



December 5, 2025

# FEMA Individual Assistance Grants for Disaster Survivors: Individuals and Households Program Data and Analysis FAQ

## Introduction

Some Members of Congress have expressed interest in the amount of assistance provided directly to disaster survivors. Following a presidential 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), if Individual Assistance (IA) is authorized, disaster survivors may apply for a grant award through the Individuals and Households Program (IHP). There are two types of IHP assistance: Housing Assistance (HA) and Other Needs Assistance (ONA). The following FAQ summarizes CRS's analysis of IHP grant awards data.

The following CRS analysis is based on the Federal Emergency Management Agency's (FEMA's) publicly available dataset "Individuals and Households Program – Valid Registrations – v1" (hereinafter "IHP data v1"). The data represent a snapshot in time, from October 15, 2002 (when FEMA's regulations implementing the IHP first went into effect), through March 21, 2024 (when FEMA's amendments to its IHP regulations that increased disaster survivor eligibility for certain types of IHP assistance took effect). All totals and data included herein relate to this time period, hereinafter referred to as the "study period."

Additionally, FAQ answers in this product provide some information on the effect of the enactment of the Disaster Recovery Reform Act of 2018 (DRRA; Division D of P.L. 115-254), which split the previous financial assistance cap that applied to IHP assistance for HA and ONA awards combined (\$34,900 in FY2019) into individual caps for each grant type (\$35,500 for HA and \$35,500 for ONA in FY2020), adjusted annually. At the time of analysis, the individual cap for both grant types was \$42,500.

Further analysis on these data is available in CRS Report R48310, *FEMA Individual Assistance Grants for Disaster Survivors: Summary of Data and Analysis*, which includes additional IHP statistics (e.g., homeowners and renters, insurance).

## Data Analysis FAQ

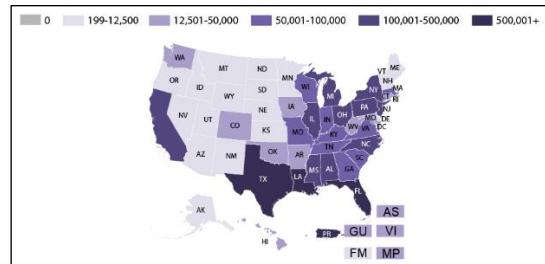
The following statistics are associated with the 535 declared incidents in the study period—both emergencies and major disasters—for which \$33.2 billion of IHP assistance was authorized and provided during the study period.

### How Many Disaster Survivors Received Assistance?

In total, there were 9,639,920 IHP recipients in the study period. **Figure 1** presents a count of IHP recipients by state. States with the highest number of declared incidents for which IHP assistance was provided tended to also have the highest count of IHP recipients.

**Figure 1. Count of IHP Recipients by State**

October 15, 2002–March 21, 2024



**Source:** CRS, using data from the U.S. Census Bureau and Esri; based on CRS's analysis of FEMA's IHP data v1.

**Note:** This product uses the FEMA OpenFEMA application programming interface (API) but is not endorsed by FEMA. FEMA and the federal government cannot vouch for the data or analyses derived after the data have been retrieved from FEMA's websites (hereinafter "FEMA data disclaimer").

### How Much Assistance Did Disaster Survivors Typically Receive?

The average IHP award during the study period was \$3,446. This encompasses the sum of both HA and ONA grant awards per IHP recipient. Taken separately, the average HA award was \$3,876, and the average ONA award was \$1,856.

According to CRS's calculations, the average IHP award dropped slightly following DRRA's enactment, with an average post-DRRA award amount of \$3,029, compared to an average pre-DRRA award amount of \$3,859. Taken separately, the average post-DRRA HA award amount increased, and the average post-DRRA ONA award amount decreased.

### Did Disaster Survivors Regularly Receive the IHP Maximum Award Amount (Assistance Cap)?

FEMA's post-DRRA data indicate whether IHP applicants received the maximum award amounts for HA and ONA. In the study period, CRS found that for disasters declared after DRRA's enactment, of the 4,791,888 total IHP recipients, 515,770, or 10.8%, of HA recipients received the maximum award amount. For ONA, 42 recipients received the maximum award amount—a negligible percentage.

### How Did Disaster Survivors' Characteristics Affect Their IHP Award Amount?

Table 1 shows IHP recipient counts and percentage breakdowns by income for the study period. The majority of IHP recipients who reported an income made less than \$30,000. Note that the gross income bracket of \$0, representing 11% of IHP recipients, may include those who

reported no income as well as those who reported self-employment.

