

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)
- Disaster Case Management
- Crisis Counseling Assistance & Training Program
- Disaster Unemployment Assistance
- Disaster Legal Services

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

SLTTs and NGOs administer programs and provide services to support disaster survivors

ABA Young Lawyers Division provides free legal services to disaster survivors

HOW IS IA FUNDED?

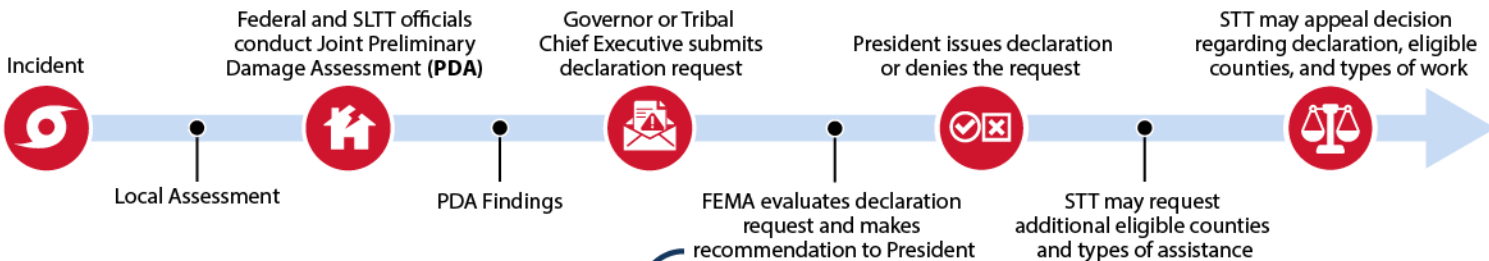


Disaster Relief Fund (DRF) Appropriations
The source of funding for Stafford Act assistance.

Federal cost share =
100%
for most IA

The federal government provides
75% of the eligible costs for IHP-ONA

HOW IS IA AUTHORIZED AND WHAT FACTORS ARE CONSIDERED?



There is no automatic threshold for authorizing a request for IA.

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

State/Territorial Governor's Request for IA

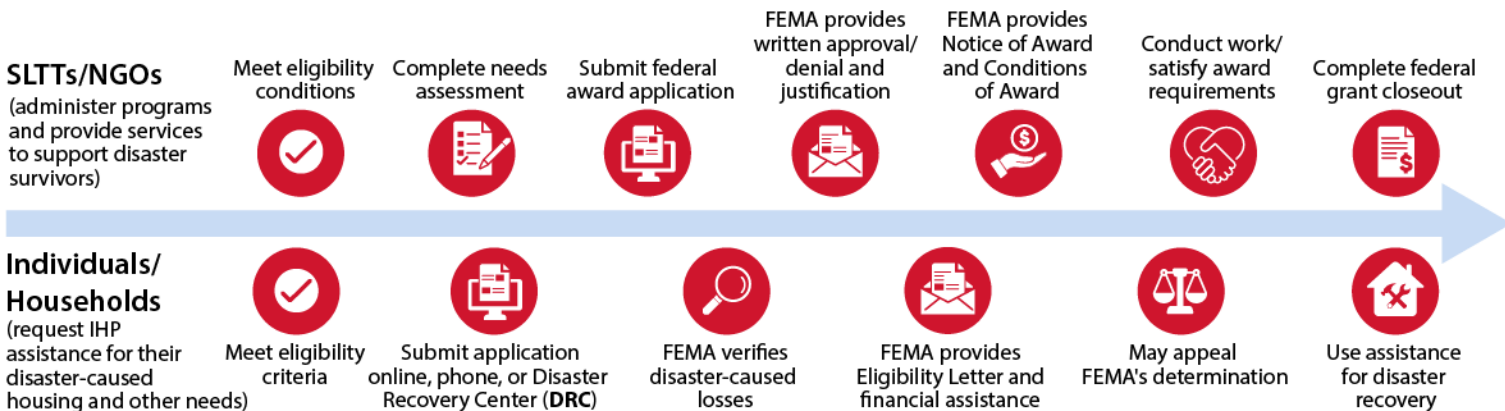
- State Fiscal Capacity and Resources Availability*
- Uninsured Home and Personal Property Losses*
- Disaster Impacted Population Profile
- Impact to Community Infrastructure
- Casualties
- Disaster Related Unemployment

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

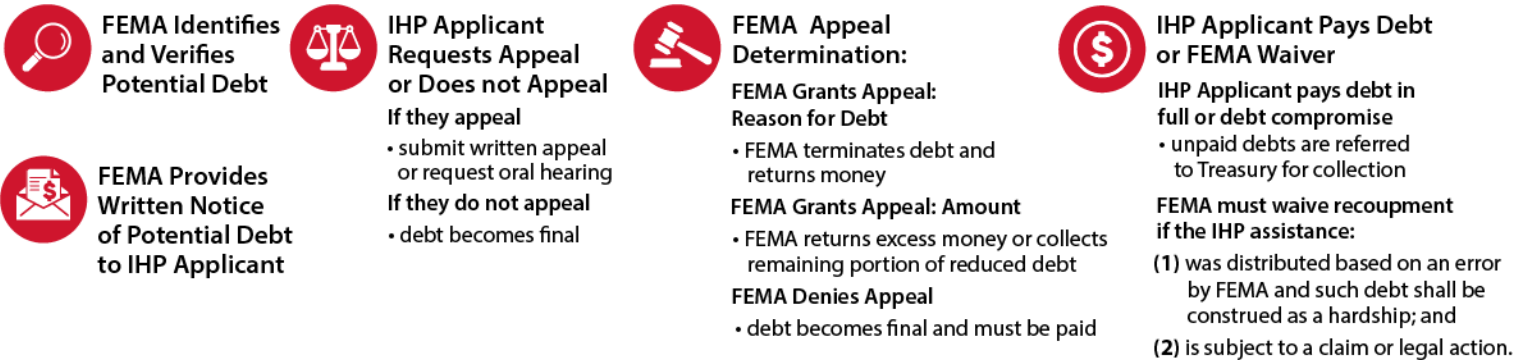
- Disaster Related Unemployment
- Displaced Households and Availability of Housing Resources
- Unique Conditions That Affect Tribal Nations
- 36-month Disaster History or Recent Multiple Disasters That Impacted the Nation
- Other Relevant Information

HOW DO IA APPLICANTS RECEIVE FUNDING?



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)



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.

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