



INDIVIDUALS AND HOUSEHOLDS PROGRAM (IHP)

SEQUENCE OF DELIVERY

Voluntary Agencies
Emergency food, shelter, clothing, medical needs



Insurance
Homeowner, NFIP, rental

Referrals can be made to any or all of these sequences



FEMA Housing Assistance
Can receive award in more than one category

1. *Temporary Housing*
 - a. *Lodging Expenses*
 - b. *Rental Assistance*
 - c. *Direct: Mobile Homes/Trailers*
2. *Repairs*
3. *Replacement*
4. *Permanent Housing Construction*



SBA Loan for Real Property
Homeowner loans up to \$200,000

If declined by SBA, and there is still a serious repair need, a referral is made to VAL.



Unmet Needs
Voluntary agencies to assist with further Real Property needs

SBA Loan for Personal Property
Loans to owners or renters for up to \$40,000

If declined by SBA, a referral is made to ONA for further personal property assistance.



FEMA/State Other Needs Assistance
(Dependent on SBA loan denial)

- *Personal property*
- *Transportation*
- *Moving and storage*
- *Group flood insurance*

If applicant has received maximum award amount* or the need not covered under the ONA program, a referral is made to VAL.



Unmet Needs
Voluntary agencies to assist with further Personal Property needs

FEMA/State Other Needs Assistance
(Not dependent on SBA loan denial)

- *Medical expenses*
- *Dental expenses*
- *Funeral expenses*
- *Child care expenses*
- *Other miscellaneous items (disaster created needs)*

If applicant has already received maximum award amount* and there is still a need, a referral is made to VAL.



Unmet Needs
Voluntary agencies to assist with further Other Needs

NOTES:

- Eligibility is based on FEMA inspection conducted on damaged property.
- *Maximum amount of Individual and Households Assistance (IHP) is adjusted annually according to the CPI index.
- VAL = Voluntary Agency Liaison