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FEMA’s Individuals and Households Program (IHP)

Following an incident, the Federal Emergency Management Agency (FEMA) may assist individuals with their recovery through the Individual Assistance (IA) program if the President authorizes such assistance pursuant to a declaration of emergency or major disaster under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act; P.L. 93-288, as amended; 42 U.S.C. §§5121 et seq.). One form of IA is the Individuals and Households Program (IHP), through which FEMA may provide financial and/or direct assistance for housing, as well as financial assistance for other needs (Stafford Act Section 408, 42 U.S.C. §5174; 44 C.F.R. §§206.101 et seq.).

Authorizing IA-IHP Assistance

There is no threshold or trigger that automatically authorizes IA or IHP assistance. Federal assistance is intended to supplement the local, state, territory, or tribal government’s response and recovery efforts. Thus, the governor of an affected state or territory or the chief executive of an affected tribal government must request that the President declare an emergency or major disaster authorizing IA. Using information submitted by the governor or chief executive in their major disaster declaration request, FEMA evaluates specific factors to determine whether there is a need for supplemental federal assistance to individuals (i.e., IA). FEMA then provides a recommendation to the President, who has sole discretion to authorize a declaration providing IA, and may limit the types of IA that are authorized (e.g., only IHP).

IHP Categories of Assistance

IHP assistance helps address the disaster-caused needs of individuals, with certain limitations. The program covers uninsured or under-insured necessary expenses and serious needs that cannot otherwise be met. Further, the IHP may help make a home safe, sanitary, or functional, but it is not necessarily designed to restore the home to its pre-disaster condition. That said, FEMA may provide repair assistance for a mix of disaster-caused and pre-existing damage when needed to make a home habitable.

There are two categories of IHP assistance: Housing Assistance and Other Needs Assistance (ONA).

Housing Assistance

FEMA can help meet a disaster survivor’s housing needs by providing financial and/or direct assistance. Financial Housing Assistance provides grant funds for temporary accommodations and/or to repair or replace a disaster-damaged or destroyed primary residence. FEMA first looks to provide financial assistance before providing Direct Housing Assistance, which provides disaster survivors with a temporary place to live. **Table 1** lists the types of Financial and Direct Housing Assistance.

The federal government pays 100% of the costs of all forms of Housing Assistance.

Table 1. Types of IHP Housing Assistance

Housing Assistance: Financial	Housing Assistance: Direct
Lodging Expense Reimbursement	Multi-Family Lease and Repair
Rental Assistance	Transportable Temporary Housing Units
Home Repair Assistance	Direct Lease
Home Replacement Assistance	Permanent Housing Construction

Source: CRS’s interpretation of “Figure 5: Housing Assistance” of the FEMA *Individual Assistance Program and Policy Guide (IAPPG)*, v. 1.1, FP 104-009-03, May 2021, p. 44, https://www.fema.gov/sites/default/files/documents/fema_iappg-1.1.pdf.

Other Needs Assistance

FEMA can also provide financial assistance to help disaster survivors with the costs of acquiring or obtaining essential items or services through ONA. The types of ONA available to an applicant will vary based on their disaster-caused needs. **Table 2** lists the types of ONA.

States, territories, and tribes may decide to (1) administer ONA independently; (2) jointly administer ONA with FEMA; or (3) allow FEMA to administer ONA. ONA is subject to a statutorily set 75% federal and 25% nonfederal cost share, which is borne by the affected state, territory, or tribe (not the disaster survivor receiving ONA).

Table 2. Types of IHP Other Needs Assistance (ONA)

ONA	
Serious Needs Assistance	Childcare Assistance
Displacement Assistance	Assistance for Miscellaneous Items
Personal Property Assistance	Moving and Storage Assistance
Transportation Assistance	Clean and Sanitize Assistance
Group Flood Insurance Policy	
Funeral Assistance	
Medical and Dental Assistance	

Sources: CRS’s interpretation of “Figure 28: Other Needs Assistance, Non-SBA-Dependent and SBA-Dependent” of the FEMA *IAPPG*, p. 146; Memorandum from Keith Turi, FEMA Assistant Administrator, Recovery Directorate to FEMA Regional Administrators, “RE: Amendment to FP 104-009-03, Individual Assistance Program and Policy Guide, Version 1.1,” September 2, 2021, pp. 11-12, https://www.fema.gov/sites/default/files/documents/fema_iappg-policy-amendments-memo.pdf; DHS/FEMA, “Individual

Assistance Program Equity," 89 *Federal Register* 3990-4125, January 22, 2024.

