

Understanding FEMA Individual and Public Assistance After Storm, Flooding

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There are two types of FEMA assistance, which are often confused following a presidential disaster declaration: Individual Assistance and Public Assistance. They are both intended to benefit individuals and communities in different ways and are funded independently from each other. Individual Assistance is specifically designed for individuals and households, while Public Assistance is designed to assist cities, counties, municipalities and nonprofits with infrastructure projects.

Individual Assistance

Individual Assistance (IA) helps survivors directly with grant funds to assist those who were uninsured or underinsured and have necessary expenses and serious needs due to damages incurred from the disaster. The assistance is designed to return a damaged, primary residence to a safe, sanitary and functional condition, by providing funds for rental assistance, replacement of some personal property, and limited home repair. Additionally, the IA program may assist with medical, dental, and funeral expenses caused directly by the storm and floods. Federal assistance cannot duplicate the benefits provided by other sources, such as insurance, and will likely not cover all losses caused by the disaster.

These grants are not taxable income and will not affect eligibility for Social Security, Medicare, Medicaid, medical waiver programs, welfare assistance, Temporary Assistance for Needy Families, Supplemental Nutrition Assistance Program (SNAP) or Supplemental Security Income (SSI).

How to Apply to FEMA

New Mexico residents can apply to FEMA for federal financial assistance three ways:



- Visit DisasterAssistance.gov,
- Download the [FEMA App](#) for mobile devices, or
- Call the FEMA Helpline at **800-621-3362**. Calls are accepted every day from **5 a.m. to 9 p.m. MT**. Help is available in most languages.

To view an American Sign Language (ASL) video about how to apply visit [Three Ways to Register for FEMA Disaster Assistance - YouTube](#).

Learn more about FEMA's Individual Assistance program at www.fema.gov/assistance/individual.

Public Assistance

FEMA's Public Assistance (PA) refers to supplemental grants to state, tribal, territorial and local governments, and certain types of private non-profits such as houses of worship, hospitals and academic institutions, so communities can quickly respond to and recover from major disasters or emergencies.

After an event like the **Oct. 19-20** severe storms and flooding, 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.

By Federal Law, FEMA provides a reimbursement grant of at least 75% of eligible costs, with the state, local governments and nonprofits sharing the balance. Although PA dollars are awarded to the eligible government entities and nonprofits, PA benefits the whole community. PA dollars help clean up debris and repair or rebuild disaster-damaged public streets and highways, bridges, dams, parks and recreation facilities, water-treatment plants, hospitals, fire stations, public schools and universities that have been impacted by disaster.

Application Process

Following a President's declaration, the Recipient (the State, Tribal, or Territorial government entity that administers the Public Assistance award) conducts Applicant Briefings to provide information to potential Applicants about the Public Assistance Program. Applicants are SLTT government entities and PNPs that apply for Public Assistance by submitting a Request for Public Assistance via



FEMA

FEMA's Public Assistance Grants Portal (<https://grantee.fema.gov/>). Grants Portal is the system Applicants use to submit and manage Public Assistance project applications.

FEMA accepts Requests for Public Assistance up to **30 days** from the date the area (county, parish, city, municipality, etc.) was designated in the declaration. After FEMA approves the Request for Public Assistance, the Applicant receives notification of approval and instructions on how to request funding for its incident-related impacts.

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

