



INDIVIDUALS AND HOUSEHOLDS PROGRAM (IHP)

SEQUENCE OF DELIVERY

Voluntary Agencies
Emergency food, shelter, clothing, medical needs

Insurance
Homeowner, NFIP, rental

Referrals can be made to any or all of these sequences

FEMA Housing Assistance
Can receive award in more than one category

1. *Temporary Housing*
 - a. *Lodging Expenses*
 - b. *Rental Assistance*
 - c. *Direct Mobile Homes/Trailers*
2. *Repairs*
3. *Replacement*
4. *Permanent Housing Construction*

SBA Loan for Personal Property
Loans to owners or renters for up to \$40,000

FEMA/State Other Needs Assistance
(Not dependent on SBA loan denial)

- *Medical expenses*
- *Dental expenses*
- *Funeral expenses*
- *Child care expenses*
- *Other miscellaneous items (disaster created needs)*

SBA Loan for Real Property
Homeowner loans up to \$200,000

FEMA/State Other Needs Assistance
(Dependent on SBA loan denial)

- *Personal property*
- *Transportation*
- *Moving and storage*
- *Group flood insurance*

If applicant has already received maximum award amount* and there is still a need, a referral is made to VAL.

Unmet Needs
Voluntary agencies to assist with further Real Property needs

If applicant has received maximum award amount* or the need not covered under the ONA program, a referral is made to VAL.

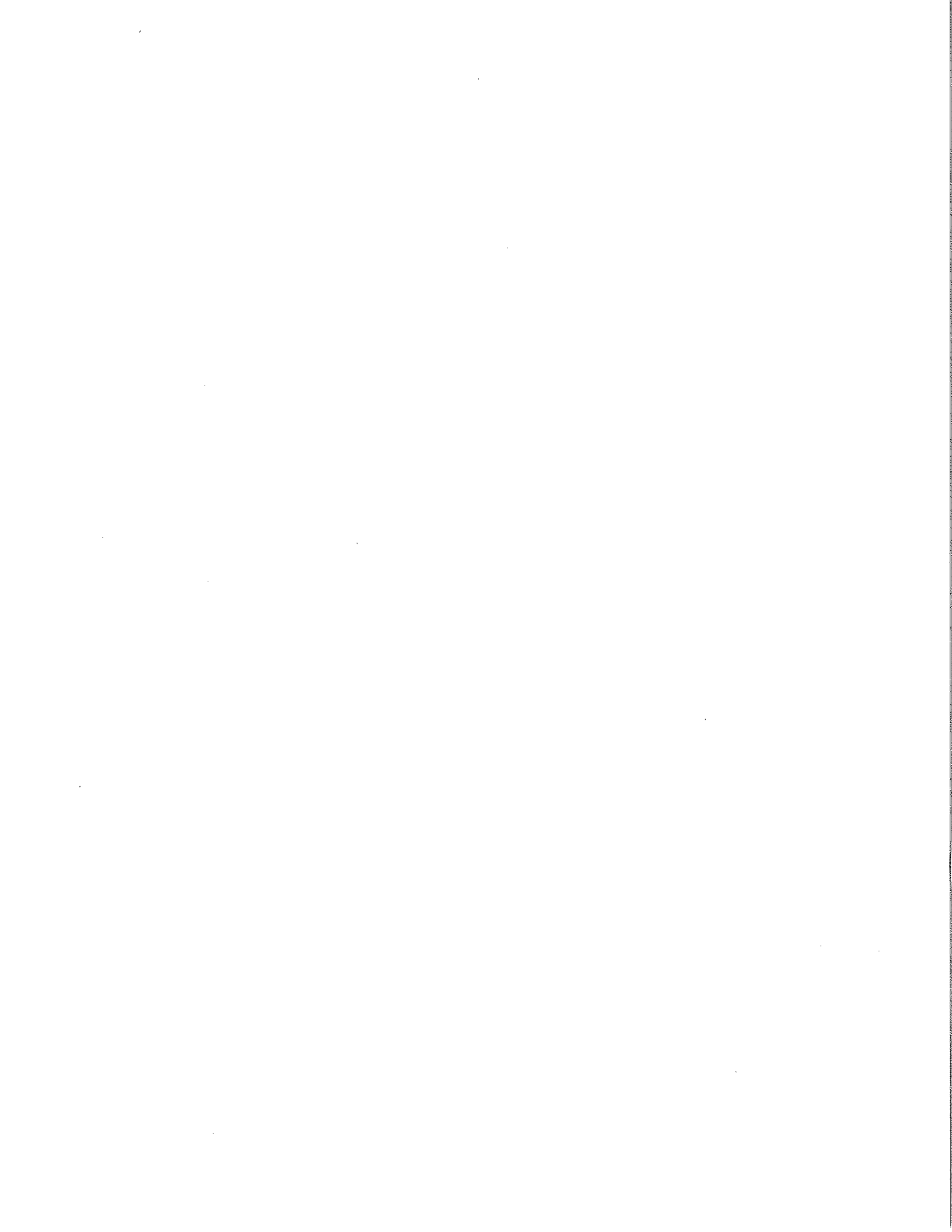
Unmet Needs
Voluntary agencies to assist with further Other Needs

