



FEMA

Fact Sheet

Individuals and Households Program

The Federal Emergency Management Agency's (FEMA's) Individuals and Households Program (IHP) provides financial and/or direct assistance to eligible applicants who, as a result of a major disaster or emergency, have necessary expenses and serious needs they are unable to meet through insurance or other means.

The IHP consists of two provisions: Housing Assistance and Other Needs Assistance (ONA).

Housing Assistance

Temporary Housing:

- *Rental Assistance:* Financial assistance to homeowners and renters to secure temporary housing while repairs are being made to their pre-disaster primary residence or while they transition to permanent housing. Applicants may use Rental Assistance to rent a house, apartment, manufactured home, recreational vehicle, or other readily-fabricated dwelling.
- *Direct Temporary Housing Assistance:* Direct assistance in the form of rental units or manufactured housing units provided to homeowners or renters for temporary use. FEMA only implements Direct Temporary Housing Assistance when eligible applicants cannot make use of Rental Assistance due to a lack of adequate alternate housing. The impacted State, Territorial, or Indian Tribal Government must request Direct Temporary Housing Assistance and FEMA must approve this assistance prior to implementation.

Repair: Financial assistance to help homeowners repair disaster-caused damage to their primary residence not covered by insurance or provided by any other source. The assistance is intended to repair the home to a safe and sanitary living or functioning condition.

Items covered for repair include, but are not limited to, the following:

- Foundation and roof
- Windows and doors
- Floors, walls, and ceilings
- Septic or sewage system
- Well or other water system
- Heating, ventilating, and air conditioning system
- Electrical, plumbing, and gas systems
- Entrance and exit ways from the home, including privately owned access roads

Replacement: Financial assistance to help homeowners replace an uninsured or underinsured disaster-damaged home.

Permanent or Semi-Permanent Housing Construction (PHC): Financial or direct assistance to repair a disaster-damaged home or construct a new home. FEMA only implements PHC in insular areas outside the continental United States and in other locations, as determined by FEMA, where no alternative housing resources are available and other types of temporary housing assistance are unavailable, infeasible, or not cost-effective. The State, Territorial, or Indian Tribal Government, must request PHC and FEMA must approve this type of assistance prior to implementation.

Other Needs Assistance (ONA)

Medical/Dental: Financial assistance to pay for disaster-related medical and dental expenses including, but not limited to, hospital and ambulance services and the replacement or purchase of medication or personal medical or dental equipment.

Funeral: Financial assistance to pay for expenses incurred for a disaster-related death or disinterment. Eligible expenses include, but are not limited to, the cost of a casket or urn, burial plot or cremation niche, reinterment, and funeral services.

Child Care: Financial assistance to pay for a disaster-related increase in financial burden for child care. Eligible expenses include child care costs for children ages 13 and under and children ages 14 up to 18 with a disability, as defined by Federal law, who need assistance in caring for themselves.

Miscellaneous Items: Financial assistance for items purchased or rented after a disaster to assist with the applicant's disaster recovery, such as gaining access to the property or assisting with cleaning efforts. Eligible items may include a chainsaw, air purifier, or dehumidifier.

Personal Property: Financial assistance to repair or replace essential household items including, but not limited to, furnishings and appliances, accessibility items defined within the Americans with Disabilities Act, and specialized tools and protective clothing required by an employer.

Transportation: Financial assistance to repair or replace a vehicle damaged by the disaster and other transportation-related costs.

Moving and Storage: Financial assistance to relocate and store personal property from the damaged primary residence while repairs are being made to return the property to the primary residence.

In some instances, an applicant may be required to apply for a low interest disaster loan from the Small Business Administration (SBA) prior to being considered for certain types of ONA. This applies to personal property assistance, transportation assistance, and moving and storage expenses.

IHP Eligibility

Disaster survivors must meet the following criteria to be considered for IHP assistance:

- Disaster losses are in a Presidentially declared disaster area;
- A member of the household must be a United States citizen, a non-citizen national, or a qualified alien;
- The damaged home is where the applicant lives the majority of the year;
- The damaged home is inaccessible or not livable due to the disaster; and

- The disaster survivor has necessary expenses or serious needs as a result of the disaster that are not covered by insurance or any other source.

Assistance Limit: Financial assistance is limited to an annually adjusted amount based on the Consumer Price Index. Direct assistance is not subject to the assistance limit.

Flood Insurance Requirement: Applicants whose homes are located in a Special Flood Hazard Area and who receive assistance for 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 accepting disaster assistance.

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.

Supplemental Assistance: IHP is not intended to replace private recovery efforts but to complement those efforts when needed. FEMA's assistance is limited and is not intended to return a home to its pre-disaster condition. If a homeowner wishes to return their home to its pre-disaster condition, they may apply for a home disaster loan with the SBA.

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 their housing situation prior to the disaster. Applicants should keep all receipts and records for any housing expenses incurred as a result of the disaster for at least three years. Examples include receipts for repair supplies, labor, and rent payments.

Duration of Assistance: Assistance is limited to 18 months following the disaster declaration and may be extended, if needed.

Appeal Rights: Applicants who disagree with FEMA's determination of eligibility or the form of assistance provided have the right to appeal within 60 days of the date of the notification letter. For more information on appealing, contact the FEMA Disaster Helpline at 1-800-621-3362. Applicants who have a speech disability or hearing loss and use a TTY can call 1-800-462-7585 directly. Those using 711 or Video Relay Services (VRS) can call 1-800-621-3362.

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FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

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