

*Tracking  
Disaster  
Losses*



**FEMA**

- Preliminary damage assessments (PDAs)
- Public Assistance Program
- Individual Assistance Program
- National Flood Insurance Program

# Preliminary Damage Assessments

- **Explanation:**
  - Following a disaster, states/tribes and FEMA conduct preliminary damage assessments to determine if the state or tribe is eligible for a disaster declaration from the President.
- **What FEMA has:**
  - Estimates of damage that would be eligible for grant funding under FEMA's Individual and Public Assistance Programs.
- **Why FEMA needs the data:**
  - To assist in determining eligibility for a disaster declaration from the President.
- **Limitations:**
  - PDAs may only be diligently conducted until the state or tribe has reached the minimum threshold for a declaration. They may underestimate the overall damage.
  - PDAs are not conducted on disasters that are too small to warrant consideration for Presidential disaster declaration.

# Public Assistance Program

- **Explanation:**
  - The FEMA Public Assistance (PA) Grant Program provides assistance to reimburse State or Tribe and local governments, and certain types of Private Nonprofit (PNP) organizations for the cost of emergency work and repairing damaged public infrastructure
- **What data FEMA has:**
  - For each application, the overall amount of reimbursement-eligible damages to public facilities and infrastructure and what portion FEMA is paying.
- **Why FEMA needs the data:**
  - To assist in administering the Public Assistance Program
- **Limitations:**
  - Only covers public infrastructure
  - Data is organized by FEMA disaster declaration number (by state), limited information about weather systems that might cross multiple states
  - Only covers damage in counties/states which were declared for a Presidentially declared disaster. If a nearby state or county had damage, but was not declared, it is not included.

# Individual Assistance Program

- **Explanation:**
  - FEMA's Individual Assistance (IA) programs include the Individuals and Households Program (IHP) and additional grants provided through State/tribal governments and other Non Governmental Organization (NGO) and voluntary agencies. IHP provides financial assistance or direct services in the form Housing Assistance (HA) and Other Needs Assistance (ONA) to people who have various disaster related expenses and serious needs that are not met through insurance or other means.
- **What data FEMA has:**
  - For each application deemed valid, estimates of overall damage to housing, as determined by a housing inspector, and the amount of assistance FEMA provided.
- **Why FEMA needs the data:**
  - To assist in administering the Individual Assistance Program
- **Limitations:**
  - Only covers survivors who applied for assistance and were inspected.
  - Data is organized by FEMA disaster declaration number (by state), limited information about weather systems that might cross multiple states.
  - Only covers damage in counties/states which were declared for a Presidentially declared disaster. If a nearby state or county had damage, but was not declared, not included.

- **Explanation:**
  - The National Flood Insurance Program aims to reduce the impact of flooding on private and public structures. It does so by providing insurance to property owners and by encouraging communities to adopt and enforce floodplain management regulations.
- **What data FEMA has:**
  - For each flood insurance claim, the amount of insured damage and the amount paid on the claim.
- **Why FEMA needs the data:**
  - To assist in administering the National Flood Insurance Program
- **Limitations:**
  - Only covers survivors who had flood insurance policies
  - Only applies to disasters with flooding
  - Only captures insured damage (never exceeds program's coverage limit)