

Individual Assistance Declarations Factors Guidance

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Background

FEMA published a final rule on March 21, 2019, amending 44 C.F.R. 206.48(b) (*Factors considered when evaluating a Governor's request for a major disaster declaration*) which revised the factors that FEMA considers when evaluating a Governor's request for a major disaster declaration authorizing Individual Assistance. FEMA published the final rule as part of an effort to meet requirements in section 1109 of the Sandy Recovery Improvement Act (P.L. 113-2).

The intent of the final rule is to provide more objective criteria, clarify the threshold for eligibility and speed the declaration process.

More information regarding the declaration process can be found at 44 C.F.R. Part 206, [Subpart B](#).

Purpose

The purpose of this guidance is to provide additional information regarding the manner in which FEMA will evaluate a request for Individual Assistance (IA) using the factors at 44 C.F.R. 206.48(b).

This guidance is intended to aid States and Territories in drafting requests for major disaster declarations authorizing Individual Assistance. It is also intended to provide additional clarity regarding the circumstances, in particular the severity and magnitude relative to State capacity, under which FEMA is likely to recommend (or not recommend) a declaration authorizing IA. This additional clarity should allow for improved planning by the States. The guidance helps States better understand how FEMA assesses whether an event exceeds a State's capacity to support residents without Stafford Act assistance.

This guidance describes FEMA's process for evaluating requests for major disaster declarations authorizing IA and for formulating its recommendation to the President. Ultimately, all major disaster declarations are made at the discretion of the President. This guidance in no way limits that discretion.

Individual Assistance Programs

Individual Assistance consists of the following five programs:

- Individuals and Households Program
 - The Individuals and Households Program (IHP) provides grants, direct assistance, or both, to eligible disaster survivors with necessary expenses and serious needs they are unable to meet through other means, such as insurance. 44 C.F.R. 206.110-120. IHP may be housing assistance (including Temporary Housing, Repair, Replacement, and Semi-Permanent or Permanent Housing Construction) as well as Other Needs Assistance (ONA) to meet medical, dental, child care, funeral, personal property, transportation, moving and storage, and other miscellaneous costs.
- Crisis Counseling Program
 - The Crisis Counseling Program assists individuals and communities recovering from the effects of a natural or man-made disaster through the provision of community-based outreach and psycho-educational services. 44 C.F.R. 206.171. Supplemental Federal funding for crisis counseling is available to the State through two grant mechanisms: (1) Immediate Services Program, which provides funds for up to 60 days of services

immediately following a disaster declaration; and (2) the Regular Services Program, which provides funds for up to nine months following a disaster declaration.

- Disaster Legal Services
 - Disaster Legal Services provides legal assistance to low income individuals who, prior to, or as a result of the disaster, are unable to secure legal services adequate to meet their disaster-related needs. 44 C.F.R. 206.164. FEMA, through an agreement with the Young Lawyers Division of the American Bar Association, provides free legal help for disaster survivors.
- Disaster Case Management Program
 - The Disaster Case Management Program is a program that involves a partnership between a disaster case manager and a survivor to develop and carry out a Disaster Recovery Plan. 42 U.S.C. 5189d. The process involves an assessment of the survivor's verified disaster-caused unmet needs, development of a goal-oriented plan that outlines the steps necessary to achieve recovery, organization and coordination of information on available resources that match the disaster caused unmet need, monitoring of progress towards the recovery plan goals and, when necessary, client advocacy.
- Disaster Unemployment Assistance
 - Disaster Unemployment Assistance (DUA) provides unemployment benefits and re-employment services to individuals who have become unemployed as a result of a major disaster and who are not eligible for regular State unemployment insurance. 44 C.F.R. 206.141.

Authorization of the above Individual Assistance programs under a major disaster declaration means that such programs are available for the State. A State may be required to submit an additional application or additional information post major disaster declaration to determine which IA programs are necessary, the scope of each IA program, or the amount of each IA program funding.

Individual Assistance Declaration Factors

For ease of use, this section provides the Individual Assistance Declaration Factors as they appear in regulation.

44 C.F.R. 206.48 Factors considered when evaluating a Governor's request for a major disaster declaration.

(b) Factors for the Individual Assistance Program.

