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A Brief Overview of FEMA’s Individual Assistance Program

This In Focus provides an overview of the Federal Emergency Management Agency’s (FEMA’s) Individual Assistance (IA) program, including brief descriptions of each type of IA and the factors considered when determining whether to authorize IA.

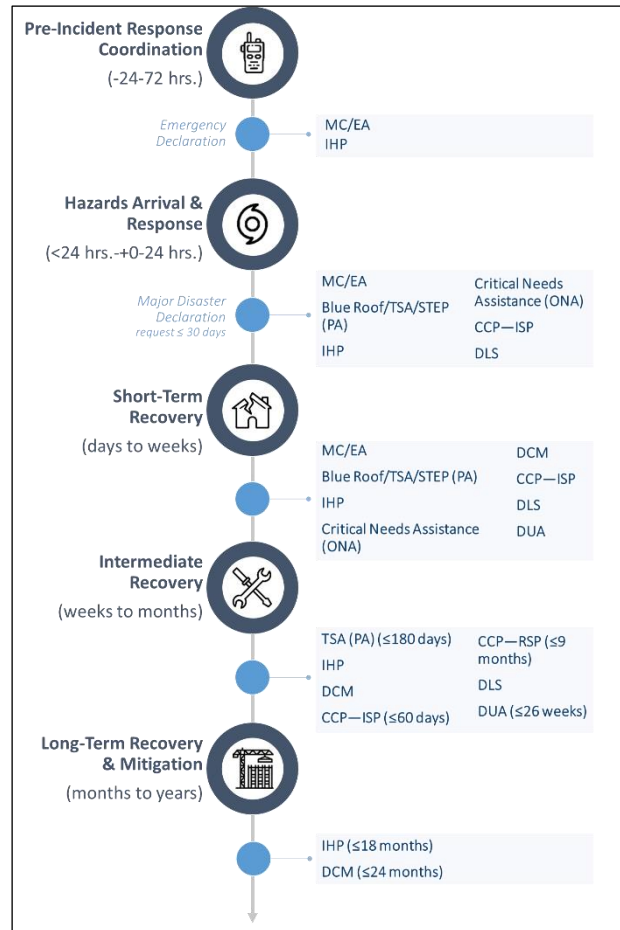
IA Programs

IA provides various forms of aid to affected individuals and households and may be available following a presidential emergency or major disaster declaration. The President determines whether to grant a declaration request, and the FEMA Assistant Administrator for the Disaster Assistance Directorate has the delegated authority to designate assistance types, such as IA.

- **Mass Care and Emergency Assistance (MC/EA)** involves the provision of life-sustaining services to disaster survivors prior to, during, and following an incident through short-term recovery (e.g., sheltering).
- **Crisis Counseling Assistance and Training Program (CCP)** provides grant funding to local, state, territorial, and Indian tribal governments, as well as nongovernmental organizations, to supplement efforts to assist individuals and communities through community-based outreach and the provision of services.
- **Disaster Unemployment Assistance (DUA)** provides benefits to individuals who were previously employed or self-employed, and were rendered jobless or whose employment was interrupted as a direct result of a major disaster and are ineligible for regular unemployment insurance.
- **Disaster Legal Services (DLS)** are provided free to low-income individuals who need assistance securing benefits or who have claims arising from a major disaster.
- **Disaster Case Management (DCM)** partners case managers with disaster survivors to develop and implement disaster recovery plans that address their unmet needs.
- **Individuals and Households Program (IHP)** provides financial and/or direct assistance, in the forms of Housing Assistance and Other Needs Assistance (ONA), to eligible individuals and households who have uninsured or under-insured necessary expenses and serious needs, as a result of an emergency or major disaster, that cannot be met through other means or forms of assistance. However, IHP is not a substitute for insurance and it cannot compensate disaster survivors for all losses.

Figure 1 shows the general timing for IA program delivery in a generic disaster context.

Figure 1. General Delivery Timing of Individual Assistance Programs



Source: Developed by CRS based on “Figure 2: Timeline of Individual Assistance Programs” from the FEMA, *Individual Assistance Program and Policy Guide (IAPPG)*, FP 104-009-03, March 2019, p. 11, <https://www.fema.gov/media-library-data/1551713430046-1abf12182d2d5e622d16accb37c4d163/IAPPG.pdf>.

Notes: MC/EA = Mass Care and Emergency Assistance; IHP = Individuals and Households Program; TSA = Transitional Sheltering Assistance; STEP = Sheltering and Temporary Essential Power; PA = Public Assistance; ONA = Other Needs Assistance; CCP—ISP = Crisis Counseling Assistance and Training Program—Immediate Services Program; CCP—RSP = Crisis Counseling Assistance and Training Program—Regular Services Program; DLS = Disaster Legal Services; DCM = Disaster Case Management; DUA = Disaster Unemployment Assistance. The Operation Blue Roof, TSA, and STEP programs are Public Assistance-funded, but are included because they relate to the provision of FEMA housing assistance.

