

Fact Sheet

INDIVIDUALS AND HOUSEHOLDS PROGRAM (IHP)

Disaster Assistance Sequence of Delivery

Voluntary Agencies and Mass Care Emergency Food, Shelter, Clothing, Medical Needs Insurance Homeowner, Renter, Flood, etc.

Federal assistance may be available for uninsured or underinsured needs, or when insurance benefits are significantly delayed.*

FEMA Housing Assistance
Financial: LER, Rental, Repair, and Replacement Assistance
Direct: MLR, MHU, PHC

FEMA/State/Territory/Tribal Government ONA
Non-SBA-Dependent Items
(Funeral, Medical, Dental, Child Care, Other)

SBA Income Evaluation (Repayment Capability)

To determine if the applicant can qualify for a low-interest SBA loan.

The applicant must complete the SBA loan application and be denied for a loan to be eligible for further FEMA assistance.

SBA Referral

For SBA-Dependent items and those applicants who qualify for a low-interest loan.

Real Property (owners) loans up to \$200,000. Personal Property (owners & renters) loans up to \$40,000.

*If it is later determined that an applicant cannot qualify for a loan, the applicant is referred to FEMA.

FEMA/State ONA

SBA-Dependent Items

For those applicants who do not qualify for an SBA loan.

Personal Property Transportation

Moving and Storage Group Flood Insurance Policy

Unmet Needs – Voluntary Agencies

FEMA will coordinate with whole community partners to address remaining unmet needs once an applicant has received all federal assistance for which they are eligible.

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