

Understanding FEMA Individual Assistance versus Public Assistance

FEMA provides two main types of assistance following a presidentially declared major declaration: Individual Assistance and Public Assistance. The Individual Assistance program provides support to individuals and households while the Public Assistance program provides support to communities and the public.

Individual Assistance

FEMA Individual Assistance provides direct financial assistance to eligible individuals and families who experienced losses due to disasters. This program directly helps those with critical needs that insurance will not cover. Individual Assistance includes multiple types of assistance for eligible individuals and families, including homeowners and renters. These include:

- Housing and Other Needs Assistance
 - Rental Assistance to rent other housing while displaced from a disaster-damaged property.
 - Lodging Expense Reimbursement for hotels, motels, or other short-term lodging while displaced from a disaster-damaged property.
 - Home Repair Assistance to help restore the disaster-damaged primary residence to safe, sanitary, and livable conditions.
 - Financial assistance to uninsured disaster-caused personal property losses, medical and dental expenses, and other serious expenses.
 - Financial assistance for childcare, moving and storage costs, transportation, and more.
- Other Needs Assistance
 - Financial assistance to uninsured disaster-caused personal property losses, medical and dental expenses, and other serious expenses.
- Clean and Sanitization Assistance
 - Eligible residents can receive one-time financial assistance to help with cleanup efforts.
 - This is intended to help prevent additional losses and to protect health and safety.



FEMA

FEMA Individual Assistance is a grant and does not need to be repaid. FEMA Individual Assistance is not considered taxable income. Accepting a FEMA grant will not affect your Social Security benefits, Medicare, Medicaid, Supplemental Nutrition Assistance Program (SNAP) or other federal assistance programs

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

Public Assistance

Public Assistance provides supplemental grants to state, tribal, territorial, and local governments, and certain private non-profits so that communities can quickly respond to and recover from major disasters or emergencies.

Federal funding is available to eligible state governments, local governments, and certain private nonprofit organizations, such as schools, hospitals, houses of worship, and public utility districts.

Although funds are awarded to government entities and certain private nonprofits, the Public Assistance program is intended to benefit the public – neighborhoods, cities, counties, and states.

Under Public Assistance, FEMA provides two main types of assistance:

- Grant funding for emergency protective measures and debris removal (emergency work).
- Grant funding for permanent restoration of damaged facilities such as roads, culverts, bridges, water control facilities, utilities public buildings and parks in designated areas, including cost-effective hazard mitigation to protect the facilities from future damage (permanent work).

Public Assistance dollars pay to clean up disaster- related debris, repair roads and bridges, put utilities and water systems back in order, and restore buildings and equipment such as schools, hospitals, and places that provide community services.

The Public Assistance program benefits neighborhoods, cities, and counties within West Virginia.

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

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FEMA's mission is helping people before, during and after disasters.

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