

Individuals and Households Program

FEMA's Individuals and Households Program (IHP) provides money and direct services to eligible individuals and households affected by a disaster who have uninsured or underinsured necessary expenses and serious needs.

FEMA assistance can't replace insurance but can help survivors jump-start their road to recovery.

IHP Eligibility

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

- The applicant must be a U.S. citizen, non-citizen national, or qualified alien.
- FEMA must be able to confirm 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.

Housing Assistance

Housing Assistance may include help with temporary housing needs, repairing or replacing owner-occupied homes, or mitigation measures to rebuild stronger. Applicants may receive more than one type of Housing Assistance. FEMA determines the appropriate types of Housing Assistance based on disaster-caused losses, access to life-sustaining services, cost-effectiveness and other factors.

To qualify for Housing Assistance, FEMA must confirm the applicant lived in their home most of the year, and their home is in a declared disaster area. If the applicant is the homeowner, FEMA must confirm ownership of the residence before providing Home Repair or Home Replacement Assistance.

Assistance may include:

- **Home Repair or Replacement:** Financial assistance to help repair or replace an owner-occupied, disaster-damaged primary residence so the home is safe to live in. For example, this may include addressing mold caused by the disaster, money to repair or replace damaged wells, septic systems, privately owned roads, bridges and docks or money for mitigation measures. The money can also help with preexisting damage to parts of the home that were further damaged by the disaster.
 - **Accessibility Needs:** Financial assistance to help survivors with a disability repair or install specific accessibility features for their home, including an exterior ramp, grab bars, and paved path to the home entrance. Repairs can be made when these items are damaged. FEMA can also give money to help install these items if they weren't previously in the home, but needed because of:
 - a disability caused by the disaster, or



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- a pre-existing disability and the home was damaged by the disaster.
- **Hazard Mitigation Measures:** Financial assistance for specific mitigation measures based on the cause and amount of damage to the home. These can include roof repair with more resilient materials to withstand higher wind gusts or elevating a water heater or furnace to prevent damage from future floods.
- **Temporary Housing Needs:**
 - **Rental Assistance:** Financial assistance to rent alternate housing accommodations while an applicant is displaced from their disaster-damaged primary residence. Rental Assistance may be used to rent a house, apartment, manufactured home, recreational vehicle or other readily fabricated dwelling.
 - **Lodging Expense Reimbursement:** Financial assistance for reimbursement for hotels, motels or other short-term lodging while an applicant is displaced from their disaster-damaged primary residence. Applicants who receive Displacement Assistance are typically not eligible for this form of assistance.
 - **Direct Temporary Housing Assistance:** This assistance must be requested by the State, Territory or Tribal government and approved by FEMA. If active for the declared disaster, eligible applicants who are unable to use Rental Assistance due to a lack of available housing resources may get Direct Temporary Housing Assistance. Types may include:
 - **Multi-Family Lease and Repair:** Allows FEMA to enter into lease agreements with owners of multi-family rental properties located within or near declared areas to make repairs or improvements that provide temporary housing to eligible applicants.
 - **Transportable Temporary Housing Units:** A ready-to-use housing unit (i.e., a Recreation Vehicle or a Manufactured Housing Unit) purchased or leased by FEMA and provided to eligible applicants for use as temporary housing for a limited time.
 - **Direct Lease:** Existing ready-for-occupancy residential property leased for eligible applicants for use as temporary housing. If necessary, this housing may be modified or improved to provide a reasonable accommodation for an eligible applicant with a disability.
 - **Permanent Housing Construction:** Home repair and/or construction services provided for homeowners in insular areas outside the continental United States and in other locations where no alternative housing resources are available, and where types of housing assistance FEMA normally provides are unavailable, infeasible or not cost-effective.

Other Needs Assistance

Applicants may receive money for other disaster-caused necessary expenses and serious needs.

Assistance may include:

- **Serious Needs:** Financial assistance to help survivors pay for essential items like water, food, first aid, breast-feeding supplies, infant formula, diapers, personal hygiene items or fuel for transportation.