The following factors are used to evaluate the need for supplemental Federal assistance to individuals under the Stafford Act, as Federal assistance may not supplant the combined capabilities of a State, Tribal, or local government. 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 (44 C.F.R. 206.48(b)(1)(i)) and uninsured home and personal property losses (44 C.F.R. 206.48(b)(2)) 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 always consider all relevant information submitted as part of a declaration request. If the need for supplemental Federal assistance under the Individuals and Households Program is not clear from the evaluation of the principal factors, FEMA will turn to the other factors to determine the level of need.

(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.

(i) Fiscal Capacity (Principal Factor for Individuals and Households Program). Fiscal capacity is a State's potential ability to raise revenue from its own sources to respond to and recover from a disaster. The following data points are indicators of fiscal capacity.

(A) Total Taxable Resources (TTR) of the State. TTR is the U.S. Department of Treasury's annual estimate of the relative fiscal capacity of a State. A low TTR may indicate a greater need for supplemental Federal assistance than a high TTR.

(B) Gross Domestic Product (GDP) by State. GDP by State is calculated by the Bureau of Economic Analysis. GDP by State may be used as an alternative or supplemental evaluation method to TTR.

(C) Per Capita Personal Income by Local Area. Per capita personal income by local area is calculated by the Bureau of Economic Analysis. A low per capita personal income by local area may indicate a greater need for supplemental Federal assistance than a high per capita personal income by local area.

(D) Other Factors. Other limits on a State's treasury or ability to collect funds may be considered.

(ii) Resource Availability. Federal disaster assistance under the Stafford Act is intended to be supplemental in nature, and is not a replacement for State emergency relief programs, services, and funds. FEMA evaluates the availability of resources from State, Tribal, and local governments as well as non-governmental organizations and the private sector.

(A) State, Tribal, and Local Government; Non-Governmental Organizations (NGO); and Private Sector Activity. State, Tribal, and local government, Non-Governmental Organizations, and private sector resources may offset the need for or reveal an increased need for supplemental Federal assistance. The State may provide information regarding the resources that have been and will be committed to meet the needs of disaster survivors such as housing programs, resources provided through financial and in-kind donations, and the availability of affordable (as determined by the U.S. Department of Urban and Housing Development's fair market rent standards) rental housing within a reasonable commuting distance of the impacted area.

(B) Cumulative Effect of Recent Disasters. The cumulative effect of recent disasters may affect the availability of State, Tribal, local government, NGO, and private sector disaster recovery resources. The State should provide information regarding the disaster history within the last 24-month period, particularly those occurring within the current fiscal cycle, including both Presidential (public and individual assistance) and gubernatorial disaster declarations.

(2) Uninsured Home and Personal Property Losses (Principal Factor for Individuals and Households Program). Uninsured home and personal property losses may suggest a need for supplemental Federal assistance. The State may provide the following preliminary damage assessment data:

- (i) The cause of damage.
- (ii) The jurisdictions impacted and concentration of damage.
- (iii) The number of homes impacted and degree of damage.
- (iv) The estimated cost of assistance.
- (v) The homeownership rate of impacted homes.

(vi) The percentage of affected households with sufficient insurance coverage appropriate to the peril.

(vii) Other relevant preliminary damage assessment data.

(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:

(i) The percentage of the population for whom poverty status is determined.

(ii) The percentage of the population already receiving government assistance such as Supplemental Security Income and Supplemental Nutrition Assistance Program benefits.

(iii) The pre-disaster unemployment rate.

(iv) The percentage of the population that is 65 years old and older.

(v) The percentage of the population 18 years old and younger.

(vi) The percentage of the population with a disability.

(vii) The percentage of the population who speak a language other than English and speak English less than "very well."

(viii) 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 in paragraphs (b)(3)(i) through (vii) of this section.

(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.

(i) Life-Saving and Life-Sustaining Services. The effects of a disaster may cause disruptions to or increase the demand for life-saving and life-sustaining services, necessitate a more robust response, and may delay a community's ability to recover from a disaster. The State may provide information regarding the impact on life-saving and life-sustaining services for a period of greater than 72 hours. Such services include, but are not limited to, police, fire/EMS, hospital/medical, sewage, and water treatment services.

(ii) Essential Community Services. The effects of a disaster may cause disruptions to or increase the demand for essential community services and delay a community's ability to recover from a disaster. The State may provide information regarding the impact on essential community services for a period greater than 72 hours. Such services include, but are not limited to, schools, social services programs and providers, child care, and eldercare.

