

Individuals and Households Program (IHP)

When the President declares a disaster and authorizes Individual Assistance (IA), FEMA's Individuals and Households Program (IHP) can help homeowners affected by the disaster with temporary housing needs and expenses. IHP provides money and services to people in the disaster area when losses are not covered by insurance and property has been damaged or destroyed. After a disaster, affected individuals are directed to register with FEMA. Registration can be accomplished at a Disaster Recovery Center, by telephone, or by internet. Once the registration is complete, and the application is approved, an inspector will be assigned to assess the damaged property. FEMA then determines the amount and type of assistance and mails the applicant a check. All financial assistance provided by FEMA must be used as specified in writing.

FEMA

As directed by the Stafford Act, the Federal Emergency Management Agency (FEMA) has the authority to provide various forms of temporary housing assistance, typically for a period no longer than 18 months.

Disaster Recovery Centers

A Disaster Recovery Center (DRC) is a readily accessible facility or mobile office where applicants may go for information about FEMA or other disaster assistance programs, or for questions related to your case.

HOMEOWNER

After a disaster, affected individuals are directed to register with FEMA. Registration can be accomplished at a Disaster Recovery Center, by telephone, or by internet.

Types of Assistance

Temporary Housing

Money is available to rent a different place to live, or a government provided housing unit when rental properties are not available.

Repair

Money is available to homeowners to repair damage from the disaster that is not covered by insurance. The goal is to make the damaged home safe, sanitary, and functional.

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.

New Construction

Direct assistance or money for the construction of a home. This type of help occurs only in insular areas or remote locations specified by FEMA, where no other type of housing assistance is possible.