

Federal Emergency Management Agency (FEMA)

Reforms to Individual Assistance

March 22, 2024



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, with numerous houses and buildings, including a prominent church with a tall steeple. The entire image is overlaid with a semi-transparent blue gradient.

Background Overview: How FEMA Individual Assistance Supports Disaster Survivors

The Future of FEMA Individual Assistance

What is FEMA Individual Assistance (IA)?

Following a presidential declaration, FEMA and states, tribes or territories may provide three primary forms of assistance: **Public Assistance** to governments and other organizations for response costs and to rebuild infrastructure; **Hazard Mitigation Assistance** to states to fund projects and programs that reduce the threat or impacts of future disasters; and **Individual Assistance** to individuals and households to provide limited financial relief and jumpstart their disaster recovery. Congress designed all three to supplement insurance and programs from non-profits and other levels of government.



For many survivors, this assistance is a beacon of hope when everything around them has been destroyed.

Initial Assistance



- Crisis Counseling
- Disaster Unemployment
- Transitional Sheltering

Professional Support



- Disaster Legal Services
- Disaster Case Management

Housing Assistance



- Lodging
- Rental
- Direct Housing - Temporary
- Home Repair
- Home Replacement
- Direct Housing - Permanent

Other Needs Assistance



- **Serious Needs***
- Clean and Sanitize
- **Displacement***
- Childcare
- Medical and Dental
- Personal Property
- Moving and Storage
- Transportation
- Funeral
- Misc. Expenses



FEMA

How FEMA Identified Ways to Better Help Survivors

FEMA updated regulation based on direct feedback from survivors. The goal is to speed recovery and increase the likelihood of disaster survivors to more fully recover. These changes were paired with initiatives to improve the employee and survivor experiences. Together, these efforts reform individual assistance.

“What We Heard”

Survivor Surveys (2015 – Present)

Since 2017, **90,915** survivors have been sampled with **35,554** respondents providing insights on the registration experience, customer service, and application process.

Auxilium Listening Sessions (2018 – 2019)

Held listening sessions with survivors in the aftermath of the 2017 hurricane season to identify ways to evolve and improve future assistance

Public Comment (2021)

Sourced **hundreds of comments** from the public to inform the eventual regulatory updates and changes

Survivor Experience Interviews (2021 – 2022)

Held series of interviews with **43** survivors, **22** frontline staff, and **16** government staff to understand current pain points in the survivor experience

Direct Housing Reimagined (2022)

Engaged **200+** stakeholders on ways to improve the direct housing processes to address specific survivor needs (e.g., accessibility and disability concerns)

2015

2024

“What We Did”

Equity Sprint (2021)

FEMA changed program policies to advance equity and reach more disaster survivors, resulting in **63,000** survivors receiving ownership assistance and **91,000** occupancy assistance

Correspondence Updates (2022 - 2023)

Held working sessions that resulted in updates to all **232** registration insert letters to make them more intuitive and informative for applicants

Enhanced Applicant Services (2022 – Present)

Held working groups to identify lessons learned from the 2022 Hurricane to more equitably support applicants. Changes have been implemented for **16** disaster and conduct outreach to **315,000** survivors

Streamlined Registration Intake (2023)

Simplified the online disaster application to reduce applicant registration time by **15%** by streamlining and tailoring questions to applicant needs

We heard from over 35,000 survivors and over 1,000 of government officials. We know survivors deserve better.



FEMA

An aerial photograph of a coastal town, likely in New England, featuring a large marina filled with numerous sailboats and yachts. The town is built on a hillside, with a mix of residential houses and larger commercial buildings. A prominent church with a tall, white steeple is visible on the right side of the town. The surrounding area is densely forested with green trees. The entire image is overlaid with a semi-transparent blue filter.

FEMA Regulatory Updates

Overview: IA Regulatory Changes



What FEMA Changed: FEMA is simplifying processes, removing barriers to access services, and increasing eligibility for certain types of assistance under the program. This marks a significant step toward improving the disaster survivor experience.



