

IA REFORM

NEW RECOVERY PROCESS

For Disasters declared
on or after March 22, 2024.

An aerial photograph of a coastal town, likely in New England, featuring a harbor filled with numerous sailboats and yachts. The town is built on a hillside, with a prominent church steeple visible on the right. The entire image is overlaid with a semi-transparent blue gradient.

Overview: IA Regulatory Changes

Reforms through Regulatory Changes



Establish New Benefits

- Standardize Serious Needs Assistance
- Create Displacement Assistance



Cut Red Tape and Expand Eligibility

- Simplify Other Needs Assistance
- Help Underinsured Survivors
- Expand Habitability Criteria
- Simplify Assistance for Entrepreneurs
- Expand Assistance for Computing Devices



Simplify the Application Process

- Streamline Temporary Housing Assistance Applications
- Remove Barriers for Late Applicants
- Simplify the Process for Appeals



FEMA

Individuals and Households Program Modifications

Overarching Changes

Appeals

Late Applications

Reopening Registration Period

Insurance Proceeds

Housing Assistance



Habitability

Home Repair ADA Items

Continued Temporary Housing Assistance



Other Needs Assistance

Serious Needs Assistance

Displacement Assistance

Self-Employed Applicants

Computing Devices

No SBA Dependent ONA Categories

Personal Property

Transportation

Group Flood Insurance (GFIP)



