

Individuals and Households Program

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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.

Individuals and Households Program 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.

Individuals and Households Program 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:

- **Lodging Expense Reimbursement:** Money to reimburse for hotels, motels, or other short-term lodging if you are temporarily displaced by the disaster.
- **Rental Assistance:** Money to rent alternate housing accommodations if you are displaced from your home because of the disaster.
- **Home Repair/Replacement Assistance:** If you are a homeowner and lived in the home at the time of the disaster, money to repair your disaster damaged primary residence, utilities, and residential infrastructure, or to help replace your primary residence when the residence is destroyed. If you were affected by a disaster declared on or after March 22, 2024, the money can also help with fixing areas of your home damaged by the disaster even if there was a pre-existing condition in that part of the home.
- **Accessibility Needs:** Money to help applicants with a disability with specific repairs that make their home accessible (such as exterior ramp, grab bars, and paved path to the home entrance). Repairs can be made when these items are damaged. Improvements can be made when those features were not present prior to the disaster and are needed due to a pre-existing disability or a disability caused by the disaster.
- **Privately-owned Roads, Bridges, Docks:** Money for applicants whose only access to their home has been damaged 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 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.

Other Needs Assistance

If you were affected by a disaster declared **before** March 22, 2024 and are referred to the SBA, you must complete an SBA disaster loan application to be eligible for Personal Property Assistance, Transportation Assistance and/or Group Flood Insurance Policy (GFIP). FEMA is not allowed to provide money for these losses to people who may qualify for an U.S. Small Business Administration (SBA) loan. After March 22, 2024, these forms of assistance are available by applying directly to FEMA. Learn more about [SBA disaster loans](#).

Disasters Declared on or After March 22, 2024



FEMA

Applicants may receive money for other disaster-caused necessary expenses and serious needs. These funds count toward the maximum amount of financial assistance an applicant may receive for Other Needs Assistance (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.

- **Serious Needs Assistance:** Money to help you pay for immediate needs such as water, food, first aid, prescriptions, infant formula, breastfeeding equipment, diapers, personal hygiene items, and fuels for transportation. *Serious Needs Assistance is available in all disasters, but you must meet eligibility requirements.
- **Displacement Assistance:** For disasters declared on or after March 22, 2024, money to help with immediate housing needs if you cannot return to your home because of the disaster. The money can be used to stay in a hotel, with family and friends, or other options while you look for a rental unit.
- **Personal Property Assistance:** Money to help you repair or replace appliances, room furnishings, and a computer damaged by the disaster. This can also include money for books, uniforms, tools, additional computers and other items required for school or work, including self-employment.
- **Transportation Assistance:** Money to help repair or replace a vehicle damaged by a disaster when you don't have another vehicle you can use. Unlike most other forms of the Individuals and Households Program assistance, an applicant does not need to live in the Presidentially declared disaster area to be considered for this assistance.
- **Medical and Dental Assistance:** Money to help you pay for expenses because the disaster caused an injury or illness. This money can also be used to help replace medical/dental equipment, breastfeeding equipment, damaged or lost prescribed medicine, or loss/injury of a service animal.
- **Funeral Assistance:** Money to help you pay for funeral or reburial expenses caused by the disaster.
- **Child Care Assistance:** Money for new or increased disaster-caused child care expenses.
- **Moving and Storage Assistance:** Money to help you move and store personal property from your home to prevent additional damage, typically used while you are making repairs to your home or moving to a new place due to the disaster.



- Assistance for Miscellaneous Items: Money for certain eligible items (such as a generator, dehumidifier, chainsaw, etc.) you purchased or rented after the disaster to assist with recovery.
- Group Flood Insurance Policy: If your home is in a Special Flood Hazard Area and you have flood damage caused by the disaster, FEMA may purchase a Group Flood Insurance Policy on your behalf that gives you three years of coverage.
- Clean and Sanitize Assistance: Money to help you pay for very minor damage caused by the disaster to prevent additional loss and potential health or safety concerns. This money is only available in certain disasters if you had property damage but were not eligible for Home Repair or Replacement Assistance because FEMA determined you could still live safely in your home.

Individuals and Households Program 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: Individuals and Households Program 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 decision—eligibility determination, the form, or the amount of assistance provided—have the right to appeal within 60 days of the date on the 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.