Timeline: The regulatory changes are in effect for disasters declared on or after March 22, 2024.

The Survivor Experience

- **Survivors have a lower burden when applying for and receiving assistance** — from the updates to our registration intake, streamlined application processes for continued temporary housing, and the removal of SBA dependencies for other needs assistance, disaster survivors will spend less time requesting and waiting for the assistance they need.
- **Survivors receive cash assistance in their times of greatest need** to cover serious needs and displacement, enabling them to flexibly cover their most pressing disaster caused needs.
- **Survivors have access to assistance to meet their unique needs**, including secondary effects of disaster caused damage, underinsured damages, computing devices, and accessibility related items.



FEMA

How FEMA is Reforming Individual Assistance

To help survivors recover faster, FEMA made significant updates to its Individual Assistance Program.



Establish New Benefits

Survivors can receive cash assistance in their times of greatest need to cover serious needs and displacement, giving them flexibility to assist with their most pressing disaster caused needs.



Cut Red Tape and Expand Eligibility

Survivors can receive assistance to meet their unique needs, including secondary effects of disaster caused damage, underinsured damages, computing devices, and accessibility related items.



Simplify the Application Process

Survivors now have a lower burden when applying for and receiving assistance — disaster survivors will spend less time requesting and waiting for the assistance they need.



FEMA

An aerial photograph of a coastal town, likely in New England, featuring a large marina filled with numerous sailboats and yachts. The town is built on a hillside, with a mix of residential houses and larger commercial buildings. A prominent church with a tall steeple is visible on the right side. The surrounding area is densely forested with green trees. The entire image has a blue color overlay.

Overview: IA Regulatory Changes

Reforms through Regulatory Changes



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 provides 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 no longer requires 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, even if the improvements were not present prior to the disaster.
- **Simplifying Assistance for Self-Employed Survivors**
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.
- **Expanding Assistance for Computing Devices**
Eligible survivors may now receive assistance for a personal or family computer that is damaged by a disaster. They may also receive assistance for additional computers required for work, school or access and functional needs.



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 choose to appeal the type or amount of FEMA assistance offered, no longer are required to submit a signed, written appeal letter to accompany supporting documentation.
- **Re-opening the Registration Period**
Survivors in counties that were not added to disaster declaration until after the registration period ended now have the full 60 days to register.



FEMA

An aerial photograph of a coastal town, likely in New England, featuring a large marina filled with sailboats, a church with a prominent steeple, and a dense forest of green trees. The entire image is overlaid with a semi-transparent blue filter.

Changes to Establish New Benefits

Standardize Serious Needs Assistance

FEMA has standardized 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.

Old Process

- After a disaster, the State, Tribe, or Territory (STT) could request Critical Needs Assistance (CNA) from FEMA.
- If FEMA approved the STT request, eligible disaster survivors would receive CNA as a one-time payment of \$700 to address their most serious needs.



New Process

- Serious Needs Assistance is standardized to provide eligible survivors with serious needs caused by the disaster with \$750 (adjusted annually for inflation).
- Survivors whom FEMA deems not yet approved for this assistance will be able to provide additional information that could make them eligible.

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).
- **Now:** 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); meanwhile, those survivors who are not yet approved for this benefit will be able to provide additional documentation that may make them eligible.



FEMA

Create Displacement Assistance

This 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.

Old Process

- Applicants received initial rental assistance from FEMA if their pre-disaster primary residence was uninhabitable or inaccessible.
- If displaced survivors needed more money for rent after initial assistance had been exhausted, they had to show receipts and a copy of the lease agreement to prove the money was used on rent.

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.



New Process

- Survivors whose primary residence is uninhabitable or inaccessible will receive cash assistance that provides them with greater flexibility in making the best decision for their immediate housing needs.
- If displaced survivors need additional money for longer-term assistance, they can call the FEMA helpline and request rent money.