(iii) Transportation Infrastructure and Utilities. Transportation infrastructure or utility disruptions may render housing uninhabitable or inaccessible. Such conditions may also affect the delivery of life sustaining commodities, provision of emergency services, ability to shelter in place, and efforts to rebuild. The State may provide information regarding the impact on transportation infrastructure and utilities 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. The State may report the number of missing, injured, or deceased individuals.

(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. The State may provide an estimate of the number of disaster survivors impacted under this paragraph as well as information regarding major employers affected.

Evaluation of Factors

44 C.F.R. 206.48(b) establishes six Individual Assistance Declaration Factors:

1. State Fiscal Capacity and Resource Availability
2. Uninsured Home and Personal Property Losses
3. Disaster Impacted Population Profile
4. Impact to Community Infrastructure
5. Casualties
6. Disaster Related Unemployment

Below is a description of how FEMA will evaluate a Governor's request for a major disaster declaration authorizing Individual Assistance, including a general description of the evaluation factor, why it is important, and the data sources used in the factor. Data sources discussed below that exist prior to the event such as Census data, State Total Taxable Resources and Gross Domestic Product, are posted, or linked, on the FEMA website at <http://www.fema.gov/>.

Factor 1: State Fiscal Capacity and Resource Availability

The factors discussed below will be used by FEMA to evaluate a State's fiscal capacity to respond to a disaster as well as the availability of non-Stafford Act resources that have been or can be committed to the disaster recovery process.

Fiscal Capacity. FEMA will evaluate a State's fiscal capacity to respond to and recover from a disaster in 44 C.F.R. 206.48(b)(1)(i)(A)-(D). Major disaster declarations are based upon a finding that the event is of such severity and magnitude that an effective response is beyond the capabilities of the State and affected local governments.

In 44 C.F.R. 206.48(b)(1)(i)(A)-(C) FEMA outlines the following three factors which FEMA will consider when evaluating the fiscal capacity of a State and affected local jurisdictions: (A) the Total Taxable Resources (TTR) of the State, (B) the Gross Domestic Product (GDP) by State, (C) and the Per Capita Personal Income by Local Area.

When evaluating the fiscal capacity of a State, FEMA will look first to TTR of the State in billions. The TTR of the State is an annual estimate of the fiscal capacity of a State, calculated by the U.S. Department of Treasury. TTR is the unduplicated sum of the income flows produced within a State and the income flows, received by its residents, which a State could potentially tax. Increases or decreases in TTR could indicate a strengthening or declining State economy for FEMA to consider when making a determination of the State's capacity. It should be noted that the District of Columbia's TTR does not include income earned by out-of-state commuters. Since the District of Columbia is proscribed by Federal law from taxing the earnings of commuters from outside its borders, the U.S. Treasury has subtracted the earnings of non-residents (commuter income). For a more detailed discussion of the methodology estimating the total taxable resources (TTR) of the State, please refer to Department of the Treasury, Treasury Methodology for Estimating Total Taxable Resources (TTR) (last revised Nov. 2002), <http://www.treasury.gov/resource-center/economic-policy/Documents/nmpubsum.pdf>. The data on TTR by State is available at <https://home.treasury.gov/policy-issues/economic-policy/total-taxable-resources>. FEMA provides this website for reference purposes, the website may change based on U.S. Treasury's future actions, and FEMA will adjust its use of the webpage and data as necessary.

FEMA may also consider the GDP of the affected State. The GDP by State is calculated by the Bureau of Economic Analysis. GDP by State is a component of the TTR calculation, and estimates are measured as the sum of the distributions by industry and state of the components of gross domestic income which is the sum of the costs incurred and incomes earned in the production of GDP. Currently, TTR is only provided for the fifty States and the District of Columbia, but not the territories; by contrast, GDP by State includes calculations for U.S. territories. GDP by State data is currently available from the BEA for the following territories: Virgin Islands, Guam, American Samoa, and the Commonwealth of the Northern Mariana Islands. The U.S. Census publishes GDP for Puerto Rico.

