



FEMA

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## Individuals and Households Program

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# Assistance for Housing and Other Needs

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FEMA aids individuals and families who have disaster caused damages to their homes as a result of a presidentially declared disaster. We can help with other assistance needs, such as disaster-caused childcare needs, disaster medical expenses or necessary clean-up items.

FEMA does not provide assistance for small businesses impacted by a disaster. Our partner, the [Small Business Administration \(SBA\)](#), offers low interest loans for business damage. Also, we do not offer housing assistance for secondary homes, only for your primary residence.

## What FEMA Assistance Covers

Households

Other Needs Assistance

Critical Needs Assistance

FEMA can provide assistance for items **not** covered by insurance for homeowners and renters.

You cannot receive assistance from both your insurance company and FEMA for the same damage. Doing so is duplication of benefits and illegal insurance fraud.

## Households

The following types of assistance may be provided by FEMA's Individuals and Households Program.

- **Temporary Housing Assistance:** Financial assistance to homeowners or renters to rent a temporary place to live if your home is unlivable because of the disaster, and you have no insurance coverage for temporary housing. If there no rental properties are available, as a last resort, a government housing unit may be provided in some areas.
- **Lodging Expenses Reimbursement:** Reimbursement of hotel expenses for homeowners or renters for short periods of time due to inaccessibility or utility outage, if not covered by insurance or any other program.
- **Home Repair:** Financial assistance to homeowners to repair disaster-caused damage to their primary residence, when the damage is not covered by insurance, to make the home safe, sanitary, and fit to occupy. This assistance may include funds for hazard mitigation measures, such as roof, furnace, water heater, or main electrical panel mitigation, to help reduce the amount of damage to the home in future disasters, if those items were damaged by the disaster.

View the [Hazard Mitigation Under the Individuals and Households Program Factsheet](#).

- **Home Replacement:** Financial assistance to homeowners to help replace their home destroyed in the disaster, when the damage is not covered by insurance.
- **Permanent Housing Construction:** Direct or financial assistance for the construction or repair of a home. This type of help occurs only in certain unique cases where no other type of housing assistance is possible.

## Other Needs Assistance

Financial assistance is available for necessary expenses and serious needs **directly** caused by the disaster, including:

- Child-care expenses
- Medical and dental expenses

- FEMA can provide assistance for breastfeeding support and equipment under Medical and Dental Assistance when the applicant provides the proper supporting documentation (A written and signed statement from a medical provider verifying the need for the medical equipment before the disaster.)
- Funeral and burial expenses
- Damage to essential household items (room furnishings, appliances); clothing; tools (specialized or protective clothing and equipment) required for your job; necessary educational materials (computers, schoolbooks, supplies)
- Fuel for the primary heat source (heating oil, gas)
- Clean-up items (wet/dry vacuum, dehumidifier)
- Damage to an essential vehicle
- Moving and storage expenses caused by the disaster. This is moving and storage of essential household goods to prevent further damage, such as ongoing repairs, and returning property to the applicant's primary residence.
- Other necessary expenses or serious needs as determined by FEMA



For additional information about Other Needs Assistance, please visit Chapter 3, Section VI in the [Individual Assistance Program and Policy Guide \(IAPPG\)](#).

## Critical Needs Assistance

If Critical Needs Assistance (CNA) is requested and authorized for a declared disaster and the applicant meets the eligibility requirements, they may receive financial assistance for their immediate and critical needs while temporarily displaced from their primary residence.

Life-saving and life-sustaining items **including, but not limited to:**

- Water
- Food
- First aid

- Prescriptions
- Infant formula
- Breastfeeding support and equipment
- Diapers
- Personal hygiene items
- Fuel for transportation

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