

FEMA IHP Assistance for Extreme Heat: Considerations and Limitations

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In the summer of 2022, [heat waves](#) affecting [areas throughout the United States](#) prompted congressional questions regarding what—if any—assistance the Federal Emergency Management Agency (FEMA) may provide to affected individuals. As detailed below, in limited circumstances, FEMA may provide funding to individuals and households to newly purchase air conditioning (AC) units and/or electric fans in areas affected by extreme heat. This Insight describes these circumstances and the forms of FEMA assistance that may be provided (with associated limitations); notes other forms of assistance that may support individuals during periods of extreme heat; and links to federal resources that can help people prepare to withstand extreme heat.

When Can FEMA Provide Assistance to Help Individuals Affected by Extreme Heat?

When the President approves an emergency or major disaster declaration under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act; P.L. 93-288, as amended; codified at [42 U.S.C. §§5121 et seq.](#)), and authorizes [Individual Assistance \(IA\)](#), FEMA may provide financial assistance for housing, as well as financial assistance for other needs (referred to as Other Needs Assistance or ONA), to [eligible applicants](#) through the [Individuals and Households Program \(IHP\)](#). There is one form of IHP-ONA that may provide financial assistance to purchase new AC units and/or electric fans; other forms of IHP financial assistance for housing and other needs may be used to repair or replace existing heating, ventilation, and air conditioning systems (HVACs), as well as AC units and/or electric fans.

A [Stafford Act declaration](#) of emergency or major disaster is required for the provision of IHP assistance. To that end, it is possible that a heat emergency could meet the statutory definition of an emergency:

any occasion or instance for which, in the determination of the President, federal assistance is needed to supplement State and local efforts and capabilities to save lives and to protect property and public health and safety, or to lessen or avert the threat of a catastrophe in any part of the United States ([42 U.S.C. §5122\(1\)](#)).

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Further, while extreme heat is not specifically listed as a qualifying incident type for a major disaster declaration, it is possible that a period of extreme heat could qualify as a “natural catastrophe” if it were to exceed state and local response capabilities (see [42 U.S.C. §5122\(2\)](#)). (The Coronavirus Disease 2019 [COVID-19] [pandemic is an example](#) of a natural catastrophe for which major disasters were declared despite infectious disease incidents not being expressly included in the definition). Historically, however, extreme heat events have not received Stafford Act declarations (according to FEMA, the three declaration requests for extreme heat were denied).

What Assistance Can FEMA Provide for HVACs, AC Units, and/or Electric Fans?

In certain cases, FEMA may be able to provide [Assistance for Miscellaneous Items](#), a form of IHP-ONA, to eligible individuals to reimburse the costs of purchasing new (i.e., not owned prior to the declared emergency or major disaster) AC units and/or electrical fans to assist their disaster recovery. In order to ensure access for such assistance, an affected state, territory, or tribe must request, and FEMA must approve, the addition of AC units and/or electric fans to the list of available miscellaneous items. State, territory, and tribal governments may request to amend the [FEMA Standard Personal Property Line Items list](#) to include additional miscellaneous items when submitting or updating their [Other Needs Assistance \(ONA\) Administrative Option Selection Form](#) to FEMA. The state, territory, or tribe must list the additional item(s), the category of ONA, the standard quantity, the maximum quantity awarded, and the justification and situation(s) for use. FEMA may then approve or not approve each additional ONA item. This [Form](#) must be submitted annually, but it may be changed “during any non-disaster time period or within three days of a major disaster declaration.”

Other forms of IHP assistance only permit FEMA to provide funding to repair or replace an HVAC, AC units, and/or electric fans that were owned prior to, and were damaged by, the declared emergency or major disaster. An [eligible homeowner](#) can receive [Home Repair Assistance](#) funding to repair or replace an HVAC that (1) is necessary to ensure the occupant’s safety/health or to make the component/residence functional; (2) was functional immediately before the declared incident; (3) was damaged by the declared incident; and (4) insurance does not cover the damage. [Eligible homeowners and renters](#) can receive [Personal Property Assistance](#) funding to repair or replace AC units and/or electric fans that were owned prior to and were damaged by the declared incident. FEMA may provide funding for one AC unit and electric fan per occupied bedroom, depending on the number owned prior to and damaged by the declared incident, per the [FEMA Standard Personal Property Line Items list](#).

What Assistance Is Available Beyond FEMA IHP Assistance?

While FEMA IHP assistance requires a Stafford Act declaration, other forms of assistance may be available absent a declaration. For example, cooling centers may be stood up by the state/local government to help individuals who need access to air conditioning during periods of extreme heat. FEMA may [reimburse eligible costs](#) associated with operating cooling centers pursuant to a Stafford Act declaration. Further, some states may provide benefits to residents to purchase and install air conditioners or electric fans (e.g., see [New York City’s program](#) that provides financial help to cover the cost and installation of an air conditioner or fan).

Congressional offices may also wish to support individuals in areas that are subject to extreme heat by connecting them with resources on how to prepare for such emergencies. For example, FEMA’s

[Ready.gov webpage on “Extreme Heat”](#) includes tips for staying safe during periods of extreme heat. The [Heat.gov](#) website also provides heat and health information.

Additional information on federal assistance to support people affected by extreme heat, such as water distribution and providing heat risk communication, is included in CRS Report R46873, *Selected Federal Financial Assistance for Emergency Response to Extreme Heat*, coordinated by Erica A. Lee and Taylor R. Wyatt.

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