the household may be eligible for FEMA’s Individuals and Households Program.
- Receipt of disaster relief does not have public charge consequences.
- All immigrants, regardless of immigration status, are eligible for short-term, noncash, in-kind, emergency disaster relief and similar services.

*continued following table* ➤

| <b>Disaster Assistance</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                      |
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| <b>ELIGIBLE IMMIGRANTS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>INELIGIBLE IMMIGRANTS</b>                                                                                                                                                                                         |
| <b>FEMA Assistance Programs,<br/>Individuals and Households Program, and Disaster Unemployment Assistance</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                      |
| <p><b>“Qualified”</b> immigrants<sup>1</sup> and <b>victims of trafficking</b><sup>2</sup></p> <p>NOTE: To receive Disaster Unemployment Assistance (DUA), “qualified” immigrants and survivors of trafficking must have employment authorization.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <p><b>“Not qualified”</b> immigrants are ineligible,<sup>3</sup> except for services that provide short-term, noncash, in-kind emergency disaster relief.</p>                                                        |
| <b>Short-Term, Noncash, In-Kind Emergency Disaster Relief</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                      |
| <p><b>All immigrants</b>, regardless of immigration status.</p> <p><b>NOTE:</b> FEMA interprets the short-term disaster relief provision to apply to programs that provide: search and rescue; emergency medical care; emergency mass care; emergency shelter; clearance of roads and construction of temporary bridges necessary to the performance of emergency tasks and essential community services; warning of further risk or hazards; dissemination of public information and assistance regarding health and safety measures; provision of food, water, medicine, and other essential needs, including movement of supplies or persons; and reduction of immediate threats to life, property, and public health and safety.</p> <p>D-SNAP, which provides temporary food assistance for households affected by a natural disaster, may be available for households that are not normally eligible for SNAP benefits.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <p>None.</p>                                                                                                                                                                                                         |
| <b>Emergency Supplemental Nutrition Assistance Program (SNAP)<sup>4</sup></b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                      |
| <p><b>Children</b> under 18 years old who are now “qualified” immigrants.</p> <p><b>Adults</b> who have had a “qualified” immigrant status for at least 5 years, and other adults listed below.</p> <p><b>Seniors</b> who were born before Aug. 22, 1931, were lawfully residing in the U.S. on Aug. 22, 1996, and who are now “qualified” immigrants.</p> <p><b>Persons receiving benefits for blindness or disability</b>, who were lawfully residing in the U.S. on Aug. 22, 1996. Disability-related benefits may include: Supplemental Security Income, Social Security disability, state disability or retirement pension, railroad retirement disability, veteran’s disability, disability-based Medicaid, or possibly General Assistance for certain persons with disabilities.</p> <p><b>Lawful permanent residents (LPRs)</b> credited with 40 quarters of work.</p> <p><b>“Refugee”</b> categories: individuals granted status as a refugee, asylee, person granted withholding of removal/deportation, Amerasian immigrant, Cuban/Haitian entrant, Iraqi or Afghan special immigrants, certain Afghan and Ukrainian parolees.<sup>5</sup> Eligibility continues during this period even if the “refugee” becomes an LPR.</p> <p><b>Victims of trafficking.</b></p> <p><b>Citizens of Micronesia, the Marshall Islands, and Palau</b> who are lawfully residing in the U.S. pursuant to a Compact of Free Association (COFA).</p> <p><b>Veterans</b> and active duty military personnel, their spouses, unremarried surviving spouses, and children, who are “qualified” immigrants.</p> <p><b>Certain Hmong or Highland Laotian tribe members</b> who are lawfully present in the U.S., and were members of these tribes during the Vietnam era; spouses, unremarried widows/widowers, and unmarried dependent children of these tribe members also are eligible.</p> <p><b>A member of a federally recognized Indian tribe, or an American Indian born in Canada.</b></p> <p><b>Some states</b> also provide state-funded food assistance to <b>additional categories of immigrants.</b></p> | <p><b>“Qualified”</b> immigrants not listed as eligible.</p> <p><b>“Not qualified”</b> immigrants other than American Indians and Hmong or Laotian tribe members or trafficking survivors described as eligible.</p> |

**To apply, a person should...**

- contact FEMA via telephone at 1-800-621--3362; other contact information is available at <https://www.disasterassistance.gov/help/contact-us>.

Following some disasters, FEMA opens Disaster Recovery Centers where people can obtain information or apply for assistance. To find one near you, go to <https://gateway.fema.gov/ESF6/DRCLocator>.

