

## Assistance for Disaster Survivors

### Assistance for Real and Personal Property

#### *Individuals and Households Program (Assistance for Housing and Other Needs)*

When a disaster occurs, the Federal Emergency Management Agency (FEMA) may assist individuals with their recovery through the Individual Assistance (IA) program if the President authorizes such assistance pursuant to a 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; codified at 42 U.S.C. §§5121 et seq.). One form of IA is the Individuals and Households Program (IHP), through which FEMA may provide financial and/or direct assistance for housing, as well as financial assistance for other needs (referred to as Other Needs Assistance or ONA) following either a declaration of emergency or major disaster.<sup>5</sup> Program funds have a wide range of eligible uses. FEMA Housing Assistance includes different forms of temporary housing assistance; housing repairs; housing replacement; and permanent housing construction. IHP ONA funds may be used for funeral, medical and dental, childcare, personal property, transportation, and other disaster-caused expenses.

IHP assistance helps address the disaster-caused needs of individuals, with certain limitations. The program only covers uninsured or under-insured necessary expenses and serious needs that cannot otherwise be met; for example, the IHP may help make a home safe, sanitary, or functional, but is not designed to restore it to its pre-disaster condition. Further, the IHP is intended to meet basic needs and support recovery efforts, but it does not compensate disaster survivors for all losses and is not intended to be a substitute for private home, property, or automobile insurance. IHP assistance is intended to be temporary and is generally limited to a period of 18 months from the date of the major disaster or emergency declaration, but may be extended by FEMA.<sup>6</sup>

IHP awards for Financial Housing Assistance and ONA are subject to statutory funding caps that limit the amount of financial assistance an individual or household may receive.<sup>7</sup> Assistance for housing-related needs may not exceed \$41,000 (FY2023; adjusted annually),<sup>8</sup> and assistance for ONA may not exceed \$41,000 (FY2023; adjusted annually).<sup>9</sup> The exceptions are that financial assistance to rent alternate housing accommodations<sup>10</sup> and financial assistance for accessibility-related real and personal property costs are not subject to the cap.<sup>11</sup> The amount of financial assistance an applicant receives through the IHP will vary based on their personal circumstances, including based on considerations such as the loss amount determined by FEMA's inspection, and to what extent the applicant's real and personal property losses were insured.

(Also see "[Physical Disaster Loans—Residential SBA Disaster Loans Available to Homeowners and Renters](#)" for additional assistance for homeowners and renters.)

Applicants (i.e., individuals or households) may register for FEMA IHP assistance online, via telephone, or in person. Applicants generally have 60 days from the IA declaration to apply for IHP assistance (unless the registration period is extended), and FEMA may also accept late registrations—with written justification and supporting documentation—for an additional 60 days.<sup>12</sup>

Per FEMA's guidance, IHP applicants must meet general eligibility requirements:

- 1. "[t]he applicant must be a U.S. citizen, noncitizen national, or qualified alien" (or the parent or guardian of such a minor);
- 2. "FEMA must be able to verify the applicant's identity";

- 3. "[t]he applicant's insurance, or other forms of disaster assistance received, cannot meet their disaster-caused needs"; and
- 4. "[t]he applicant's necessary expenses and serious needs are directly caused by a declared disaster."<sup>13</sup>

Each type of IHP assistance also requires that additional eligibility conditions be met, and may require additional documentation. The IHP (and most other aid authorized under the Stafford Act) is funded through the Disaster Relief Fund (DRF). FEMA provides 100% of the housing assistance costs, and ONA is subject to a 75% federal and 25% nonfederal cost share (borne by the affected state, territory, or tribe).<sup>14</sup>

For more information on FEMA IA and the IHP, see CRS Report R46014, *FEMA Individual Assistance Programs: An Overview* and CRS Report R47015, *FEMA's Individuals and Households Program (IHP)—Implementation and Considerations for Congress*, by Elizabeth M. Webster.

*Agency:* Federal Emergency Management Agency

*Authority:* 42 U.S.C. §5174

*Regulation:* 44 C.F.R. §§206.110–206.120

*Phone:* Office of Congressional Affairs, 202-646-4500

*Website:* <https://www.fema.gov/assistance/individual>

*CFDA Program Numbers:* 97.048 and 97.050

*CRS Contact:* Elizabeth M. Webster, [ewebster@crs.loc.gov](mailto:ewebster@crs.loc.gov), 202-707-9197

### ***Physical Disaster Loans—Residential SBA Disaster Loans Available to Homeowners and Renters***

The Small Business Administration (SBA) provides disaster loans to help homeowners and renters rebuild and recover from disasters. Homeowners and renters living in a declared disaster area (and in contiguous counties) may apply directly to the SBA for a disaster loan.

SBA Home Disaster Loans are divided into two categories: personal property loans and real property loans. These loans cover only uninsured or underinsured property and primary residences. Loan maturities may be up to 30 years.<sup>15</sup>

#### ***Personal Property Loans***

A personal property loan provides a creditworthy homeowner or renter with up to \$40,000 to repair or replace disaster-damaged personal property items, such as furniture, clothing, or automobiles.<sup>16</sup> These loans cover only uninsured or underinsured property and primary residences and cannot be used to replace extraordinarily expensive or irreplaceable items, such as antiques, recreational vehicles, or furs.

