



**THE PARTNERSHIP**  
FOR INCLUSIVE DISASTER STRATEGIES

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# FEMA 2024 Individual Assistance Reforms

[www.disasterstrategies.org](http://www.disasterstrategies.org)

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# Language Access

- Spanish interpretation
- American Sign Language (ASL) interpretation
- CART captions in English



# Language Access

To listen to the interpreting:

- Click the globe icon, “Interpretation.”
- Choose your language channel.
  - If you are using a phone or tablet, click “done.”



# Language Access

If you cannot access the chat feature, please let us know via email at [priya@disasterstrategies.org](mailto:priya@disasterstrategies.org).



# Reminders for this Webinar

To asking/respond to questions via Zoom:

- Use the “raise your hand” button,
- Type in chat, or
- Unmute and talk at appropriate times.



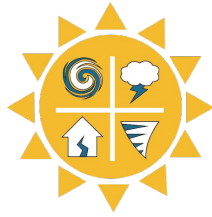
# Reminders for this Presentation

## Friendly reminders:

- Identify yourself before speaking.
- Avoid speaking while others are speaking.
- Keep yourself on mute when not talking.
- Define any acronyms you use.



# About Us



**THE PARTNERSHIP**  
FOR INCLUSIVE DISASTER STRATEGIES

**Who We Are:**  
**The**  
**Partnership**  
**Your Disability**  
**& Disaster Hub**



**Thank you!**



**Center for  
Independent  
Living** South  
Florida

**The  
Miami  
Foundation**



# 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?

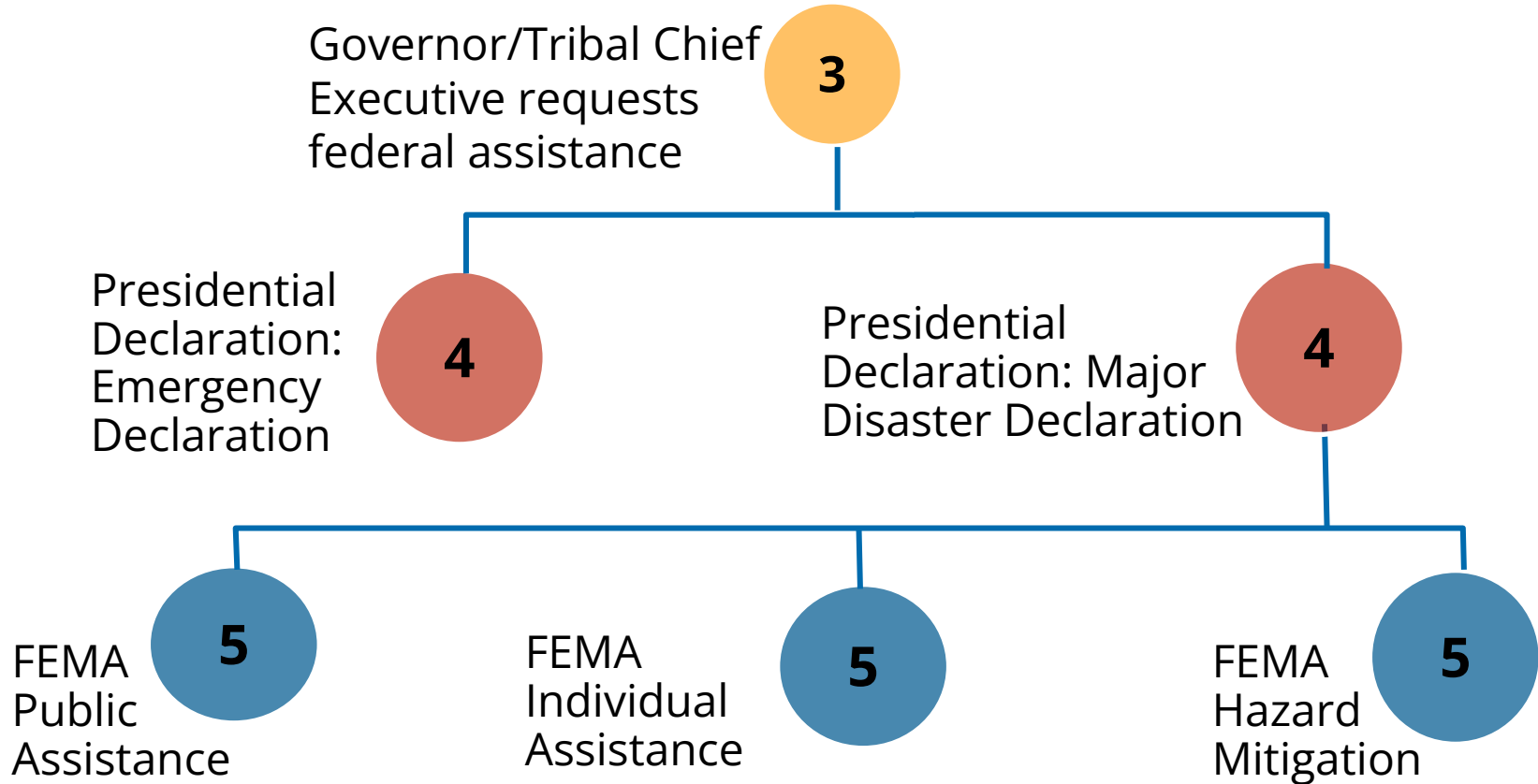
Of those of you who applied, how many received FEMA assistance?

