

# Individuals and Households Assistance Program



The FEMA Individuals and Households Assistance Program provides money or direct assistance to eligible individuals, families, and businesses in a Presidentially-declared disaster area whose property has been damaged or destroyed and whose losses are not covered by insurance.

Unlike the Public Assistance Program, there are no set thresholds that counties must meet to be deemed eligible for the Individuals and Households Assistance Program. In making an IHP declaration recommendation to the President, FEMA assesses various factors such as concentration of damages, frequency of disasters in the area, insurance coverage for damaged structures, level of damages, socioeconomic data of the affected area, and economic impact.

The maximum amount of IA assistance for 2016 is \$33,000. The maximum IHP award limit is adjusted by FEMA at the beginning of each Federal fiscal year (October 1) to reflect changes in the Consumer Price Index.

There are multiple types of IHP assistance available as described below.

**Housing Assistance** may be available to applicants displaced from their pre-disaster primary residences or when their residences are rendered unsafe, unsanitary, or non functional; when the applicants are under-insured or have no insurance to provide for housing needs. Housing assistance may be issued for:

- Temporary Housing – money to rent a different place to live
- Repair – money to repair disaster damage not covered by insurance to make the home safe, sanitary, and functional. FEMA will not provide funding to restore a home to pre-disaster condition
- Replacement – money to replace or rebuild a disaster-damaged home
- Permanent and semi-permanent housing funding in rare circumstances

**Other Needs Assistance** is a cost share program with FEMA paying 75% and the state contributing the remaining 25% of the awarded assistance. This program assists disaster victims with funds to meet necessary expenses for serious needs. Forms of assistance include money for:

- Repair or replacement of damaged and destroyed personal property not covered by insurance, such as clothing, furnishings, appliances, etc.
- Repair or replacement of an individual's primary means of transportation which is no longer usable because of disaster-related damage
- Medical and dental expenses required because of physical injuries received because of the disaster
- Funeral expenses, if the death was caused by the disaster
- Moving and storage expenses necessary to avoid additional damage to personal property

**Disaster Legal Services** provides legal services to low-income victims who have disaster-related legal needs such as insurance claims, preparation of wills and powers of attorney, and leaser consultations.

**Disaster Unemployment Assistance** provides unemployment benefits and re-employment services for individuals who are unemployed due to the disaster and are unable to secure regular unemployment benefits.

**Crisis Counseling Assistance** provides services to victims of declared disaster to help relieve grieving, stress, or mental health problems caused or aggravated by the disaster or its aftermath.

### **U.S. Small Business Administration (SBA) Disaster Assistance Program**

The SBA provides affordable assistance to disaster victims and long-term recovery assistance in the form of low-interest loans to homeowners, renters, and private non-profit organizations. SBA works with FEMA in declared areas to ensure that affected individuals and businesses are aware of disaster program opportunities. Underinsured or uninsured victims may be eligible for:

- **Home Physical Disaster Loans** for repairs or replacement of a primary residence and replacement of personal property such as clothing, furniture, and cars.
- **Business Physical Disaster Loans** are available for business to repair or replace damaged property such as inventory, supplies, machinery, and equipment. Loans are also available for charities, churches, private schools, etc.
- **Economic Injury Disaster Loans** make working capital available to small businesses and small agricultural cooperatives to cover normal operating expenses through the disaster recovery period.

### **Applying for Individuals and Household Assistance**

Persons living in counties declared eligible for individual assistance programs under a major presidential disaster declaration may register for assistance by:

- **On line:** [www.fema.gov](http://www.fema.gov) or [www.disasterassistance.gov](http://www.disasterassistance.gov)
- **Phone:** 1-800-621-FEMA (1-800-621-3362)
- **TTY:** 1-800-462-7585
- **Mobile:** [m.fema.gov](http://m.fema.gov)