Frequently Asked Questions: DR-4856-CA Individuals and Households Program Period of Assistance Extension

FEMA has extended Individuals and Households Program assistance for applicants who were affected by the 2025 California Wildfires (DR-4856-CA).

Does the extension cover all types of assistance within the Individuals and Households Program?

Yes, the extension applies to all types of assistance available under the Individuals and Households Program. While all types of assistance, like Other Needs Assistance and Home Repair Assistance, are available, this extension mainly helps applicants who still need Continued Temporary Housing Assistance and those who are only recently receiving insurance settlements.

What is Continued Temporary Housing Assistance (CTHA)?

Applicants may be eligible for additional money to rent housing while their home is being repaired or until they find a more permanent post-disaster housing solution if they have exhausted their initial Rental Assistance funds.

Are all applicants eligible for CTHA?

Applicants who received initial Rental Assistance before July 9, 2026, may be considered for CTHA. Applicants are not eligible for CTHA if their housing costs and/or income were not negatively impacted by the disaster.

Eligibility for other forms of financial assistance is based on standard guidance.

What is the difference between the extension for owners and renters?

For renters, the extension for all financial assistance ends October 9, 2026. Renters can get up to 21 months of temporary housing assistance, which may include housing costs for the month of October 2026.

For owners, the extension for all financial assistance ends on July 9, 2027. Owners can get up to 30 months of temporary housing assistance, which may include housing costs for the month of July 2027.

Is the appeal process impacted by this extension?

No, applicants still must appeal within 60 days of any decision they receive. Applicants who receive a decision fewer than 60 days before the program end date still have 60 days to appeal.

How will FEMA calculate the amount of CTHA for each household?

FEMA will review an applicant's pre-disaster housing costs and current income. If their pre-disaster housing costs exceed 30% of their income, FEMA expects applicants to contribute that much towards their current housing costs. FEMA will also adjust CTHA awards to cover the *difference* between the applicant's housing costs and their financial ability to pay for housing.

For example, if the applicant can afford to pay $1,000 per month, and their current housing costs are $1,500, FEMA may provide $500 in CTHA to address the applicant's continued unmet need.

Will FEMA continue to account for applicants paying both rent for their temporary housing *and* their pre-disaster mortgage?

Yes, FEMA will continue to account for the applicants' current housing costs in order to determine their eligibility for CTHA. Current housing costs may include mortgage, property tax, home insurance, rent, and utility expenses.

What do applicants have to send to be considered for CTHA?

FEMA created a letter specifically for DR-4856-CA for applicants to complete and return explaining their housing costs and/or income circumstances. This is required in addition to the standard CTHA documentation that applicants provide to FEMA.

This information will help FEMA compare the applicant's pre-disaster information to their current housing costs to determine eligibility for CTHA.

How will applicants who previously received CTHA be informed of the extension?

FEMA has already sent a letter informing applicants who were awarded CTHA from April 2026 to July 2026 of the extension.