FEMA Assistance After a Disaster

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FEMA provides several types of grants following a presidentially declared disaster. Individual Assistance offers help to individuals and families; Public Assistance assists state, local and tribal governments, and certain private nonprofit agencies; and Hazard Mitigation assists state, local, tribal, and territorial governments in reducing long-term risk.

Individual Assistance (IA)

FEMA's Individual Assistance program is designed to help disaster survivors with basic, critical needs such as a safe, sanitary, and functional place to live while survivors look for a long-term or permanent housing solution. It is not designed to make survivors whole and is not a substitute for insurance coverage. Individual Assistance cannot duplicate other sources of assistance. In North Carolina, the assistance may include:

- Lodging Expense Reimbursement for hotel expenses for uninsured applicants whose homes were unlivable after the flood. Keep copies of receipts.
- Home Repair/Replacement Assistance for disaster losses not already covered by another source.
- Rental Assistance for alternative housing if the home was made unlivable by the disaster.
- Personal Property Assistance to repair or replace essential, uninsured personal property damaged in the disaster.
- Transportation Assistance for primary vehicles damaged by the disaster.
- Medical and Dental Assistance for uninsured medical and dental needs or losses caused by the disaster.
- Funeral Assistance related to a death attributed directly or indirectly to the disaster.

Public Assistance (PA)

Public Assistance provides grants to governments and certain nonprofit organizations, including houses of worship, for debris removal, life-saving

emergency protective measures, and the repair, replacement, or restoration of disaster-damaged public facilities. Public Assistance is provided on a cost-share basis, with the federal share not less than 75 percent of the eligible costs.

There are two categories of PA work:

- **Emergency Work** addresses an immediate threat:
  - **A:** Debris Removal
  - **B:** Emergency Protective Measures
- **Permanent Work** covers restoration of:
  - **C:** Roads and bridges
  - **D:** Water Control Facilities
  - **E:** Buildings and Equipment
  - **F:** Utilities
  - **G:** Parks, Recreational and Other Facilities

The PA program encourages protection of these damaged facilities from future events by providing funds for hazard mitigation measures during the recovery process.

Hazard Mitigation (HM)

Hazard Mitigation is sustained action taken to reduce or eliminate long-term risk to human life and property from future hazards.

HM includes:

- **Hazards and Performance Analysis: Public Assistance (PA) Mitigation**
  - Determining the impact of natural hazards that lead to effective strategies for reducing risk
- **Grants and Planning: 404 Mitigation**
  - Supports recipients in the development and update of hazard mitigation plans; provides technical assistance to support the use of grants consistent with hazard mitigation plans.
- **Floodplain Management and Insurance**
  - Floodplain management monitors compliance with National Flood Insurance Program regulations during rebuilding/relocating and provides technical assistance to recipients. Provides resources to help communities administer

state and local building codes and floodplain management ordinances.

Hazard Mitigation Grant Program (HMGP)

FEMA's Hazard Mitigation Grant Program provides funding after a presidentially declared disaster to state, local, tribal and territorial governments so they can rebuild in a way that reduces future disaster losses. Homeowners and businesses cannot apply for an HM grant. However, a local community may apply for funding on their behalf.

HMGP assists communities in rebuilding in a more resilient way. HMGP projects may include:

- Acquisition of hazard-prone homes and businesses, enabling owners to relocate to safer areas.
- Elevating structures above known flood levels to prevent and reduce losses.
- Reconstructing a damage dwelling on an elevated foundation to prevent and reduce future flood losses.

For more information about Tropical Storm Fred recovery in North Carolina, visit fema.gov/disaster/4617 and ncdps.gov/TSFred. Follow us on Twitter: @NCEmergency and @FEMARegion4.