

# Types of Assistance: Individual Assistance versus Public Assistance

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FEMA may provide two types of assistance following a presidential disaster declaration: Individual Assistance and Public Assistance. The two programs are funded independently from each other and are intended to benefit individuals and communities in different ways.

## Individual Assistance

**Individual Assistance (IA)** benefits survivors directly to assist those who have uninsured or under-insured necessary expenses and serious needs. The assistance is meant to return a home to a safe, sanitary and functional residence. Please note, federal assistance cannot duplicate the benefits provided by other sources, such as insurance, and cannot pay for all losses caused by a disaster.

Through the Individual Assistance program, FEMA provides several types of financial and direct assistance to eligible individuals and families. These may include, but are not limited to:

### Housing Assistance:

- Rental Assistance to rent alternate housing while an applicant is displaced from a disaster-damaged primary residence. Rental Assistance may be used to rent a house, apartment, manufactured home, recreational vehicle, or other readily fabricated dwelling.
- Lodging Expense Reimbursement for hotels, motels, or other short-term lodging while an applicant is displaced from a disaster-damaged primary residence.
- Home Repair Assistance to help restore an owner-occupied, disaster-damaged primary residence to safe and sanitary conditions.
- Replacement Assistance to help homeowners replace an owner-occupied primary residence when it is destroyed by the disaster.



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Page 1 of 3

## Other Needs Assistance (ONA):

- FEMA's Other Needs Assistance provides survivors with financial assistance for uninsured and underinsured personal property losses, medical and dental expenses caused by the disaster and other serious disaster-related costs.

Additional programs such as Crisis Counseling, Disaster Legal Services, and Disaster Unemployment Assistance may also be available. Learn more about FEMA's Individual Assistance program at [fema.gov/assistance/individual](https://www.fema.gov/assistance/individual).

## Public Assistance

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

After an event like a hurricane, flooding, tornado, earthquake or wildfire, 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.

- Federal funding is typically available on a cost-sharing basis of 75% of eligible costs and the recipient determines how the non-federal share (up to 25%) is split with the sub-recipients (i.e., eligible applicants). In some cases, the federal cost share can be increased.
- Through the PA Program, FEMA provides mainly two types of assistance:
  - Grant funding for emergency protective measures and debris removal (Emergency Work) (Category A - Debris Removal; Category B - Emergency Protective Measures).
  - Grant funding for permanent restoration of damaged facilities in designated areas, including cost-effective hazard mitigation to protect the facilities from future damage (Permanent Work) (Category C - Road Damage, Culvert Damage, Bridge Damage; Category D - Water Control Facilities; Category E - Buildings, Contents; and/or Equipment, Category F – Utilities; Category G - Parks, Recreational Facilities).



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- Some costs might fall into Category Z as administrative costs.
- 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 communities affected by disaster-related debris, repair roads and bridges, repair recreation areas and buildings, and put utilities and water systems back in order.



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Page 3 of 3