Therefore, FEMA will use GDP by State primarily as an alternative fiscal capacity measure when the TTR of an area is unavailable. GDP by State may also be considered when TTR is inaccurate or misleading due to the two year lag in TTR data. The state's request should explain the circumstances that explain why TTR is inaccurate or misleading. It is possible that a State's TTR data could be strong or trending upwards when in fact recent events may have caused a significant drop in the State fiscal capacity that is not yet reflected. This significant drop could be caused by events such as a previous disaster or a financial downturn. Gross Domestic Product of the State was formerly referred to as Gross State Product. For a more detailed discussion of the methodology estimating the Gross Domestic Product of the State, please refer to

https://www.bea.gov/sites/default/files/methodologies/0417_GDP_by_State_Methodology.pdf. The latest GDP by State data are available at <http://www.bea.gov/regional/index.htm>.

Generally, FEMA assumes a State with a lower TTR may have a lower threshold for requiring supplemental Federal assistance than a State with a higher TTR because its economy may not be as resilient against the increased financial burdens that are attributed to a large disaster. FEMA assumes that territories with lower GDP may have a relatively lower threshold for requiring Federal assistance. While a higher TTR or GDP is indicative of greater fiscal capability, FEMA recognizes that there are disasters that are so large or so destructive as to overwhelm even the most fiscally capable States.

FEMA will use per capita personal income by local area as a measure to better assess the need for supplemental Federal assistance within each local area. Per capita personal income by local area is calculated by the BEA and is the personal income of the residents of a given area divided by the resident population of the area. A local area with a relatively low per capita personal income that is affected by a disaster may have a lower threshold for requiring supplemental Federal assistance. Local governments in areas with low per capita personal income will typically have smaller tax bases and therefore may have fewer resources available to help local residents impacted by a disaster, which may indicate a lower threshold for requiring supplemental Federal assistance. Per capita personal income by local area when considered holistically with TTR (and when appropriate GDP by State) will help to identify areas of concentrated need at the micro local area and individual level in addition to the macro State level. Data on GDP by State and Metropolitan Area, as well as Personal Income by State and Metropolitan Area, including per capita data, are found at <http://www.bea.gov/regional/index.htm>. The most recent data on local area per capita personal income can be found at: <https://www.bea.gov/data/income-saving/personal-income-county-metro-and-other-areas>. FEMA may need to update this source as the BEA provides new data for per capita personal income, and it is provided here for clarification purposes only.

“Other Factors” is included at 44 C.F.R. 206.48(b)(1)(i)(D) to provide the State the opportunity to raise and discuss any other additional factors related to the State's fiscal capacity such as burdens on a State treasury or a State's inability to collect funds. For example, a hurricane may cause extensive damage in a coastal area and negatively impact tourism, which in turn, will have a negative impact on the tax base and fiscal capacity.

Resource Availability. FEMA will evaluate the availability of resources from non-Stafford Act sources in 44 C.F.R. 206.48(b)(1)(ii). Federal disaster assistance is supplemental in nature. FEMA will evaluate the disaster assistance resources available from State, Tribal, and local governments as well as non-

governmental organizations and the private sector to help FEMA determine where, if any, gaps in resources exist. FEMA will also consider any circumstances that may prevent a State from having sufficient resources to devote to the disaster recovery process. Supplemental Federal assistance under the Stafford Act is not warranted or necessary if a State's disaster needs are or can be met by the available resources provided by the State, Tribal, local governments, non-governmental organizations, or the private sector.

FEMA added two factors that will help FEMA to fully evaluate a State's available resources post disaster at 44 C.F.R. 206.48(b)(1)(ii)(A)-(D): (1) State, Tribal, and local government, Non-Governmental Organizations (NGO), and Private Sector Activity and (2) Cumulative Effect of Recent Disasters.

Under 44 C.F.R. 206.48(b)(1)(ii)(A) FEMA will evaluate State, Tribal, and local government, Non-Governmental Organizations (NGO), and private sector activity that is occurring during and after the disaster. Assistance provided by State, Tribal, and local government, NGOs, and the private sector includes, but is not limited to, Emergency Management Assistance Compact resources, sheltering, housing programs, feeding, mental health services, child care, elder care, reunification services, clean up kits, blankets and cots, financial assistance, and other donations.

Under 44 C.F.R. 206.48(b)(1)(ii)(B) FEMA will evaluate a State's disaster history, both Presidential (public and individual assistance) and gubernatorial disaster declarations, for the previous 24-month period. FEMA is particularly interested in information from a State highlighting any disasters that occurred within the State's current budget cycle.

