



Individuals and Households Program

Pursuant to section 408 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, Public Law 93-288, as amended, 42 U.S.C. 5174, FEMA's Individuals and Households Program (IHP) provides financial and direct services to eligible individuals and households affected by a disaster who have uninsured or underinsured necessary expenses and serious needs. IHP is not a substitute for insurance and cannot compensate for all losses caused by a disaster; it is intended to meet the survivor's basic needs and supplement disaster recovery efforts.

IHP Eligibility

These general conditions must be met for an applicant to be eligible to receive IHP Assistance:

- The applicant must be a U.S. citizen, non-citizen national, or qualified alien.
- FEMA must be able to verify the applicant's identity.
- The applicant's insurance, or other forms of disaster assistance received, cannot meet their disaster-caused needs.
- The applicant's necessary expenses and serious needs are a directly result of a declared disaster.

IHP Housing Assistance Provision

FEMA determines the appropriate types of Housing Assistance for which an individual or household may be eligible based on disaster-caused loss, access to life-sustaining services, cost-effectiveness, and other factors. Individuals and households may receive more than one type of Housing Assistance, including a combination of financial assistance and direct services for disaster damage to a disaster survivor's primary residence.

Financial Housing Assistance - FEMA provides funds paid directly to eligible individuals and households and may include the following types of assistance:

- **Rental Assistance**: To secure temporary housing while repairs are being made to the pre-disaster primary residence or while transitioning to permanent housing. Rental Assistance may be used to rent a house, apartment, manufactured home, recreational vehicle, or other readily fabricated dwelling.
- **Lodging Expense Reimbursement**: Reimbursement for hotels, motels, or other short-term lodging while an applicant is displaced from their primary residence.
- **Home Repair Assistance**: To help repair an owner-occupied primary residence, utilities, and residential structure, including privately-owned access routes (driveways, roads, or bridges) to a safe and sanitary living or functioning condition.
- **Home Replacement Assistance**: To help homeowners replace their uninsured or underinsured primary residence, destroyed by a disaster.

Direct Housing Assistance - FEMA may provide direct housing services to eligible individuals and households, when disaster survivors are unable to use Rental Assistance due to a lack of available

housing resources. The impacted state, territorial, or tribal government must request Direct Temporary Housing Assistance and FEMA must approve this assistance prior to implementation. Direct Temporary Housing Assistance is not counted toward the IHP maximum award amount and may include:

- **Manufactured Housing Units:** Manufactured homes provided by FEMA and made available to use as temporary housing.
- **Multi-Family Lease and Repair:** This assistance allows FEMA to enter into lease agreements with owners of multi-family rental properties located in disaster areas and make repairs or improvements to provide temporary housing to disaster survivors.
- **Permanent or Semi-Permanent Housing Construction:** Home repair and/or construction services provided in insular (limited) areas outside the continental United States and other locations where no alternative housing resources are available; and where other types of FEMA Housing Assistance are unavailable, infeasible, or not cost-effective.

IHP Other Needs Assistance Provision

Individuals and households may receive financial assistance for other disaster-caused expenses and serious needs. Eligibility for some types of Other Needs Assistance are dependent on eligibility with the U.S. Small Business Administration's (SBA) disaster loan program. The SBA provides low-interest, long-term loans to help individuals and households with personal property, transportation, and expenses for moving and storage incurred due to a declared disaster. FEMA IHP Other Needs Assistance is divided into two categories that are either *dependent* or *non-dependent* on the individual's or household's ability to qualify for a SBA disaster loan.

SBA Dependent Types of Other Needs Assistance – Only individuals or households who do not qualify for a loan from the SBA may be eligible for the following types of assistance:

- **Personal Property Assistance:** To repair or replace essential household items including, but not limited to, furnishings and appliances, accessibility items defined within the Americans with Disabilities Act, and specialized tools and protective clothing required by an employer.
- **Transportation Assistance:** To repair or replace a vehicle damaged by a disaster and other transportation-related costs.
- **Moving and Storage Assistance:** To relocate and store personal property from the damaged primary residence to prevent further disaster damage, such as ongoing repairs, and returning the property to the primary residence.

Non-SBA Dependent Types of Other Needs Assistance – May be awarded regardless of the individual's or household's SBA disaster loan status and may include:

- **Funeral Assistance:** Assistance is available to individuals and households who have incurred or will incur eligible funeral expenses that are directly or indirectly related to the disaster.
- **Medical and Dental Assistance:** To assist with medical or dental expenses caused by a disaster, which may include injury, illness, loss of prescribed medication and equipment, or insurance co-payments.
- **Child Care Assistance:** A one-time payment, covering up to eight cumulative weeks of child care expenses, for a household's increased financial burden to care for children aged 13 and under; and/or children aged 14 to 18 with a disability as defined by federal law.

- **Miscellaneous or Other Items Assistance:** To reimburse for eligible items purchased or rented after a disaster incident for an individual or household's recovery, such as gaining access to the property or assisting with cleaning efforts. Eligible items are identified by the state, territorial, or tribal government and may include items such as a chainsaw, air purifier or dehumidifier.

IHP Limitations and Requirements

Assistance Limit: Financial assistance is limited to an annually adjusted amount based on the Department of Labor Consumer Price Index. Direct Housing Assistance is not subject to the assistance limit.

Flood Insurance Requirement: Applicants whose homes are located in a Special Flood Hazard Area and who receive assistance for home repair, replacement, permanent housing construction, and/or personal property as a result of a flood-caused disaster must obtain and maintain flood insurance as a condition of accepting disaster assistance.

Payment of Assistance: Financial assistance is provided to disaster survivors by a U.S. Treasury check or through an electronic funds transfer into the recipient's bank account.

Supplemental Assistance: IHP is not intended to replace private recovery efforts but to complement those efforts when needed. FEMA's assistance is limited and is not intended to return a home to its pre-disaster condition. If a homeowner wishes to return their home to its pre-disaster condition, they may apply for a home disaster loan with the SBA.

Proper Use of Assistance: Failure to use assistance appropriately may result in ineligibility for additional assistance, and the applicant may be required to return the misused funds.

Taxation of Assistance: FEMA's assistance is not taxable and is not counted as income or a resource when determining eligibility for income assistance or income-tested benefit programs such as Social Security benefits or disability income.

Documentation: Disaster survivors may need to provide documentation to help FEMA evaluate their eligibility, such as documents pertaining to proof of occupancy, ownership, income loss, and/or information concerning an applicant's housing situation prior to the disaster.

Duration of Assistance: Assistance is limited to 18 months following the disaster declaration and may be extended, if needed.

Appeal Rights: Applicants, who disagree with FEMA's determination of eligibility or the form of assistance provided, have the right to appeal within 60 days of the date on the award or denial letter from FEMA. For more information on appealing, contact the FEMA Disaster Helpline at 1-800-621-3362. Applicants who have a speech disability or hearing loss and use a TTY can call 1-800-462-7585 directly. Those using 711 or Video Relay Services (VRS) can call 1-800-621-3362.

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FEMA's Mission: "Helping people before, during, and after disasters."

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