



Individual Assistance Declaration Factors

Overview

Individual Assistance (IA) is federal disaster assistance provided by the Federal Emergency Management Agency (FEMA) under the Stafford Act to support individuals and households adversely affected by a major disaster or emergency.

Individual Assistance must be requested by the State, Tribal, or Territorial (STT) government and there is no set damage threshold for Individual Assistance declaration requests.

There are six factors the federal government uses to evaluate the need for Individual Assistance when local and state governments are overwhelmed and have exceeded their capacity to respond and recover from the event. Per 44 CFR 206.48(b), the six IA declaration factors are:

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

FEMA evaluates all factors discussed below before making a recommendation to authorize a declaration. Ultimately, all Major Disaster declarations are made at the discretion of the President of the United States.

Factors

1. **State Fiscal Capacity and Resource Availability:** FEMA will evaluate the availability of State resources, and where appropriate, any extraordinary circumstances that contributed to the absence of sufficient resources.
 - a. Fiscal Capacity: Fiscal capacity is a State's potential ability to raise revenue from its own sources to respond to and recover from a disaster. This element evaluates the following data points: total taxable resources (TTR) of the State; gross domestic product (GDP) of the State; per capita income by local area; and other factors impacting the State's ability to collect funds.
 - b. Resource Availability: Federal disaster assistance under the Stafford Act is intended to be supplemental in nature. FEMA evaluates the availability of resources from State, Tribal, and local governments as well as non-governmental organizations and the private sector. This evaluation also examines the cumulative effect of recent disasters in the impacted area when determining total resource availability.
2. **Uninsured Home and Personal Property Losses:** Uninsured home and personal property losses may suggest a need for supplemental Federal assistance. This data is collected by the county during Initial Damages Assessments (IDAs) and validated through Joint Preliminary Damage Assessments (JPDAs). JPDAs are conducted with local, State, and Federal partners after a County submits their IDA data to the State for review. JPDAs are intended to confirm and validate damages to residences that were identified during the IDA process. Wholistically, JPDAs should provide FEMA with the following information:
 - a. The cause of damage
 - b. The jurisdictions impacted and concentration of damage
 - c. The number of homes impacted and degree of damage
 - d. The estimated cost of assistance
 - e. The homeownership rate of impacted homes
 - f. The percentage of affected households with sufficient insurance coverage appropriate to the peril



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3. **Disaster Impacted Population Profile:** The demographics of a disaster impacted population may identify additional needs that require a more robust community response and delay a community's ability to recover from a disaster. FEMA will consider demographics of the impacted communities for the following data points as reported by the U.S. Census Bureau or other Federal agencies:
 - a. The percentage of the population for whom poverty status is determined
 - b. The percentage of the population already receiving government assistance such as Supplemental Security Income and Supplemental Nutrition Assistance Program benefits
 - c. The pre-disaster unemployment rate
 - d. The percentage of the population that is 65 years old and older
 - e. The percentage of the population 18 years old and younger
 - f. The percentage of the population with a disability
 - g. The percentage of the population who speak a language other than English and speak English less than "very well;" and
 - h. Any unique considerations regarding American Indian and Alaskan Native Tribal populations raised in the State's request for a major disaster declaration that may not be reflected in the data points referenced above.
4. **Impact to Community Infrastructure:** The following impacts to a community's infrastructure may adversely affect a population's ability to safely and securely reside within the community.
 - a. Life Saving and Life Sustaining Services: Include, but are not limited to, police, fire/EMS, hospital/medical, sewage, and water treatment services that have lasted greater than 72 hours
 - b. Essential Community Services: Include, but are not limited to, schools, social services programs and providers, child care, and eldercare that have lasted greater than 72 hours
 - c. Transportation Infrastructure and Utilities: disruptions to critical infrastructure that affect the delivery of life sustaining commodities, provision of emergency services, ability to shelter in place, and efforts to rebuild that have lasted for a period of greater than 72 hours.
5. **Casualties:** The number of individuals who are missing, injured, or deceased due to a disaster may indicate a heightened need for supplemental Federal disaster assistance.
6. **Disaster Related Unemployment:** The number of disaster survivors who lost work or became unemployed due to a disaster and who do not qualify for standard unemployment insurance may indicate a heightened need for supplemental Federal assistance. This usually includes the self-employed, service industry workers, and seasonal workers such as those employed in tourism, fishing, or agriculture industries.

Summary

Federal Individual Assistance, if authorized, is intended to assist eligible individuals and families when State, Tribal, and local government resources and assistance programs are overwhelmed. State fiscal capacity and uninsured home and personal property losses are the principal factors that FEMA will consider when evaluating the need for supplemental Federal assistance under the Individuals and Households Program, but FEMA will consider all relevant information submitted as part of a declaration request.