

FEMA Reforms Disaster Assistance Program to Help Survivors Recover Faster

Planned updates to FEMA's Individual Assistance program include quicker access to needed funds, expanded eligibility for property and home repairs, and an easier application process for survivors to jumpstart their recovery from disasters.

Secretary of Homeland Security Alejandro N. Mayorkas and FEMA Administrator Deanne Criswell today announced that FEMA is reforming its federal assistance policies and expanding benefits for disaster survivors to cut red tape, provide funds faster and give people more flexibility.

With the increased frequency of extreme weather events fueled by climate change, these updates will provide survivors with faster and easier access to resources they need after disasters. FEMA developed these new forms of assistance based on direct feedback from survivors and in response to the threats the nation faces due to our changing climate; they will create more equitable outcomes for all communities by increasing accessibility and eligibility for post-disaster support.

FEMA has been collecting feedback for decades from disaster survivors, communities, and stakeholders, including from public comments the agency solicited in 2021 on how to specifically improve the Individual Assistance program. State partners and Members of Congress have echoed these concerns and pressed for simpler, more straightforward programs to assist individuals across the country as they recover. Those shared experiences serve as the foundation of FEMA's updates.

To benefit survivors, FEMA will:

Establish new benefits that provide flexible funding directly to survivors when they need it most.

- **Establishing Serious Needs Assistance:** FEMA is standardizing immediate financial support for survivors by replacing the Critical Needs Assistance program with a cash relief program called Serious Needs Assistance. Previously only provided based on a disaster-by-disaster evaluation, Serious Needs Assistance will now be available in all disasters receiving Individual Assistance. The payment of \$750 for households with serious needs will help cover immediate expenses related to sheltering, evacuation and meeting basic household needs. This payment would be in addition to other eligible assistance that may be provided to survivors based on their unique circumstances.
- **Establishing Displacement Assistance:** Recognizing the immediate housing needs for survivors after a disaster, FEMA is creating a new benefit called Displacement Assistance. This assistance is designed for survivors who cannot return to their home following a disaster and provides them with greater flexibility in making the best decision for their immediate housing needs. Displacement Assistance will provide eligible survivors with up-front funds to assist with immediate housing options of their choice, such as costs



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associated with staying with family and friends, until they are able to secure a rental option to focus on their long-term recovery.

Cut red tape and expand eligibility to reach more people and help them recover faster, while building back stronger.

- **Removing Loan Application Requirements:** FEMA is removing the requirement that survivors apply for a U.S. Small Business Administration (SBA) loan before being considered for certain types of financial assistance. Previously, FEMA required survivors apply for these loans before receiving assistance for personal property and other non-housing losses. Survivors reported significant confusion that FEMA processes required they apply for a loan they did not want. This change will simplify the disaster assistance process and give survivors the ability to apply for help from FEMA and SBA at the same time.
- **Helping Underinsured Survivors:** FEMA is streamlining insurance-related rules to help survivors who do not receive enough assistance from their insurance company to cover their rebuilding costs. Previously, if a survivor received \$42,500 from their insurance company (the 2024 maximum amount of money Congress authorizes FEMA to provide for repairs), a household was ineligible to receive additional assistance. It did not matter if the insurance payment would not cover all rebuilding costs or if the survivor had losses not covered by insurance. Under this amended approach, financial assistance is now available up to the \$42,500 cap, to cover costs not reimbursed by insurance including deductibles and underinsured losses.
- **Simplifying Assistance for Entrepreneurs:** FEMA is simplifying the process so entrepreneurs, gig workers and other self-employed individuals can more easily reopen their businesses after a disaster. Previously, FEMA required self-employed individuals to apply for an SBA disaster loan to cover all business losses. As a part of the new regulations, FEMA may provide self-employed survivors with some initial financial support to replace disaster-damaged tools and equipment, or other items required for a specific trade or profession. This assistance remains subject to the \$42,500 maximum cap above which SBA disaster loans will continue to provide additional federal support.
- **Expanding Habitability Criteria:** FEMA is simplifying its definition of “habitability” to broaden eligibility to include repairs to homes with pre-existing conditions. Previously, if a home had a leaky roof prior to a disaster, that area of the home would not qualify for FEMA supported repairs. These changes mean that survivors who need to fix a disaster-damaged home, may qualify for FEMA support, to include home repair regardless of pre-existing conditions, so the home is in a safe and sanitary condition. This change eliminates current limitations that home repair assistance will be provided only for components that ensure habitability and the requirement that components were functional pre-disaster. It also expands eligible hazard mitigation measures beyond essential components of a residence to include the prevention of future damage to any disaster-damaged part of the residence. Lastly, it confirms in regulation FEMA’s enhanced flexibility on documentation that will satisfy proof a residence is owner-occupied for those disaster survivors who do not hold formal title or lease.
- **Making Accessibility Improvements:** Survivors with disabilities can use FEMA funding to make certain accessibility improvements to homes damaged by a declared disaster. This change helps survivors with disabilities improve their living conditions by making their homes even more accessible than they were pre-disaster. Previously, FEMA could only help with accessibility items directly damaged by the disaster or that were not present before the disaster but are required due to a disaster-caused disability.

Simplify the application process to meet survivors’ individual needs and meet people where they are.

- **Removing Barriers for Late Applicants:** Recognizing the challenges already confronting disaster survivors, those requesting approval for a late application no longer must provide documentation supporting the reason for their late application.
- **Streamlining Temporary Housing Assistance Applications:** FEMA is reducing documentation requirements for applicants seeking continued temporary housing assistance. Individual caseworkers will also engage closely with survivors who continue to request assistance to ensure applicants have support throughout their entire recovery process and have greater visibility on when their rental support will end.
- **Simplifying the Process for Appeals:** Survivors who wish to appeal FEMA’s decisions on their eligibility and will no longer need to provide a signed, written appeal letter to accompany the supporting documentation.

FEMA expects the changes to take effect for new disasters declared on or after March 22, 2024.

In addition to the planned updates, FEMA has already made the DisasterAssistance.gov and Transitional Sheltering Assistance websites more accessible and easier to navigate for survivors.

- **Streamlining the DisasterAssistance.gov Website:** New updates to the fully reimagined disasterassistance.gov website have made applying for disaster assistance faster than ever. The online application now provides survivors with easy navigation, visual progress tracking, and individualized information collection. For example, survivors now are only prompted to answer questions that apply to their specific circumstances. This change will reduce time burdens for survivors post-disaster, when they are in greatest need and the most overwhelmed. For most disaster survivors, this change is expected to reduce the registration time by more than 15%.
- **Improving the Transitional Sheltering Assistance Website:** Survivors will find it easier to utilize FEMA’s Transitional Sheltering Assistance program to book lodging and contact participating hotels directly to find temporary lodging solutions. Prior to the updates, survivors would find an unfiltered list of lodging options. Now, the website provides photos and user-friendly sort and filter features. Updates have also been made to improve user experience on mobile devices, making the process easier for survivors to navigate and find lodging.

Contact Us

If you have any questions, please contact FEMA Office of External Affairs:

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Also, follow Administrator Deanne Criswell on Twitter [@FEMA_Deanne](https://twitter.com/FEMA_Deanne).

FEMA Mission

Helping people before, during, and after disasters.