- **Now:** Survivors are 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

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, with numerous houses and buildings, including a prominent church with a tall steeple. The surrounding area is densely forested with green trees. The entire image is overlaid with a semi-transparent blue filter.

Changes to Cut Red Tape & Expand Eligibility

Simplify Other Needs Assistance

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

Old Process

- Applicants who applied to FEMA were referred to the U.S. Small Business Administration (SBA), to first apply for an SBA loan for personal property or transportation assistance.
- If the applicant was denied for the loan from SBA, they were referred back to FEMA for personal property or transportation assistance.



New Process

- Survivors can qualify for personal property or transportation assistance from FEMA without having to apply for an SBA loan.

Disaster Survivor Experience

- **Before:** Before being eligible for certain types of Other Needs Assistance, survivors had to complete an application for a disaster loan through the SBA. This places additional burden on survivors who need ONA to assist with their recovery and many do not want a loan they may not be able to repay.
- **Now:** While the option for an SBA disaster loan is still available, disaster survivors no longer need to apply for a disaster loan to be eligible for certain types of assistance. They can apply for personal property or transportation assistance from FEMA to help replace or repair uninsured, damaged items such as furnishings, appliances, and vehicles.



FEMA

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 FEMA’s congressionally established maximums for Housing Assistance or Other Needs Assistance.

Old Process

- Applicants were not eligible for FEMA assistance if they received more than the Housing Assistance or Other Needs Assistance maximum amount of assistance from their insurance.



New Process

- Survivors who have insurance but do not receive enough from their insurance company to cover their damage can receive additional money from FEMA to repair their homes and repair or replace personal property.

Disaster Survivor Experience

- **Before:** Following an earthquake, a disaster survivor discovers there is insufficient coverage from their insurance to return their home to its condition pre-disaster. Their insurance paid more than the maximum amount of Housing Assistance FEMA can give but they still have underinsured costs to fix and move back into their home that weren't covered.
- **Now:** A disaster survivor receives money from their insurance for home damage or personal property losses that's more than the maximum assistance FEMA can offer. FEMA provides assistance to cover their uninsured costs and the survivor has up to the FEMA maximum in additional funds to help fix and move back into their home.



FEMA

Expand Habitability Criteria

Survivors who need to fix a disaster-damaged area of their home may qualify for FEMA support to return the home to a safe and sanitary condition. This support now includes home repair regardless of pre-existing conditions of the disaster-damaged area.

Old Process

- FEMA only paid for damage to a home if it was a direct result of the disaster, and if the damaged parts of the home were functional before the disaster.
- FEMA would not cover non-disaster-related damage to a home that contributed to it being unsafe or uninhabitable.



New Process

- FEMA can provide repair money for portions of the home that were already damaged but made worse by the disaster, as long as those areas need to be repaired for the home to be safe to live in.

Disaster Survivor Experience

- **Before:** If a hurricane survivor has wind damage to part of their roof as a result 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 as a result of the disaster.
- **Now:** FEMA pays for all the repairs to the roof to ensure their roof is fully repaired so they are able to live in their home.



FEMA

Making Accessibility Improvements

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

Old Process

- FEMA provided assistance for disability items that were damaged by the disaster or were not present before the disaster but are required due to a disaster-caused disability.



New Process

- FEMA may pay for improvements if a survivor whose home is damaged in a disaster needs disability-related improvements, even if those features were not present prior to the disaster and the disability was not caused by the disaster.

Disaster Survivor Experience

- **Before:** If a disaster survivor needed a wheelchair ramp to better access their home before the disaster occurred, the survivor won't be able to use FEMA assistance money to build a wheelchair ramp. Even if the ramp could support their recovery, they cannot use FEMA money since the ramp did not exist before the disaster and their disability was not disaster-caused.
- **Now:** A survivor with accessibility needs can use FEMA assistance money to build new disability-related improvements for their home. Even though they did not have a wheelchair ramp before a storm damaged their home and their disability was not disaster-caused, FEMA assistance can be used to add one during recovery.



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.

