



RECOVERY POLICY

- I. **TITLE:** Individuals and Households Program (IHP) – Minimum Awards
- II. **DATE OF ISSUANCE:** SEP 05 2013
- III. **PURPOSE:** To establish a national policy concerning the amount of the minimum awards to be provided under FEMA's IHP.
- IV. **SCOPE AND EXTERNAL AUDIENCE:** This policy applies to all major disasters declared on or after the date of issuance in paragraph II. It is intended to provide guidance regarding recovery programs to States, Tribes, and individuals.
- V. **AUTHORITY:** Section 408(b), (e), and (j) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (42 U.S.C. § 5174(b), (e), and (j)).
- VI. **POLICY:** Although minimal damage may cause some inconvenience for individuals and households, it is expected that applicants will address those losses without Federal assistance, except for those instances when FEMA awards financial assistance for initial IHP losses totaling \$50 or more.
 - A. FEMA has determined that applicants, who have a total initial IHP loss of \$50 or less, have been minimally affected by the declared incident and are thus, ineligible for assistance.
 1. Example: FEMA's verified loss for real property totals \$10,000; the applicant submits their insurance settlement indicating a net amount of \$9,980; the applicant is not eligible to receive assistance because the difference of the initial loss for which the applicant could be eligible is less than \$50.
 - B. FEMA has determined that applicants, who have received an initial IHP loss of \$50 or more, can become eligible for secondary awards of \$50 or less.
 1. Example: An uninsured applicant has a FEMA verified loss which totals \$4,565 and receives the amount as their initial award. The



RECOVERY POLICY

applicant appeals and upon a second inspection, the FEMA verified loss totals \$4,600; the applicant is eligible to receive the secondary \$35 award to supplement the initial payment of \$4,565.

- VII. **RESPONSIBLE OFFICE:** Recovery Directorate, Individual Assistance Division.
- VIII. **SUPERSESION:** This policy supersedes the policy memorandum dated July 10, 2005, and all previous guidance on this subject.
- IX. **REVIEW DATE:** FEMA will review this policy three years from the date of issuance in paragraph II.

Deborah Ingram
Assistant Administrator
Recovery Directorate