

FEMA Disaster Benefits Programs

Individuals and Households Program (IHP) helps individuals directly with benefits for disaster damage and loss. IHP includes: Housing Assistance (HA) and Other Needs Assistance (ONA).

Housing Assistance (HA)- this program helps with both temporary living options and repairs or replacement of your damaged home. Types of programs under HA include:

- *Lodging Expense Reimbursement* – Reimbursement of costs for hotels, motels, or other short-term lodging following evacuation
- *Rental Assistance* - Up to 18 months (unless extended by FEMA) of money to rent a house, apartment, manufactured home, recreational vehicle, or other living space while repairs are made to your pre-disaster housing
- *Manufactured Housing* - Temporary housing in mobile homes provided by FEMA
- *Direct Housing Assistance* - FEMA leases out rental properties or space in hotels in disaster areas to provide temporary housing directly
- *Home Repairs* – money to make repairs to a disaster-damaged home that you owned and lived in at the time of the disaster. Home repairs benefits are intended to make the home safe and functional to live in, not to return the home to its pre-disaster condition.
- *Home Replacement* – money to help replace a home that you owned and lived in that was completely destroyed by a disaster.

Other Needs Assistance (ONA)- this program helps with other losses not directly related to your actual home. Types of programs under ONA include:

Dependent ONA: (for each of these programs you must first apply for a Small Business Administration (SBA) loan and be denied before you can qualify)

- *Personal Property* - money to replace essential items such as furniture and appliances
- *Transportation* – money to help repair or replace a damaged vehicle
- *Moving and Storage* – money to cover costs of moving and storing essential items while the damaged home is repaired

Non-Dependent ONA: (can cover needs regardless of whether you have applied for an SBA loan)

- *Funeral* – money to help with costs surrounding disaster-caused death including funeral and reburial
- *Medical and Dental* – money to help with out-of-pocket costs due to disaster-caused injury or illness, lost medication and medical or dental equipment, and insurance co-payments
- *Child Care* - a one-time payment for up to 8 weeks of child care cost increases due to the disaster
- *Miscellaneous* - reimbursement for the cost of buying or renting items used for repair or cleanup (such as a generator, chainsaw or dehumidifier)

How do I apply? You apply for HA and ONA on the same application. Apply at disasterassistance.gov or call FEMA at 800.621.3362. Cash benefits will come by check or electronic transfer to your bank.

Do I have to pay FEMA back? No. *But you must keep your receipts for 3 years to prove how you spent the funds.* If you don't use the funds for the intended purpose, you might have to pay them back.

Will these programs affect my eligibility for other benefits? Like most disaster resources, the benefits you get through HA or ONA are not counted for purposes of your other government benefits.

Right to appeal - If you disagree with FEMA's decision about whether you are eligible, or the amount of benefits, you have the right to appeal within 60 days of your notification letter from FEMA.