

Individual Assistance Program

The Individual Assistance Program provides supplemental assistance to individuals and households adversely affected by a major disaster. The President may authorize all or some of the following Individual Assistance programs: Individuals and Households Program, Disaster Unemployment Assistance, Disaster Legal Services, Crisis Counseling Assistance, and Disaster Case Management. When requesting declarations, state and territorial governments must specify what types of Individual Assistance programs are needed. The Stafford Act protects individuals from discrimination on the basis of their race, color, religion, nationality, sex, age, or economic status in all disaster assistance programs.

Individual and Households Programs (IHP)

The Stafford Act authorizes the President to provide financial or direct services to those disaster survivors who have necessary expenses and serious needs that are unmet through other means, such as insurance.

FEMA ensures that all survivors are provided meaningful access to the Individual and Households Program, including those with Limited English Proficiency Communications N

The Individuals and Households Program may provide Assistance and/or O Assistance.

Housing Assistance

- Financial assistance or homeownership rental expenses incurred to the pre-disaster residence
- Financial assistance to repair disaster not covered by:
- Direct temporary disaster survivor financial assistance to a lack of housing

The Federal Government of eligible housing.

Other Needs Assistance

- Financial assistance disaster-related child care expenses
- Financial assistance expenses incurred related loss of life
- Financial assistance replace common such as furniture or Americans with (ADA) accessible
- Financial assistance replace a vehicle-disaster

The state or tribal government determines the amount that can be paid for under Other Needs

Funding for Other Needs Assistance is shared between the Federal and state/tribal governments. The Federal government pays 75 percent of Other

Crisis Counseling Assistance and Training Programs

The Crisis Counseling Assistance and

Individuals and families who suffered losses as a result of the disaster may register online in English at www.DisasterAssistance.gov or Spanish at

U.S. Small Business Administration Disaster Assistance Program

Once a disaster declaration has been made, the U.S. Small Business Administration (SBA) provides low-interest loans to homeowners,

National Flood Insurance Program

Floods are the most common and costly natural disaster in the United States, yet flood damage is not covered by standard homeowner's

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An Overview of FEMA Disaster Assistance Programs

The Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act) authorizes the President to make supplemental assistance available when an incident overwhelms the capabilities of state (this includes territories), local, or tribal governments. At the request of a governor or tribal leader, the President may make federal disaster assistance available through an emergency declaration or major disaster declaration.

The Sandy Recovery Improvement Act of 2013 (SRIA) amended the Stafford Act to provide federally recognized tribal governments the option to request an emergency or major disaster declaration independently of a state. Tribes will have the option to be included in the state's declaration request if they prefer.

All requests for emergency or major disaster declarations shall be made by the governor of the affected state or chief executive of the affected tribal government. The request must demonstrate that the event is beyond the capabilities of the affected state, local and tribal governments, and that supplemental federal assistance is necessary.

When a Disaster Occurs:

- State, local or tribal officials conduct an initial damage assessment.
- The state or tribe requests a joint preliminary damage assessment from FEMA.
- The governor or tribal chief executive submits a request to the President through the appropriate FEMA Regional Office within 30 days of the incident.
- FEMA evaluates the request and makes a recommendation to the President on whether or not to make an emergency or major disaster declaration and authorize Act assistance.
- The President makes a determination, and the state or tribe is notified.
- Through a declaration, the President may make available the Public Assistance Program, the Individual Assistance Program, and the Hazard Mitigation Grant Program. The type of assistance authorized by the declaration will depend on the impacts of the incident and the resulting unmet needs. These programs are activated to support the state or tribe's response and recovery efforts.

The Public Assistance Program allows FEMA to help state, local, and tribal governments and certain private nonprofit organizations recover from a declared disaster. Public Assistance provides FEMA grants to eligible applicants for emergency work (such as debris removal and emergency protective measures) and permanent work (such as repair, reconstruction or replacement of public facilities or infrastructure).

The federal share is not less than 75 percent of the eligible costs. The state or tribal recipient determines how the non-federal share (up to 25 percent) is split with the subrecipient (applicant).

In situations of severe impact, FEMA may reimburse up to 90 percent of eligible costs for recovery work, if eligible costs meet or exceed a qualifying threshold.

Public Assistance Categories of Work

- Emergency Work**
 - A. Debris Removal
 - B. Emergency Protective Measures
- Permanent Work**
 - C. Road Systems and Bridges
 - D. Water Control Facilities
 - E. Buildings, Contents and Equipment
 - F. Utilities
 - G. Parks, Recreational and Other Facilities

Public Assistance Program

Eligible Applicants

Eligible applicants include state, local and federally recognized tribal governments. Certain private nonprofit organizations (PNPO) may also be eligible to receive assistance. This includes, but is not limited to: educational, utility, emergency, medical and custodial care facilities, homeless shelters and facilities that provide "critical services."

Facilities must be located within the declared disaster areas designated by FEMA; damaged as a result of the presidentially declared event; the legal responsibility of the eligible applicant, and in active use at the time of a disaster.

Eligible Costs

Cost must be reasonable and necessary to accomplish the eligible work; comply with federal, state, local, and tribal laws and regulations; and insurance proceeds, salvage value and purchase discounts must be deducted.

As soon as practicable after the declaration, the recipient (state or tribe), assisted by FEMA, conducts the Applicant Briefings for state, local, and tribal officials and PNPOs to inform them of the assistance available and how to apply for it.

A Request for Public Assistance must be filed by the recipient within 30 days after the area is designated eligible for assistance. A Kickoff Meeting is conducted where damages will be discussed, needs assessed, and a plan of action put in place.

A combined federal/state/local/tribal team proceeds with project formulation, which is the process of documenting the eligible facility, the eligible work, and the eligible cost for fixing the damages to every public or PNP facility identified. The team prepares a Project Worksheet based on the actual costs or on an estimate for each project.



Hazard Mitigation Grant Program

Eligible Applicants

When HMGP is activated, eligible applicants include state, local, and tribal governments and certain PNPOs. Individual homeowners and businesses may not apply directly to the program; however, a community may apply on their behalf. The state or tribal government (when tribe is acting as the recipient) is responsible for prioritizing which HMGP projects to fund.

Available Funding for HMGP

The amount of funding available for HMGP under a particular disaster declaration is typically 15 percent of the total disaster grants awarded to the state, tribe or territory. If higher mitigation planning criteria are met, the amount of HMGP funding is 20 percent of the total disaster grant use towards eligible mitigation projects. HMGP has a 75 percent Federal/25 percent non-Federal cost share.

Additional Information

FEMA also manages grants not associated with existing disaster declarations: Pre-Disaster Mitigation (PDM) and Flood Mitigation Assistance (FMA) grant programs. A complete description of FEMA's Hazard Mitigation Assistance programs is available online at www.fema.gov/hazard-mitigation-assistance in the Hazard Mitigation Assistance Unified Guidance.



Helpful Links and Numbers

FEMA website: www.fema.gov
Ready website: www.ready.gov
Download the FEMA mobile app in English or Spanish: www.fema.gov/mobile-app
Follow FEMA online at www.twitter.com/FEMA, www.facebook.com/FEMA, www.youtube.com/FEMA and www.instagram.com/FEMA

Disaster Assistance Registration Information:
Online: www.DisasterAssistance.gov
1-800-421-3362 / TTY: 1-800-462-7585
Users of 711 or Video Relay Service call 1-800-421-3362

Search for a Disaster Recovery Center: www.fema.gov/disaster-recovery-centers

National Flood Insurance Program
www.floodedat.gov
By Phone: 1-888-379-9351



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