Unmet Needs
Voluntary agencies to assist with further Personal Property needs

NOTES:

- Eligibility is based on FEMA inspection conducted on damaged property.
- Maximum amount of Individual and Households Assistance (IHP) is adjusted annually according to the CPI index.
- VAL = Voluntary Agency Liaison

April 2016



Meeting with City/
County/Tribal Officials
A. How System
Works
B. Applications
Distributed

Submit Application
Will Be Reviewed
For Eligibility By:
A. State Officials
B. FEMA Officials

**Project Worksheet
Development**
Cooperative Effort By
Local, State & FEMA

**If Project
Request
Is
Denied**
Applicant
Has
60 Days
To Appeal

**If Project
Request
Is
Approved**

**FEMA
Obligates
Project
Funds**

**State Receives
Project Funds
From
FEMA**

**State Reimburses
City/County/Tribes**

THE PUBLIC ASSISTANCE PR

**Submittal
Process**

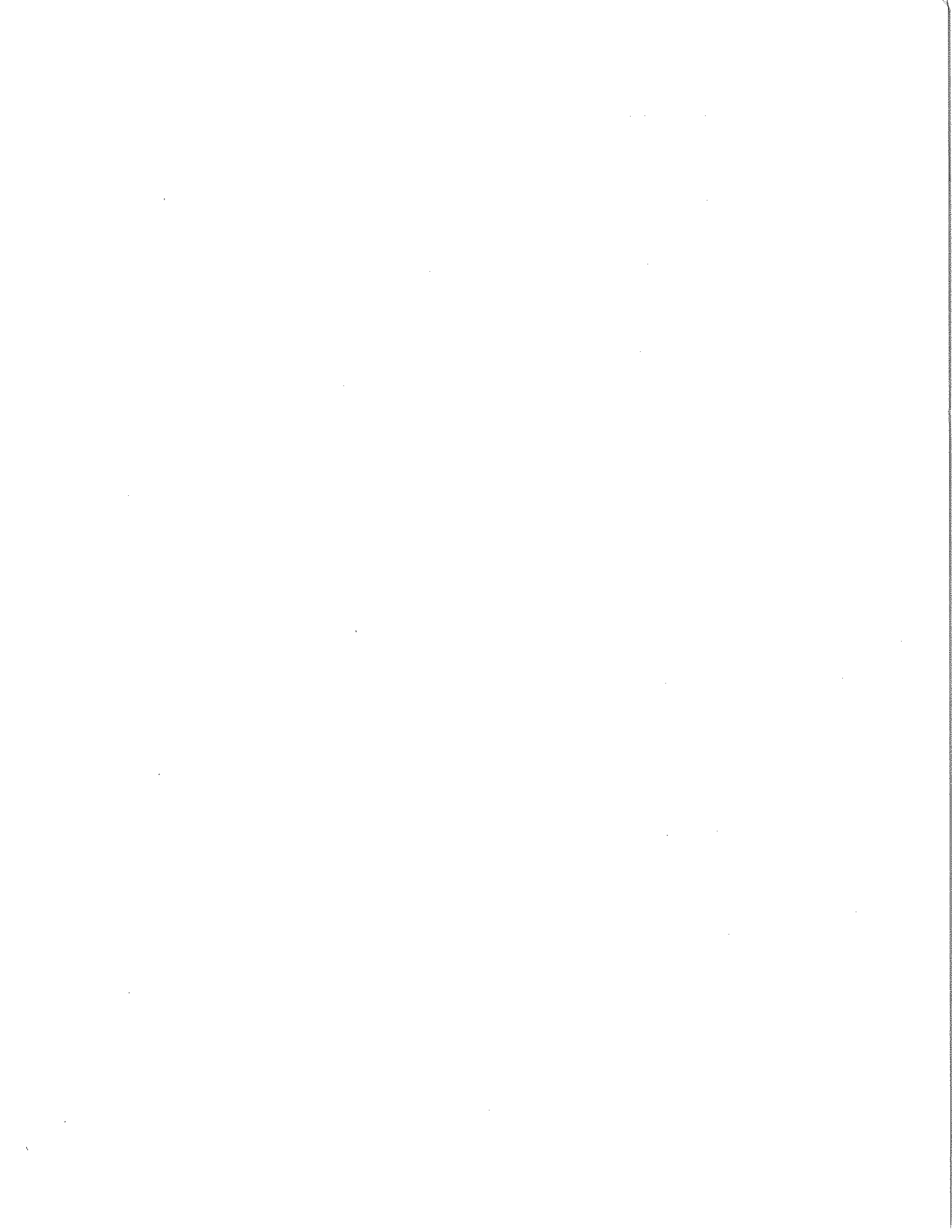
Applicant Briefing

**Approval
Process**

FEMA / State /
Applicant Kick-off

Process

Process...In Four Easy S



DISASTER SURVIVOR APPLICATION CHECKLIST

To apply online at DisasterAssistance.gov:

- Go to www.DisasterAssistance.gov on your desktop, mobile, or tablet device.
- Complete an application or look for assistance you may be able to apply for.
- Check the status of your application or update information after you apply.

To apply by phone for FEMA assistance only:

- 1-800-621-FEMA (1-800-621-3362)
- TTY 1-800-462-7585
- 711 or VRS 1-800-621-3362

INFORMATION CHECKLIST

Before you start your application, please have the information below and a pen and paper ready.

Social Security Number

You, another adult member or minor in your household *must* have a social security number. They must also be a U.S. citizen, non-citizen national, or qualified alien.

If you don't have a number, follow the steps below to find out what you need to do, and exactly what documents you need to have.

1. Go to faq.ssa.gov.
2. Click on *How do I apply for a new or replacement Social Security number card* in the Most Popular FAQs section.

Once you have your number, you can go to DisasterAssistance.gov or call FEMA at one of the phone numbers above to apply.

Insurance Information

Describe the type(s) of insurance coverage you have. This could include coverage under policies like homeowners, flood, automobile,

Damage Information

Describe the damage caused by the disaster. Include the type of disaster (like flood, hurricane, or earthquake) and type of dwelling or vehicle (like condo, house, or mobile home, or car, boat, or truck).

Financial Information

Provide your total annual household income, before taxes, at the time of the disaster.

