ASSISTANCE TO INDIVIDUALS AND HOUSEHOLDS

The Individuals and Households Program (IHP) provides financial help or direct services to those who have necessary expenses and serious needs if they are unable to meet the needs through other means. Up to $30,300 is available in financial help (adjusted each year), although some forms of IHP assistance have limits. Flood insurance may be required as indicated below. These forms of help are available: Housing Assistance (including Temporary Housing, Repair, Replacement, and Semi-Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items).

Housing Assistance

Temporary Housing: Money to rent a different place to live or a temporary housing unit (when rental properties are not available).

Repair: Money for homeowners to repair damage from the disaster that is not covered by insurance. The goal is to repair the home to a safe and sanitary living or functioning condition. FEMA may provide up to $30,300 for home repair; then the homeowner may apply for a Small Business Administration disaster loan for additional repair assistance. FEMA will not pay to return a home to its condition before the disaster. Flood insurance may be required if the home is in a Special Flood Hazard Area. Repair and replacement items include:

- Structural parts of a home (foundation, outside walls, roof)
- Windows, doors, floors, walls, ceilings, 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 the 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

Replacement: Money to replace a disaster-damaged home, under rare conditions, if this can be done with limited funds. FEMA may provide up to $30,300 for home replacement. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements.

Semi-Permanent or Permanent Housing Construction: Direct assistance or money for the construction of a home. This type of assistance occurs only in very unusual situations, in

October 2008
locations specified by FEMA, where no other type of housing assistance is possible. Construction shall follow current minimal local building codes and standards where they exist, or minimal acceptable construction industry standards in the area. Construction will aim toward average quality, size, and capacity, taking into consideration the needs of the occupant. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements.

Other Needs Assistance

Other Needs Assistance provision of the Individuals and Households Program provides grants for uninsured, disaster-related necessary expenses and serious needs. Flood insurance may be required on insurable items (personal property) if they are to be located in a Special Flood Hazard Area. Assistance includes:

- Medical and dental expenses
- Funeral and burial costs
- Repair, cleaning, or replacement of:
  - Clothing
  - Household items (room furnishings, appliances)
  - Specialized tools or protective clothing and equipment required for your job
  - Necessary educational materials (computers, school books, supplies)
- Clean-up items (wet/dry vacuum, air purifier, dehumidifier)
- Fuel (fuel, chain saw, firewood)
- Repairing or replacing vehicles damaged by the disaster, or providing for public transportation or other transportation costs
- Moving and storage expenses related to the disaster (including evacuation, storage, or the return of property to a home)
- Other necessary expenses or serious needs (for example, towing, or setup or connecting essential utilities for a housing unit not provided by FEMA)
- The cost of a National Flood Insurance Program group flood insurance policy to meet the flood insurance requirements

Conditions and Limitations of IHP Assistance

- **Non-discrimination:** All forms of FEMA disaster housing assistance are available to any affected household that meets the conditions of eligibility. No Federal entity or official (or their agent) may discriminate against any individual on the basis of race, color, religion, sex, age, national origin, disability, or economic status.

- **Residency status in the United States and its territories:** To be considered for disaster housing assistance, you or a household member must provide proof of identity and sign a declaration stating that you/they are a United States citizen, a non-citizen national, or a qualified alien.

- **Supplemental Assistance:** Disaster housing assistance is not intended to substitute for private recovery efforts, but to complement those efforts when needed. FEMA expects minor housing damage or the need for short-term shelter to be addressed by homeowners or
tenants. Furthermore, the Disaster Housing Program is not a loss indemnification program and does not ensure that applicants are returned to their pre-disaster living conditions.

- **Household Composition:** People living together in one residence before the disaster are expected to continue to live together after the disaster. Generally, assistance is provided to the pre-disaster household as a unit. If, however, the assistance provided to the household is not shared with you, or if the new residence is too small or causes you undue hardship, you may request assistance separate from your pre-disaster household.

- **Type of Assistance:** Generally, more than one type of IHP assistance may be provided to the household. Only FEMA has the authority to determine which type of assistance is most appropriate for the household and the period of assistance to be covered.

