

## DISASTER RELIEF FOR INDIVIDUALS AND HOUSEHOLDS

### GRANTS

The Federal Emergency Management Agency (“FEMA”) administers the Individuals and Households Program (“IHP”) to provide financial assistance and services to eligible persons who have sustained losses due to a declared disaster that are not covered by insurance. **Grants from IHP do not have to be repaid and are tax-free. Please note, there will be a deadline for applying for FEMA assistance for your particular disaster.** Grants cannot exceed \$30,200 per household per disaster.

There are two types of disaster assistance under IHP: (1) Housing Needs and (2) Needs Other Than Housing.

#### Housing Needs

##### **Am I eligible?**

1. Your disaster-damaged home must be located in an area declared a disaster by the President.
2. If insured, you must have filed an insurance claim, and either the damage must not be covered by the insurance or the settlement must be insufficient. **You do not have to wait for a denial of coverage or an insurance settlement to apply with FEMA. Apply with FEMA as soon as possible after you file your insurance claim.**
3. You or a person who resides with you must be a U.S. citizen, a non-citizen national or a qualified alien.
4. This home must be the home you reside in most of the year.
5. You are not able to live in the home, cannot get to your home or the home requires repairs due to the disaster.

Eligible persons can receive money to repair housing so that it is safe and sanitary. It is important to note that IHP will not pay to return a home to its condition before the disaster; use of repair money is limited to repairs to make the home livable again. IHP grant money also may be used to pay for temporary housing such as apartment rent or hotel rooms while the home is being repaired. In some cases, FEMA may provide mobile homes.

##### **What can I use the money for?**

- Temporary housing—rent payments or hotel room expenses
- Home repairs—roof, foundation, windows, doors, floors, septic system, water system, heating, air conditioning, driveways, etc.

#### Needs Other Than Housing

##### **Am I eligible?**

1. Your disaster-damaged home must be located in an area declared a disaster by the President.

2. If insured, you must have filed an insurance claim, and either the damage must not be covered by the insurance or the settlement must be insufficient. **You do not have to wait for a denial of coverage or an insurance settlement to apply with FEMA. Apply with FEMA as soon as possible after you file your insurance claim.**
3. You or a person who resides with you must be a U.S. citizen, a non-citizen national or a qualified alien.
4. You must have necessary expenses or serious needs because of the disaster.
5. You must have accepted assistance from all other sources for which you are eligible, including insurance proceeds or U.S. Small Business Administration loans.

### **What can I use the money for?**

Money received for “Needs Other Than Housing” may be used to repair damaged personal property or to pay for disaster-related necessary expenses and serious needs. If you receive funds from FEMA for Needs Other Than Housing, you can use the funds for:

- Disaster-related medical and funeral costs
- Clothing and household items
- Educational materials including computers and books
- Clean-up items such as wet/dry vacuums and dehumidifiers
- Repairing a damaged vehicle

### The Application Process

1. If you are insured, file an insurance claim. You will need to provide FEMA with documentation showing that your losses are not covered by insurance or that the settlement is insufficient. **You do not have to wait for a denial of coverage or an insurance settlement to apply with FEMA. Apply with FEMA as soon as possible after you file your insurance claim.**
2. You may begin cleaning your home prior to registering with FEMA, but be sure to take photographs of the damage before doing so.
3. Apply online at [www.fema.gov](http://www.fema.gov) or over the phone by calling 1-800-621-FEMA (3362). Have the following information ready when you apply: social security number, phone number, household income information, bank account information, description of damage, insurance information, and directions to your home.
4. A FEMA inspector will make an appointment to inspect the damage within 10-14 days of your application. You will need to provide the inspector with identification and proof of ownership (such as a deed or mortgage payment book) and occupancy (such as a utility bill).
5. FEMA will evaluate the inspector’s report, and if you are approved for assistance, you should receive payment approximately 10 days after inspection.
6. Remember that you must keep all receipts for purchases made with FEMA-provided funds for three years.