

# Understanding FEMA Individual Assistance versus Public Assistance

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FEMA provides two main types of assistance following a presidentially declared major declaration: Individual Assistance and Public Assistance. The Individual Assistance program provides support to individuals and households while the Public Assistance program provides support to communities and the public.

## Individual Assistance

**FEMA Individual Assistance provides direct financial assistance to eligible individuals and families who have sustained losses due to disasters.** This program directly helps those with uninsured or underinsured basic critical needs. Through the Individual Assistance program, FEMA provides several types of financial and direct assistance to eligible individuals and families, including both homeowners and renters. These may include, but are not limited to:

- Housing and Other Needs Assistance
  - Rental Assistance to rent alternate housing while the resident is displaced from their disaster-damaged property.
  - Lodging Expense Reimbursement for hotels, motels, or other short-term lodging while the resident is displaced from their disaster-damaged property.
  - Home Repair Assistance to help restore the disaster-damaged primary residence to safe, sanitary, and livable conditions.
  - Financial assistance to uninsured or underinsured disaster-caused personal property losses, medical and dental expenses, and other serious expenses.
  - Financial assistance for childcare, moving and storage costs, transportation, and more.
- Other Needs Assistance
  - Financial assistance to uninsured or underinsured disaster-caused personal property losses, medical and dental expenses, and other serious expenses.
- Clean and Sanitization Assistance



FEMA

- Eligible residents can receive one-time financial assistance to help with cleanup efforts.
- This is intended to help prevent additional losses and to protect the health and safety of the resident.
- FEMA Individual Assistance is a grant and does not need to be repaid.
- FEMA Individual Assistance is not considered taxable income. Accepting a FEMA grant will not affect your Social Security benefits, Medicare, Medicaid, Supplemental Nutrition Assistance Program (SNAP) or other federal assistance programs
- The deadline for residents in Logan, McDowell, Mercer, Mingo, Wayne, and Wyoming counties to apply for Individual Assistance is Monday April 28, 2025.
- Impacted residents can [apply online](#), at a [Disaster Recovery Center](#), through the [FEMA App](#), and by calling the FEMA helpline at 1-800-621-3362.

**When you apply, you will be asked to provide:**

- A description of the damage
- Your contact information, including your current phone number and 911 address where you can be reached
- Your 911 address at the time of disaster
- Your Social Security number
- If you have insurance, your policy number, agent or company
- Your annual household income
- Your bank account information if you would like to receive direct deposit
- Your need for an accommodation because of a disability (sign language interpreter, assistive listening device, wheelchair, text message to communicate, etc.)

Learn more about FEMA's Individual Assistance program at [fema.gov/assistance/individual](https://fema.gov/assistance/individual).

**Public Assistance**

**Public Assistance provides supplemental grants to state, tribal, territorial, and local governments, and certain types of private non-profits so that communities can quickly respond to and recover from major disasters or emergencies.**



- Federal funding is available to eligible entities include state governments, local governments, and certain private nonprofit organizations, such as schools, hospitals, houses of worship, and public utility districts.
- Although funds are awarded to government entities and certain private nonprofits, the Public Assistance program is intended to benefit the public — neighborhoods, cities, counties, and states.
- Under Public Assistance, FEMA provides two main types of assistance:
  - Grant funding for emergency protective measures and debris removal (emergency work).
  - Grant funding for permanent restoration of damaged facilities such as roads, culverts, bridges, water control facilities, utilities public buildings and parks in designated areas, including cost-effective hazard mitigation to protect the facilities from future damage (permanent work).
- Public Assistance dollars pay to:
  - clean up disaster- related debris,
  - repair roads and bridges,
  - put utilities and water systems back in order,
  - restore buildings and equipment such as schools, hospitals, and places the provide community services.
- The Public Assistance program benefits neighborhoods, cities, and counties within West Virginia.

Learn more about FEMA's Public Assistance program at  
<https://www.fema.gov/assistance/public>

