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DEPARTMENT OF HOMELAND SECURITY

Federal Emergency Management Agency

[Docket ID FEMA-2026-0001]

Notice of Maximum Amount of Assistance under the Individuals and Households Program

AGENCY: Federal Emergency Management Agency, DHS.

ACTION: Notice.

SUMMARY: FEMA gives notice of the maximum amount for assistance under the Individuals and Households Program for emergencies and major disasters declared on or after October 1, 2026.

DATES: This adjustment applies to emergencies and major disasters declared on or after October 1, 2026.

FOR FURTHER INFORMATION CONTACT: Zachary Usher, Recovery Directorate, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, (202) 212-1000.

SUPPLEMENTARY INFORMATION: Section 408 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (the Stafford Act), 42 U.S.C. 5174, prescribes that FEMA must annually adjust the maximum amount for assistance provided under the Individuals and Households Program (IHP). FEMA gives notice that the maximum amount of IHP financial assistance provided to an individual or household under section 408 of the Stafford Act with respect to any single emergency or major disaster is $46,400 for housing assistance

and $46,400 for other needs assistance. The increase in award amount is for any single emergency or major disaster declared on or after October 1, 2026. In addition, in accordance with 44 CFR 61.17(c), this increases the maximum amount of available coverage under any Group Flood Insurance Policy (GFIP) issued.

FEMA bases the adjustment on an increase in the Consumer Price Index for All Urban Consumers of 3.4 percent for the 12-month period, which ended in August 2026. The Bureau of Labor Statistics of the U.S. Department of Labor released the information on September 11, 2026.

Catalog of Federal Domestic Assistance No. 97.048, Federal Disaster Assistance to Individuals and Households in Presidentially Declared Disaster Areas; 97.049, Presidentially Declared Disaster Assistance – Disaster Housing Operations for Individuals and Households; 97.050, Presidentially Declared Disaster Assistance to Individuals and Households – Other Needs.

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Cameron Hamilton,

Administrator,

Federal Emergency Management Agency.

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