

# Understanding Individual Assistance and Public Assistance

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The **Federal Emergency Management Agency** may provide two types of assistance, following natural disasters with a presidential disaster declaration: Individual Assistance and Public Assistance.

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

- Homeowners and renters in designated counties who sustained damage to their primary 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 to include rental and lodging expense, 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, medical waiver programs, welfare assistance, Temporary Assistance for Needy Families, food stamps, Supplemental Security Income or Social Security Disability Insurance.
- Low-interest disaster loans from the Small Business Administration (SBA) may be available for businesses of all sizes (including landlords), private non-profit organizations, homeowners and renters. Low-interest disaster loans help fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged real estate and personal property. Economic Injury disaster loans are available to businesses and private nonprofits to assist with working capital needs as a direct result of the disaster.

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



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- 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 communities affected by disaster- related debris, repair roads and bridges and put utilities and water systems back in order.



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