



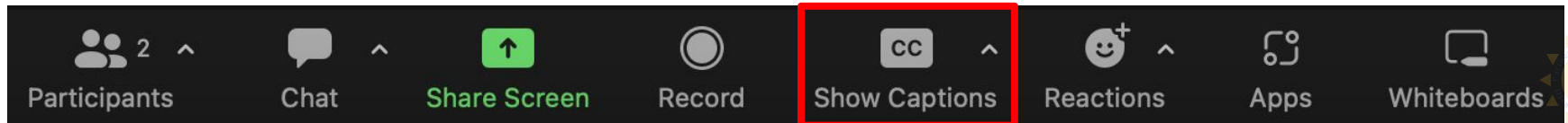
THE PARTNERSHIP
FOR INCLUSIVE DISASTER STRATEGIES

FEMA 2024 Individual Assistance Reforms

— www.disasterstrategies.org —

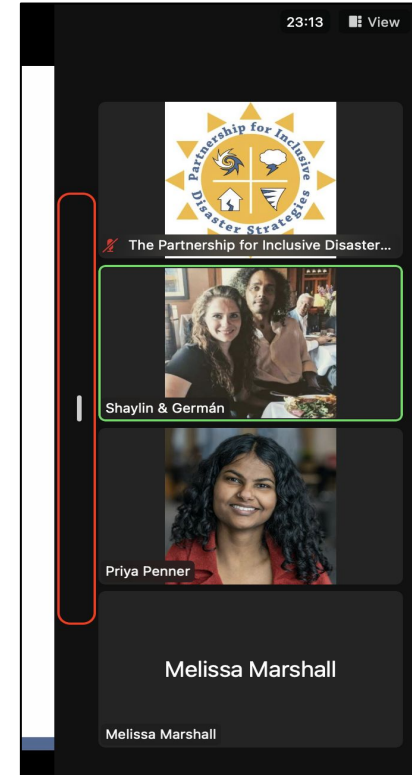
Accessibility for this Presentation

- This training is recorded. An archive of the presentation will be available.
- You will also receive an accessible slide deck of the presentation used today.
- To access the AI captions:
 - Click the button at the bottom of the screen with the “CC” icon to start captions.



Accessibility for this Presentation

- The ASL interpreters are already spotlighted.
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Reminders for this Presentation

To Participate:

- Asking/responding to questions via Zoom: Use the “raise your hand” button, type in chat, or unmute and talk at appropriate times.
- For technical assistance or to alert us to an issue, type in chat/raise hand.
 - Ex. “slow down please”
- If the chat is not accessible to you, please email your questions to info@disasterstrategies.org.

Reminders for this Presentation

Friendly reminders:

- Please identify yourself before speaking.
 - Ex. “This is Shaylin, and...”
- Please avoid speaking while others are speaking.
- Please keep yourself on mute when not talking.
- Please define any acronyms you use.

Welcome and About Us

Who We Are: The Partnership

The Partnership for Inclusive Disaster Strategies is the only U.S. disability-led organization with a focused mission on equity for people with disabilities and people with access and functional needs throughout all planning, programs, services and procedures before, during and after disasters and emergencies.

Your Disability & Disaster Hub



Today's Objectives

You will have an overview of

- FEMA Individual Assistance (IA) program
- Recent changes to FEMA IA
- How to apply for FEMA disaster assistance



Questions for You:

Have you applied for FEMA disaster assistance after a hurricane or other disaster?

