

# What is IA? What is PA?

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**Release Date: Feb 8, 2022**

FEMA's Individual Assistance and Public Assistance programs serve different purposes.

Homeowners and renters in Clallam, Skagit and Whatcom counties, the Lummi Nation, Nooksack Indian Tribe, Quileute Tribe and all tribes in the designated areas who had uninsured losses from severe storms, straight-line winds, flooding, landslides and mudslides from Nov. 5 to Dec. 2, 2021, may be eligible for federal disaster assistance from FEMA.

**Individual Assistance (IA)** refers to FEMA's Individuals and Households Program. Homeowners and renters may be eligible for federal help to defray the costs of damage or losses they incurred as a result of a declared disaster.

Assistance may provide help in renting alternative accommodations or repairs to make living quarters safe, sanitary and functional. Even if insurance covers some of the losses, FEMA might be able to make up for shortfalls in cases of underinsurance. Other types of IA can help with medical, dental, funeral, personal property, transportation, moving and storage and other eligible expenses.

An applicant may be referred to the U.S. Small Business Administration (SBA) before being considered for certain FEMA assistance. If the disaster loan application is approved, you are not obligated to accept an SBA loan but failure to submit the application may disqualify you from other possible FEMA assistance.

**Public Assistance (PA)** provides reimbursement to local, tribal and state government agencies and certain nonprofit organizations for the costs of emergency response, debris removal and restoration of disaster-damaged public facilities and infrastructure. Organizations that provide essential public services, such as schools, public utilities, medical facilities, museums, zoos, parks, houses of worship and others may be eligible for Public Assistance grants.

The damage or losses must have been a direct result of the declared disaster and must have occurred during the incident period specified in the declaration.



Local and tribal governments and certain nonprofit organizations in Clallam, Island, Jefferson, Lewis, San Juan, Skagit and Whatcom counties and the Hoh Indian Tribe, the Lummi Nation, Nooksack Indian Tribe, the Quileute Tribe and the Swinomish Indian Tribal Community may be eligible for Public Assistance.

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