#### ***Real Property Loans***

A creditworthy homeowner may apply for a "real property loan" of up to \$200,000 to repair or restore the homeowner's primary residence to its pre-disaster condition.<sup>17</sup> The loans may not be used to upgrade homes or build additions, unless upgrades or changes are required by city or county building codes. A real property loan may be increased by 20% for repairs to protect the damaged property from a similar disaster in the future.<sup>18</sup>

For more information on SBA disaster loans, see CRS Report R41309, *The SBA Disaster Loan Program: Overview and Possible Issues for Congress*, by Bruce R. Lindsay.

*Agency:* Small Business Administration

*Authority:* 15 U.S.C. §636(b)

*Regulation:* 13 C.F.R. §§123.200–123.204

*Contact:* Office of Congressional and Legislative Affairs, 202-205-6700  
*Website:* <https://disasterloanassistance.sba.gov/ela/s/>  
*CFDA Program Number:* 59.008  
*CRS Contact:* Bruce R. Lindsay, [blindsay@crs.loc.gov](mailto:blindsay@crs.loc.gov), 202-707-3752

### ***National Flood Insurance Program***

Since 1968, the federal government has pursued a comprehensive flood risk management strategy designed to (1) identify and map flood-prone communities across the country (flood hazard mapping); (2) encourage property owners in National Flood Insurance Program (NFIP)-participating communities to purchase insurance as a protection against flood losses (flood insurance); and (3) require communities in designated flood risk zones to adopt and enforce approved floodplain management ordinances to reduce future flood risk to construction in regulated floodplains (floodplain management). The Federal Insurance and Mitigation Administration (FIMA), a part of FEMA, manages the NFIP. Policyholders can file NFIP claims after any flood and claims do not require any form of disaster declaration. NFIP policyholders are likely to receive more funding after a flood than those who rely on FEMA Individual Assistance; the average NFIP claim for the last 10 years was \$24,549, while the average Individual Assistance payment in the last 10 years was \$4,000.

To reduce comprehensive flood risk, FEMA also operates a Flood Mitigation Assistance (FMA) Grant Program, which is funded through revenue collected by the NFIP.<sup>19</sup> FMA grants are only available to communities, which participate in the NFIP, to assist in efforts to reduce or eliminate flood damage to buildings and structures insurable under the NFIP, particularly repetitive loss<sup>20</sup> and severe repetitive loss<sup>21</sup> properties. The Infrastructure Investment and Jobs Act (IIJA)<sup>22</sup> appropriated \$3.5 billion for the FMA program, with \$700 million for each of FY2022 through FY2026. This represents a significant increase in the amount of funding available for flood mitigation, and the first time that funding has been appropriated for the FMA program. The FMA Program awards grants for a number of purposes, including state and local mitigation planning; the elevation, relocation, demolition, or flood proofing of structures; the acquisition of properties; and other activities.<sup>23</sup> For more information, see CRS Report R44593, *Introduction to the National Flood Insurance Program (NFIP)*, by Diane P. Horn and Baird Webel; and CRS Insight IN11049, *A Brief Introduction to the National Flood Insurance Program in the 118th Congress*, by Diane P. Horn.

*Agency:* Federal Emergency Management Agency  
*Authority:* 42 U.S.C. §4001 et seq.  
*Regulation:* 44 C.F.R. §59.1–§82.21  
*Contact:* Office of Congressional Affairs, 202-646-4500  
*Website:* <https://www.fema.gov/flood-insurance>  
*CFDA Program Number:* 97.022  
*CRS Contact:* Diane P. Horn, [dhorn@crs.loc.gov](mailto:dhorn@crs.loc.gov), 202-707-3472

### ***Unemployment Assistance***

#### ***Disaster Unemployment Assistance***

Disaster Unemployment Assistance (DUA) provides benefits to previously employed or self-employed individuals rendered jobless as a direct result of a presidentially declared major disaster and who are ineligible for regular federal or state unemployment compensation (UC). In certain cases, individuals who have no work history or are unable to work may also be eligible for DUA benefits. DUA is federally funded through FEMA, but is administered by the Department of Labor and state UC agencies.

In general, individuals must apply for benefits within 30 days after the date the state announces availability of DUA benefits. When applicants have good cause, they may file

claims after the 30-day deadline.<sup>24</sup> This deadline may be extended; however, initial applications filed after the 26<sup>th</sup> week following the declaration date will not be considered.<sup>25</sup>

When a reasonable comparative earnings history can be constructed, DUA benefits are determined in a similar manner to regular state UC benefit rules. The minimum weekly DUA benefit is required to be half of the average weekly UC benefit for the state where the disaster occurred.

DUA assistance is available to eligible individuals as long as the major disaster continues, but no longer than 26 weeks after the disaster declaration. For more information, see CRS Report RS22022, *Disaster Unemployment Assistance (DUA)*, by Julie M. Whittaker.

*Agency:* Department of Labor, Employment and Training Administration

*Authority:* 42 U.S.C. §5177

*Regulation:* 20 C.F.R. §625; 44 C.F.R. §206.141

*Contact:* See listings of resources by state, <https://www.careeronestop.org/localhelp/unemploymentbenefits/unemployment-benefits.aspx>

*Website:* <https://oui.doleta.gov/unemploy/disaster.asp>

*CFDA Program Number:* 97.034

*CRS Contact:* Julie M. Whittaker, [jwhittaker@crs.loc.gov](mailto:jwhittaker@crs.loc.gov), 202-707-2587