Old Process

- FEMA personal property assistance was only available for tools and equipment damaged by the disaster that was required by an employer as a condition of employment or required as a condition of an applicant's education.



New Process

- If a survivor is self-employed, FEMA can provide some initial financial support to replace disaster-damaged tools and equipment.

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



FEMA

Expanding Assistance for Computing Devices

FEMA provides assistance for a disaster-damaged personal computer, regardless of intended use.

Old Process

- FEMA paid for a computer damaged by the disaster only if it was needed for work or education purposes.



New Process

- Survivors who have a computer that is damaged by the disaster can receive assistance to repair or replace it. They can also receive assistance for additional computers if it is needed for work, educational or accessibility purposes.

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.
- **Now:** 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 provide assistance for repairing and replacing them.



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 forest. Several buildings, including a prominent church with a tall steeple, are visible. The entire image is overlaid with a semi-transparent blue filter.

Changes to simplify the application process

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.

Old Process

- Survivors were required to submit supporting documentation of the extenuating circumstances that prevented them from applying for assistance during the registration period.



New Process

- Survivors who apply late for assistance have options to explain the reason for applying late by phone, in writing, or in person, and won't be required to provide supporting documentation.

Disaster Survivor Experience

- Before:** If a survivor wanted to register late, the only option was to write a letter, go to a printing store to get it printed, find other paperwork that supports what they wrote in their letter, then take it to a Disaster Recovery Center or go to the post office to get a stamp and mail the letter. This is a serious burden for someone going through a disaster and hard to do in a recovering community.
- Now:** Survivors have multiple choices as to how they can submit the reason for why they needed to register late. The survivor can call FEMA, go to a Disaster Recovery Center to talk to someone in-person, or can write a letter. Survivors can choose the option that is most convenient for them to explain their late application. They don't have to send any additional paperwork to back up their explanation.



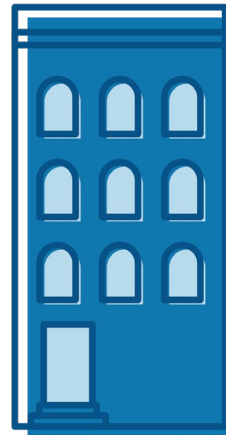
FEMA

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.

Old Process

- Applicants were required to provide pre-disaster and post-disaster income and housing cost documentation to receive assistance.
- The requirements for an applicant to identify a permanent housing plan were the same, regardless of the timing after the disaster.



New Process

- When survivors need additional rental assistance, FEMA no longer requires survivors to document their pre-disaster rent or income when they apply for continued rental assistance. FEMA will also give them additional time and assistance to develop their required permanent housing plan.

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 find and provide when a disaster survivor needs the additional assistance to continue paying their rent.
- **Now:** 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.



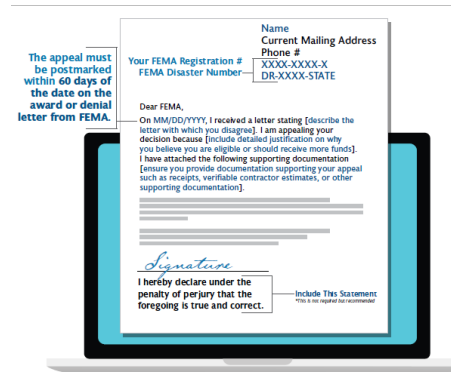
FEMA

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.

Old Process

- When survivors appealed assistance decisions, FEMA required them to provide a signed, written appeal letter as part of their appeal documentation.
- Detailed instructions were provided to the survivor in their decision letter that they had to follow in developing their appeal letter.



New Process

- When survivors appeal assistance decisions, FEMA does not require them to provide a signed and written appeal letter — i.e., their documentation will be enough.
- If a survivor wants to provide additional information to explain their situation, FEMA will provide an optional appeal form to assist them with the process.