FEMA

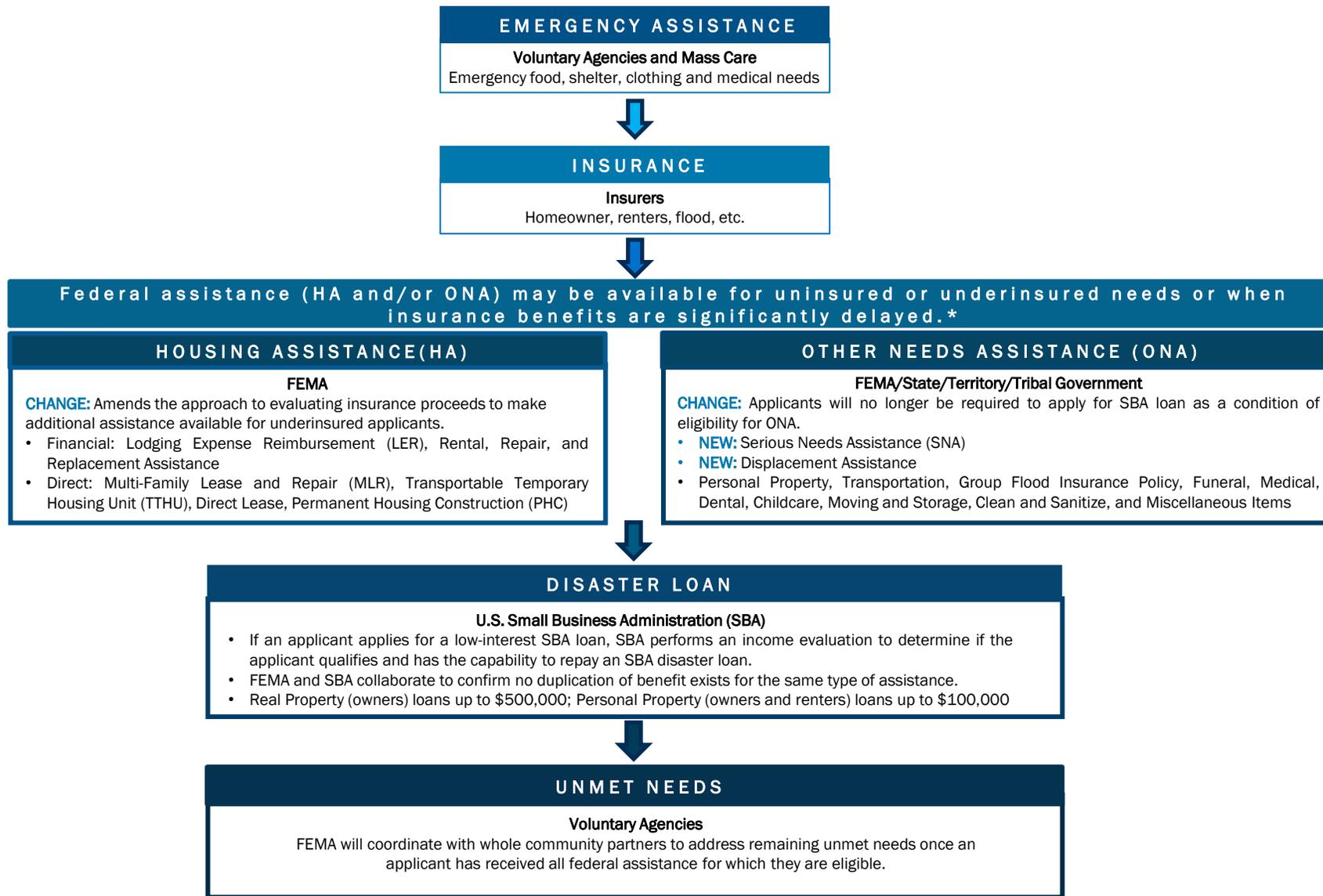


Figure 1. New Sequence of Delivery Based on Proposed Changes

*Eligibility for federal assistance is based on each applicant's individual circumstances as they relate to each program's conditions of eligibility. Not all applicants will be eligible for all forms of federal assistance."



FEMA

An aerial photograph of a coastal town, likely Newport, Rhode Island, featuring a harbor filled with numerous sailboats. The town is built on a hillside, with a prominent church steeple visible on the right. The entire image is overlaid with a semi-transparent blue gradient.

Establishing New Benefits

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.

Disaster Survivor Experience

Before: Not all survivors in every disaster received Critical Needs Assistance regardless of how serious their needs were (e.g., sheltering, evacuation, and/or the temporary rise in costs of meeting basic household needs).



After: Eligible survivors in all disasters with Individual Assistance will receive \$750 to assist with their serious needs (e.g., sheltering, evacuation, and/or the temporary rise in costs of meeting basic household needs).



FEMA

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.

Disaster Survivor Experience



Before: A survivor received initial rental assistance from FEMA but spent it on other immediate housing needs because they could not get a rental unit. This made them not eligible for additional assistance to help with temporary housing because they could not provide receipts to show they spent the money on rent.

After: Survivors will be eligible for cash assistance for immediate housing needs and the process to get further help from FEMA, such as rent support, will be less time intensive and more user friendly. The rent money provided will then be used for its intended purpose.



FEMA



Cutting Red Tape & Expanding Eligibility

Simplify Other Needs Assistance

Survivors will not need to apply for a Small Business Administration (SBA) loan before being considered for certain types of assistance.

Disaster Survivor Experience



Before: To be eligible for certain types of Other Needs Assistance (ONA), survivors had to complete an application for a disaster loan through the SBA. This placed an additional burden on survivors who needed ONA to support their recovery and did not want a loan that they may not be able to repay.

After: While the option of a SBA disaster loan is still available disaster survivors will no longer be required to apply for a disaster loan to be eligible for certain types of assistance.



FEMA

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.

Disaster Survivor Experience

Before: If a survivor wanted to appeal FEMA’s decision, they needed to include a written and signed appeal letter as part of their submission.

The appeal must be postmarked within 60 days of the date on the award or denial letter from FEMA.

Name
Current Mailing Address
Phone #

Your FEMA Registration # [XXXX-XXXX-X]
FEMA Disaster Number— [DR-XXXX-STATE]

Dear FEMA,
On MM/DD/YYYY, I received a letter stating [describe the letter with which you disagree]. I am appealing your decision because [include detailed justification on why you believe you are eligible or should receive more funds].
I have attached the following supporting documentation [ensure you provide documentation supporting your appeal such as receipts, verifiable contractor estimates, or other supporting documentation].

Signature
I hereby declare under the penalty of perjury that the foregoing is true and correct. Include The Statement This is the record of my appeal.



After: A signed appeal letter is not longer necessary, which allows them to submit their appeal faster. Survivors who want to offer additional details can use a new form that will be sent with their decision letter, but it’s their choice.



FEMA

Making Accessibility Improvements

Survivors with disabilities may now use FEMA funding to make certain accessibility improvements to their disaster-damaged home.

Disaster Survivor Experience



Before: If a disaster survivor with accessibility needs didn't have a wheelchair ramp before the disaster occurred, but they need one after the disaster, they cannot use FEMA assistance to build one since the ramp did not exist before the disaster and their disability was not disaster caused.

After: A survivor with accessibility needs can use FEMA assistance to build new disability-related improvements for their home, even if they did not exist before a storm damaged their home and their disability was not disaster caused.