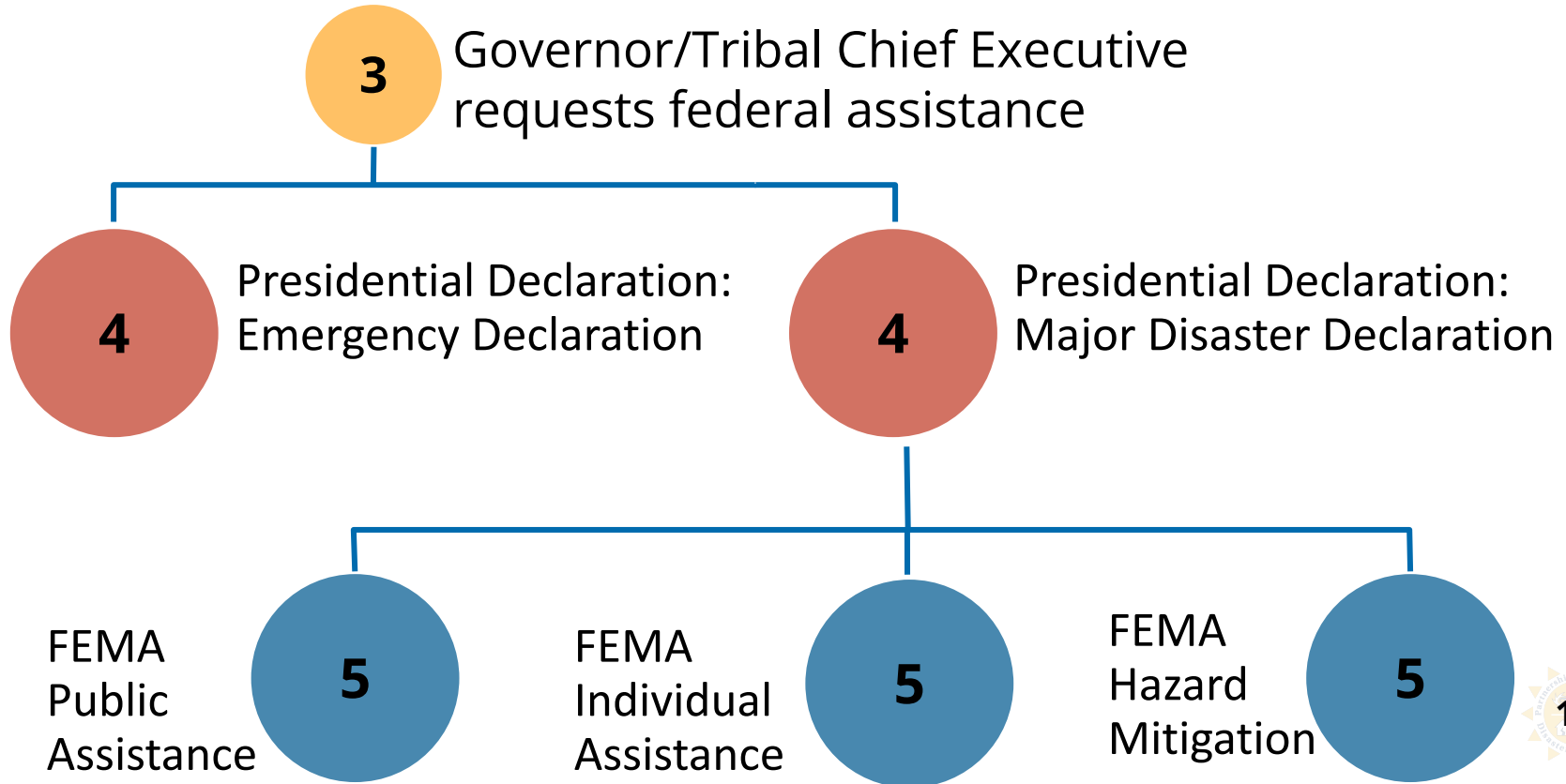
Of those of you who applied, how many received FEMA assistance?

Disaster Declaration

Steps to a Disaster Declaration

- 1 Threat of disaster / Disaster occurs
- 2 State resources are overwhelmed
- 3 Governor / Tribal Chief Executive requests federal assistance
- 4 Presidential Declaration is issued

Disaster Declaration Process



Steps to Receive Assistance

- Major disaster happens
 - ✓ Presidential declaration made
 - ✓ FEMA assistance requested/approved

- Your home/apartment was damaged or destroyed
 - ✓ You've filed an insurance claim
 - ✓ You've met other eligibility criteria



FEMA Programs and Services

FEMA Programs and Services

- Public Assistance (PA) - governments and infrastructure
- **Individual Assistance (IA)** - individuals and households
- Hazard Mitigation Assistance (HMA) - preparedness programs

What is FEMA Individual Assistance

“Individuals and Households Program (IHP) provides financial and direct services to eligible individuals and households affected by a disaster, who have uninsured or under-insured necessary expenses and serious needs.”

- [FEMA](#)



Individual Assistance

Services to individuals and households, include:

- Financial assistance
- Temporary housing
- Crisis counseling
- Disaster case management
- Legal services
- Unemployment assistance

Eligibility for Individual Assistance

Individual Assistance (IA) is for individuals and households who have sustained losses due to disasters.

- The applicant must be a U.S. citizen, non-citizen national, or qualified “alien.”
- FEMA must be able to verify the applicant's identity.
- The applicant’s insurance, or other forms of disaster assistance received, cannot meet their disaster-caused needs.
- The applicant’s necessary expenses and serious needs are directly caused by a declared disaster.

FEMA Individual Disaster Assistance

- Housing Assistance
 - Financial assistance (lodging expense reimbursement, transitional shelter assistance (TSA), rental assistance, home repair assistance)
 - Direct housing assistance (direct lease program, temporary housing units)
- Other Needs Assistance



FEMA Individual Disaster Assistance

- Other Needs Assistance
 - Damaged household items, clothing, clean-up items, and tools and specialized clothing required for your job.
 - Disaster-related child-care expenses
 - Disaster-related medical and dental expenses
 - Moving and storage expenses
 - Damage to an essential vehicle



FEMA Individual Disaster Assistance

No Financial Cap for Some Personal Property Accessibility Items

- Computer, if used for communication;
- Raised toilet seat;
- Bed (hospital type);
- Washer (front-loading);
- Refrigerator (side-by-side);
- Walker;
- Wheelchair;
- Shower chair;
- Smoke alarm (specialty); and
- TTY/ TDY telephone



FEMA Individual Disaster Assistance

No Financial Cap for Some Personal Property Accessibility Items

- Housing assistance - max of \$42,500
- Other needs assistance - max of \$42,500
- FEMA will reimburse above the max amount (if eligible) for the some of the personal property accessibility items listed
 - Note: Items must have been owned by the applicant or member of the household prior to and damaged by the disaster in order to be eligible.



