



Disaster Assistance For Individuals

When the President declares a disaster and authorizes providing Individual Assistance, FEMA's Individuals and Households Program (IHP) can help homeowners and renters affected by the disaster with housing needs and necessary expenses.

To be considered for IHP housing assistance, the affected home must be the individual's primary residence and it must be located in the disaster area designated for Individual Assistance. To be considered for IHP assistance for necessary expenses or serious needs, the loss must have occurred in the disaster area designated for Individual Assistance. An individual or a pre-disaster member of the household must be a United States citizen, a non-citizen national or a qualified alien.

When a disaster is declared and Individual Assistance is authorized, affected individuals are directed to register with FEMA and to make sure that the information they provide is complete and correct.

Registration can be done in the following ways:

- **Telephone.** Call the toll-free number 1-800-621-FEMA (3362)
Speech- or hearing-impaired callers can use the TTY number 1-800-462-7585
- **Internet.** Go to www.DisasterAssistance.gov
- **At a shelter or Disaster Recovery Center, via a telephone.** This year, FEMA will begin using mobile registration intake units to will travel to areas where telephone service is not available.

When registering, applicants will need to provide the following information:

- Name and Social Security number
- Address of the damaged property
- Current address and telephone number
- Insurance information
- Total household annual income
- A bank routing and account number for direct deposit
- A description of your losses caused by the disaster

Once the registration is complete, a copy of the registration/application will be sent to the applicant and if a need is identified, an inspector will be assigned to view the damaged property.

Individuals And Households Program

Housing Assistance

- **Temporary housing (rent and lodging expense):** Money to rent a different place to live or a temporary housing unit, such as a FEMA-provided travel trailer or mobile home, when rental properties are not available.
- **Repair:** Money for homeowners to repair damage from the disaster that is not covered by insurance. The goal is to repair the home to a safe and sanitary living or functioning condition. A flood insurance purchase and maintenance requirement may be placed on the home if the home is in a Special Flood Hazard Area. NOTE: FEMA's repair assistance will not pay to return a home to its condition before the disaster.
 - Repairs can include:
 - Structural parts of a home (foundation, outside walls, roof)
 - Windows, doors, floors, walls, ceilings, cabinetry
 - Septic or sewage system
 - Well or other water system
 - Heating, ventilating and air-conditioning system
 - Utilities (electrical, plumbing and gas system)
 - Entrance and exit ways from the home, including privately owned access roads
 - Blocking, leveling and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines and tanks
- **Replacement:** Money is available to homeowners to replace their home destroyed in the disaster that is not covered by insurance. The goal is to help the homeowner with the cost of replacing their destroyed home. A flood insurance purchase and maintenance requirement may be placed on the home if the home is in a Special Flood Hazard Area.
- **Permanent Housing Construction:** Money is available for the construction of a home or FEMA will provide direct assistance with the construction. This type of help only occurs in insular areas or remote locations specified by FEMA, where no other type of housing assistance is possible. Construction shall follow current minimal local building codes and standards where they exist, or minimal acceptable construction industry standards in the area. Construction will aim toward average quality, size and capacity, taking into consideration the needs of the occupant. A flood insurance purchase and maintenance requirement may be placed on the home if the home is in a Special Flood Hazard Area.

Other Needs Assistance (ONA)

Money is available for necessary expenses and serious needs caused by the disaster. This includes medical, dental, funeral, personal property, transportation, moving and storage, and other expenses that are authorized by law. Assistance from ONA is cost-shared, between FEMA (75 percent) and the State (25 percent).

An applicant does not apply for ONA, but is referred for assistance based on their ability to secure a loan from the U.S. Small Business Administration. If SBA determines that an applicant cannot afford a loan, SBA will automatically refer the applicant back to ONA for additional help.

