



## Disaster Assistance

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 that are unmet through insurance or other means.

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

### **Housing Assistance**

#### Temporary Housing:

- *Financial Temporary Housing Assistance* is provided 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. The assistance may be used to rent a house, apartment, manufactured home, recreational vehicle, or other readily-fabricated dwelling.
- *Direct Temporary Housing Assistance* may only be implemented when eligible applicants cannot make use of financial temporary housing assistance due to a lack of adequate alternate housing. Direct temporary housing assistance must be requested by the impacted State, Tribe, or Territory and approved by FEMA. Once approved, FEMA may provide rental units or manufactured housing units directly to homeowners and renters for temporary use.

Repair: Financial assistance is provided to homeowners' primary residence to repair disaster-related damage not covered by insurance. The assistance is intended to repair the home to a safe and sanitary living or functioning condition. As a condition of accepting disaster assistance, flood insurance may be required if the home is located in a Special Flood Hazard Area (SFHA) and was damaged by a flood.

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 is provided to homeowners to replace a disaster-damaged home. If the home is located in a SFHA and was damaged by a flood, the homeowner must comply with flood insurance purchase requirements as a condition of receiving disaster assistance.

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Permanent or Semi-Permanent Housing Construction: Financial or direct assistance may be provided for the construction of a home in insular areas outside the continental United States and other locations in which no alternative housing resources are available, and all other forms of temporary housing assistance are unavailable, infeasible, or not cost-effective. This type of assistance must be requested by the state, tribe, or territory and approved by FEMA. If the home is located in a SFHA and was damaged by a flood, the homeowner must comply with flood insurance purchase requirements and local floodplain management ordinances as a condition of receiving disaster assistance.

## **Other Needs Assistance (ONA)**

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

Funeral: Financial assistance to pay for expenses incurred for a disaster-related death. Expenses include, but are not limited to, the cost of a casket or urn and funeral services.

Child care: Financial assistance to pay for expenses incurred for disaster-related child care. Expenses include, but are not limited to, child care costs for children ages 13 and under or children ages 14 to 18 with a disability.

Other miscellaneous expenses: Financial assistance to purchase disaster specific items, which may include clean-up items such as a wet/dry vacuum, air purifier, or dehumidifier.

Personal property: Financial assistance to repair or replace common 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 expenses: Financial assistance to relocate and store personal property from the damaged primary residence while repairs are being made to return the property back to the pre-disaster 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 eligible for IHP:

- 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.

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 substitute 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 income assistance or income-tested benefit programs such as Social Security benefits or disability income.

Documentation: Disaster survivors may need to provide documentation to FEMA that is necessary to evaluate their eligibility. Documents pertaining to proof of occupancy, ownership, income loss, and/or information concerning an applicant's housing situation prior to the disaster may be required. 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. Disaster assistance 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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