

Understanding FEMA Individual and Public Assistance After Hurricane Idalia

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There are two types of disaster assistance available from FEMA: Public Assistance and Individual Assistance. Survivors of Hurricane Idalia in Georgia should understand the basic differences between the two.

Public Assistance

Public Assistance (PA) refers to support for counties, municipalities, or other jurisdictions of a state. It includes tribal jurisdictions (although technically sovereign states) and certain private nonprofits, including houses of worship, that provide essential public services.

By Federal Law, FEMA provides a reimbursement grant which is typically 75% of eligible cost, with the State (Grantee) providing their own percentage identified to Applicants (Sub Grantee).

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, and public schools and universities that have been impacted by disaster.

Individual Assistance

Individual Assistance (IA) disaster grants are products of FEMA's Individuals and Households Program. Homeowners and renters may be eligible for federal grants to offset the costs of property damage and other losses in counties designated under a presidential major disaster declaration. In the aftermath of Hurricane Idalia in Georgia, residents of Cook, Glynn and Lowndes counties are eligible to apply for assistance.



IA may help pay for temporary housing, repair of disaster-damaged property, uninsured and underinsured shortfalls for personal property losses, medical, dental, and funeral expenses caused directly by a declared disaster.

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

U.S. Small Business Administration

The SBA offers long-term, low-interest disaster loans to homeowners, renters, nonprofits, and businesses of all sizes. SBA loans are the primary source of federal long-term recovery funds for disasters. Businesses and individuals can learn about what help is available by contacting the SBA at 800-659-2955 or visit <http://www.sba.gov>.

For the latest information on Georgia's recovery from Hurricane Idalia, visit fema.gov/disaster/4738, follow FEMA on X, formerly known as Twitter, at twitter.com/femaregion4 and at facebook.com/fema.

