



**FEMA**

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WV Disaster News Desk: 717-975-7418

# Fact Sheet

## Understanding FEMA Assistance Programs

The **Federal Emergency Management Agency** may provide three types of assistance, following natural disasters: Individual Assistance, Public Assistance and the Hazard Mitigation Grant Program.

**Individual Assistance** is provided by the Federal Emergency Management Agency (FEMA) to individuals and families who have sustained losses due to disasters.

- Homeowners and renters in designated counties who sustained damage to their homes, vehicles and personal property as a result of the recent storms may apply for disaster assistance.
- Disaster assistance may include grants to help pay for temporary housing, emergency home repairs, uninsured and underinsured personal property losses, and medical, dental and funeral expenses caused by the disaster, along with other serious disaster-related expenses.
- Disaster assistance grants are not taxable income and will not affect eligibility for Social Security, Medicaid, food stamps and several other programs.

**Public Assistance** can reimburse the costs for emergency protective measures, debris removal, and infrastructure repairs or replacement needed due to disaster-related damage.

- FEMA will provide reimbursement of at least 75 percent of eligible costs, with the state and local governments sharing the remaining 25 percent of costs. Eligible entities include state governments, local governments and certain private nonprofit organizations, such as schools and public utility districts.
- 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 disaster-related debris, repair roads and bridges and put utilities and water systems back in order.

**Hazard Mitigation Grant Program** provides grants to states and local governments for projects intended to lessen the impact of natural hazards through safer building practices. Individual homeowners and businesses may not apply directly to the program; however a community may apply on their behalf.