Requesting and Authorizing IA

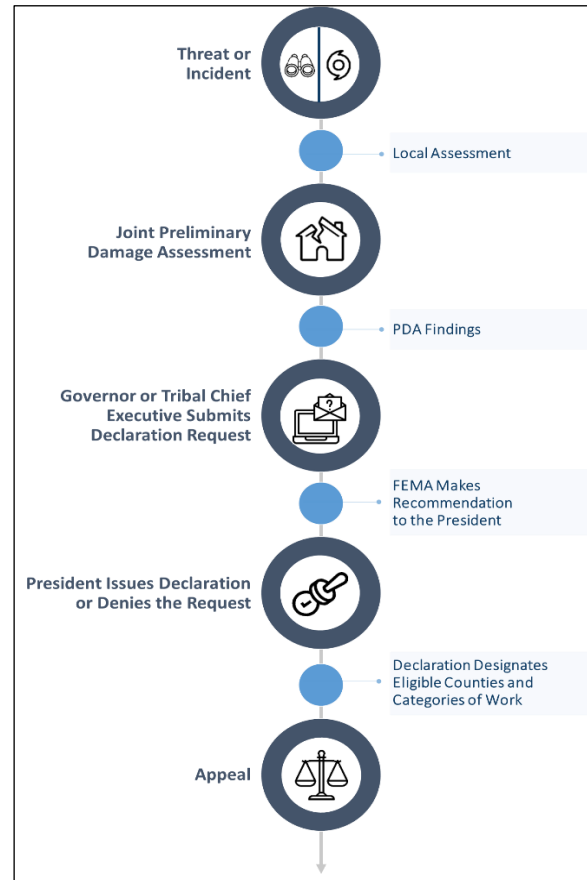
State, territorial, and Indian tribal governments do not automatically receive a presidential declaration or IA when an emergency or major disaster occurs. Instead, the governor or tribal chief executive must request that the President declare an emergency or major disaster and that IA be authorized. Specific factors are considered when evaluating the need for IA supplemental federal assistance, and in addition to determining IA eligibility, these factors are used to identify the types of IA that will be made available to the requesting government. However, no single factor is dispositive.

- State Fiscal Capacity and Resource Availability** evaluates whether there are sufficient local/state/territorial/Indian tribal government and nongovernmental/private-sector resources based on two subfactors: (1) **Fiscal Capacity**, which evaluates the state's ability to raise revenue for disaster response and recovery using one of two variables: (a) state total taxable resources (TTR); or (b) state gross domestic product (GDP), and per capita personal income by local area—other factors may also be considered; and (2) **Resource Availability**, which evaluates whether the disaster-caused needs can be met using non-Stafford Act sources based on two variables: (a) resources and services provided by local/state/territorial/Indian tribal government and nongovernmental/private-sector organizations; and (b) the cumulative effect of recent disasters occurring in the previous 24-month period.
- Uninsured Home and Personal Property Losses** considers the results of the Joint FEMA-State Preliminary Damage Assessment (PDA) process to evaluate the extent of damage and estimated cost of assistance. It includes seven subfactors: (1) the “peril that caused the disaster damage”; (2) the percentage of affected applicants with insurance for such peril; (3) the concentration of damages; (4) the number of homes damaged and degree to which they are damaged; (5) the estimated cost of assistance; (6) the estimated rate of homeownership for the affected homes; and (7) other relevant PDA data that may demonstrate a need for supplemental federal assistance.
- Disaster Impacted Population Profile** evaluates the recovery challenges of the impacted population considering the affected community's demographics as compared with national averages.
- Impact to Community Infrastructure** evaluates the disaster's impact by considering disruption, damage, or destruction for more than 72 hours to any/all of the following three subfactors: (1) Life-Saving and Life-Sustaining Services that provide an “essential community function that ... will affect public health and safety” (e.g., police, medical facilities, and water treatment services); (2) Essential Community Services that improve quality of life (e.g., schools and social services); and (3) Transportation Infrastructure and Utilities that, for example, render housing uninhabitable or inaccessible, or affect the delivery of services.

- Casualties** considers the number of individuals who are missing, injured, or deceased as a result of a disaster.
- Disaster Related Unemployment** identifies the number of individuals who may have lost work or become unemployed as a result of the disaster and do not qualify for standard unemployment insurance.

Figure 2 depicts the declaration request process.

Figure 2. Declaration Request Process and Timing



CRS and FEMA IA Resources

CRS Report R45238, *FEMA and SBA Disaster Assistance for Individuals and Households: Application Processes, Determinations, and Appeals*, by Bruce R. Lindsay and Elizabeth M. Webster.

FEMA, *Individual Assistance Program and Policy Guide (IAPPG)*, FP 104-009-03, March 2019, <https://www.fema.gov/media-library-data/1551713430046-1abf12182d2d5e622d16accb37c4d163/IAPPG.pdf>.

FEMA, “Individual Assistance Program Fact Sheet,” April 2019, <https://www.fema.gov/media-library-data/1565194429982-5674cd81399feab00cc72ab7fc4d84f/FACTSHEETIndividualAssistanceProgram.pdf>.

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