



FEMA

June 23, 2026

Mr. Robert Troy
Interagency Recovery Coordination Assistant Director
Alternate Governor's Authorized Representative
California Governor's Office of Emergency Services
3650 Schriever Avenue
Mather, CA 95655

Re: Individuals and Households Program Financial Housing Period of
Assistance Extension Request - FEMA-4856-DR-CA

Dear Mr. Troy:

The Federal Emergency Management Agency (FEMA) received the State of California's May 20, 2026 request for FEMA to extend the Individuals and Households Program (IHP) financial housing period of assistance for DR-4856-CA to July 9, 2027. The IHP financial period of assistance is currently scheduled to end on July 9, 2026.

Section 408 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act), and its implementing regulations, authorize FEMA to provide financial housing assistance for a period of up to 18 months from the date of a Presidentially declared major disaster. The period of assistance may be extended if FEMA determines that due to extraordinary circumstances an extension is in the public interest.

As of June 12, 2026, 35,155 applicants have received IHP assistance, resulting in over \$177.1 million being awarded to eligible individuals and households. Additionally, 1,221 applicants have been provided with Continued Temporary Housing Assistance (CTHA). Currently, 347 applicants (67 owners and 280 renters) are actively receiving CTHA, with an additional 200 applicants pending assistance. Many of these households continue to experience major barriers outside of their control, which hinder completion of their permanent housing plans (PHP). These include prolonged displacement, unresolved insurance and underinsurance issues, severe regional housing constraints, contractor and labor shortages, and delays in rebuilding.

Owners and renters have distinct needs in disaster recovery. Renters have received up to 18 months of rental assistance and based on the current rental market, there is a sufficient amount of resources available for renters to transition into permanent housing. FEMA generally expects that pre-disaster renters will use their initial Rental Assistance to obtain permanent housing and that all recipients of financial assistance will obtain and occupy permanent housing at the earliest possible time.

Homeowners, in contrast, face ongoing mortgage obligations and the complex process of rebuilding their homes, which often requires more time and support. These circumstances necessitate a longer period of assistance for owners to ensure they have sufficient support to complete repairs and return to their homes.

Based on the extraordinary circumstances of this disaster, **FEMA approves the State of California's request for an extension to the financial period of assistance to July 9, 2027, for owners only. Renters will be extended for three months through October 9, 2026.** All previous policy approvals for DR-4856-CA will remain in effect during this extension.

CTHA Rent Calculation

Traditionally, FEMA provides rental assistance and CTHA based on US Department of Housing and Urban Development (HUD) Fair Market Rent (FMR). However, FEMA has the authority to adjust the amount of CTHA based on an applicant's financial ability. As a result, FEMA will provide financial assistance that will cover the difference between the applicant's financial ability and their current and pre-disaster housing costs. This calculation ensures that disaster survivors can secure comparable housing during the recovery period, even if their financial situation has changed because of the disaster. Federal regulations and the Stafford Act authorize FEMA to provide continued rent assistance when adequate alternate housing is not available, a permanent housing plan has not been fulfilled through no fault of the applicant, and previous FEMA rent funds have been exhausted. FEMA determines continued need by comparing FMR to an applicant's ability to pay post-disaster housing costs, which may be based on pre-disaster rent or, if household income has been reduced, 30 percent of gross post-disaster income.

To incentivize applicants and promote their own recovery, **FEMA is also approving a disaster specific rent calculation process which will reflect an individual applicant's ability to pay rent as outlined above.**

If you have any questions, please contact Shahdy Monemzadeh, FEMA-4856-DR-CA Individual Assistance Branch Director, at (202) 230-7389.

Sincerely,

Tammy Littrell
Acting Regional Administrator
FEMA Region 9

cc: Joseph Engler, Recovery Division Director, FEMA Region 9
Jesus Ceja, Individual Assistance Branch Chief, FEMA Region 9
Shahdy Monemzadeh, Individual Assistance Branch Director, FEMA-4856-DR-CA