How FEMA Individual Assistance Works

FEMA's Individual Assistance (IA) program provides financial and direct assistance and services to disaster survivors when the President authorizes such assistance pursuant to a declaration of emergency or major disaster under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act; P.L. 93-288, as amended).

WHAT IS **INDIVIDUAL ASSISTANCE** (IA)?





Individuals and Households Program (IHP)

Crisis Counseling Assistance & Training Program





FEMA provides assistance for housing and FEMA or STT provides assistance for other needs to disaster survivors

Disaster Case Management

Disaster Legal Services



SLTTs and NGOs administer programs and provide services to support disaster





ABA Young Lawyers Division provides free legal services to disaster survivors

HOW IS IA FUNDED?



Disaster Relief Fund (DRF) Appropriations The source of funding for Stafford Act assistance.



Federal cost share =

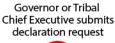
100% for most IA

The federal government provides 5% of the eligible costs for IHP-ONA

HOW IS IA AUTHORIZED AND WHAT FACTORS ARE CONSIDERED?

Incident

Federal and SLTT officials conduct Joint Preliminary Damage Assessment (PDA)



President issues declaration or denies the request

STT may appeal decision regarding declaration, eligible counties, and types of work

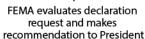




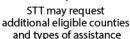














FEMA evaluates different factors for the states/territories and tribes, as well as other relevant information:

State/Territorial Governor's Request for IA

- State Fiscal Capacity and Resources Availability*
- Uninsured Home and Personal Property Losses*
- Disaster Impacted Population Profile
- Impact to Community Infrastructure
- Casualties
- Disaster Related Unemployment

Tribal Chief Executive's Request for IA

- Tribal Nation Capacity and Resources to Respond to the Disaster
- Uninsured Home and Personal Property Losses and Pre-Existing Condition
- Disaster Impacted Population Profile
- Impact to Community Infrastructure and Cultural Facilities
- Disaster Related Unemployment
- Displaced Households and Availability of Housing Resources
- Unique Conditions That Affect Tribal Nations
- 36-month Disaster History or Recent Multiple Disasters That Impacted the Nation
- Other Relevant Information

HOW DO IA APPLICANTS RECEIVE FUNDING?

SLTTs/NGOs

(administer programs and provide services to support disaster survivors)

Meet eligibility conditions



Submit federal Complete needs award application



FEMA provides written approval/ denial and justification



FEMA provides Notice of Award and Conditions of Award



Conduct work/ satisfy award requirements







Individuals/ Households

(request IHP assistance for their disaster-caused housing and other needs)



Meet eligibility criteria



Submit application online, phone, or Disaster Recovery Center (DRC)



FFMA verifies disaster-caused



FEMA provides Eligibility Letter and



May appeal FEMA's determination



Use assistance for disaster recovery

HOW DOES FEMA RECOUP IHP FUNDING?

FEMA is required by law to identify and recover improper payments

(overpayments, payments made to ineligible recipients, payments used for ineligible services, duplication of benefits)



FEMA Identifies and Verifies Potential Debt

FEMA Provides

Written Notice

of Potential Debt

to IHP Applicant



IHP Applicant Requests Appeal or Does not Appeal If they appeal

· submit written appeal or request oral hearing If they do not appeal

debt becomes final



FEMA Appeal Determination:

FEMA Grants Appeal: Reason for Debt

• FEMA terminates debt and returns money

FEMA Grants Appeal: Amount

· FEMA returns excess money or collects remaining portion of reduced debt **FEMA Denies Appeal**

· debt becomes final and must be paid



IHP Applicant Pays Debt or FEMA Waiver

IHP Applicant pays debt in full or debt compromise

 unpaid debts are referred to Treasury for collection

FEMA must waive recoupment if the IHP assistance:

(1) was distributed based on an error by FEMA and such debt shall be construed as a hardship; and

(2) is subject to a claim or legal action.

Abbreviations: ABA: American Bar Association, DRC: Disaster Recovery Center, NGOs: Nongovernmental Organizations, ONA: Other Needs Assistance (i.e., IHP assistance for "other needs"), SLTT: State, Local, Tribal, and Territorial, STT: State, Tribal, Territorial. *Indicates principal factor for determining the need for the IHP.

Sources: CRS's interpretation of Stafford Act Sections 408 (42 U.S.C. §5174); 410 (42 U.S.C. §5177); 426 (42 U.S.C. §5189d); 416 (42 U.S.C. §5183); 415 (42 U.S.C. §5182); 502(a)(6) (42 U.S.C. §5192(a)(6)); 42 U.S.C. §5174a; Title 44 of the Code of Federal Regulations, including Subchapter D, Part 206, Subparts B, D, and F; 44 C.F.R. §206.48(b); FEMA, Tribal Declarations Interim Guidance, FP 104-009025-001, December 2024; and FEMA, Individual Assistance Program and Policy Guide (IAPPG), v. 1.1, FP 104-009-03, May 2021.



Information as of May 29, 2025. Prepared by Elizabeth M. Webster, Specialist in Emergency Management and Disaster Recovery; and Brion Long, Visual Information Specialist. For more information, see CRS In Focus 11298 (https://www.crs.gov/Reports/IF11298).

Author Information

Elizabeth M. Webster Analyst in Emergency Management and Disaster Recovery

Disclaimer

This document was prepared by the Congressional Research Service (CRS). CRS serves as nonpartisan shared staff to congressional committees and Members of Congress. It operates solely at the behest of and under the direction of Congress. Information in a CRS Report should not be relied upon for purposes other than public understanding of information that has been provided by CRS to Members of Congress in connection with CRS's institutional role. CRS Reports, as a work of the United States Government, are not subject to copyright protection in the United States. Any CRS Report may be reproduced and distributed in its entirety without permission from CRS. However, as a CRS Report may include copyrighted images or material from a third party, you may need to obtain the permission of the copyright holder if you wish to copy or otherwise use copyrighted material.