

# How FEMA Individual Assistance Works

FEMA's Individual Assistance (IA) program provides financial and direct assistance to affected individuals and households when authorized pursuant to 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).

## WHAT IS INDIVIDUAL ASSISTANCE (IA)?



- Individuals and Households Program
- Disaster Case Management
- Crisis Counseling Assistance & Training Program
- Disaster Unemployment Assistance
- Disaster Legal Services

- Individuals and Households receive financial/direct assistance for housing and financial assistance for other needs (ONA\*)
- SLTT\* government agencies and NGOs\* provide services to disaster survivors
- Young Lawyers Division of the ABA\* provides legal aid to disaster survivors

## HOW IS IA FUNDED?

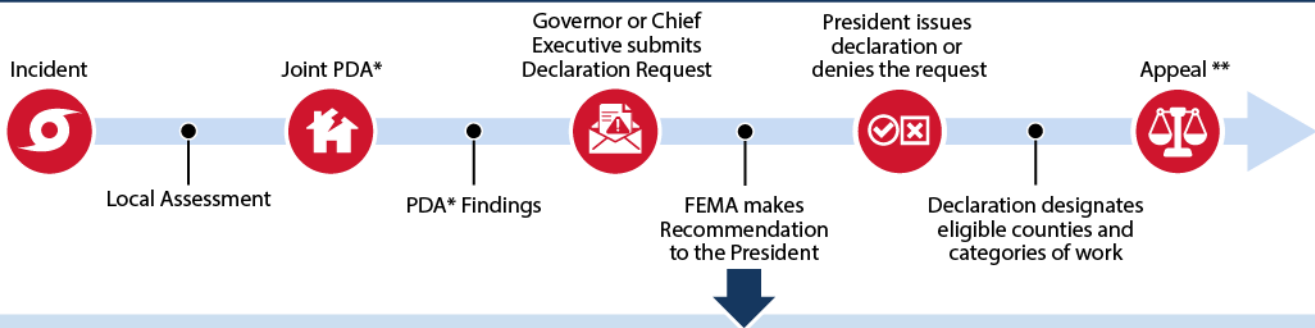


**Disaster Relief Fund (DRF) Appropriations**  
The source of funding for Stafford Act assistance.

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:

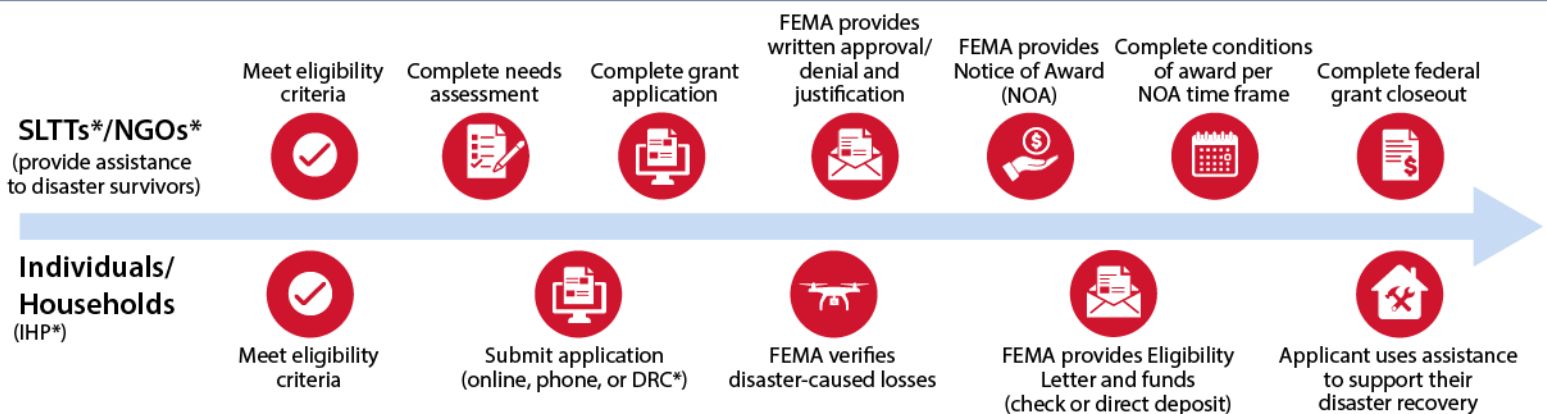
### State/Territorial Governor's Request for IA

- 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

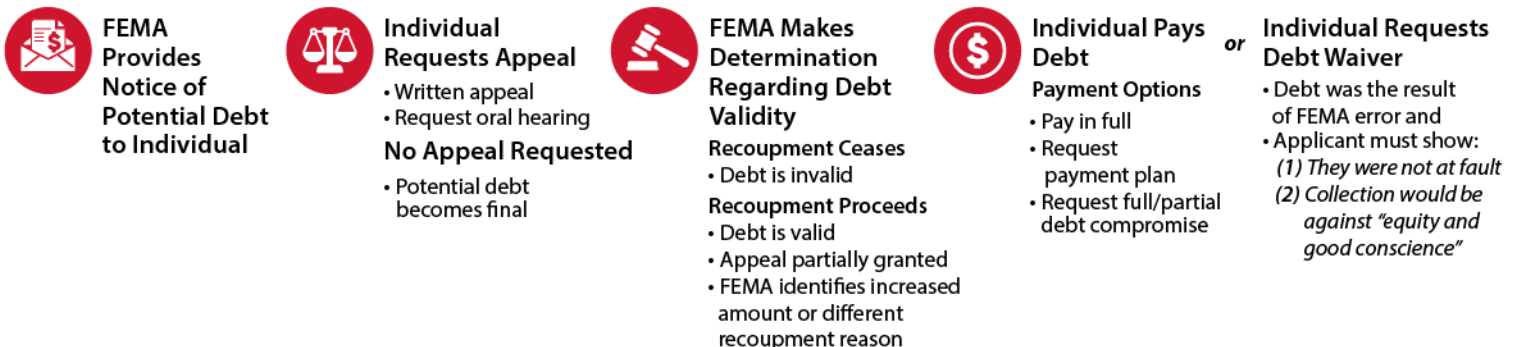
- Tribal government resources
- Voluntary agency and other assistance
- Availability of housing resources
- Uninsured home and personal property losses
- Disaster-impacted population profile
- Impact to community infrastructure
- Casualties
- The unique conditions that may affect tribal governments

## HOW DO IA APPLICANTS RECEIVE FUNDING?



## HOW DOES FEMA RECOUP IHP FUNDING?

FEMA seeks to recoup IHP\* funding from individuals when the assistance was provided in error.



\*Abbreviations - ABA: American Bar Association; DRC: Disaster Recovery Center; IHP: Individuals and Households Program; NGOs: Nongovernmental Organizations; ONA: Other Needs Assistance (i.e., IHP assistance for "other needs"); PDA: Preliminary Damage Assessment; SLTT: State, Local, Tribal, and Territorial.

\*\* Appeal Note: The state/territory/tribe may appeal the decision regarding the declaration, eligible counties, or categories of work.

\*\*\* Indicates principal factor for determining the need for the IHP.

Sources: CRS's interpretation of Stafford Act Sections 408, 426, 416, 410, and 415 (42 U.S.C. §§5174, 5189d, 5183, 5177, and 5182); 44 C.F.R. Part 206, Subparts B, D, and F; 44 C.F.R. §206.48(b); FEMA's *Individual Assistance Program and Policy Guide* (IAPPG), v.1.1, FP 104-009-03, May 2021; and FEMA's "Instruction 116-1-2: Individuals and Households Program Recoupment," v. 2.0, May 2019.

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