

Individuals and Households Program

Individual Assistance (IA) helps families, individuals, or owners of small businesses recover from the effects of a disaster. After a presidentially declared disaster, the Individuals and Households Program is made available through the Federal Emergency Management Agency (FEMA) and the State of Texas. The US Small Business Administration (SBA) also offers assistance after a disaster. The Texas Department of Housing and Community Affairs (TDHCA) offers its HOME Program to communities that do not receive their HOME funds directly from the federal government.

Individuals and Households Program (IHP)

A combined FEMA and State program that provides money to help people in the presidentially declared disaster area whose property has been damaged or destroyed and whose losses are not covered by insurance. The IHP is divided into two parts - Housing Assistance and Other Needs Assistance. Total IHP maximum amount to any individual for FY2019 is \$33,900. This amount will be adjusted annually (October 1) according to the Consumer Price Index (CPI).

1. **Housing Assistance**– Disaster related housing assistance for applicants displaced from their pre-disaster primary residences and/or whose pre-disaster residences are rendered uninhabitable, and who are under-insured or have no insurance to provide for their housing needs.
 - a. **Temporary Housing** – financial assistance for lodging expenses, rental assistance or direct assistance through mobile homes or travel trailers.
 - b. **Repairs** - Provides financial assistance for repairs to make residence habitable – limited funding
2. **Other Needs Assistance** - Money to repair or replace damaged personal property, or to pay for disaster-related necessary expenses or serious needs.

Housing Needs: Money to repair your home is limited to making your home safe and sanitary so you can live there. IHP will not pay to return your home to its condition before the disaster. You may use your money provided for housing needs to repair:

- Structural parts of your home (foundation, outside walls, and roof).
- Windows, doors, floors, walls, ceilings, and cabinetry.
- Septic or sewage system.
- Well or other water system.
- Heating, ventilating, and air conditioning system.
- Utilities (electrical, plumbing, and gas systems).
- Entrance and exit ways from your home, including privately owned access roads.
- Blocking, leveling, and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines, and tanks.

Other Needs: Money to repair damaged personal property or to pay for disaster-related necessary expenses and serious needs is limited to items or services that help prevent or overcome a disaster-related hardship, injury or adverse condition. IHP will not pay to return or replace your personal property to its condition before the disaster. You may use your money provided for other than housing needs to repair or pay for:

- Disaster-related medical and dental costs.
- Disaster-related funeral and burial cost.
- Clothing; household items (room furnishings, appliances); tools (specialized or protective clothing and equipment) required for your job; necessary educational materials (computers, school books, and supplies).
- Fuels for primary heat source (heating oil, gas, firewood).
- Disaster-specified clean-up items (wet/dry vacuum, air purifier, and dehumidifier).
- A vehicle damaged by the disaster.
- Moving and storage expenses related to the disaster (moving and storing property to avoid additional disaster damage while disaster-related repairs are being made to the home).
- Other necessary expenses or serious needs as determined by FEMA.

For more detailed information on FEMA assistance, [visit FEMA's Web site](#).