# 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



# Steps to Receive Assistance

- 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 IA

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

- Someone must be a U.S. citizen, non-citizen national, or qualified non-citizens.
- FEMA must be able to verify the applicant's identity.

# Eligibility for IA

- 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 Assistance

## Housing Assistance

- Financial assistance (lodging expense reimbursement, transitional shelter assistance (TSA), rental assistance, home repair assistance)



# FEMA Individual Assistance

## Housing Assistance

- Direct housing assistance (direct lease program, temporary housing units)





# FEMA Individual 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



# FEMA Individual Assistance

## Other Needs Assistance

- Disaster-related medical and dental expenses
- Moving and storage expenses
- Damage to an essential vehicle



# FEMA Individual Assistance

## No Financial Cap for Some Personal Property Accessibility Items

- Computer, if used for communication;
- Raised toilet seat;
- Bed (hospital type);
- Washer (front-loading);



# FEMA Individual Assistance

- Refrigerator (side-by-side);
- Walker;
- Wheelchair;
- Shower chair;
- Smoke alarm (specialty);
- TTY/ TDY telephone



# FEMA Individual Assistance

- **Housing assistance:** max of \$42,500
- **Other needs assistance:** max of \$42,500

No Financial Cap for Some Personal Property Accessibility Items



# FEMA Individual Assistance

- FEMA will reimburse above the max amount (if eligible) for the some of the personal property accessibility items listed



# FEMA Individual Assistance

**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

**March 22, 2024**

# What Changed

- Updates to [DisasterAssistance.gov](https://DisasterAssistance.gov)
  - Reimagined website design
  - Faster application process
  - Easy navigation



# What Changed

- Visual progress tracking
- Individualized information collection

Expected reduction in registration time by more than 15%



# What Changed

Transitional Sheltering Assistance (TSA) Website Improvements:

- Streamlined booking process for lodging
- Direct contact with participating hotels



# What Changed

## TSA Website Improvements:

- 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 app

By reducing documentation requirements



# What Changed

## Simplifying Appeal Process

- 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.





# What Changed

## **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.



# What Changed

## **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 is automatically included when states/territories request Federal 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.



# What Changed

## **Before:**

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

## **Now:**

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



# 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.



# What's New

## **Before:**

If you received \$42,500 from your insurance company (the 2024 max), you were ineligible to receive additional assistance from FEMA.



# What's New

## **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.



# What's New

## **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.



# What's New

## **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.



# What's New

- **Three items eligible are:**
  - Exterior ramps
  - Grab-bars
  - Paved pathways



# What's New

## **Before:**

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

## **Now:**

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



# What's New

## Applies to:

- People who had their disabilities prior to the disaster

And

- People who acquired disabilities during or due to the disaster



**Questions?**



# **Applying for FEMA Assistance**

# Applying to FEMA

- 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.



# Applying to FEMA

- [FEMA App](#)
- [Local FEMA Disaster Recovery Center \(DRC\)](#)



# Applying to FEMA

**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](#)





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# Thank You!

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