



## INDIVIDUAL ASSISTANCE DIVISION FACT SHEET

### **INDIVIDUALS AND HOUSEHOLDS PROGRAM** **FINANCIAL ASSISTANCE – TEMPORARY HOUSING ASSISTANCE**

The Individuals and Households Program (IHP) provides financial assistance and/or direct services to disaster survivors to assist with necessary expenses and serious needs resulting from a Presidentially-declared disaster. When eligible applicants have been displaced from their primary residence due to a Presidentially-declared disaster, they may be eligible for temporary housing assistance. The most common form of temporary housing assistance is financial assistance.<sup>1</sup> Applicants may use the financial assistance to secure temporary housing such as a house, apartment, hotel, motel, a manufactured home, recreational vehicle, or other readily-fabricated dwelling available to be rented by the public.

The amount of financial assistance that an applicant can receive is capped, and includes temporary housing assistance, financial assistance to repair or replace their primary residence, and other needs assistance.<sup>2</sup> For more information about the types of assistance available under the IHP, please read the “*Help After a Disaster: Applicant’s Guide to the Individuals and Households Program.*”<sup>3</sup>

Typically, once a FEMA inspection has been completed on an applicant’s home and it is determined that the home is not safe to live in, FEMA will provide an initial award of rental assistance to the applicant. After the applicant exhausts that initial award, they can apply to FEMA for more financial temporary housing assistance if:

- FEMA’s housing program is still open;<sup>4</sup>
- The applicant has not yet reached the financial assistance cap; and
- The applicant can demonstrate a need for continued financial temporary housing assistance.

Financial temporary housing assistance can only be used to pay for rent and basic utilities (but cannot include telephone, cable television, or internet service). Financial temporary housing assistance will be based on the U.S. Department of Housing and Urban Development’s Fair Market Rent rate for the area in which the rental unit is located and the number of occupied bedrooms in the applicant’s pre-disaster household.

#### **To apply for additional financial temporary housing assistance:**

- 1. Complete an “*Application for Continued Temporary Housing Assistance.*”** FEMA mails this form to all IHP recipients who initially received financial temporary housing assistance. To receive another copy of the form, call FEMA’s toll-free Helpline at 1-800-621-3362. Disaster applicants who have a speech disability or hearing loss and use TTY can call 1-800-462-7585 directly. Those who use 711 or Video Relay Service can call 1-800-621-3362.

<sup>1</sup> Legal Authority: 42 U.S.C. 5174(c)(1)(A); and 44 CFR 206.113, 206.114, 206.117.

<sup>2</sup> The amount of the IHP maximum is set by law and adjusted annually. For fiscal year 2013, the maximum is \$31,900.

<sup>3</sup> “*Help After a Disaster: Applicant’s Guide to the Individuals and Households Program*” is available at Disaster Recovery Centers, or online at <http://www.fema.gov/help-after-disaster>.

<sup>4</sup> FEMA can provide housing assistance for up to 18 months from the date of the disaster, unless extended.

**2. Provide the following documentation to show that you have a continuing temporary housing need:**

- a. **Rent Receipts:** You must show that you have properly used the award that FEMA previously provided, by submitting valid rent receipts that include:
- i. The address of the unit;
  - ii. The date the payment was made;
  - iii. The payment amount for rent and/or security deposit; and
  - iv. The time period which the payment is intended to cover.
- b. **Lease:** You must submit a copy of a written lease, signed by both the landlord and tenant, which includes:
- i. The rent amount and when the rent is due;
  - ii. The name of the primary occupant and the names of any other tenants;
  - iii. The address of the rental unit and the landlord's name and phone number;
  - iv. The duration of the lease; and
  - v. Utilities, other fees, deposits, or costs the tenant must pay.

The lease must be for a house, apartment, hotel, motel, manufactured home, recreational vehicle, or other readily fabricated dwelling. A room or group of rooms in an occupied dwelling may qualify as a housing unit if the room(s), in which the applicant and household live, are separate from any other persons in the dwelling/building and are generally available to be rented by the public.

- c. **Financial Ability:** You must show that you have a continued need for financial temporary housing assistance by showing that your household is unable to pay post-disaster housing costs by submitting:
- i. The pre- and post- disaster statements from any source of income for all members of the household 18 years of age or older;
  - ii. Documents showing your pre-disaster housing costs; and
    - For pre-disaster renters, these are rent and basic utility costs.
    - For pre-disaster owners, these are mortgage payments, real property insurance, and basic utility costs.
  - iii. Documents showing your post-disaster housing costs.
    - For pre-disaster renters, these are rent and basic utility costs.
    - For pre-disaster owners, these are mortgage payments, real property insurance, rent for the temporary housing unit, and basic utility costs.

FEMA will look at whether your household income has changed as a result of the disaster.

- If your household income has decreased, then you will be expected to pay 30% of your gross post disaster income for housing.
- If your household income has not decreased, then you will be expected to pay the amount you paid for housing prior to the disaster.

If you do not complete the “*Application for Continued Temporary Housing Assistance*” or provide the supporting documentation, you will not be eligible for continued financial temporary housing assistance.