Disaster Survivor Experience

- Before:** If a survivor wanted to appeal FEMA's decision, the survivor needed to write, sign, and include an appeal letter as part of their submission. This is a time-consuming requirement that could add to the stress of the survivor during an already challenging time if specific documentation was the only thing needed to appeal the decision.
- Now:** Disaster survivors no longer need to spend the extra time and effort to write and sign an appeal letter. This allows them to submit their appeal faster. Survivors who want to offer additional details can use the new form sent with their decision letter, but it's their choice.



FEMA

Re-Opening the Registration Period

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

Old Process

- FEMA did not have a standard process to re-open the application registration period.
- If new counties were added to a disaster declaration after the initial application registration period was closed, FEMA used inconsistent methods to re-open registration.

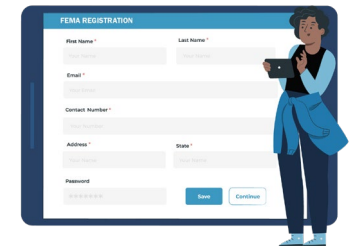


New Process

- Survivors in counties that are declared after the deadline to apply for assistance now have 60 days from the day the declaration is amended to include their county to apply.

Disaster Survivor Experience

- **Before:** Applicants were often confused or misled regarding application registration periods. When their county was added to the disaster declaration after the registration period ended, the process and timeframe to register for assistance was confusing.
- **Now:** The application process for disaster assistance is streamlined and more user-friendly, specifically for those county residents who attempt to register after the disaster registration is amended to include their county.



FEMA

An aerial photograph of a coastal town, likely in New England, featuring a large marina filled with numerous sailboats and yachts. The town is built on a hillside, with a mix of residential houses and larger commercial buildings. A prominent church with a tall steeple is visible on the right side. The surrounding area is densely forested with green trees. The entire image is overlaid with a semi-transparent blue filter.

How Regulation Changes Support FEMA's Reform Strategy

Overarching Problems Survivors Face

An increasing number of Americans face natural disasters each year, yet they often lack the support necessary to fully recover. FEMA and our Federal partners heard from disaster survivors nationwide about this moment in their lives and where the government process could have been simpler and more helpful.

Disaster Survivor Pain Points



Inconsistent Information

Many survivors find government websites, printed materials and interactions with agency field staff inconsistent or uncoordinated. The quality of recovery information varies depending on the staff person or communication channel that a survivor encounters.

Burdensome Application Process

Survivors apply for help and request services from multiple agencies and aid organizations—a repetitive, tiresome, and often re-traumatizing process that takes time and attention away from other recovery tasks.



Responder Pain Points

Limited Responder Autonomy

Not all responders feel empowered or have access to the right tools at the right time to fully support the disaster survivor. Responders may have inconsistent access to needed knowledge or enabling technologies and the current process may impede progress.

In environments like this, full of administrative burden, inequity flourishes.



FEMA

How Are We Improving

FEMA is making major changes to its Individual Assistance (IA) programs to address historic challenges faced by disaster survivors. These initiatives will establish new benefits, cut red tape and expand eligibility, and simplify the application process. We intend to improve the survivor experience, speed recovery, and increase the chances a survivor will fully recover.

Program Modernization



FEMA is amending IA processes, doctrine, policy and regulations. We are also working with Congress to change the Stafford Act. These changes simplify the process, cut red tape, expand eligibility and establish new benefits. With these changes we intend to speed recovery and increase the likelihood of disaster survivors to more fully recover.

Includes IA Reform Changes

Workforce Modernization



FEMA is transforming how we staff survivor-facing IA roles. We are growing regional teams to cover routine year workloads and hiring over 1,000 processing center agents. We are re-vamping training and redesigning acquisitions to empower next generation agents who can address survivor concerns on the spot. We are evolving our culture to improve the employee and survivor experiences.

System Modernization



FEMA is redesigning IA systems. This includes revamping the registration and intake process, improving usability and design of websites and a wholesale replacement of IA systems that enables omni-channel customer experience. With these changes we intend to improve the employee and survivor experiences.

Be Better for Survivors and their Communities.



FEMA