

# How FEMA Can Help

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FEMA's Individuals and Households Program (IHP) provides financial assistance and direct services to eligible individuals and households who have uninsured or under-insured necessary expenses and serious needs because of a Presidentially-declared disaster. The assistance is intended to meet the basic needs of the household, not to restore all personal property items to a pre-disaster condition. Survivors who have uninsured or underinsured damage to their primary residence may be eligible for FEMA assistance and are advised to contact their insurance company to file a claim for disaster-caused damage.

## **Understand What Losses FEMA May Cover**

FEMA assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster. It is intended to meet basic needs and supplement disaster recovery efforts. FEMA assistance may be provided when the disaster has caused damage that affects the habitability of the home. FEMA defines "uninhabitable" as a dwelling that is not safe, sanitary, or fit to occupy. "Safe" refers to being secure from disaster-caused hazards or threats to occupants and "sanitary" refers to being free of disaster-caused health hazards. FEMA also requires that disaster-damaged components were functional prior to the disaster. "Functional" refers to an item or home capable of being used for its intended purpose.

Home damage must be related to the severe storms and flooding that occurred Jan. 21-23, 2024 in San Diego County. FEMA inspectors may contact survivors who applied to arrange for an inspection appointment.

Examples of Safe, Sanitary and Functional Repairs to Make a Home Fit to Live in:

- Property: FEMA may assist with the replacement of or repairs to disaster-damaged heating, ventilating, and air-conditioning systems and standard household appliances such as furnaces, hot waters heaters, refrigerators and



stoves. Non-essential items like dishwashers and home theatre equipment are not covered. Other possible repairs that may be covered are utility systems such as electrical, gas, and septic/sewer systems.

- Ceiling and roof damage: FEMA may assist to repair disaster-related leaks in a roof that damage ceilings and threaten electrical components, like overhead lights, but not stains from roof leaks.
- Floors: FEMA may assist to repair a disaster-damaged subfloor in occupied parts of the home, but not floor covering like tile or carpet.
- Windows: FEMA may assist with disaster-related broken windows, but not blinds or drapes.

FEMA may provide Lodging Expense Reimbursement (LER) to eligible applicants who incur out-of-pocket temporary lodging expenses due to damage that affects the habitability of their primary residence. The applicant must not have received lodging assistance from any other source for the same dates requesting LER.

The amount of financial assistance an individual or household may receive under IHP is limited. Each type of IHP assistance has specific conditions of eligibility and documentation requirements. As every survivor's situation is different, FEMA calculations on what it may cover vary. Expenses for repairs that exceed the conditions to make a home safe, sanitary and functional are ineligible.

#### Spend Grants Wisely

Disaster grants should not be used for travel, entertainment, or any expense not related to the disaster. Survivors should keep receipts for three years to show how they spent FEMA grants.

If grant money is not used as outlined in the letter, you may be required to repay FEMA and could lose eligibility for further federal assistance that could become available later for your disaster recovery.

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**If Assistance is Not Enough to Repair Your Home to its Original Condition:**

When you apply for disaster assistance, you may be referred to the U.S. Small Business Administration (SBA). The SBA offers low-interest disaster loans. Homeowners and renters who receive an application for an SBA loan are encouraged to complete the application even if they decide not to take it. Applicants who withdraw from the process or decline a loan from the SBA will not be referred to FEMA for assistance with SBA-Dependent needs. If you are approved for a loan, you are not obligated to accept it. If you apply and are not eligible for a SBA loan, this may open the door to an additional grant from FEMA.

- For businesses and certain nonprofits: up to \$2 million for property damage and economic injury.
- For homeowners: up to \$500,000 to repair or replace their primary residence.
- For homeowners and renters: up to \$100,000 to replace personal property, including vehicles.

Businesses and residents can apply online at <https://lending.sba.gov>. For questions and assistance completing the SBA application, call 800-659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).

For the latest information on the Jan. 21-23, 2024 San Diego County severe storms and flooding, visit [www.fema.gov/disaster/4758](http://www.fema.gov/disaster/4758).