Factor 2: Uninsured Home and Personal Property Losses

FEMA and the State participate in the joint FEMA-State Preliminary Damage Assessment (PDA) process which includes an examination of the extent of damage to individual residences. The PDA data points help to illustrate the extent of damage that a community has sustained and help FEMA estimate the probable grant assistance under the Individuals and Households Program.

Under 44 C.F.R. 206.48(b)(2)(i) FEMA will consider the cause of the damage. This is relevant as it relates to insurance coverage. The cause of disaster damage refers to the peril that caused the disaster damage such as a tornado or wind driven rain. Insurance policies typically only cover damage resulting from a specific peril or perils. FEMA is legally prohibited from duplicating insurance proceeds when providing disaster assistance and therefore must know the level of applicable insurance coverage before providing assistance to individuals and households.

Under 44 C.F.R. 206.48(b)(2)(ii) FEMA will evaluate the concentration of damage. The concentration of damage may highlight the counties within a State that may require IA as well as whether the damages are in one concentrated area of the State or widespread. This information is gathered during the PDA process either by the damage assessment teams or via a geographic information system (GIS) data. A significant level of damage concentrated in a small area may indicate an increased need for supplemental Federal assistance.

Under 44 C.F.R. 206.48(b)(2)(iii) FEMA will evaluate the number of homes impacted and the degree of damage. Degree of damage refers to the extent of disaster damage and its impact on the habitability of a home. FEMA categorizes degree of damage as follows: destroyed, major damage, minor damage, affected. For more information on degree of damage, please reference the [Damage Assessment Operations Manual A Guide to Assessing Damage and Impact](#) ("PDA Manual"). This information will be indicative of how a community was affected and what types and the extent of IA that may be needed for the community. This information is typically given at both the county or parish jurisdictional level and the Statewide level.

Under 44 C.F.R. 206.48(b)(2)(iv) FEMA will evaluate the estimated cost of assistance generated based on the information gathered during the PDA. This data point is determined using a combination of PDA data

and historical data on FEMA provided assistance. This data point is vital because it captures the probable grant assistance that will be awarded for ONA in addition to grant assistance for housing. FEMA will share estimated cost of assistance data with the State throughout the PDA process, including final amounts. This information will help States determine the likelihood of a declaration and also help them estimate their potential ONA cost share if the disaster is declared.

Under 44 C.F.R. 206.48(b)(2)(v) FEMA will evaluate the estimated homeownership rate of the impacted homes. FEMA may provide assistance for real property repair or replacement to homeowners for their primary residence and rental assistance to homeowners or renters; therefore, it is important to know homeownership rates in order to estimate probable assistance.

Under 44 C.F.R. 206.48(b)(2)(vi) FEMA will consider the percentage of affected households with insurance coverage appropriate to the peril. The level of insurance coverage is necessary to determine whether IHP is needed and informs the estimation of probable grant assistance. Insurance appropriate to the peril is, for example, if the cause of the damage is wind and the homeowner has homeowner's insurance, then the homeowner has insurance appropriate to the peril. If the homeowner has homeowner's insurance, but no flood insurance, and the cause of the damage is flooding, then the homeowner does not have insurance appropriate to the peril. The State should attempt to provide this information through the State insurance commissioner or office and other appropriate sources. FEMA will verify the data using the best analysis methods available. FEMA currently utilizes National Flood Insurance Program (NFIP) data to determine insurance penetration rates for flood damages and Census data to determine homeowners' insurance coverage percentages. Since insurance coverage is not collected during the Census, the percentage of owner-occupied homes with a mortgage may be used to estimate an insurance penetration rate, due to the assumption that a home with a mortgage would require home insurance coverage.

Under 44 C.F.R. 206.48(b)(2)(vii) FEMA will consider any other relevant PDA data. States may submit or emphasize any other damage assessment information that was gathered during the PDA that the State believes demonstrates that an effective response is beyond the capability of the State and affected local governments and that supplemental Federal assistance for individuals is appropriate.