ONA can be provided for disaster-related serious needs in five categories:

- **Repair or Replacement of Personal Property:** Money may be available to repair or replace items damaged or destroyed as a result of the disaster that are not covered by insurance. FEMA will not pay for all damaged or destroyed personal property. A flood insurance purchase and maintenance requirement may be placed on the personal property if the property is in a Special Flood Hazard Area.
 - Repair and replacement may include:
 - Clothing
 - Household items (room furnishings, appliances)
 - Specialized tools or job-related protective clothing and equipment
 - Necessary educational materials (such as school books)
 - Clean-up items (such as wet/dry vacuum, air purifier, dehumidifier)
- **Transportation:** Money to address the cost of repairing and/or replacing a vehicle that is no longer usable because of disaster-related damage.
- **Medical and Dental Expenses:** Money to address the cost of medical treatment or the purchase of medical equipment required because of physical injuries received as a result of the disaster.
- **Funeral and Burial Costs:** Money to address the cost of funeral services, burial or cremation and other funeral expenses related to a death caused by the disaster.
- **Other Items:** The state and FEMA can agree to pay for specific disaster-related costs that are not listed above. Some examples are generators, moving and storage expenses, and the cost of a National Flood Insurance Program Group Flood Insurance Certificate.

Conditions and Limitations of FEMA IHP Assistance

- **Non-discrimination.** All forms of FEMA disaster assistance are available to any affected household that meets the conditions of disaster eligibility. No Federal entity or official (or their agent) may discriminate against any individual on the basis of race, color, religion, sex, age, national origin, disability, or economic status.
- **Residency status in the United States and its Territories.** To be considered for disaster assistance, the individual or an adult household member must provide proof of identity and sign a declaration stating that he/she is a United States citizen, a non-citizen national, or a qualified alien.
- **Supplemental Assistance.** Disaster Assistance is not intended to substitute for private recovery efforts, but to complement those efforts when needed. FEMA expects minor housing damage or the need for short-term shelter to be addressed by homeowners or tenants. Furthermore, IHP is not a loss indemnification program and does not ensure that applicants are returned to their pre-disaster living conditions.

- **Household Composition.** People living together in one residence before the disaster are expected to continue to live together after the disaster. Generally, assistance is provided to the pre-disaster household as a unit. If, however, the assistance provided to the household is not shared, or if the new residence is too small or causes the individual undue hardship, the individual may request assistance separate from their pre-disaster household.
- **Type of Assistance.** Generally, more than one type of IHP assistance may be provided to the household. Only FEMA has the authority to determine which type of assistance is most appropriate for the household and the period of assistance to be covered.
- **Proper Use of Assistance.** All financial assistance provided by FEMA should be used as specified in writing: To rent another place to live, to make the home repairs identified by FEMA. Failure to use the money as specified may make the individual ineligible for additional assistance. All FEMA disaster assistance money is tax-free.
- **Documentation.** It is the individuals' responsibility to provide all documentation necessary for FEMA to evaluate their eligibility. An applicant may need to provide proof of occupancy, ownership, income, loss, and/or information concerning their housing situation prior to the disaster. The individual should keep all receipts and records for any housing expenses incurred as a result of the disaster. This includes receipts for repair supplies and labor, and rent payments.
- **Insurance.** If the individual has insurance, any assistance provided by FEMA should be considered an advance and must be repaid to FEMA when the insurance settlement is received. If the settlement is less than FEMA's estimated cost to make the home habitable, the individual may qualify for funds to supplement the settlement, but only for repairs relating to the home's habitability. FEMA does not provide replacement value amounts or assistance with non-essential items.
- **Duration of Assistance.** Repair Assistance is provided as a one-time payment. Temporary Housing (rental assistance or a FEMA-supplied mobile home or travel trailer) is provided for an initial period of one, two or three months. To be considered for additional assistance, eligible applicants must demonstrate that they have used any previous assistance from FEMA as instructed, and they must demonstrate their efforts to re-establish permanent housing. Additional assistance is generally provided for one, two or three months at a time. The maximum period for IHP assistance is up to 18 months from the date of the disaster declaration.
- **Appeal Rights.** If applicants disagree with FEMA's determination of eligibility or the form of assistance provided, they have the right to appeal within 60 days of the date of the notification letter.

Applicants with questions about disaster assistance can call the Helpline: **1-800-621-FEMA**

Speech- or hearing-impaired callers can use the TTY number **1-800-462-7585**

FEMA manages federal response and recovery efforts following any national incident. FEMA also initiates mitigation activities, works with state and local emergency managers, and manages the National Flood Insurance Program. FEMA became part of the U.S. Department of Homeland Security on March 1, 2003.

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