# **FEMA Assistance After a Disaster**

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FEMA provides several types of grants following a presidentially declared disaster. Individual Assistance offers help to individuals and families; Public Assistance assists state, local and tribal governments, and certain private nonprofit agencies; and Hazard Mitigation assists state, local, tribal, and territorial governments in reducing long-term risk.

#### Individual Assistance (IA)

FEMA's Individual Assistance program is designed to help disaster survivors with basic, critical needs such as a safe, sanitary, and functional place to live while survivors look for a long-term or permanent housing solution. It is not designed to make survivors whole and is not a substitute for insurance coverage. Individual Assistance cannot duplicate other sources of assistance. In North Carolina, the assistance may include:

- Lodging Expense Reimbursement for hotel expenses for uninsured applicants whose homes were unlivable after the flood. Keep copies of receipts.
- Home Repair/Replacement Assistance for disaster losses not already covered by another source.
- Rental Assistance for alternative housing if the home was made unlivable by the disaster.
- Personal Property Assistance to repair or replace essential, uninsured personal property damaged in the disaster.
- Transportation Assistance for primary vehicles damaged by the disaster.
- Medical and Dental Assistance for uninsured medical and dental needs or losses caused by the disaster.
- Funeral Assistance related to a death attributed directly or indirectly to the disaster.

## **Public Assistance (PA)**

Public Assistance provides grants to governments and certain nonprofit organizations, including houses of worship, for debris removal, life-saving



emergency protective measures, and the repair, replacement, or restoration of disaster-damaged public facilities. Public Assistance is provided on a cost-share basis, with the federal share not less than 75 percent of the eligible costs.

There are two categories of PA work:

- Emergency Work addresses an immediate threat:
  - A: Debris Removal
  - B: Emergency Protective Measures
- Permanent Work covers restoration of:
  - C: Roads and bridges
  - D: Water Control Facilities
  - E: Buildings and Equipment
  - F: Utilities
  - G: Parks, Recreational and Other Facilities

The PA program encourages protection of these damaged facilities from future events by providing funds for hazard mitigation measures during the recovery process.

#### **Hazard Mitigation (HM)**

Hazard Mitigation is sustained action taken to reduce or eliminate long-term risk to human life and property from future hazards.

#### HM includes:

- Hazards and Performance Analysis: Public Assistance (PA) Mitigation
  - Determining the impact of natural hazards that lead to effective strategies for reducing risk
- Grants and Planning: 404 Mitigation
  - Supports recipients in the development and update of hazard mitigation plans; provides technical assistance to support the use of grants consistent with hazard mitigation plans.
- Floodplain Management and Insurance
  - Floodplain management monitors compliance with National Flood Insurance Program regulations during rebuilding/relocating and provides technical assistance to recipients. Provides resources to help communities administer



state and local building codes and floodplain management ordinances.

### **Hazard Mitigation Grant Program (HMGP)**

FEMA's Hazard Mitigation Grant Program provides funding after a presidentially declared disaster to state, local, tribal and territorial governments so they can rebuild in a way that reduces future disaster losses. Homeowners and businesses cannot apply for an HM grant. However, a local community may apply for funding on their behalf.

HMGP assists communities in rebuilding in a more resilient way. HMGP projects may include:

- Acquisition of hazard-prone homes and businesses, enabling owners to relocate to safer areas.
- Elevating structures above known flood levels to prevent and reduce losses.
- Reconstructing a damage dwelling on an elevated foundation to prevent and reduce future flood losses.

For more information about Tropical Storm Fred recovery in North Carolina, visit <a href="fema.gov/disaster/4617">fema.gov/disaster/4617</a> and <a href="mailto:ncdps.gov/TSFred">ncdps.gov/TSFred</a>. Follow us on Twitter:

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