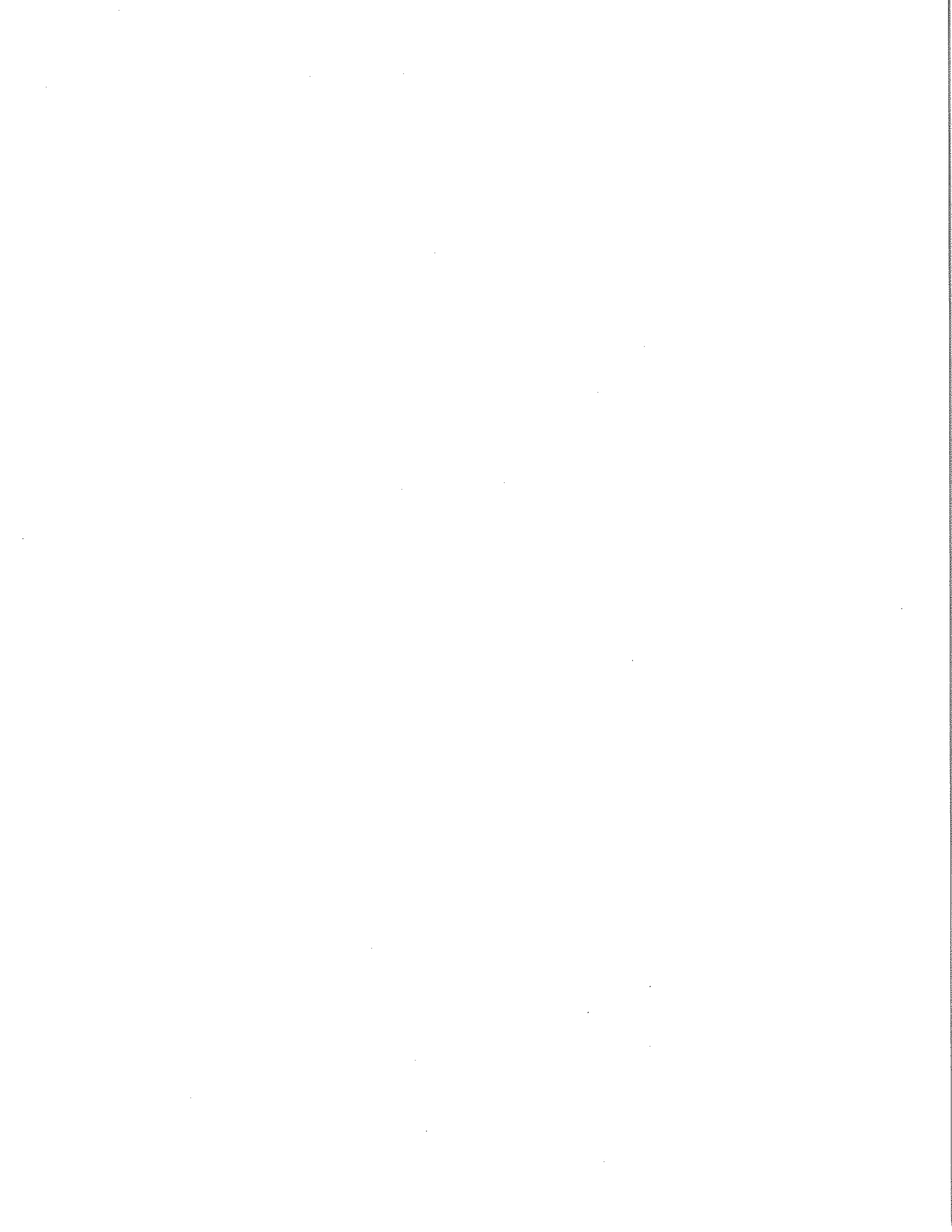
Contact Information

Provide the address and phone number of the property where the damage happened, and the address and phone number of where we can reach you now.

Direct Deposit Information (optional)

If approved, we can deposit the funds directly into your bank account. You just need to provide the following banking information:

- Bank name
- Routing number
- Account number





FEMA

Fact Sheet

Public Assistance

The Public Assistance Program provides grants to state and local governments and certain non-profit entities to assist them with the response to and recovery from disasters. Specifically, the program provides assistance for debris removal, emergency protective measures, and permanent restoration of infrastructure.

Eligible Applicants: Eligible applicants include state governments, local governments and any other political subdivision of the state, Native American tribes and Alaska Native Villages. Certain private non-profit (PNP) organizations may also receive assistance. Eligible PNPs include educational, utility, emergency, medical, temporary or permanent custodial care facilities (including those for the aged and disabled), irrigation, museums, zoos, community centers, libraries, homeless shelters, senior citizen centers, rehabilitation, shelter workshops and health and safety services and other PNP facilities that provide essential services of a governmental nature to the general public. PNPs that provide "critical services" (power, water - including water provided by an irrigation organization or facility, sewer, wastewater treatment, communications and emergency medical care) may apply directly to FEMA for a disaster grant. All other PNPs must first apply to the Small Business Administration (SBA) for a disaster loan. If the PNP is declined for a SBA loan or the loan does not cover all eligible damages, the applicant may reapply for FEMA assistance.