**The law governing federal disaster assistance appears at:**

Stafford Disaster and Relief Act 42 U.S.C. §§ 5121, et seq., 44 C.F.R. §§ 206.1, et seq. (FEMA and IHP), 20 C.F.R. §§ 625.1, et seq. (DUA), 7 C.F.R. §§ 280.1, et seq. (Emergency Food Coupons and Food Distribution), 15 U.S.C. §§ 634, et seq., 13 C.F.R. §§ 123.1, et seq. (SBA); immigrant eligibility described in Memorandum from Lacy E. Suiter, Federal Emergency Management Agency, Executive Associate Director, Response and Recovery Directorate Policy No. 4430.140C, Policy on Verification of Citizenship, Qualified Alien Status and Eligibility for Disaster Assistance (Mar. 2, 1998).

**Additional materials:**

Fact Sheet: Citizenship Status and Eligibility for Disaster Assistance FAQ at <https://www.fema.gov/press-release/20210318/fact-sheet-citizenship-status-and-eligibility-disaster-assistance-faq#> (last updated March 18, 2021)

Information on FEMA’s Individuals and Households Program, <https://www.fema.gov/assistance/individual/program>

Individual Assistance Program and Policy Guide, at) at <https://www.fema.gov/assistance/individual/policy-guidance-and-fact-sheets> (last updated May 2021), and memo with amendments at [https://www.fema.gov/sites/default/files/documents/fema\\_iappg-policy-amendments-memo.pdf](https://www.fema.gov/sites/default/files/documents/fema_iappg-policy-amendments-memo.pdf) (Sept. 2, 2021).

<sup>1</sup> “Qualified” immigrants – are: (1) lawful permanent residents (LPRs); (2) refugees, asylees, people granted withholding of deportation/removal, conditional entry (in effect prior to Apr. 1, 1980), or paroled into the U.S. for at least one year; (3) Cuban/Haitian entrants; (4) battered spouses and children with a pending or approved (a) self-petition for an immigrant visa, or (b) immigrant visa filed for a spouse or child by a U.S. citizen or LPR, or (c) application for cancellation of removal/suspension of deportation, whose need for benefits has a substantial connection to the battery or cruelty (parent/child of such battered child/spouse are also “qualified”); (5) individuals residing lawfully in the U.S. pursuant to a Compact of Free Association (COFA); and (6) victims of trafficking and their derivative beneficiaries who have obtained a T visa or whose application for a T visa sets forth a prima facie case. A broader group of trafficking victims who are certified by or who receive an eligibility letter from the Office of Refugee Resettlement are eligible for benefits funded or administered by federal agencies, without regard to their immigration status. See also note 5.

<sup>2</sup> A “victim of trafficking” is an individual who has been subjected to a “severe form of trafficking in persons” as defined by the Victims of Trafficking and Violence Prevention Act of 2000. Severe forms of trafficking include sex trafficking and the forced or fraudulent recruitment, harboring, transport or provision of a person for labor or services that subject the person to involuntary servitude, peonage, debt bondage, or slavery.

<sup>3</sup> “‘Not qualified’ immigrant,” as used in this *Guide*, refers to a person who is not a U.S. citizen and not a “‘qualified’ immigrant.”

<sup>4</sup> Note that the Emergency SNAP requirements are different from those that apply to the D-SNAP program. For details, see *Disaster SNAP Guidance: Policy Guidance, Lessons Learned, and Toolkits to Operate a Successful D-SNAP* (U.S. Dept. of Agriculture Food and Nutrition Service, July 2014), [https://fns-prod.azureedge.us/sites/default/files/resource-files/D-SNAP\\_handbook.pdf](https://fns-prod.azureedge.us/sites/default/files/resource-files/D-SNAP_handbook.pdf).

<sup>5</sup> Iraqi and Afghan special immigrant visa holders (SIV) and special immigrant parolees (who have applied for SIV status) are eligible for federal benefits to the same extent as refugees. Other Afghans granted parole between July 31, 2021, and September 30, 2023 – and their spouses and children, and parents/guardians of unaccompanied children granted parole after September 30, 2022 – also are eligible for federal benefits to the same extent as refugees. Eligibility for this group continues until March 31, 2023, or the end of their parole term, whichever is later. Ukrainians paroled into the U.S. between February 24, 2022, and September 30, 2023 – and their spouses and children, and parents, guardians or primary caregivers of unaccompanied children paroled into the U.S. after September 30, 2023 – are eligible for federal benefits to the same extent as refugees. Benefits are available to this group regardless of the length of their parole period –but eligibility continues only until their parole is terminated.