

# Individuals and Households Program

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## Apply for Disaster Assistance

There are multiple ways to apply for FEMA Disaster Assistance. The fastest way to apply is through [DisasterAssistance.gov](https://DisasterAssistance.gov). You can also apply through the [FEMA mobile app](#) or by calling the FEMA Helpline at 800-621-3362. If you use a video relay service, captioned telephone service, or other communication services, please provide FEMA the specific number assigned for that service. Survivors may also apply at Disaster Recovery Centers (DRCs) or with FEMA Disaster Survivor Assistance teams. DRCs may be located at [DRC Locator \(fema.gov\)](https://DRCLocator(fema.gov)). If you are displaced from your home but did not sustain damage you may be eligible for assistance.

## Individuals and Households Program (IHP) Eligibility

These general conditions must be met for an applicant to be eligible to receive IHP 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.

## Financial Housing Assistance

FEMA may provide financial Housing Assistance through funds paid directly to eligible individuals and households and may include the following types of assistance:

- *Rental Assistance:* Rental Assistance may be used to rent a house, apartment, manufactured home, recreational vehicle, or other readily dwelling.
- *Home Repair/Replacement Assistance:* Homeowners receive funds to rebuild or make basic repairs to the damaged home that is not covered by insurance. The goal is to make the damaged home safe and sanitary.
  - *Accessibility Needs:* Financial assistance to help survivors with a disability with specific repairs to make sure their home is 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 they are needed due to a pre-existing disability or a disability caused by the disaster.
  - *Privately-owned Roads, Bridges, Docks:* Financial assistance for survivors whose only access to their home has been damaged by the disaster.

## IHP Other Needs Assistance (ONA) Provision

Financial assistance awarded for ONA counts toward an applicant's financial ONA maximum, which is an annually adjusted amount based on the U.S. Department of Labor's Consumer Price Index.

- *Serious Needs Assistance:* Survivors who identify with immediate needs such as water, food, first aid, prescriptions, infant formula, breastfeeding equipment, diapers, personal hygiene items, and fuels for transportation may be eligible for financial assistance. **Serious Needs Assistance does not require an inspection and is one time payment of \$750**
- *Displacement Assistance:* Financial assistance to help with survivors' immediate housing needs if they cannot return home because of the disaster. The money can be used to stay in a hotel, with family and friends, or other options while looking for a rental unit. **Displacement on DR4827 is \$3,514**
- *Transportation Assistance:* Financial assistance for a survivor's vehicle damaged by the disaster. A survivor does not need to live in the Presidentially declared disaster area to be considered for this assistance.
- *Medical and Dental Assistance:* Financial assistance to help 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:* Financial assistance to help pay for funeral or reburial expenses caused by the disaster.
- *Child Care Assistance:* Financial assistance for new or increased disaster-caused child care expenses.
- *Clean and Sanitize Assistance:* Financial assistance to help pay for very minor damage caused by the disaster but habitability repairs may not be required to safely live in damaged address based upon inspection.
- **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.

## Additional Information

- **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 insurance settlements.
- **Appeal Rights:** Applicants who disagree with FEMA's eligibility decision, the form or amount of assistance provided, have the right to appeal within 60 days of the date on the letter from FEMA.
  - The letter sent from FEMA will provide additional information on the types of documents or information that will need to be provided if you choose to appeal.
  - FEMA will also provide an optional appeal form that may be used to help provide additional information.
  - For more information on appealing, contact the FEMA Disaster Helpline at 800-621-3362. If you use a video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.