Public Assistance Process: As soon as practicable after the declaration, the grantee (state or tribe), assisted by FEMA, conducts the Applicant Briefings for state, local and PNP officials to inform them of the assistance available and how to apply for it. A Request for Public Assistance must be filed with the state or tribe within 30 days after the area is designated eligible for assistance. Following the Applicant's Briefing, a Kickoff Meeting is conducted where damages will be discussed, needs assessed, and a plan of action put in place. A combined federal/state/tribal/local team proceeds with Project Formulation, which is the process of documenting the eligible facility, the eligible work, and the eligible cost for fixing the damages to every public or PNP facility identified by State, tribal, or local representatives. The team prepares a Project Worksheet (PW) for each project.

Public Assistance Projects Categories:

- Category A: Debris removal
- Category B: Emergency protective measures
- Category C: Roads and bridges
- Category D: Water control facilities
- Category E: Public buildings and contents
- Category F: Public utilities
- Category G: Parks, recreational, and other

Small Projects: Projects falling below a certain threshold are considered "small." The threshold is adjusted annually for inflation. For fiscal year 2016, that threshold is \$121,800. For small projects, payment of the federal share of the estimate is made upon approval of the project and notification is required upon completion of the project.

Large Projects: For large projects, payment is made on the basis of actual costs determined after the project is completed; although interim payments may be made as necessary. Once FEMA obligates funds to the grantee, further management of the assistance, including disbursement to sub-grantees is the responsibility of the grantee. FEMA will continue to monitor the recovery progress to ensure the timely delivery of eligible assistance and compliance with the law and regulations.

The federal share of assistance is not less than 75% of the eligible cost for emergency measures and permanent restoration. The grantee determines how the no-federal share (up to 25%) is split with the sub-grantees (eligible applicants).

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"FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards."

Fiscal Year 2016



FEMA

Fact Sheet

Disaster Assistance

The Federal Emergency Management Agency's (FEMA's) Individuals and Households Program (IHP) provides financial and/or direct assistance to eligible applicants who, as a result of a major disaster or emergency, have necessary expenses and serious needs that are unmet through insurance or other means.

The IHP consists of two provisions: Housing Assistance and Other Needs Assistance.

Housing Assistance

Temporary Housing:

- *Financial Temporary Housing Assistance* is provided to homeowners and renters to secure temporary housing while repairs are being made to their pre-disaster primary residence or while they transition to permanent housing. The assistance may be used to rent a house, apartment, manufactured home, recreational vehicle, or other readily-fabricated dwelling.
- *Direct Temporary Housing Assistance* may only be implemented when eligible applicants cannot make use of financial temporary housing assistance due to a lack of adequate alternate housing. Direct temporary housing assistance must be requested by the impacted State, Tribe, or Territory and approved by FEMA. Once approved, FEMA may provide rental units or manufactured housing units directly to homeowners and renters for temporary use.

Repair: Financial assistance is provided to homeowners' primary residence to repair disaster-related damage not covered by insurance. The assistance is intended to repair the home to a safe and sanitary living or functioning condition. As a condition of accepting disaster assistance, flood insurance may be required if the home is located in a Special Flood Hazard Area (SFHA) and was damaged by a flood.

Items covered for repair include, but are not limited to, the following:

- Foundation and roof
- Windows and doors
- Floors, walls, and ceilings
- Septic or sewage system
- Well or other water system
- Heating, ventilating, and air conditioning system
- Electrical, plumbing, and gas systems
- Entrance and exit ways from the home, including privately owned access roads

Replacement: Financial assistance is provided to homeowners to replace a disaster-damaged home. If the home is located in a SFHA and was damaged by a flood, the homeowner must comply with flood insurance purchase requirements as a condition of receiving disaster assistance.