Factor 3: Disaster Impacted Population Profile

FEMA will consider additional demographic data points related to the disaster impacted community. FEMA will consider the following U.S. Census and other Federal agency demographic data points in making a recommendation for IA under a major disaster declaration: (1) the percentage of the population for whom poverty status is determined; (2) the percentage of the population already receiving government assistance, such as Supplemental Security Income and Supplemental Nutrition Assistance Program benefits; (3) the pre-disaster unemployment rate; (4) the percentage of the population that is 65 years or older; (5) the percentage of the population 18 years or younger; (6) the percentage of the population with a disability; and (7) the percentage of the population who speak a language other than English and speak English less than "very well." In addition, FEMA will consider any unique considerations regarding American Indian and Alaskan Native Tribal populations raised in the State's request for a major disaster declaration, even if such considerations are not reflected in the U.S. Census Bureau data. These data points are readily available so that the State can discuss the data points in its request for a major disaster declaration. States should elaborate on recovery challenges experienced by the impacted population due to the demographics of the area.

- Poverty data come from the U.S. Census Small Area Estimate Branch, "Poverty and Median Income Estimates for Counties."
- Supplemental Nutrition Assistance Program data is from the U.S. Census's American Community Survey (ACS) using the American FactFinder (<https://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>), Advanced Search, Geographies: "All Counties within the United States," Topics: S2201, 5-year estimates.

- Supplemental Security Income data comes from ACS using the American FactFinder, Advanced Search, Geographies: “All Counties within the United States,” Topics: B19056, 5-year estimates.
- The unemployment data at the state and county level are available at <https://www.bls.gov/lau/>.
- Data on county populations of “65 or Older” and “18 or Younger” data come from the ACS using the American FactFinder (<https://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>), Advanced Search, Geographies: “All Counties within the United States,” Topics: DP05, 5-year estimates.
- Data on populations with a disability come from the ACS, American FactFinder (<https://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>), Advanced Search, Geographies: “All Counties within the United States,” Topics: S1810, 3-year estimates.
- Data on “percent of population who speaks English less than very well” come from the ACS, American FactFinder (<https://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>), Advanced Search, Geographies: “All Counties in the United States,” Topics: B06007, 5-year estimates.
- Data on American Indian and Alaska Native populations come from the ACS, American FactFinder (<https://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>), Advanced Search, Geographies: “All Counties within the United States,” Topics: DP05, 5-year estimates.

FEMA may update these sources to account for future improvement and changes in data reporting, and the sources are provided here for example.

For definitions related to demographic data points, please refer to the associated organizations websites. For example, refer to U.S. Census Small Area Income and Poverty Estimates definitions at <https://www.census.gov/topics/income-poverty/poverty/about/glossary.html> for the percentage of the population for whom poverty status is determined. For a definition of the pre-disaster unemployment rate, refer to Bureau of Labor Statics at <https://www.bls.gov/bls/glossary.htm> and search for the term “unemployment rate”. The U.S. Census glossary at <https://www.census.gov/glossary/> and American Community Survey also provide definitions related to demographic data points including the following terms: Assistance and Subsidies, Age, Disability, Language Spoken at Home, and Ability to Speak English.

These population demographic data points are relevant to all of FEMA’s IA programs and are a valuable source of information to determine if specific programs are needed after a disaster. For example, demographic information revealing a large number of low income, unemployed, or elderly populations in a disaster area could indicate a need for supplemental Federal assistance because those populations may not have a large amount of disposable income or qualify for a Small Business Administration (SBA) disaster loan. With respect to demographic information that reveals a large non-English speaking population, this information will help FEMA to structure its outreach efforts to ensure that any messaging efforts are in the appropriate languages.

These factors will be examined for each county requested in the declaration and compared to national averages. If the county-level demographic data point identifies a vulnerable population at a level above the national average this may indicate an increased need for supplemental Federal assistance.

Factor 4: Impact to Community Infrastructure

FEMA will evaluate the impact of a disaster on a community’s infrastructure. This factor includes several considerations which relate to the level of trauma, as well as considerations that shed light on a community’s ability to recover from a disaster. There are three components: (1) Life-Saving and Life-Sustaining Services; (2) Essential Community Services; and (3) Transportation Infrastructure and Utilities. Significant levels of damage, disruption, or destruction to any or all of these components may hinder the ability of individuals and families to make a timely recovery, be indicative of higher levels of trauma, and suggest an increased need for supplemental Federal assistance, for example, ONA, Crisis Counseling Program, or Disaster Case Management Program. Information on the three components will

be provided by the State. The State should provide information on a disruption to any of these services that lasts for more than 72 hours.

