

FEMA Individual and Households Program IHP Grants explained Part 1 of 2



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FEMA may have awarded you up to 30,000 in Individual and Households grants called IHP and they may have listed that this grant is for Home Repairs. Your letter will say home repairs and you might think everything in your home is repairable, right?

Part [One](#) of [Two](#)

When FEMA offers you \$30,000 in cash under the Individual & Households Program (IHP) you might be jumping up and down thinking you can get part of your home repaired so you can leave the hotel you are currently staying at or maybe it's the In-laws house or a friends house that you'll be soon trying to escape from.

The IHP grants are not for what you might think.

When a FEMA supervisor stepped on our property with two trainees in tow I had the opportunity to really ask some questions and use our flooded and gutted home as the example.

FEMA awarded us \$30,000 to make repairs on a home that 3 other inspectors said would take over \$150k to repair. We felt the \$30,000 was to make temporary repairs like a Shelter At Home type of program. So I asked the FEMA training supervisor if I could build a temporary shelter in our garage like a Man Cave. She didn't respond to that general question.

I saw that this was going to be a line item Q&A session so I started off with the following questions.

- Can I use the IHP money to buy a refrigerator? She replied, "Is that a home repair?" I said no, it's appliances but the appliances were all flooded and to make repairs I would have to replace that. She said No. Refrigerators are not part of the Home Repair IHP Grants and that would be spending the grant money incorrectly.
- Can I purchase a Vehicle? NO!
- Can I purchase a wine chiller? NO!
- Can I purchase a floor heater? NO!
- Can I purchase a window AC? NO!
- Can I purchase a kitchen Table? NO!
- Can I purchase a Chair to sit on? NO!
- Can I purchase a lamp? NO!
- Can I repair or replace a builtin oven? NO!
- Can I repair or replace a kitchen sink? NO!
- Can I repair or replace kitchen cabinets? NO!
- Can I repair or replace my toilet? NO!
- Can I repair or replace any bathroom? NO!

You get where this is going I hope. FEMA does not offer this grant to replace or repair items in the home. The grant money is for the home so let's start a list that everything is YES!

This is only structural parts of your home that are damaged as a result of the disaster.

- Can I repair or replace wiring? YES!
- Can I repair or replace doors and windows? YES!
- Can I repair or replace the roof? YES!
- Can I repair or replace ceiling lights and fans? YES!
- Can I repair or replace flooring? YES!
- Can I repair or replace trim and molding? YES!
- Can I repair or replace plumbing? YES!
- Can I repair or replace electrical? YES!
- Can I repair or replace walls? YES!
- Can I repair or replace foundation components? YES!

I want you to look at your home as a box with one light bulb in each empty room. Look at the walls, mud and taped, primed walls no final coat of paint. No furniture, no appliances. Just a roof and walls with lights. You might find your toilet is dirty from the flood, will you be penalized for spending your IHP grant money on a new toilet when your HUD CDBG-DR long term recovery grants are available? Yes, that would be counted against you, so clean the toilet, put the IHP money toward items that are more labor related or structural in repair type. You might even find your insurance adjuster lists to clean your bathtub, shower, toilet and all your marble counter tops. (See HUD CDBG-DR Materials / Labor list in resource links)

It might sound like I'm taking this a bit to detailed or extreme, but I know by experience this is a critical phase of your rebuilding and repairing. It's not short term, don't even think that when you are given Federal Grant Money because they will count that money from the day you expect the federal assistance to years past the state and federal governments audit periods.

(To help understand DOB I'll be publishing our recovery financials in part with spreadsheets so you can do the best recovery budget anyone has every seen.)

Foresight: When HUD CDBG-DR Grants are in play they will inspect your home and reimburse you any money you put into your home that matches what they see would have needed repairing. Furniture, Appliances, Beds, Clothing are not part of the HUD Grant program. But electrical, plumbing, walls, windows if they were under water any part of it or damaged by the storm. These items behind your walls are what you

need to use your IHP grant money on.

I know just what I learned and we didn't spend a dime of the IHP money because no one at FEMA could give me a itemized list of what I could use it on and we were not aware that HUD will count the IHP as a duplication of benefits so it would be best to spend it on items that HUD will give you reimbursements for making the FEMA IHP money more of a construction grant that even when counted as a duplication of benefits it is then recounted as a reimbursement because you used every dollar on what it was designed to be used on. Only thing is you had to wait for HUD to tell you that you did good by the money.

Don't buy a vehicle, don't buy appliances, clothes, don't use IHP Grants to pay rent, buy food, pay bills, credit cards, don't spend the money if you don't know what to spend it on. ([Ask me and hundreds like me before you spend a dime if you are not sure.](#))

We can share with you our reimbursement estimates that show just what some of us used the IHP money on. But never spend it on anything but the actual structural components of your home.

Resources:

- Structural component list with economical pricing to show you what you can spend your IHP Grants on without causing issue with your HUD CDBG-DR Grants when they become available. [Material Labor Estimate ListLABRSX_MAY17RLA1.xlsx](#)
- [Louisiana Homeowners Assistance Manual version 3.1 for estimates and IHP Grant money focus.](#) Page 128 of the PDF shows you prices to remove structural components of the home, replace them, costs for labor and for material based on the lowest grade you could possible find. We did say you are not going to profit from the disaster.
- [FEMA Individual and Households Program IHP Grants explained](#)
- [FEMA Individual and Households Program IHP Grants explained Part 2 spending for reimbursement earnings.](#)
- [Have a Question?](#) Send your questions about disaster recovery after you have asked your federal and state officials. Once you start seeing cookie cutter responses to everything that's when we come in to play. We share the experiences and know what to expect. Same old agencies, different DR number.
- Our [Facebook.Com Group Restore LA Program Information Exchange](#) we will be happen to help you setup a group like ours for your state. You will need to fine a retiree living in a RV outside their flooded home that can Google and work magic calling and emailing state and federal officials for the real answers to your questions. I'll coach anyone willing to learn the art of flood recovery activism.

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