FEMA

Expand Habitability Criteria

Survivors who need to fix a disaster-damaged area of their home may qualify for FEMA assistance, so the home is in a safe and sanitary condition, to include home repair regardless of pre-existing conditions of the disaster-damaged area.

Disaster Survivor Experience

Before: If a hurricane survivor has wind damage to part of their roof because of the disaster, but the other part of the roof was leaking before the disaster, FEMA assistance would only pay to repair the part of the roof with the wind damage because of the disaster.



After: FEMA can now pay for all the repairs to the survivor's roof to ensure the roof is fully repaired so they are able to live in their home.



FEMA

Help Under-insured 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 FEMA’s congressionally established maximums for Housing Assistance or Other Needs Assistance.

Disaster Survivor Experience

Before: A survivor discovers they have insufficient insurance coverage for the damages to their home. Although they still have costs that weren’t covered, their insurance paid more than the maximum amount of Housing Assistance FEMA can give, so they aren’t eligible for money from FEMA.



After: A survivor discovers they have insufficient insurance coverage for the damages to their home. FEMA can cover the difference, up to the FEMA maximum, to help fix their home.



FEMA

Streamline Temporary Housing Assistance Applications

FEMA is reducing documentation requirements for applicants seeking continued temporary housing assistance. FEMA caseworkers will engage closely with survivors to offer support and increase transparency.

Disaster Survivor Experience

Before: To receive additional rental assistance, a disaster survivor had to provide documentation of both pre-disaster and post-disaster income and rent costs, which could be burdensome to provide when a disaster survivor needs the additional assistance to continue paying their rent.



After: Following a disaster, an applicant seeking additional rental assistance can provide their post-disaster rent and income. This less burdensome, more direct documentation focuses on their current situation and needs.



FEMA

Expanding Assistance for Computing Devices

FEMA will now provide assistance for a disaster-damaged personal computing device, regardless of intended use.

Disaster Survivor Experience

Before: A disaster survivor with a large family lost several personal laptops in a tornado that destroyed their home. FEMA could only provide assistance for replacing one computer for work or school purposes.



After: A disaster survivor in a multigenerational household lost several computers. The primary caregiver uses the computer for work, their children use their laptops for school, and the grandparents use theirs to talk with their larger family. After losing all computers in the tornado, FEMA can help with repairing and/or replacing them.



FEMA

Simplify Assistance for Self-Employed Individuals

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.

Disaster Survivor Experience

Before: A self-employed disaster survivor loses their essential tools destroyed in a hurricane, but FEMA assistance only covers work tools required by an employer.



After: A self-employed survivor with an at home workshop has tools and equipment that were destroyed in the hurricane. FEMA assistance can help replace essential tools so the survivor can get back to work.



FEMA

An aerial photograph of a coastal town, likely in New England, featuring a large marina filled with sailboats and yachts. The town is built on a hillside, surrounded by dense green trees. The image is overlaid with a semi-transparent blue gradient. The text "Simplifying the Application Process" is centered in white, bold font.

Simplifying the Application Process

Remove Barriers for Late Applicants

Survivors requesting approval for a late application no longer required to provide documentation supporting the reason for their late application.

Disaster Survivor Experience

Before: If a survivor wanted to register late, they had to submit a written justification and provide documentation to support it. This can be a serious burden for someone going through a disaster who may have been isolated from communications, out of town or even hospitalized.



After: Survivors now have multiple ways to submit the reason why they needed to register late. The survivor can call FEMA, go to a Disaster Recovery Center to talk to someone in person, or they can write a letter – and they don't have to send any additional paperwork to support their explanation.



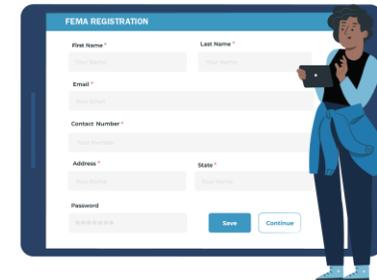
FEMA

Re-Opening Registration Period

Survivors in counties that were not added to disaster declaration until after the registration period ended will have the full 60 days to register.

Disaster Survivor Experience

Before: When a survivor's county was added to the disaster declaration after the registration period ended, the process and timeframe to register for assistance was confusing.



After: If a county is added to the disaster declaration after the end of the initial registration period, survivors who live in that county will have a full 60 days to apply for assistance.



FEMA