Life-Saving and Life-Sustaining Services. Under 44 C.F.R. 206.48(b)(4)(i) FEMA will evaluate the impact to services such as, but not limited to, police, fire/EMS, hospital/medical, sewage, and water treatment services because prolonged disruption may affect the viability of a community and necessitate survivor relocation. The effects of a disaster will increase the demand for life-saving and life-sustaining services and necessitate a more robust response. Significant or extended disruptions to these services will hinder a community's ability to recover from a disaster.

Life-saving services are services that provide an essential community function that, if interrupted, will affect public health and safety in a community. Some typical examples of life-saving services data that are whether emergency medical services such as ambulances, fire services, police services, or hospital services are affected by the disaster. Life-sustaining services are services that are required to support life and well-being within a community and are necessary for the community to function as normal. Some typical examples of life-sustaining services data that will be evaluated are whether any community healthcare programs, assistance to homebound individuals such as Meals on Wheels, or food providers such as grocery stores or restaurants are affected by the disaster.

Essential Community Services. Under 44 C.F.R. 206.48(b)(4)(ii) FEMA will evaluate the impact to essential community services. Essential community services are those that improve the quality of life for a person in a community but do not sustain a person's life. FEMA will evaluate the impact of the disaster on essential community services such as, but not limited to, schools, social services programs and providers, child care, and eldercare. This may include, for instance, the number of schools closed, whether any social service programs or providers, such as Meals on Wheels, were affected by the disaster, and the number of providers of child care or eldercare in the community that closed. Significant or extended disruptions to these services will hinder the affected community's ability to recover from a disaster.

Transportation Infrastructure and Utilities. Under 44 C.F.R. 206.48(b)(4)(iii) FEMA will evaluate the number of private or public road, bridge, or tunnel closures, public transit closures, and utility outages of water, power, sewage, and gas that last longer than 72 hours. Transportation infrastructure or utility disruptions can render housing uninhabitable or inaccessible for disaster survivors, affect the delivery of life-sustaining commodities, provision of emergency services, ability to shelter in place, and efforts to rebuild. Significant or extended disruptions to this infrastructure will hinder the affected community's ability to recover from a disaster.

Factor 5: Casualties

Under 44 C.F.R. 206.48(b)(5) FEMA will consider the number of individuals who are missing, injured, or deceased due to the disaster. The number of casualties are an indicator of the level of trauma in the affected area. In addition, casualties are relevant to one or more types of assistance under IA programs. The estimated number of missing individuals can highlight how traumatic an event was for a community and indicate a potential need for crisis counseling. This information may also be an indicator that additional injured or deceased individuals may be discovered during the course of the disaster recovery. The estimated number of injured individuals may also indicate a need for crisis counseling as well as medical or dental assistance under the ONA provision of the Individuals and Households Program. The estimated number of deceased individuals may indicate a need for crisis counseling as well as funeral assistance under ONA.

Factor 6: Disaster Related Unemployment

Under 44 C.F.R. 206.48(b)(6) FEMA will evaluate disaster related unemployment to identify individuals that may have lost work or become unemployed as a result of the disaster. The Disaster Unemployment Assistance (DUA) program, operation of which has been delegated to the Department of Labor, 44 C.F.R.

206.141, provides unemployment benefits and re-employment services to individuals who have become unemployed as a result of a major disaster and who are not eligible for regular State unemployment insurance. The types of workers who typically receive such assistance are self-employed, service industry workers, and seasonal workers such as those employed in tourism, fishing, or agriculture industries. In order to fully evaluate whether or not DUA is appropriate, a State should provide information regarding the estimated number of disaster survivors who lost work or became unemployed due to a disaster and who do not qualify for standard unemployment insurance.

FEMA will evaluate the impact of the disaster on any major employers in the area because it may highlight an additional need for the community in their recovery efforts. When a major employer in a community is affected by a disaster, it may be a sign that the community will have a prolonged recovery because a large amount of individuals may be out of work and unable to support their own recovery efforts. This may further indicate need for DUA and other IA programs.

Factors for evaluating the need for Individual Assistance Programs

Below is a table correlating each Individual Assistance program with the factors that FEMA will consider when evaluating a Governor’s request for a major disaster declaration authorizing Individual Assistance programs.

