How do I know if I am an eligible applicant?

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- FEMA determines applicant eligibility at the RPA stage before evaluating a reimbursement claim. It is important to identify your applicant type because it determines what you will need to do prior to utilizing FEMA funding.
- State and Local Governments are eligible FEMA applicants. You must apply for insurance coverage (if applicable) before utilizing FEMA funding.
- Some Private Non-Profits (PNPs) are eligible FEMA applicants:
    - **Critical PNP's** include education, utility, emergency, or medical organizations. (Please also see FAQ: What types of PNPs are eligible for PA?). You must apply for insurance coverage before utilizing FEMA funding.
    - **Non-critical but essential PNP's** may include a number of organizations such as libraries, houses of worship, and community organizations. A full list is available in the PAPPG V4 Page 45. You must apply for insurance coverage and submit an SBA loan application prior to requesting FEMA funding.

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