

Individual Assistance vs. Public Assistance

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FEMA provides two main types of assistance after a major presidential disaster declaration: Individual Assistance and Public Assistance. The Individual Assistance program benefits individuals and households while the Public Assistance program benefits communities.

Individual Assistance

FEMA Individual Assistance directly helps **disaster survivors** with uninsured or underinsured basic critical needs such as returning a home to a safe, sanitary, functional and accessible environment during recovery from a disaster. FEMA cannot provide financial assistance when any other source -- insurance or financial assistance from voluntary agencies -- has provided assistance for the same disaster-related need.

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 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 a disaster.
- Other Needs Assistance



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- Financial assistance for uninsured and underinsured personal property losses, medical and dental expenses caused by the disaster and other serious disaster-related expenses.
- Additional programs such as Crisis Counseling, Disaster Legal Services and the state-managed Disaster Unemployment Assistance program may also be available to disaster survivors.

Learn more about FEMA's Individual Assistance program at [fema.gov/assistance/individual](https://www.fema.gov/assistance/individual).

Tennessee was approved Oct. 2 for a major presidential declaration for Tropical Storm Helene, which struck Eastern Tennessee Sept. 26-30. The declaration allows FEMA to provide federal funding for Individual Assistance in **Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi and Washington** counties.

Survivors, including homeowners, renters and students, are encouraged to apply for FEMA disaster assistance by **Monday, Dec. 2**.

Public Assistance

FEMA Public Assistance provides [grants to state, local, tribal or territorial governments, and certain types of private nonprofits](#) such as houses of worship, hospitals and academic institutions so communities can quickly respond to and recover from major disasters or emergencies. In Tennessee, Public Assistance funding is provided to state and local governments, and certain private nonprofit organizations.

FEMA also encourages protecting damaged facilities from future events by providing funds for hazard mitigation measures during the recovery process.

- Federal funding is typically available on a cost-sharing basis of 75% of eligible costs, with the state responsible for the non-federal share, or up to 25%. In some cases, the federal cost share can be increased.
- 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).
- Although funds are awarded to government entities and certain private nonprofits, the Public Assistance program benefits neighborhoods, cities, counties and states. Public Assistance helps communities pay for emergency work to save lives and protect property, for debris removal, and for projects to permanently restore community infrastructure affected by Helene.
- Learn more about FEMA's Public Assistance program at [fema.gov/assistance/public](https://www.fema.gov/assistance/public).

Tennessee's major presidential declaration authorized Public Assistance for emergency and permanent work in 14 counties:

- **Carter, Claiborne, Cocke, Grainger, Greene, Hamblen, Hancock, Hawkins, Jefferson, Johnson, Sevier, Sullivan, Unicoi and Washington.**
- President Biden authorized 100% federal funding for emergency work generated by Helene. This means FEMA may cover all eligible costs incurred during any 45-day period of the state's choosing during the first 120 days from the start of the disaster, or **Sept. 26**. This allows communities to maximize cost savings by selecting the 45 days when the greatest costs occurred.

The deadline to submit Requests for Public Assistance is **Friday, Dec. 6**.