- **Proper Use of Assistance:** All financial assistance provided by FEMA should be used as specified in writing: to rent another place to live, to make the home repairs identified by FEMA, or to prevent eviction or foreclosure, or to replace or repair personal property. Failure to use the money as specified may make you ineligible for additional assistance. All money provided by FEMA is tax-free.

- **Documentation:** It is your responsibility to provide all documentation necessary for FEMA to evaluate your eligibility. You may need to provide proof of occupancy, ownership, income loss, and/or information concerning your housing situation prior to the disaster. You should keep all receipts and records for any housing expenses incurred as a result of the disaster. This includes receipts for repair supplies, labor, and rent payments.

- **Insurance:** If you have insurance, any assistance provided by FEMA should be considered an advance and must be repaid to FEMA when you receive your insurance settlement payment. If your settlement is less than FEMA’s estimated cost to make your home habitable, you may qualify for funds to supplement your insurance settlement, but only for repairs relating to the home’s habitability. FEMA does not provide replacement value amounts or assistance with non-essential items.

- **Duration of Assistance:** Repair and Replacement Assistance is provided as a one-time payment. Temporary Housing Assistance (or a mobile home/travel trailer) is provided for an initial period of 1, 2, or 3 months. To be considered for additional assistance, you must demonstrate that you have spent any previous assistance from FEMA as instructed, and you must demonstrate your efforts to re-establish permanent housing. Additional assistance is generally provided for 1, 2, or 3 months at a time. The maximum period for IHP assistance is 18 months, unless extended by the President.

- **Appeal Rights:** If you disagree with FEMA's determination of eligibility or the form of assistance provided, you have the right to appeal within 60 days of the date of your notification letter. Send appeal letters to: Appeals Officer, FEMA- Individuals & Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-7055. Telephone: 1-800-621-FEMA or TTY 1-800-462-7585.
If your community has been flooded and your property or home has suffered flood damage, please follow these instructions to file your flood insurance claim.

IMMEDIATELY

- Call your agent or insurance company. Have the following information with you when you place your call: (1) the name of your insurance company (your agent may write policies for more than one company); (2) your policy number; and (3) a telephone number/e-mail address where you can be reached.

- When you file your claim, ask for an approximate time frame during which an adjuster can be expected to visit your home so you can plan accordingly.

ONCE YOU HAVE REPORTED YOUR LOSS

- An adjuster will work with you to calculate the value of the damage and prepare a repair estimate.

- Please keep your agent advised if your contact information changes. If you are still in a shelter or cannot be easily reached, please provide the name of a designated relative or point-of-contact person who can reach you.

BEFORE THE ADJUSTER ARRIVES

- Local officials may require the disposal of damaged items. If you dispose of items, please keep a swatch or other sample of damaged items for the adjuster.

- Separate damaged items from undamaged items. If necessary, place damaged items outside the home.

- Take photographs. Take photos of any water in the house and any damaged personal property. Your adjuster will need evidence of the damage and damaged items (e.g., cut swatches from carpeting, curtains, chairs) to prepare your repair estimate.

- Make a list of damaged or lost items and include their age and value when possible. If possible, have receipts for all items available for the adjuster.

- If you have damage estimates prepared by a contractor, provide them to your adjuster since they will be considered in the preparation of your repair estimate.

- Contact your insurance company if an adjuster has not been assigned to you within several days.

FOR MORE INFORMATION

For Federal Emergency Management Agency (FEMA) Disaster Assistance, call 1-800-621-3362. For general flood insurance questions, call 1-800-427-4661 or contact your insurance company or agent.
WHAT HAPPENS AFTER YOUR CONSTITUENT REGISTERS FOR FEMA ASSISTANCE

What happens after disaster victims call the Federal Emergency Management Agency’s (FEMA) toll-free registration number, 1-800-621-FEMA (3362)?

Callers are assigned a registration identification number for future reference in identifying their case. A FEMA inspector will telephone in a few days to make an appointment to visit the damaged home or apartment and assess the damage. During that initial telephone contact, the inspector will advise the applicant of what documentation is needed.

The following are points to remember during inspections:

- All inspectors wear a current photo identification badge.
- Clothing with names or insignias is not an indication they work for the agency.
- All FEMA inspectors carry a hand-held computer. It contains information about the person whose household they are inspecting.
- The computer is only for FEMA programs. It is of no use to anyone else.
- Inspectors do not determine any dollar amounts. They only look at reported damage and document it.
- Inspectors do not carry money or ask for money.

