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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 some types of IA and the factors considered when determining whether to authorize IA pursuant to a declaration under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act; 42 U.S.C. §§5121 et seq.).

## IA Programs

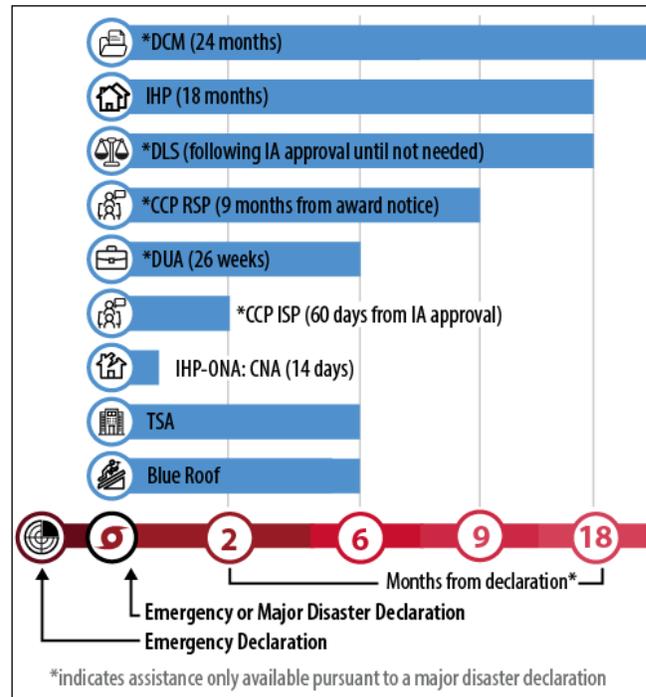
Federal assistance is intended to supplement—not supplant—the local, state, territorial, or Indian tribal government’s response and recovery efforts. For this reason, state, territorial, and Indian tribal governments do not automatically receive a presidential declaration of emergency or major disaster, nor do they automatically receive IA. Instead, generally, the governor or chief executive must request that the President declare an emergency or major disaster and that IA be authorized.

When authorized, the forms of IA that may be available to affected individuals and households include

- **Crisis Counseling Assistance and Training Program (CCP)** provides grant funding to local, state, territorial, and Indian tribal governments, and nongovernmental organizations following a major disaster, to assist individuals and communities through community-based outreach and the provision of psycho-educational services.
- **Disaster Unemployment Assistance (DUA)** may assist individuals ineligible for regular unemployment insurance who were previously employed or self-employed and rendered jobless, or whose employment was interrupted as a direct result of a major disaster.
- **Disaster Legal Services (DLS)** may be provided for free to help low-income individuals secure benefits or make 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 following a major disaster.
- **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 resulting from an emergency or major disaster, which cannot be met through other means or forms of assistance.

Figure 1 depicts the general timing of IA program delivery.

Figure 1. Timeline of Individual Assistance Program Delivery



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: Acronyms are as follows: Disaster Case Management (DCM); Individuals and Households Program (IHP); Disaster Legal Services (DLS); Crisis Counseling Assistance and Training Program (CCP) Regular Service Program (RSP); Disaster Unemployment Assistance (DUA); CCP Immediate Service Program (ISP); IHP—Other Needs Assistance (ONA); Critical Needs Assistance (CNA); Transitional Sheltering Assistance (TSA); and Operation Blue Roof Program (Blue Roof). TSA and Blue Roof are authorized and funded through the FEMA Public Assistance program, and such emergency work must be completed within six months of the declaration. FEMA may extend the timing of program delivery in some cases.

## Requesting and Authorizing IA

FEMA evaluates specific factors to determine whether there is a need for IA using information submitted by the governor or chief executive in their declaration request. There are two sets of factors: one applies to states/territories pursuant to a governor’s request, and one applies to Indian tribal governments pursuant to a chief executive’s request. There is no minimum threshold for authorizing IA. After evaluating the factors, FEMA makes a recommendation to

the President. The President determines whether to grant a declaration request.

FEMA evaluates governors' requests using the following factors:

- **State Fiscal Capacity and Resource Availability:** This indicates 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 either state total taxable resources (TTR) or state gross domestic product (GDP), and per capita personal income by locality; and (2) **Resource Availability**, which evaluates whether the disaster-caused needs can be met using non-Stafford Act sources based on resources and services provided by non-federal entities. Also considered is the cumulative effect of recent disasters occurring in the previous 24-month period.
- **Uninsured Home and Personal Property Losses:** This uses the results of the Joint FEMA-State Preliminary Damage Assessment (PDA) process to identify the extent of damage and estimated cost of assistance. It includes seven subfactors: (1) the damage-causing peril; (2) the percentage of affected applicants with insurance for such peril; (3) the concentration of damages; (4) the number of homes damaged and degree of damage; (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:** Indicates recovery challenges based on community demographics.
- **Impact to Community Infrastructure:** This reveals the disaster's impact by considering disruption, damage, or destruction for more than 72 hours to any/all of the following: (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); (2) "Essential Community Services" that improve quality of life (e.g., social services); and (3) "Transportation Infrastructure and Utilities" that, for example, render housing uninhabitable or inaccessible.
- **Casualties:** Identifies 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.

FEMA evaluates tribal chief executives' requests using the following factors:

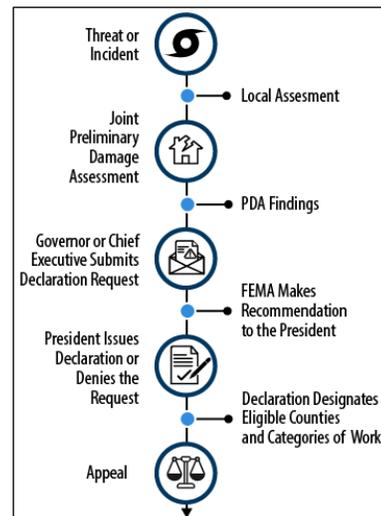
- **Uninsured Home and Personal Property Losses:** Identifies the damage to the primary residences of

enrolled tribal members and, if requested and approved, non-enrolled members of the tribal community.

- **Availability of Housing Resources.**
- **Casualties:** Identifies disaster-caused "deaths or injuries of cultural, religious, and government leaders."
- **Impact to Community Infrastructure:** This reveals impacts that may adversely affect the ability of people to safely and securely reside within the community, including the large-scale disruption of community functions and services; impacts to cultural and spiritual facilities; and emergency needs.
- **Disaster-Impacted Population Profile:** Indicates the affected population's recovery challenges.
- **Voluntary Agency and Other Assistance:** Indicates the extent to which disaster survivors' needs can be met by voluntary agencies, and the local and state governments.
- **Tribal Government Resources:** Details the efforts made and the resources committed for response and recovery.
- **The Unique Conditions That May Affect Tribal Governments** (e.g., needs associated with remote locations or the impact on the economy).

FEMA also considers other relevant information submitted by the governor or chief executive. **Figure 2** depicts the declaration request process.

**Figure 2. Declaration Request Process and Timing**



**Source:** Developed by CRS based on 44 C.F.R. §§206.31-206.48. For more information on FEMA's IA programs, see CRS Report R46014, *FEMA Individual Assistance Programs: An Overview*, by Elizabeth M. Webster.

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