

# 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:

- addresses an immediate threat:
  - Debris Removal
  - Emergency Protective Measures
- covers restoration of:
  - Roads and bridges
  - Water Control Facilities
  - Buildings and Equipment
  - Utilities
  - 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:

- - Determining the impact of natural hazards that lead to effective strategies for reducing risk
- - 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.
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- 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](https://fema.gov/disaster/4617) and [ncdps.gov/TSFred](https://ncdps.gov/TSFred). Follow us on Twitter: [@NCEmergency](https://twitter.com/NCEmergency) and [@FEMARegion4](https://twitter.com/FEMARegion4).

