

ICF Podcast Series Navigating COVID-19 Aid—FAQs

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Episode 3: [FEMA Individual Assistance \(IA\)](#)

1 What is the latest information on the Department of Health and Human Services (HHS), the Centers for Disease Control and Prevention (CDC), and the Office of the Assistant Secretary for Preparedness and Response (ASPR)?

A: Public health and healthcare officials are focused on delivering patient care and preventing the spread of disease, while trying to provide healthcare professionals and learn more about the disease. Establishment of alternate care sites, providing additional personal protective equipment, community-based testing and staff augmentation, issuing policy guidance, and waiving regulations are underway.

We continue to obtain more information about what federal assistance is being used, for what activities it is being used, and the associated cost share. Healthcare entities should continue to follow established practices and reach out to local healthcare coalitions and emergency management agencies so that they can work with the state emergency and public health departments to coordinate their needs.

2 What is IA and how is it applicable in this pandemic?

A: The assistance that a homeowner or renter can receive from the Federal Emergency Management Agency (FEMA) can include temporary housing repair funds, low-interest loans, sheltering, transitional sheltering programs among other things as a result of a natural disaster like a hurricane or flood. The COVID-19 pandemic is different in that there has not been damage to homes and there may not be a need for temporary shelter. FEMA IA is currently providing pandemic unemployment assistance for those who are not covered under traditional unemployment funding. Some current applications of FEMA IA under the current COVID-19 pandemic include crisis counseling, basic supportive or educational contact, group crisis counseling, public education, and community networking and support.

There are some conditions state and local administrators need to follow to secure funding, such as proper reporting, documentation, and coordination with other agencies.

3 What else does FEMA IA do to support individual needs?

A: In addition to housing, FEMA IA supports things like medical, dental, and funeral expenses. This can also include costs for generators, childcare, and burials. FEMA can provide disaster case management, a service that entails more of an in-depth review and analysis of those that have applied to see what can

be covered. The Small Business Administration (SBA) supports FEMA IA to provide the opportunity for individuals to apply for a small business loan to help cover their personal losses.

4 How does FEMA IA overlap with SBA over the next few months?

A: SBA has started to offer applications for small private businesses. They have not yet offered individuals the opportunity to apply for a personal loan to recover their losses. FEMA IA might be able to work with SBA in the future and offer individuals a chance at that same application.

FEMA has not yet decided to enact the IA program in the traditional sense. Under the current COVID-19 pandemic circumstances, we do not see the typical home or personal property damages, so the IA program may be able to assist individuals in other ways. For example, FEMA's Public Assistance (PA) program can help public entities cover additional expenses above and beyond their normal operating expenses, and this potentially could also be applied to individuals through the IA program. To examine if IA can be applied in the same manner as PA, FEMA would need to set up guidelines and procedures to assess this impact on individuals and communities.

5 How do you think COVID will change the way we look at FEMA IA?

A: Programs such as crisis counseling may expand across state lines, and case management could be expanded with voluntary agencies to assess household needs. SBA could potentially provide temporary loans to individuals.

Some individuals have incurred medical, funeral, burial, and other expenses they might not normally have experienced. Under these heightened quarantine situations, individuals may be caring for family members with health risks, such as the elderly or individuals with a compromised immune system. FEMA could possibly step in and reimburse those costs.

6 How should state and local governments be looking at coordinating services to avoid duplication of benefits and to implement best services with voluntary agencies?

A: This process should be guided by properly documenting and tracking all the activities that take place in their response to COVID-19. Every state has Voluntary Organizations Active in Disaster (VOAD) and faith-based organizations that specifically address the individual needs of the community, such as counseling. These organizations have a key role in responding to this health crisis, but their services must be monitored and tracked; FEMA will not reimburse duplication of benefits.

7 Do you see the opportunity for changing the way that IA is managed due to COVID-19?

A: We will likely see that FEMA will change the way it provides assistance as a result of this pandemic. A lot is still unforeseen, but the IA program is looking at ways to step in and offering financial assistance may be one of those ways to support communities during COVID-19.

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8 Hurricane season is coming up, and COVID-19 will likely continue to be an issue. How should states start planning for an IA program that involves damage due to natural disasters?

A: States need to start planning now and thinking about the resources needed if there is a potential for a hurricane or flood. Local entities need to start working with state emergency management offices so that they can continue to respond to co-occurring disasters like a hurricane and a pandemic. States should consider what resources will be needed (e.g., first responders, temporary housing).

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