- **Displacement:** Financial assistance to help with immediate housing needs if applicants cannot return to their home because of the disaster. The money can be used to stay in a hotel, with family or friends, or for other options while looking for temporary housing.
- **Personal Property:** Financial assistance to help repair or replace appliances, room furnishings and a personal or family computer damaged by the disaster. Books, uniforms, tools, additional computers and other items required for school or work—including self-employment—may also be eligible.
- **Medical/Dental:** Financial assistance to help pay for medical expenses because the disaster caused an injury or illness. This money can also be used to help replace medical/dental equipment, breastfeeding equipment, lost or damaged prescribed medicine, or the loss/injury of a service animal.
- **Funeral:** Financial assistance to help to pay for funeral or reburial expenses caused by the disaster.
- **Child Care:** Financial assistance to help pay for increased or new childcare expenses caused by the disaster.
- **Assistance for Miscellaneous Items:** Financial assistance to help pay for specific items that were purchased or rented after the disaster to assist in recovery efforts, like a chainsaw to help clear fallen trees that prevent safe access to the home.
- **Transportation:** Financial assistance to help repair or replace a vehicle damaged by the disaster.
- **Moving and Storage Expenses:** Financial assistance to help move and store personal property from the home to prevent additional damage, usually while making repairs to the home or moving to a new place due to the disaster.
- **Clean and Sanitize:** Financial assistance to help pay to clean or repair disaster impacts that did not make the home unsafe to live in.
- **Group Flood Insurance Policy:** If the home is in a Special Flood Hazard Area and there is flood damage caused by the disaster, FEMA may purchase a Group Flood Insurance Policy on the applicant's behalf that gives them three years of coverage.

To be considered to receive money related to Serious Needs Assistance, Displacement Assistance, Personal Property Assistance, Moving and Storage Assistance, Assistance for Miscellaneous Items, Clean and Sanitize Assistance, or a Group Flood Insurance Policy, FEMA must confirm the applicant lived in their home most of the year, and their home is in a declared disaster area.

Important Elements of Receiving FEMA Disaster Assistance

- **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.
- **IHP Financial Maximums:** The maximum amount for Housing Assistance and for Other Needs Assistance changes each fiscal year and the adjusted amount is based on the U.S. Department of Labor's Consumer Price Index. Some types of assistance count toward the maximum amount of financial assistance:

Subject to Financial Maximum	Home Repair or Replacement Assistance, Other Needs Assistance
No Financial Maximum	Direct Housing, Rental Assistance, Lodging Expense Reimbursement, repair or replacement of specific accessibility-related real or personal property items or elements of the home.

- **How Funds are Sent to Applicants:** Financial assistance is sent to disaster survivors through an electronic funds transfer into the recipient's bank account or by a U.S. Treasury check.
- **Use Money as Intended:** Failure to use assistance appropriately may result in ineligibility for additional assistance, and the applicant may be required to return the misused money. Applicants should document how they used the disaster assistance and retain these records (e.g., receipts, invoices) for at least three years to ensure they are prepared if FEMA identifies their case for an audit.
- **Documentation:** Applicants may need to provide documentation to help FEMA evaluate their eligibility, such as documents showing occupancy, ownership, or income loss. Visit [Verifying Home Ownership or Occupancy on FEMA.gov](https://www.fema.gov/verify) for more information regarding acceptable documentation.
- **Home Inspection:** FEMA may need to complete a home inspection before applicants can receive some types of assistance.
- **Period of Assistance:** IHP assistance is limited to 18 months following the date of the Presidentially declared disaster and may be extended due to extraordinary circumstances.
- **Assistance is Not Taxed and Doesn't Affect Other Benefits:** 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.
- **Everyone Has the Right to Appeal:** Applicants who disagree with any FEMA decision, such as the type or the amount of assistance provided, have the right to appeal within 60 days of the date on the decision letter from FEMA. In each decision letter, FEMA will explain the documents applicants may need to send for an appeal. Applicants can find correspondence and information on how to appeal by visiting [DisasterAssistance.gov](https://www.fema.gov/disasterassistance), or calling FEMA's Helpline at 1-800-621-3362. If video relay service, captioned telephone services, or other communication services are needed, applicants can give FEMA their specific number for that service.

Disaster Assistance Sequence of Delivery



FEMA

Voluntary Agencies and Mass Care

- Emergency food, shelter, clothing, medical needs

Insurance

- Homeowner, renter, flood etc.

Federal assistance may be available for uninsured or underinsured needs or when insurance benefits are significantly delayed.*

HOUSING ASSISTANCE

FEMA

- **Financial:** Lodging Expense Reimbursement, Rental, Repair, and Replacement Assistance
- **Direct:** Multi-Family Lease and Repair, Transportable Temporary Housing Unit, Direct Lease, Permanent Housing Construction

OTHER NEEDS ASSISTANCE (ONA)

FEMA/State/Territory/Tribal Government

- Funeral, Medical, Dental, Childcare, Moving and Storage, Displacement, Serious Needs, Clean and Sanitize, Personal Property, Transportation, Group Flood Insurance Policy, and Miscellaneous Items

U.S. Small Business Administration

- Real Property (owners) loans up to \$500,000
- Personal Property (owners and renters) loans up to \$100,000
- FEMA and SBA collaborate to ensure no duplication of benefits exists for the same type

Unmet Needs - Voluntary Agencies

- FEMA will coordinate with whole community partners to address remaining unmet needs once an applicant has received all federal assistance for which they are eligible.

*Eligibility for Federal assistance is based on each applicant's individual circumstances as they relate to each program conditions of eligibility. Not all applicants will be eligible for all forms of Federal assistance.