



FEMA

FACT SHEET 002

# FEMA's Individual Assistance Program

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*FEMA's Individual Assistance Program provides help to eligible individuals and households affected by a federally declared disaster. The IA program assists those who have uninsured or under-insured necessary expenses and serious needs. The assistance is meant to return a home to a safe, sanitary and functional residence. Please note, **federal assistance cannot duplicate the benefits provided by other sources**, such as insurance, and cannot pay for all losses caused by a disaster. Individuals should register with FEMA to determine whether they are eligible for assistance. There are multiple ways to register, including online at [DisasterAssistance.gov](https://DisasterAssistance.gov), using the [FEMA mobile app](#) which can be downloaded to your smartphone, or calling the FEMA Helpline at 800-621-3362 (including 711 or Video Relay). TTY users can call 800-462-7585.*

## Housing Assistance

FEMA's Individuals and Households Program (IHP) Assistance provides funds paid directly to eligible individuals and households and may include the following types of assistance:

- **Rental Assistance** to rent alternate housing while an applicant is displaced from a disaster-damaged primary residence. Rental Assistance may be used to rent a house, apartment, manufactured home, recreational vehicle, or other readily fabricated dwelling.
- **Lodging Expense Reimbursement** for hotels, motels, or other short-term lodging while an applicant is displaced from a disaster-damaged primary residence.
- **Home Repair Assistance** to help repair an owner-occupied disaster-damaged primary residence, utilities, and residential structure to a safe and sanitary living or functioning condition.
- **Replacement Assistance** to help homeowners replace an owner-occupied primary residence when it is destroyed by the disaster.
- **Hazard Mitigation Under IHP.** Homeowners who are eligible for IHP assistance may receive additional funds from FEMA for specific hazard mitigation measures. The eligible mitigation measures include:
  - Roof repair to withstand higher winds and help prevent water infiltration.
  - Elevating a water heater or furnace to avoid future flood damage.
  - Elevating or moving an electrical panel to avoid future flood damage.
    - Applicants will be informed if they qualify for assistance that includes these mitigation measures. The mitigation measures are limited and will only be provided for components that were present and functional prior to the disaster and were damaged by the disaster.

## Other Needs Assistance

FEMA's Other Needs Assistance provides survivors with financial assistance for disaster-caused necessary expenses and serious needs. Some types of assistance in this category may be provided only if you are **not referred or do not** qualify for a disaster loan from the U.S. Small Business Administration (SBA).

The SBA provides low-interest, long-term loans to help eligible applicants with transportation losses, moving and storage expenses, as well as repair/replacement funds for real and personal property damage caused by the disaster.

## SBA Dependent Types of Other Needs Assistance

Only applicants who do not qualify for a loan from the SBA, or who were approved for a partial loan, but the amount of the loan was insufficient to meet the applicant's disaster necessary expenses or serious needs, may be eligible for the following types of assistance:

- **Personal Property Assistance** to repair or replace essential household items including, but not limited to, furnishings and appliances, and specialized tools and protective clothing required by an employer, and assistance for specific accessibility items defined within the Americans with Disabilities Act.
- **Transportation Assistance** to repair or replace an eligible vehicle damaged by a disaster and other transportation-related costs.
- **Moving and Storage Assistance** to relocate and store personal essential household goods from the damaged primary residence to prevent further disaster damage, such as ongoing repairs, and returning the property to the applicant's primary residence.
- **Group Flood Insurance Policy** is issued to qualified applicants by FEMA's National Flood Insurance Direct Program. For a modest premium, survivors receive a minimum amount of building and/or contents coverage for a 3-year policy period.

## Non-SBA Dependent Types of Other Needs Assistance

May be awarded regardless of the applicant's SBA disaster loan status and may include:

- **Funeral Assistance** is available for expenses related to a death or disinterment attributed directly or indirectly to a declared disaster.
- **Medical and Dental Assistance** to assist with medical or dental expenses caused by a disaster, which may include injury, illness, loss of prescribed medication and equipment, insurance co-payments, or loss/injury to a service animal.
- **Child Care Assistance** in the form of a one-time payment, covering up to eight cumulative weeks of child care expenses, for a household's increased financial burden to care for children aged 13 and under, and/or children up to age 21 with a disability, who need assistance with activities with daily living as defined by federal law.
- **Miscellaneous or Other Items Assistance** to reimburse for eligible items purchased or rented after a disaster to assist with an applicant's disaster recovery, such as gaining access to the property or a chainsaw or dehumidifier for cleaning a home.
- **Note: FEMA cannot reimburse you for food lost due to a power failure.** However, voluntary organizations in your community may be able to help.

FEMA's website also provides more information about Individual Assistance program eligibility requirements: [www.fema.gov/assistance/individual/program/eligibility](http://www.fema.gov/assistance/individual/program/eligibility). For more information about the program you can also visit [www.fema.gov/individual](http://www.fema.gov/individual).

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*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency, or economic status. Reasonable accommodations, including translation and American Sign Language interpreters via Video Relay Service will be available to ensure effective communication with applicants with limited English proficiency, disabilities, and access and functional needs. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-3362 (including 711 or Video Relay). If you are deaf, hard of hearing or have a speech disability and use a TTY, call 800-462-7585.*