IHP Program Limitations

IHP awards for Financial Housing Assistance and ONA are subject to statutory funding caps that limit the amount of financial assistance an individual can receive. These caps are adjusted annually and published in the *Federal Register*. Excluded from the maximum award amounts are financial assistance to rent alternative housing accommodations and funding for accessibility-related home and personal property repair or replacement costs. Notably, individuals with pre-existing or disaster-caused disabilities may install or construct new real-property components that are necessary to meet their household's accessibility-related needs—even if such items were not present in the home prior to the disaster.

Selected forms of ONA are subject to additional state/territory/tribe-set funding limits. In addition, some forms of IHP assistance are subject to time-based limitations (e.g., Initial Rental Assistance allows FEMA to provide up to two months of assistance). Further, the Stafford Act prohibits FEMA from providing assistance that could constitute a duplication of benefits, and applicants must agree to repay FEMA assistance that duplicates other assistance received.

IHP Applicant Eligibility

Applicants (i.e., individuals or households) may register for FEMA IHP assistance online or through the FEMA mobile application, via telephone, or in person. Applicants generally have 60 days from the IA declaration to apply for IHP assistance (unless the registration period is extended), and FEMA may also accept late registrations—with an explanation justifying the delay (no documentation is required)—for an additional 60 days.

Per FEMA's guidance, IHP applicants must meet general eligibility requirements—they must:

- be a U.S. citizen, noncitizen national, or "qualified alien" (or the parent or guardian of such a minor);
- have their identity verified by FEMA;
- have disaster-caused needs that cannot be met through their insurance or other forms of disaster assistance; and
- have necessary expenses and serious needs that were directly caused by a declared disaster.

Each type of IHP assistance may require that additional eligibility conditions be met (e.g., some forms of assistance require verification of ownership and/or occupancy), and may require additional documentation.

IHP Award Amount Determinations

The amount of financial assistance an applicant receives through the IHP will vary based on their personal circumstances, and IHP awards are also limited based on statutory funding caps (see the above-mentioned IHP Program Limitations). IHP award amounts depend on factors, including the applicant's status (e.g., homeowner, renter, roommate), the number of household members and

household composition, the type(s) of assistance being requested and the associated eligibility criteria and limitations, the loss amount determined by FEMA's inspection, and to what extent the applicant's real and personal property losses were insured.

Appealing FEMA's IHP Decisions

If FEMA denies an applicant's IHP request, the applicant may appeal FEMA's determination by submitting documentation supporting the appeal request (a written and signed appeal letter of explanation is not required). Applicants can appeal FEMA's determinations, including related to their eligibility for assistance, the amount and/or specific type(s) of IHP assistance authorized, FEMA's decision to recoup assistance, and FEMA's rejection of a late application, or any other eligibility-related decision. FEMA then reviews the appeal and FEMA's decision is final.

Recoupment and Recoupment Waivers

Federal laws require federal agencies, including FEMA, to identify and recover *improper payments* (i.e., payments that should not have been made or were made in an incorrect amount)—known as recoupment. FEMA is required to waive recoupment in two situations, provided the debt does not involve fraud, a false claim, or misrepresentation by the debtor or party having an interest in the claim: (1) if the IHP assistance was distributed based on an error by FEMA and such debt shall be construed as a hardship; and (2) if the IHP assistance is subject to a claim or legal action.

IHP recipients who receive a notice of potential debt from FEMA may choose to appeal the potential debt. If they do not appeal the potential debt or if FEMA denies their appeal, the debt becomes final, and the individual may then pay the debt, unless FEMA must waive the debt (see above).

Additional IA and IHP Resources

For a detailed overview of the IHP, including the information touched on in this In Focus, see:

- CRS Report R47015, *FEMA's Individuals and Households Program (IHP)—Implementation and Considerations for Congress*, by Elizabeth M. Webster.

For brief overviews of the IA program, see:

- CRS Infographic IG10024, *How FEMA Individual Assistance Works*;
- CRS In Focus IF11298, *A Brief Overview of FEMA's Individual Assistance Program*, by Elizabeth M. Webster; and
- CRS Report R46014, *FEMA Individual Assistance Programs: An Overview*.

FEMA's IA program guidance, the *Individual Assistance Program and Policy Guide (IAPPG)*, v. 1.1, FP 104-009-03, May 2021, is available at https://www.fema.gov/sites/default/files/documents/fema_iappg-1.1.pdf. Additional IA program guidance and resources are available at <https://www.fema.gov/assistance/individual/policy-guidance-and-fact-sheets>.

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