

Individual Assistance versus Public Assistance

FEMA may provide two types of assistance following a presidential disaster declaration: Individual Assistance and Public Assistance. The two programs are funded independently from each other and are intended to benefit individuals and communities in different ways.

Individual Assistance

Individual Assistance (IA) benefits survivors directly to assist those who have uninsured or underinsured necessary expenses and serious needs. The assistance is meant to return a home to a safe, sanitary and functional residence. Please note, federal assistance cannot duplicate the benefits provided by other sources, such as insurance, and cannot pay for all losses caused by a disaster.

- Through the Individual Assistance program, FEMA provides several types of financial and direct assistance to eligible individuals and families. These may include, but are not limited to:

Housing Assistance:

- Rental Assistance to rent alternate housing while an applicant is displaced from a disaster-damaged primary residence. Rental Assistance may be used to rent a house, apartment, manufactured home, recreational vehicle, or other readily fabricated dwelling.
- Lodging Expense Reimbursement for hotels, motels, or other short-term lodging while an applicant is displaced from a disaster-damaged primary residence.
- Home Repair Assistance to help restore an owner-occupied, disaster-damaged primary residence to safe and sanitary conditions.
- Replacement Assistance to help homeowners replace an owner-occupied primary residence when it is destroyed by the disaster.

Other Needs Assistance:

- FEMA's Other Needs Assistance provides survivors with financial assistance for uninsured and underinsured personal property losses, medical and dental expenses caused by the disaster and other serious disaster-related costs. Some types of assistance in this category may be provided only if the survivors are not referred or do not qualify for a disaster loan from the U.S. Small Business Administration (SBA).
- Additional programs such as Crisis Counseling, Disaster Legal Services, and Disaster Unemployment Assistance may also be available. Learn more about FEMA's Individual Assistance program at [fema.gov/assistance/individual](https://www.fema.gov/assistance/individual).

Public Assistance

FEMA's Public Assistance (PA) program provides supplemental grants to state, tribal, territorial and local governments, and certain types of private non-profits so communities can quickly respond to and recover from major disasters or emergencies.

After an event like a hurricane, tornado, earthquake or wildfire, communities need help to cover their costs for debris removal, life-saving emergency protective measures and restoring public infrastructure.

FEMA also encourages protecting these damaged facilities from future events by providing assistance for hazard mitigation measures during the recovery process.

- Federal funding is typically available on a cost-sharing basis of 75% of eligible costs and the recipient determines how the non-federal share (up to 25%) is split with the sub-recipients (i.e., eligible applicants). In some cases, the federal cost share can be increased.
- Through the PA Program, FEMA provides mainly two types of assistance:
 - Grant funding for emergency protective measures and debris removal (Emergency Work)
(Category A - Debris Removal; Category B - Emergency Protective Measures)
 - Grant funding for permanent restoration of damaged facilities in designated areas, including cost-effective hazard mitigation to protect the facilities from future damage (Permanent Work)
(Category C - Road Damage, Culvert Damage, Bridge Damage; Category D - Water Control Facilities; Category E - Buildings, Contents; and/or Equipment, Category F – Utilities; Category G - Parks, Recreational Facilities)
- Some costs might fall into Category Z as administrative costs.
- Although funds are awarded to government entities and certain private nonprofits, the Public Assistance program is intended to benefit everyone — neighborhoods, cities, counties and states. Public Assistance dollars help clean up communities affected by disaster-related debris, repair roads and bridges, repair recreation areas and buildings, and put utilities and water systems back in order.
- Learn more about FEMA's Public Assistance program at www.fema.gov/assistance/public.

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