

# Individuals and Households Program

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Pursuant to section 408 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, (P. L. 93-288, as amended, 42 U.S.C. 5174 et Seq.), FEMA's Individuals and Households Program (IHP) provides financial assistance 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 non-citizen.
- 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 directly caused by 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-caused damage to a disaster survivor's primary residence. To receive certain types of assistance, FEMA may verify damage through a home inspection.

Funds awarded for Home Repair and Replacement Assistance count toward an applicant's financial Housing Assistance maximum, which is an annually adjusted amount based on the U.S. Department of Labor's Consumer Price Index.

## Financial Housing Assistance

FEMA may provide financial Housing Assistance through funds paid directly to eligible individuals and households and may include the following types of assistance:



**FEMA**

- **Rental Assistance:** Financial assistance to rent alternate housing accommodations while an applicant is displaced from his or her disaster-damaged primary residence. Rental Assistance may be used to rent a house, apartment, manufactured home, recreational vehicle, or other readily fabricated dwelling. Rental Assistance is not subject to a financial maximum award limitation.
- **Lodging Expense Reimbursement:** Reimbursement for hotels, motels, or other short-term lodging while an applicant is displaced from his or her disaster-damaged primary residence. This financial assistance is not subject to a financial maximum award limitation.
- **Home Repair/Replacement Assistance:** Homeowners receive funds to rebuild or make basic repairs to the damaged home that is not covered by insurance. The goal is to make the damaged home safe and sanitary.
  - **Accessibility Needs:** Financial assistance to help survivors with a disability with specific repairs to make sure their home is accessible (such as exterior ramp, grab bars, and paved path to the home entrance). Repairs can be made when these items are damaged. Improvements can be made when those features were not present prior to the disaster and they are needed due to a pre-existing disability or a disability caused by the disaster.
  - **Privately-owned Roads, Bridges, Docks:** Financial assistance for survivors whose only access to their home has been damaged by the disaster.

## Direct Housing Assistance

FEMA may provide Direct Housing Assistance when eligible applicants are unable to use Rental Assistance due to a lack of available housing resources. Direct Housing Assistance is not subject to a financial maximum award limitation. The general period of assistance for Direct Housing is up to 18 months unless extended. Types of Direct Housing Assistance may include:

- **Direct Lease:** Existing ready-for-occupancy residential property leased and, if necessary, modified or improved to provide a reasonable accommodation for an eligible applicant with a disability and others with access and functional needs for use as temporary housing for eligible applicants.
- **Multi-Family Lease and Repair (MLR):** This program allows FEMA to enter into lease agreements with owners of multi-family rental properties located within or near disaster areas and make repairs or improvements to provide temporary housing to eligible applicants.
- **Transportable Temporary Housing Units (TTHUs):** A readily fabricated dwelling (i.e., a Recreation Vehicle [RV] or a Manufactured Housing Unit [MHU]), purchased or leased by FEMA and provided to eligible applicants for use as temporary housing.
- **Permanent Housing Construction (PHC):** Home repair and/or construction services provided in insular areas outside the continental United States and other locations where no alternative housing resources are available; and where other types of housing assistance FEMA normally provides, such as Rental Assistance or other forms of direct assistance, are unavailable, infeasible, or not cost-effective.

## IHP Other Needs Assistance (ONA) Provision

Applicants may receive financial assistance for other disaster-caused necessary expenses and serious needs. To receive certain types of assistance, FEMA may verify damage through a home inspection.

Financial assistance awarded for ONA counts toward an applicant's financial ONA maximum, which is an annually adjusted amount based on the U.S. Department of Labor's Consumer Price Index.

- *Serious Needs Assistance:* Financial assistance to help pay for immediate needs such as water, food, first aid, prescriptions, infant formula, breastfeeding equipment, diapers, personal hygiene items, and fuels for transportation. Serious Needs Assistance is available in all disasters, but you must meet eligibility requirements. This assistance was formerly known as Critical Needs Assistance (CNA).
- *Displacement Assistance:* Financial assistance to help with survivors' immediate housing needs if they cannot return home because of the disaster. The money can be used to stay in a hotel, with family and friends, or other options while looking for a rental unit.
- *Personal Property Assistance:* Financial assistance to help repair or replace appliances, room furnishings, and a computer damaged by the disaster. This can also include money for books, uniforms, tools, additional computers and other items required for school or work, including self-employment.
- *Transportation Assistance:* Financial assistance for a survivor's vehicle damaged by the disaster when they do not have another vehicle to use. Unlike most other forms of assistance, a survivor does not need to live in the Presidentially declared disaster area to be considered for this assistance.
- *Medical and Dental Assistance:* Financial assistance to help pay for expenses because the disaster caused an injury or illness. This money can also be used to help replace medical/dental equipment, breastfeeding equipment, damaged or lost prescribed medicine, or loss/injury of a service animal.
- *Funeral Assistance:* Financial assistance to help pay for funeral or reburial expenses caused by the disaster.
- *Child Care Assistance:* Financial assistance for new or increased disaster-caused child care expenses.
- *Moving and Storage Expenses:* Financial assistance to help move and store personal property from the home to prevent additional damage, typically used while making repairs to the home or moving to a new place due to the disaster.
- *Assistance for Miscellaneous Items:* Financial assistance for certain eligible items (such as a generator, dehumidifier, chainsaw, etc.) purchased or rented after the disaster to assist with recovery.
- *Group Flood Insurance Policy:* If the home is in a Special Flood Hazard Area and a survivor has flood damage caused by the disaster, FEMA may purchase a Group Flood Insurance Policy on their behalf that gives three years of coverage.
- *Clean and Sanitize Assistance:* Financial assistance to help pay for very minor damage caused by the disaster to prevent additional loss and potential health or safety concerns. This money is only available in certain disasters

if the survivor had property damage but was not eligible for Home Repair or Replacement Assistance because FEMA determined they could still live safely in the home.

## IHP Limitations and Requirements

- **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 receiving future disaster assistance for a flood event.
- **Payment of Assistance:** Financial assistance is provided to disaster survivors by a U.S. Treasury check or through an electronic funds transfer into the survivor's account, whichever they choose at the time of registration.
- **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:** Applicants 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 date of the disaster declaration and may be extended due to extraordinary circumstances.
- **Appeal Rights:** Applicants who disagree with FEMA's eligibility decision, the form or amount of assistance provided, have the right to appeal within 60 days of the date on the letter from FEMA. The letter sent from FEMA will provide additional information on the types of documents or information that will need to be provided if you choose to appeal. FEMA will also provide an optional appeal form that may be used to help provide additional information. For more information on appealing, contact the FEMA Disaster Helpline at 800-621-3362. If you use a video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.