

Individuals and Households Program

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

Disaster assistance 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 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 losses, 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. Applicants must be able to establish they occupied the disaster-damaged home as their primary residence to be considered for Housing Assistance and must be able to establish they owned their disaster-damaged primary residence to be considered for Home Repair Assistance, Replacement Assistance, or Permanent Housing Construction.



Funds awarded for Home Repair and Home Replacement Assistance count toward the maximum amount of financial assistance an applicant may receive for Housing Assistance, which is an annually adjusted amount based on the U.S. Department of Labor's Consumer Price Index. Funds awarded for Rental Assistance, Lodging Expense Reimbursement, and Home Repair Assistance for specific accessibility-related repairs defined within the Americans with Disabilities Act (ADA) are not subject to this limit.

Financial Housing Assistance

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

- **Rental Assistance:** Funds 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:** Funds for reimbursement for hotels, motels, or other short-term lodging while an applicant is displaced from their disaster-damaged primary residence.
- **Home Repair Assistance:** Funds 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.
- **Replacement Assistance:** Funds 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 limit. Types of Direct Housing Assistance 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



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eligible applicants.

- **Transportable Temporary Housing Units:** A readily fabricated dwelling (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 period of time.
- **Direct Lease:** Existing ready-for-occupancy residential property leased for eligible applicants and, if necessary, modified or improved to provide a reasonable accommodation for an eligible applicant with a disability, for use as temporary housing.
- **Permanent Housing Construction:** Home repair and/or construction services provided 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, such as Rental Assistance or other forms of direct assistance, are unavailable, infeasible, or not cost-effective.

IHP Other Needs Assistance 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 disaster loan. The SBA may provide low-interest, long-term loans to help eligible applicants with transportation losses, as well as repair/replacement funds for real and personal property damage caused by the disaster. Financial assistance awarded for ONA counts toward the maximum amount of financial assistance an applicant may receive for ONA, which is an annually adjusted amount based on the U.S. Department of Labor's Consumer Price Index. Personal Property Assistance for specific accessibility items defined within the ADA is not counted toward this limit.

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:** Funds to repair or replace essential household items including, but not limited to, furnishings and appliances, and specialized tools and equipment required by an employer.
- **Transportation Assistance:** Funds to repair or replace an eligible vehicle damaged by a disaster. Unlike most other forms of IHP assistance, an applicant does not need to live in the Presidentially declared disaster area to be considered for this assistance.
- **Group Flood Insurance Policy:** As part of the effort to reduce future expenses from floods, FEMA may directly purchase GFIP certificates on behalf of eligible applicants who are required to purchase and maintain flood insurance 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:** Funds to 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:** Funds to assist with medical or dental expenses caused by a disaster, which may include injury, illness, pre-existing injury/disability/medical condition aggravated by the disaster, loss of prescribed medication, loss/damage of equipment, insurance deductibles and co-payments for eligible expenses, or loss/injury of a service animal.
- **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 13 and under; and/or children up to 21 with a disability who need assistance with daily living activities as defined by federal law.
- **Assistance for Miscellaneous Items:** Funds 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.
- **Moving and Storage Assistance:** Funds to assist with moving and storage expenses of essential personal property and/or household goods, incurred on or after the incident period start date, to avoid additional disaster damage.



Eligible expenses include those related to: (1) storage of personal property in a storage unit or temporary housing unit while repairs are being made to the primary residence and returning the property to the applicant's primary residence, or (2) moving the items to the individual's or household's new primary residence.

- **Clean and Sanitize Assistance:** Financial assistance to homeowners with disaster-caused real property damage who do not qualify for Home Repair Assistance because the damage did not render the home uninhabitable. Clean and Sanitize Assistance is intended to ensure minimal damage to the home is addressed in a timely manner to prevent additional losses and potential health and safety concerns.
- **Critical Needs Assistance:** Financial assistance under the ONA provision of the IHP to applicants who have immediate or critical needs because they are displaced from their primary residence or to applicants who need assistance in order to leave their pre-disaster primary residence to temporarily shelter elsewhere. Immediate or critical needs are life-saving and life-sustaining items including, but not limited to water, food, first aid, prescriptions, infant formula, diapers, CMS, DME, personal hygiene items, and fuel for transportation.

Applicants must be able to establish they occupied the disaster-damaged home as their primary residence to be considered for Personal Property Assistance, Moving and Storage Assistance, Assistance for Miscellaneous Items, Clean and Sanitize Assistance, Critical Needs Assistance, and Group Flood Insurance Policy.

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 bank account.

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



the misused funds. Applicants should document how they used disaster funds 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.

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. See [FEMA's Verifying Home Ownership or Occupancy Fact Sheet](#) for more information regarding acceptable documentation.

Period of Assistance: IHP assistance is limited to 18 months following the date of the Presidential 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, visit www.DisasterAssistance.gov and select Check Your Application Status, or call FEMA's Helpline at 800-621-3362. If you use a video relay service, captioned telephone services, or others, give FEMA your specific number for that service. It is important that FEMA is able to contact you, and you should be aware that phone calls from FEMA may come from an unidentified number.

