

# 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 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 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. 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:

- *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.



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- *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 Assistance:* Financial assistance to help repair an owner-occupied disaster-damaged primary residence, utilities, and residential structure, including privately-owned access routes (i.e., driveways, roads, or bridges) to a safe and sanitary living or functioning condition. Assistance for specific accessibility repairs defined within the Americans with Disabilities Act (ADA) is not counted toward an applicant's financial Housing Assistance maximum.
- *Replacement Assistance:* Financial assistance to help homeowners replace an owner-occupied primary residence when the residence is destroyed 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 18 months unless extended. Types of Direct Housing Assistance may include:

- *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.
- *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.
- *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. The types of ONA are divided into two categories of assistance that are either dependent or non-dependent on the applicant's ability to secure a U.S. Small Business Administration (SBA) disaster loan. The SBA provides low-interest, long-term loans to help eligible applicants with transportation losses, moving and storage expenses, as well as repair/replacement funds for real and personal property damage caused by the disaster. 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.

## SBA-Dependent Types of ONA

Only applicants who do not qualify for a loan from the SBA, or who were approved for a partial loan, but the amount of the loan was insufficient to meet the applicant's disaster necessary expenses or serious needs, may be eligible for the following types of assistance:

- *Personal Property Assistance:* Financial assistance to repair or replace essential household items including, but not limited to, furnishings and appliances, and specialized tools and protective clothing required by an employer. Assistance for specific accessibility items defined within the ADA is not counted toward an applicant's financial ONA maximum.
- *Transportation Assistance:* Financial assistance to repair or replace an eligible vehicle damaged by a disaster and other transportation-related costs.
- *Group Flood Insurance Policy:* A Group Flood Insurance Policy (GFIP) refers to a flood insurance policy established under the National Flood Insurance Program regulations. As part of the effort to reduce future expenses from floods, FEMA directly purchases GFIP certificates on behalf of applicants who are required to purchase and maintain flood but who may not otherwise be able to purchase a policy.

## Non-SBA Dependent Types of ONA

May be awarded regardless of the applicant's SBA disaster loan status and may include:

- *Funeral Assistance:* Financial assistance is available for individuals and households who incur or will incur expenses related to a death or disinterment attributed directly or indirectly to a declared emergency or major disaster.
- *Medical and Dental Assistance:* Financial assistance to assist with medical or dental expenses caused by a disaster, which may include injury, illness, loss of prescribed medication and equipment, insurance co-payments, or loss/injury to a service animal.
- *Child Care Assistance:* Financial assistance for up to eight cumulative weeks of child care expenses, for household's with a disaster-related increased financial burden to care for children aged 13 and under; and/or children up to age 21 with a disability who need assistance with activities with daily living as defined by federal law.
- *Moving and Storage Assistance:* Financial assistance for moving and storage expenses incurred to avoid additional disaster damage. Generally, these expenses are related to (1) storage of personal property in a storage unit while repairs are being made to the disaster-damaged residence, or (2) moving the items to the individual's or household's new or repaired primary residence.

- **Miscellaneous or Other Items Assistance:** Financial assistance to reimburse for eligible items purchased or rented after a disaster incident to assist with an applicant's disaster 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 or dehumidifier.

## 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 recipient's account.
- **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 determination of eligibility, the form, or the amount 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 800- 621-3362. Those who use a relay service such as a videophone, InnoCaption or CapTel should update FEMA with their specific number assigned to that service.