**Table 1. IHP Recipients by Gross Income**

October 15, 2002–March 21, 2024

Gross Income	IHP Recipient Count	IHP Recipient Percentage
\$0	1,064,609	11.0%
<\$15,000	2,786,024	28.9%
\$15,000-\$30,000	2,376,794	24.7%
\$30,001-\$60,000	1,992,616	20.7%
\$60,001-\$120,000	1,066,478	11.1%
\$120,001-\$175,000	201,013	2.09%
>\$175,000	152,383	1.58%

**Source:** CRS's analysis of FEMA's IHP data v1.

**Notes:** Percentages were rounded, so they do not sum to exactly 100%. See FEMA data disclaimer in **Figure 1** note.

Some Members of Congress and stakeholders have expressed concern that FEMA IHP assistance helps higher-income households more than lower-income households. CRS found that (for data on IHP award amounts by gross income bracket and homeowner or renter status) IHP recipients in the higher brackets received higher average IHP award amounts, but a larger number of disaster survivors in the lower brackets received an IHP award. On average, the highest award payments (>\$5,000) went to renters who made more than \$120,000 per year, while a majority of IHP recipients made less than or equal to \$30,000 per year (53.6% of the total number of IHP award recipients, excluding recipients reporting \$0 income). This is consistent with FEMA's findings.

Household composition also greatly impacted award amounts. Households with more than five members consistently received the highest award amounts, with average award payments of over \$4,800. Single-member households averaged award amounts of less than \$3,600.

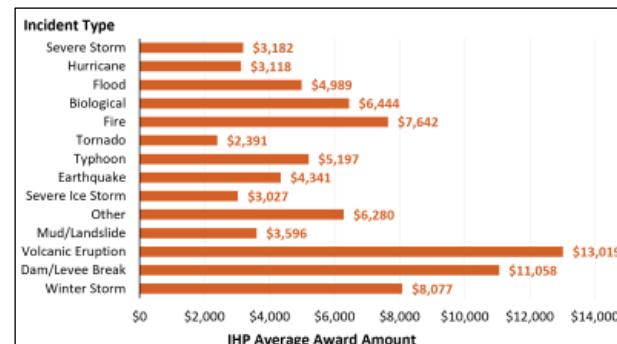
#### Did Average IHP Awards Vary by Incident Type?

During the study period, average IHP award amounts varied greatly by incident type, as depicted in **Figure 2**.

Incidents of “volcanic eruption” and “dam/levee break” had the highest average award amounts—each exceeding \$10,000; there was a single incident of each such type in the dataset. The most common disaster types, “severe storm” and “hurricane,” had average IHP award amounts of \$3,182 and \$3,118, respectively. “Tornado” was the only incident type with an average IHP award amount below \$3,000.

**Figure 2. Average IHP Award by Incident Type**

October 15, 2002–March 21, 2024



**Source:** CRS's analysis of FEMA's IHP data v1.

Note: See FEMA data disclaimer in **Figure 1** note.

#### Considerations for Congress

While FEMA's existing IHP data provide a significant amount of information related to disaster survivors and the disposition of their assistance, publishing additional data may further inform evaluations of FEMA's IHP implementation and outcomes and support congressional oversight activities. CRS Report R48310 identified data limitations associated with FEMA's IHP data v1 and included congressional considerations to expand FEMA's publicly reported data. Since the CRS August 2024 analysis that this product summarizes, in 2025, FEMA released Version 2, which includes more data fields and addresses several considerations related to providing additional public data.

Still, the available data are limited. For example, the data do not indicate whether an IHP applicant was required to have flood insurance, which can significantly affect an applicants' eligibility for IHP assistance for flood damage. (CRS found that the most common incident types to receive an IA declaration were severe storms, hurricanes, and floods, all of which may result in flood damage.)

Additionally, data denoting whether an IHP applicant has received a previous IHP award at that address could indicate that a property has been damaged repeatedly. It could also be helpful to know if an applicant appealed FEMA's determination related to their eligibility for assistance and the types and amount of assistance received. Further, Direct Housing Assistance data are not generally publicly available. Publishing such cost data could better enable analysis of the full cost of providing IHP assistance.

#### Data Citation

The “Individuals and Households Program – Valid Registrations – v1” dataset was retrieved from <https://www.fema.gov/openfema-data-page/individuals-and-households-program-valid-registrations-v1> on August 14, 2024; download completed 9:30 a.m. EDT.

**Daniela E. Lacalle**, Research Assistant

**Elizabeth M. Webster**, Specialist in Emergency Management and Disaster Recovery

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