Questions?

Changes to FEMA Assistance

As of March 22, 2024

What Changed

- Updates to DisasterAssistance.gov
 - Reimagined website design
 - Faster application process
 - Easy navigation
 - Visual progress tracking
 - Individualized information collection

Expected reduction in registration time by more than 15%



What Changed

Transitional Sheltering Assistance Website Improvements:

- Streamlined booking process for lodging
- Direct contact with participating hotels
- Photos and user-friendly sort and filter features
- Improved mobile experience



What Changed

- Simplifying the application and appeals process
 - Removing barriers for late applications
 - Streamlining Temporary Housing Assistance application
 - By reducing documentation requirements



What Changed

- Simplifying the application and appeals process
 - Simplifying Appeal Process - Survivors who wish to appeal FEMA's decisions on their eligibility will no longer need to provide a signed, written appeal letter to accompany the supporting documentation.



What Changed

- No longer need to apply / be denied through Small Business Administration (SBA) before receiving FEMA assistance.

Before:

You had to apply through SBA to qualify for FEMA assistance.

Now:

You only apply to SBA if you have a small business and need a loan. All other applicants apply directly to FEMA for assistance.



What Changed

- “Serious needs assistance” (\$750 cash assistance for survivors) will be automatically included when a state or territory requests a presidential declared disaster.

Before:

When a state or territory requested a declaration, they would have to request critical needs assistance to be included in their package.

Now:

Serious needs assistance will be automatically included when states/territories request Federal assistance. Meaning all eligible survivors will have quicker access to immediate cash assistance.



What Changed

- Expanding definition of habitability - FEMA is simplifying its definition of “habitability” to broaden eligibility to include repairs to homes with pre-existing conditions.

Before:

You were only eligible for reimbursement related to damage caused by the disaster, not prior damage to an area of the house.

Now:

You may be eligible for reimbursements of damages that were there prior (i.e. a leaky roof prior to disaster)



What's New

- Helping underinsured survivors - by streamlining insurance-related rules to help survivors who do not receive enough assistance from their insurance company to cover their rebuilding costs.

Before:

If a survivor received \$42,500 from their insurance company (the 2024 max), a household was ineligible to receive additional assistance from FEMA.

Now:

Assistance is available up to the \$42,500 cap, to cover costs not reimbursed by insurance including deductibles and underinsured losses.



What's New

- Establishing displacement assistance - provides eligible survivors with up-front funds to assist with immediate housing options of their choice.
 - Such as costs associated with staying with family and friends until they are able to secure a rental option to focus on their long-term recovery.



What's New

- Establishing displacement assistance (continued)

Before:

The initial rental assistance was specific to rent.

You had to prove you spent your rental assistance on rent (not other housing-related expenses) in order to request additional assistance.

Now:

There is additional assistance for immediate cash support for housing purposes, creating more options.

Survivors are able to request additional assistance through the FEMA helpline.



What's New

- Disability related accessibility - survivors with disabilities can use FEMA funding to make certain accessibility improvements they did not have before the disaster.
 - **Three items eligible are:** exterior ramps, grab-bars, and paved pathways.

Before:

You were only eligible for items/property damaged by the disaster.

Now:

You may be eligible for the three accessibility items (listed above) that you did not have before the disaster.



What's New

- Disability related accessibility (continued)

Applies to:

- People who had their disabilities prior to the disaster
- And
- People who aquired disabilities during or due to the disaster



Disability Related Accessibility Items

- Three eligible items are: exterior ramps, grab-bars, and paved pathways.

What would you add to the list of accessibility items?



Questions?

Applying for FEMA Assistance

Applying for FEMA Disaster Assistance

- [Online](#)
- Phone - FEMA Helpline: 1-800-621-3362
 - If you use a video relay service (VRS), captioned telephone (CTS), or other service, give FEMA your number for that service.
- [FEMA App](#)
- Local [FEMA Disaster Recovery Center \(DRC\)](#)



Applying for FEMA Disaster Assistance

- **Coming soon:** FEMA Accessible Communication Survivor Support Helpline (ACSSH)
 - Will become the American Sign Language (ASL) and captioning equivalent to the FEMA Helpline.



Questions?

Resources

- [FEMA Reforms Disaster Assistance Program to Help Survivors Recover Faster](#)
- [Community Call on FEMA Reforms with Office of Disability Integration and Coordination \(ODIC\)](#)
- [FEMA Individual Assistance Reforms: Quick Reference Guides](#)
- [Public comment open until July 22, 2024 on Federal Register](#)



Resources

- [Center for Independent Living of Gulf Coast](#)
- [Disability Rights Florida](#)
- [American Red Cross Central Florida Region](#)
- [211](#)
- [Disability & Disaster Hotline:](#)
 - Call / Text: +1 (800) 626-4959
 - Email: hotline@disasterstrategies.org
- [How to File Civil Rights Complaint](#)





THE PARTNERSHIP
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Thank You!

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