

Students Affected by Presidentially Declared Disasters

FEMA may provide assistance to students who have disaster-caused damages or losses.

Students living in housing provided by an educational facility may be eligible for Housing Assistance. FEMA determines eligibility for Rental Assistance based on whether the student applicant is “dependent” or “independent” and whether the housing is their primary residence. Independent students living in college dormitories may be eligible for Rental Assistance under FEMA’s Individuals and Households Program (IHP). Dependent students are not eligible for Rental Assistance.

Personal Property Assistance may be available for uninsured damaged items regardless of the student’s residence type or dependent status. Personal Property Assistance is limited to student-owned items recorded during the FEMA inspection. This excludes items provided by the institution or covered by an insurance policy.

Eligible student applicants may receive Other Needs Assistance (ONA) for Medical, Dental, Funeral, Moving and Storage, Transportation, Miscellaneous Items, and Child Care Assistance, regardless of their residence type or dependent status.

The term “independent” refers to students who are financially independent from parent(s) or guardian(s) as demonstrated by one of the following eligibility criteria:

- Do not have a primary residence elsewhere and are responsible for their own living expenses;
- Are at least age 24 by December 31st of the award year;
- Were married prior to the disaster;
- Are in a masters or doctoral program;
- Have legal dependents;
- Are orphans or are wards of the court;
- Are on active military duty or are a military veteran; or
- Have documented determination of independent status by a financial aid administrator.



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Students must also meet the following FEMA general conditions of eligibility to receive IHP Assistance:

- The applicant must be a U.S. citizen, non-citizen national, or qualified non-citizen;
- FEMA must be able to verify the applicant's identity;
- FEMA must be able to verify occupancy of the student's residence through an onsite inspection or submitted documentation;
- The applicant's insurance, or other forms of disaster assistance received, cannot meet their disaster-caused needs;
- The applicant's necessary expenses and serious needs are directly caused by a declared disaster.