

FEMA IHP Assistance

Individuals and Household Program (IHP)

The IHP is more commonly known as Individual Assistance (IA). The purpose of the IHP is to provide money, services to the people of an area affected by a disaster when losses are not covered by insurance and property has been damaged or destroyed.

IHP will not cover all of your losses from damage to property (home, personal property, household goods) that resulted from the disaster.

IHP is not intended to restore your damaged property to pre-disaster condition. In some cases, it may provide enough money, up to program limits, for you to return an item to service.

IHP does not cover business-related that resulted from a disaster.

IHP cannot provide money to you for losses already covered by insurance.

While some money is available through IHP, most disaster aid from the Federal Government is in the form of loans from the Small Business Administration (SBA) that must be repaid. Applicants to IHP may be required to seek help from SBA first, before being considered for certain types of IHP help.

Types of IHP Assistance

- Temporary Housing – a place to live for a limited period of time
- Repair – make the home safe, sanitary and functional from damage not covered by insurance
- Replacement – replace homes destroyed in a disaster that is not covered by insurance
- Permanent Housing Construction – money for construction of a home. This only occurs in insular areas or remote locations specified by FEMA, where no other types of housing assistance is available.

- Other Needs – money is available for necessary expenses and serious needs caused by the disaster. This could be medical, funeral dental, personal property, transportation, moving and storage and other expenses authorized by law.

The Declaration Process

When a county has been affected by a disaster, the first step is to do a Preliminary Damage Assessment. That assessment will provide local officials with information to provide to the State of Kansas and then on to FEMA. If certain criteria are met, the county could be eligible for the Individual and Households Program.

To be eligible for the IHP, the County must have suffered the following damages:

- *25 or more homes or businesses with 40% or more uninsured loss (SBA low interest loans)
- *250 or more homes or businesses with 40% or more uninsured loss

The form will help us determine how much damage has occurred throughout Cowley County. Please complete this form as accurately as possible and return to Cowley County Emergency Management. You can also call the Cowley County Emergency Management office at (620) 221-0470 to provide this information.

Disclaimers:

- *This information is for Emergency Management documentation purposes. This information will be compiled as part of the Preliminary Damage Assessment (PDA).
- *Filling out this form or calling the Emergency Management office does not guarantee that you qualify for the IHP.
- *If you receive any damage from a disaster, always call your insurance agency first.
- *Your information will be kept confidential. Information provided to Emergency Management will only be given to

FEMA if the County is declared under the IHP.

If the county is experiencing a disaster, please continue to check the Cowley County website for updates. Any declarations for Cowley County will be posted and instructions will be provided.

For complete guidance in the Individuals and Household Program, please refer to the FEMA 545 – Help After a Disaster at http://www.fema.gov/pdf/assistance/process/help_after_disaster_english.pdf