Among other programs, FEMA may provide housing assistance, which may include lodging expense reimbursement, repair assistance and/or temporary rental assistance.

After taking the first step of the assistance process - calling the registration number - the U.S. Small Business Administration (SBA) may send the applicant a loan application packet. It is most important to complete and return the SBA packet. If the SBA determines that homeowners or renters do not qualify for a loan, their name may be referred for assistance through the Other Needs Assistance (ONA) program.

ONA may include medical, dental, funeral expenses, furniture, clothing, some appliances, vehicle costs (up to state limits), and other eligible expenses resulting from the disaster.

If the SBA packet is not completed and returned, the applicant may not be considered eligible for certain types of ONA assistance.

*FEMA’s mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.*
Assistance?

How do I apply for disaster assistance?

Contact FEMA:
Reach you or leave a message.
You can apply to FEMA by:
- Telephone
- Internet
- Fax
- Mail
- In person at a disaster recovery center
- Community centers
- Business
- Trained representatives

Apply at www.disasterassistance.gov

The TR number is 2-800-622-7585
Help is available in most languages.
Call 2-800-622-FEMA (3362)

Economic assistance

Economic assistance programs are
available. To find out what assistance
is available, contact your local office.

Important:

You may apply for assistance
by phone, online, or in person. If you
have questions, call 1-800-622-7585.

Contact information:

For assistance, call 1-800-622-7585.

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If you have questions, call 1-800-622-7585.
What happens after I apply for a disaster grant from the Federal Emergency Management Agency (FEMA)? The agency will send you a grant application and a copy of a Form 49-900. You will need a copy of your disaster damage report to apply. FEMA will also help you complete the application and discuss your disaster recovery options. The agency may also give you a check for the cost of the damage to your home.
Visit a Recovery Center
About Assistance
Need Information
DEADLINE EXTENDED:
FEMA Application

Name of all people in your household

The address of your damaged home or apartment

When you apply we will ask for the following information:

If you haven't applied for assistance yet, do so as soon as possible.

The deadline for applying for disaster assistance from FEMA has been extended:

The TTY number is 1-800-462-7585

Help is available in most languages

Call 1-800-621-FEMA (3362)

Apply at www.disasterassistance.gov
Your Application FEMA CAN TAKE IN ALMOST ANY LANGUAGE
1-800-622-3363 or disasterlegal@fema.gov
WWW.FEMA.GOV

DISASTER LEGAL SERVICES

- Assistance with home repair contracts
- Help with insurance claims for doctor bills or loss
- Help replacing legal papers destroyed in the disaster
- Advice about landlocked problems or other housing problems
- Legal advice on disaster-related problems

If you need help:
- Search online for law firms that offer free or low-cost legal services. These services may help
- Free legal services are available on a case by case basis to disaster applicants who are unable to

FEMA's mission is to support our citizens and first responders to respond to, recover from, and mitigate all hazards, and improve our capability to work together to build, sustain, and enhance our nation's resilience.
Cope With Disaster
HELPING CHILDREN

They feel frightened when someone is hurt or dies. They may not be able to sleep, and they may be afraid to leave the house.

FEMA's mission is to support our nation's mission to save lives, protect property, and mitigate all hazards. and mitigate all hazards. and mitigate all hazards. and mitigate all hazards.

Reducing fear, and mitigating all hazards. and mitigate all hazards. and mitigate all hazards. and mitigate all hazards.

How to help:

1. Find out what frightens them, what they think and how they feel.
2. Research the stressors to help them understand their fears.
3. Encourage children to ask questions and learn to tell you how they feel.

Here are some suggestions for interacting with children:

Children need to express their feelings in numerous ways. Throughout the recovery process, children need to be encouraged to talk, write, draw, or engage in other activities to help them express their feelings.

Children react to a disaster and the normal reactions to recovery. In some cases, children may react to the disaster by developing behaviors, such as poor eating habits, sleep problems, and separation anxiety. Older children may need to talk about emotional problems and be helped to understand their feelings.