Permanent or Semi-Permanent Housing Construction: Financial or direct assistance may be provided for the construction of a home in insular areas outside the continental United States and other locations in which no alternative housing resources are available, and all other forms of temporary housing assistance are unavailable, infeasible, or not cost-effective. This type of assistance must be requested by the state, tribe, or territory and approved by FEMA. If the home is located in a SFHA and was damaged by a flood, the homeowner must comply with flood insurance purchase requirements and local floodplain management ordinances as a condition of receiving disaster assistance.

Other Needs Assistance (ONA)

Medical/Dental: Financial assistance to pay for disaster-related expenses including, but not limited to, hospital and ambulance services and the replacement or purchase of medication.

Funeral: Financial assistance to pay for expenses incurred for a disaster-related death. Expenses include, but are not limited to, the cost of a casket or urn and funeral services.

Child care: Financial assistance to pay for expenses incurred for disaster-related child care. Expenses include, but are not limited to, child care costs for children ages 13 and under or children ages 14 to 18 with a disability.

Other miscellaneous expenses: Financial assistance to purchase disaster specific items, which may include clean-up items such as a wet/dry vacuum, air purifier, or dehumidifier.

Personal property: Financial assistance to repair or replace common household items including, but not limited to, furnishings and appliances, accessibility items defined within the Americans with Disabilities Act, and specialized tools and protective clothing required by an employer.

Transportation: Financial assistance to repair or replace a vehicle damaged by the disaster and other transportation-related costs.

Moving and storage expenses: Financial assistance to relocate and store personal property from the damaged primary residence while repairs are being made to return the property back to the pre-disaster residence.

In some instances, an applicant may be required to apply for a low interest disaster loan from the Small Business Administration (SBA) prior to being considered for certain types of ONA. This applies to personal property assistance, transportation assistance, and moving and storage expenses.

IHP Eligibility

Disaster survivors must meet the following criteria to be considered eligible for IHP:

- Disaster losses are in a presidentially declared disaster area;
- A member of the household must be a United States citizen, a non-citizen national, or a qualified alien;
- The damaged home is where the applicant lives the majority of the year;
- The damaged home is inaccessible or not livable due to the disaster; and

Federal Emergency Management Agency

- The disaster survivor has necessary expenses or serious needs as a result of the disaster that are not covered by insurance or any other source.

Assistance Limit: Financial assistance is limited to an annually adjusted amount based on the Consumer Price Index. Direct assistance is not subject to the assistance limit.

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.

Supplemental Assistance: IHP is not intended to substitute private recovery efforts but to complement those efforts when needed. FEMA's assistance is limited and is not intended to return a home to its pre-disaster condition. If a homeowner wishes to return their home to its pre-disaster condition, they may apply for a home disaster loan with the SBA.

Proper Use of Assistance: Failure to use assistance appropriately may result in ineligibility for additional assistance, and the applicant may be required to return the misused funds.

Taxation of Assistance: FEMA's assistance is not taxable and is not counted as income or a resource when determining eligibility income assistance or income-tested benefit programs such as Social Security benefits or disability income.

Documentation: Disaster survivors may need to provide documentation to FEMA that is necessary to evaluate their eligibility. Documents pertaining to proof of occupancy, ownership, income loss, and/or information concerning an applicant's housing situation prior to the disaster may be required. Applicants should keep all receipts and records for any housing expenses incurred as a result of the disaster for at least three years. Examples include receipts for repair supplies, labor, and rent payments.

Duration of Assistance: Assistance is limited to 18 months following the disaster declaration and may be extended if needed.

Appeal Rights: Applicants, who disagree with FEMA's determination of eligibility or the form of assistance provided, have the right to appeal within 60 days of the date of the notification letter. For more information on appealing, contact the FEMA Disaster Helpline at 1-800-621-3362. Disaster assistance applicants who have a speech disability or hearing loss and use a TTY can call 1-800-462-7585 directly. Those using 711 or Video Relay Services (VRS) can call 1-800-621-3362.

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March 2015

