



# Disaster Assistance Grants

## Federal Assistance to Individuals and Households Program (IHP)

The IHP is a federal and state program administered by FEMA and the Texas Health and Human Services Commission.

**The program is available to all people who qualify regardless of race, sex, religion, color or national origin.**

### Disaster Assistance Grants

If your property has been lost or damaged because of a major disaster, you may be able to get a grant to assist. The grants are made up of federal and state tax dollars and do not have to be repaid. If you qualify, you will not get the money immediately, but a check will be sent to you as quickly as possible.

The Federal Assistance to Individuals and Households Program (IHP) has two provisions of assistance:

- Housing Assistance (HA) – administered and 100% funded by FEMA. Call FEMA with any questions about housing repair to your primary residence or temporary housing needs.
- Other Needs Assistance (ONA) – administered by Health and Human Services Commission. Funded 75% federal and 25% state. Call HHSC about your application for personal property, transportation, medical, dental, moving and storage, child care, miscellaneous, or funeral needs.

### Conditions

- The president of the United States must declare the county where you live a major disaster area.
- You must first use all insurance benefits and any other help available from federal, state and local agencies.
- You may first need to apply for a Small Business Administration (SBA) loan even if you do not own a business. SBA provides disaster loans to individuals and businesses who can afford to repay the loans.
- If your **only** expenses were disaster-related medical, dental, child care, moving and storage, miscellaneous or funeral bills, you do not have to apply for an SBA loan.
- You cannot get a grant if you refuse other assistance (such as an SBA loan).
- If you have home, health, flood or car insurance, you must apply for settlements of your losses and keep records of the settlements.
- You must be a U.S. citizen, a non-citizen national or a qualified alien in the U.S. If you or your spouse do not meet any of these conditions, but your minor child does, then you may apply on his or her behalf.

### Who is Eligible

Any head of a household in the declared area may apply for a grant. Both homeowners and renters may apply. Household members not classified as dependents by the Internal Revenue Service must apply separately. People visiting or passing through the area who had damages when the disaster occurred may be eligible.

### What is Covered

The grant covers only **disaster-related** necessary expenses and serious needs, such as transportation, personal property and medical, dental and funeral expenses. For example, it covers repair or replacement of:

- your furniture, clothing and some appliances; and
- your automobile.

### What is Not Covered

The grant **does not** cover:

- business losses, including farm businesses or vehicles and tools used for self-employment;
- outbuildings or improvements to property;
- landscaping;
- debts that existed before the disaster; or
- anything that is a luxury or not essential.

### How to Apply

Apply for assistance by calling the toll-free number provided by FEMA (1-800-621-3362). Applications are accepted for 60 days after the date of the presidential declaration, although a 30-day extension may be granted in unusual circumstances.

### What Will Happen Next

A few days after you apply for a grant, a federal damage inspector will visit your home to assess the damage. Be prepared to provide:

- proof of primary residence (by showing current utility bills in your name, for example);
- the deed to your home or other proof of ownership (if you are a homeowner);
- the title to your car (in your name);
- estimates for car repairs;
- information about insurance settlements; and
- disaster-related medical, dental or funeral bills.

**If you do not have the required information when the inspector comes, you will be able to mail it later.**

Your application and damage inspection report will be reviewed for grant eligibility. You will be notified in writing of the grant decision and your right to appeal.

**If your mailing address changes, notify us** by calling the toll-free number or writing to the address provided by the news media in your area.

### Texas Health and Human Services Commission

Call toll-free 1-800-582-5233.