A disaster or traumatic event can leave children feeling frightened, sad, confused, and insecure. Whether they are exposed to the disaster directly, or only indirectly, children can benefit from learning how to cope with the anxiety that trauma can cause.

If the response is not appropriate to the disaster, it may not be appropriate to continue it. If the response to the disaster is inadequate, it may not be appropriate to continue it.

Children may need to talk about emotional problems and be helped to understand their feelings. Children may need to talk about emotional problems and be helped to understand their feelings.

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FEMA INSPECTORS WILL VISIT TO SURVEY DAMAGE

What happens next depends on the damage and whether you have flood insurance. You will usually receive a call or letter from your insurance company within 2-5 business days after you file your claim. Your policy will guide you through the claims process.

If your home is uninhabitable due to damage:

- Contact your insurance company to report your claim.
- Review your policy to understand your coverage.
- Take photos or videos of the damage.
- Make temporary repairs to prevent further damage.
- Rent a temporary living space if necessary.

If your home is habitable:

- Review your policy to understand your coverage.
- Take photos or videos of the damage.
- Make necessary repairs.
- Contact your insurance company to report your claim.

FEMA inspectors will visit your property to assess the damage. They will take photos andvideos of the damage.

If your property is located in a flood-prone area:

- Contact your insurance company to report your claim.
- Take photos or videos of the damage.
- Make necessary repairs.
- Contact your insurance company to report your claim.

If you have flood insurance:

- Contact your insurance company to report your claim.
- Take photos or videos of the damage.
- Make necessary repairs.
- Contact your insurance company to report your claim.

If you do not have flood insurance:

- Contact your insurance company to report your claim.
- Take photos or videos of the damage.
- Make necessary repairs.
- Contact your insurance company to report your claim.

If you do not agree with FEMA's decision, you may appeal it. FEMA will make its decision based on the information it receives from you and your insurance company.

The information in this letter is for educational purposes only. It is not intended to replace the advice of your insurance company or real estate professional. Always consult with your insurance company and real estate professional before making decisions about your property.
If you have any questions about the inspection of the property:

- Employer's Statement
- Voice's Registration Card
- Landlord's Statement
- Federal or State Tax Returns
- Official's Statement (such as Postmaster)

Please write your name and address of the damaged property, along with the date of the disaster, on the back of this form.

To show that you lived in the home or apartment at the time of the damage, you may submit one of the following:

- A copy of your insurance policy, with your name on it
- Homeowner's insurance policy
- Real Property records
- Deeds of Property

Address of the Damaged Property:

If this is the applicant's name and the property is owned by the applicant:

Any one of the following will be accepted as proof of ownership:

- Deeds of Property
- Insurance Policy
- Real Estate Records
- Deeds of Property

IMPORTANT:

1. Keep your written statement to the inspector if you are unable to attend the inspection.
2. Make sure you show the inspector all disaster-related items.
3. Keep your written statement to the inspector if you are unable to attend the inspection.

FEMA covers as soon as possible.

Private or federal disaster assistance can be obtained at 1-800-621-3362 or online at fema.gov.
FEMA’s mission is to support our citizens and first responders to ensure that a nation we work together to build, sustain, and improve our capability to prepare for, protect against, quicken the response to, and recover from all hazards.

Call us at 1-800-621-3362 or 1-800-462-7585. Or call the Fema.gov Help line.

You can apply on behalf of your family or the business you own. You do NOT have to be a U.S. citizen, non-citizen, non-citizen.

FEMA funds disaster relief services or other short-term, non-cash assistance.

Disaster relief services to get cash assistance.

You may be able to get non-cash assistance.

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Do I Need to Be a U.S. Citizen To Get Help?

After a Disaster?
DEADLINE NEARS
FEMA APPLICATION

If your home or business suffered damage from a recent disaster, you may be eligible for federal assistance to help repair or replace it.

To qualify for assistance, you must:

- Apply as soon as possible by calling FEMA's toll-free help line.
- Provide all necessary information to FEMA.
- Be a resident of a declared disaster area.
- Meet applicable income guidelines.
- If you have insurance, file a claim with your insurance company before applying to FEMA.

Help is available in most languages.

Call 1-800-621-FEMA (3362) or visit www.fema.gov for assistance.