

# FEMA Reforms Disaster Assistance to Help Survivors

To help survivors recover faster, FEMA will make significant updates to its Individual Assistance Program



## Establish New Benefits

- **Standardizing Serious Needs Assistance**  
FEMA is standardizing assistance for serious needs by making a \$750 payment available in all disasters receiving Individual Assistance, for eligible households to access essential items like, food, water, baby formula and other emergency supplies.
- **Create Displacement Assistance**  
This new form of assistance is designed for survivors that cannot return to their home following a disaster and provides them financial assistance they can use flexibly to pay for their immediate housing needs. It will provide eligible survivors with up-front funds to assist with immediate housing options of their choice until they are able to secure a rental option to focus on their long-term recovery.



## Cut Red Tape and Expand Eligibility

- **Simplify Other Needs Assistance**  
FEMA will no longer require survivors to apply for a U.S. Small Business Administration (SBA) loan before being considered for certain types of assistance. Survivors now have the option to apply for a low-interest SBA loan at the same time they apply for FEMA assistance.
- **Help Underinsured Survivors**  
Survivors who receive an insurance payment for damage to their home may be eligible to receive assistance from FEMA, even if their insurance payment is more than congressionally established maximums for Housing Assistance or Other Needs Assistance (\$42,500 for Fiscal Year 2024).
- **Expand Habitability Criteria**  
Survivors who need to fix a disaster-damaged area of their home may qualify for FEMA support so the home is in a safe and sanitary condition, to include home repair regardless of pre-existing conditions of the disaster-damaged area. For example, if an already leaky roof was further damaged by a disaster, it may be eligible for repairs required to bring it back to a working condition.
- **Make Accessibility Improvements**  
Survivors with disabilities may now use FEMA funding to make certain accessibility improvements to homes damaged by a declared disaster.
- **Simplifying Assistance for Entrepreneurs**  
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.

## Coming Soon!

Changes go into effect for disasters declared on or after March 22, 2024



## Simplify the Application Process

- **Streamline Temporary Housing Assistance Applications**  
FEMA is reducing documentation requirements for applicants seeking continued temporary housing assistance. Individual caseworkers will engage closely with survivors to offer support and increase transparency.
- **Remove Barriers for Late Applicants**  
Survivors requesting approval for a late application no longer have to provide documentation supporting the reason for their late application.
- **Simplify the Process for Appeals**  
Survivors who do not agree with the type or amount of FEMA assistance offered will experience a simplified process to appeal. A signed, written appeal letter will no longer be required to accompany supporting documentation.

*"The limitations on federal assistance have frustrated survivors and delayed recovery for far too long. FEMA was determined to remedy this situation and help reach more people"*  
– FEMA Administrator Deanne Criswell



# FEMA