Program Name	Factors Considered
Individuals and Households Program	<ul style="list-style-type: none"> ▪ State Fiscal Capacity and Resource Availability ▪ Uninsured Home and Personal Property Losses ▪ Disaster Impacted Population Profile ▪ Impact to Community Infrastructure ▪ Casualties
Crisis Counseling Program	<ul style="list-style-type: none"> ▪ State Fiscal Capacity and Resource Availability ▪ Uninsured Home and Personal Property Losses ▪ Disaster Impacted Population Profile ▪ Impact to Community Infrastructure ▪ Casualties ▪ Disaster Related Unemployment
Disaster Legal Services	<ul style="list-style-type: none"> ▪ State Fiscal Capacity and Resource Availability ▪ Uninsured Home and Personal Property Losses ▪ Disaster Impacted Population Profile
Disaster Case Management	<ul style="list-style-type: none"> ▪ State Fiscal Capacity and Resource Availability ▪ Uninsured Home and Personal Property Losses ▪ Disaster Impacted Population Profile ▪ Impact to Community Infrastructure ▪ Casualties ▪ Disaster Related Unemployment
Disaster Unemployment Assistance	<ul style="list-style-type: none"> ▪ State Fiscal Capacity and Resource Availability ▪ Disaster Impacted Population Profile ▪ Disaster Related Unemployment

Principal Factors for evaluating the need for the Individuals and Households Program

The fiscal capacity of the requesting State (44 C.F.R. 206.48(b)(1)(i)) and the estimated cost of assistance (44 C.F.R. 206.46(b)(2)) are the principal factors which FEMA will consider when evaluating the need for IHP.

In any request including IHP, FEMA will look at the estimated cost of assistance, as determined by the PDA. FEMA generally considers the estimated cost in historical context to ensure consistency in decision making. To aid States in their decision making, FEMA is providing recent historical information in Table 1.

Table 1: Estimated Cost of Assistance Compared to Declaration Decision Comparative

Dollar Amount of Estimated Costs of Assistance	Number of Disaster Requests	Number of Disasters Declared	Percentage of Disasters Declared
\$7.5 million or more	48	43	90%
\$1.5 million to \$7.5 million	120	50	42%
\$1.5 million or less	52	3	6%

* Based on major disaster declaration requests including IHP between January 2008 and December 2016.

As the above table illustrates, the higher the dollar amount of estimated cost of IHP assistance, the more likely a request will be granted. However, such cost levels do not represent a hard threshold; rather, high cost levels represent an indication of the likelihood of a request being granted given other factors that may be taken into account.

FEMA tracks this information and will provide annual updates to this information at <http://www.fema.gov/>.

FEMA will also evaluate the estimated cost of IHP assistance as it relates to the TTR of the affected State. For this evaluation, FEMA will consider the ratio of IHP Cost to Capacity (ICC), which is the estimated cost of IHP divided by the State’s TTR in millions. For example, if a State estimated \$2,000,000 in IHP costs and the State’s TTR was \$30,000,000,000, the resulting ICC would be 66.7 = (\$2,000,000 [estimated IHP costs] / (\$30,000,000,000 [State TTR]/\$1,000,000)). FEMA will generally consider the ICC in historical context to ensure consistency. To aid States in their decision making FEMA is providing recent historical information in Table 2. The ICC Ratio for an event is calculated as follow:

$$ICC\ Ratio = \frac{Estimated\ Cost\ of\ IHP\ from\ PDA}{\left(\frac{State\ TTR}{\$1,000,000}\right)}$$

Table 2: Number of IA Requests and Granted IA Requests by ICC Ratio

ICC Ratio (Estimated Cost of IHP/(TTR/\$1 million))	Number of Requests Received (2008-2016)	Number of Requests Approved (2008-2016)	Percentage of Requests Approved (2008-2016)
>25	65	55	85%
10-25	71	32	45%
<10	84	8	10%
Total	220	95	43%

* Based on major disaster declaration requests including IHP between January 2008 and December 2016

As the above table illustrates, the higher the estimated cost of IHP and the lower the State TTR, the more likely a request will be granted. However, such information does not represent a hard threshold; rather an indication of the likelihood of a request being granted before other factors that may be considered are taken into account.

FEMA tracks this information and will provide annual updates to this information at <http://www.fema.gov/>.

After the evaluation of the principal factors, FEMA will consider the other factors as described in this guidance, as appropriate. In addition, if a State believes that additional circumstances should also be taken into consideration, the State should describe such circumstances in its request.