

IA REFORM

NEW RECOVERY PROCESS

For Disasters declared
on or after March 22, 2024.



FEMA

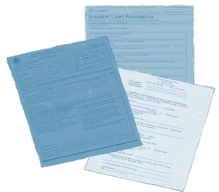
Overarching Problems Survivors Face

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.



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.

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



FEMA

How FEMA Identified Ways to Better Help Survivors

FEMA is updating 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 are paired with initiatives to improve the employee and survivor experiences. Together, these efforts will 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.



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Overview: IA Regulatory Changes



What FEMA Is Changing: 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 will take effect for disasters declared on or after March 22, 2024.

The Future Survivor Experience

- **Future survivors will 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, future disaster survivors will spend less time requesting and waiting for the assistance they need.
- **Future survivors will 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.
- **Future survivors will have access to assistance to meet their unique needs**, including secondary effects of disaster caused damage, underinsured damages, computing devices, and accessibility related items.

How FEMA is Reforming Individual Assistance

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



Establish New Benefits

Future survivors will receive cash assistance in their times of greatest need to cover serious needs and displacement, giving them flexibly to assist with their most pressing disaster caused needs.



Cut Red Tape and Expand Eligibility

Future survivors will be able to 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

Future survivors will 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



SBA
Dependent
ONA



Appeals



Habitability



Insurance
Proceeds



Self-
Employed
Applicants



Computing
Devices



Serious
Needs
Assistance



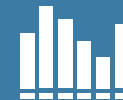
Displacement
Assistance



Late
Applications



Home
Repair ADA
Items



Continued
Temporary
Housing
Assistance



Re-opening
Registration
Period

Changes to Establish New Benefits

Standardize 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.

Current Process

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



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



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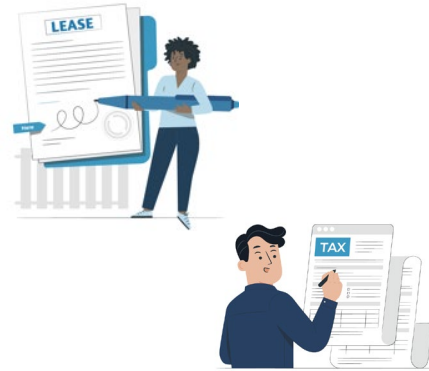
Federal Emergency Management Agency

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.

Current Process

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



Future 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.

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:** Survivor 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.



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Changes to Cut Red Tape & Expand 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.

Current Process

- Applicants apply to FEMA and then are referred to the U.S. Small Business Administration (SBA) and must first apply for an SBA loan for personal property or transportation assistance.
- If the applicant is denied for the loan from SBA, they are referred back to FEMA for personal property or transportation assistance.



Future Process

- Survivors can now 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.
- **After:** While the option for a SBA disaster loan is still available, disaster survivors will 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.



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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.

Current 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.



Future 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, 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.
- **After:** 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.



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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.

Current Process

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



Future 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.
- **After:** FEMA can now pay for all of the repairs to the roof to ensure their roof is fully repaired so they are able to live in their home.



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Making Accessibility Improvements

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

Current 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.



Future Process

- FEMA will 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 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.
- **After:** 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.



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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.

Current 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.



Future 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.
- **After:** 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.



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Expanding Assistance for Computing Devices

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

Current Process

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



Future 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.
- **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 provide assistance for repairing and replacing them.



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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.

Current Process

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



Future Process

- Survivors who apply late for assistance will 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.
- After:** Survivors now 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

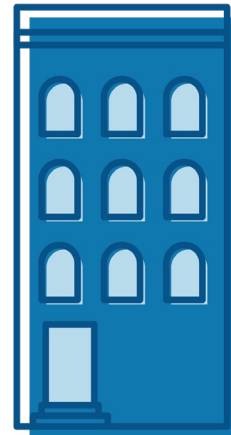
Federal Emergency Management Agency

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.

Current Process

- Applicants must 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 are the same, regardless of the timing after the disaster.



Future Process

- When survivors need additional rental assistance, FEMA will no longer require 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.
- **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.



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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.

Current Process

- When survivors appeal assistance decisions, FEMA requires 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.

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

Name
Current Mailing Address
Phone #
XXXX-XXXX-X
DR-XXXX-STATE

Your FEMA Registration #
FEMA Disaster Number—

Dear FEMA,
On MM/DD/YYYY, I received a letter stating [describe the letter with which you disagreed]. I am appealing your decision because [include details/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 This Statement
This is an optional document.

Future Process

- When survivors appeal assistance decisions, FEMA will 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 to , 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.
- After:** 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 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.

Current Process

- FEMA does not have a standard process to re-open the application registration period.
- If new counties are added to a disaster declaration after the initial application registration period is closed, FEMA uses inconsistent methods to re-open registration.

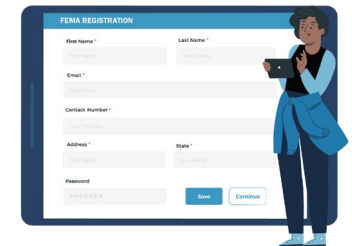


Future Process

- Survivors in counties that are declared after the deadline to apply for assistance will 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.
- **After:** The application process for disaster assistance will be streamlined and more user-friendly, specifically for those county residents who attempt to register after the disaster registration is amended to include their county.

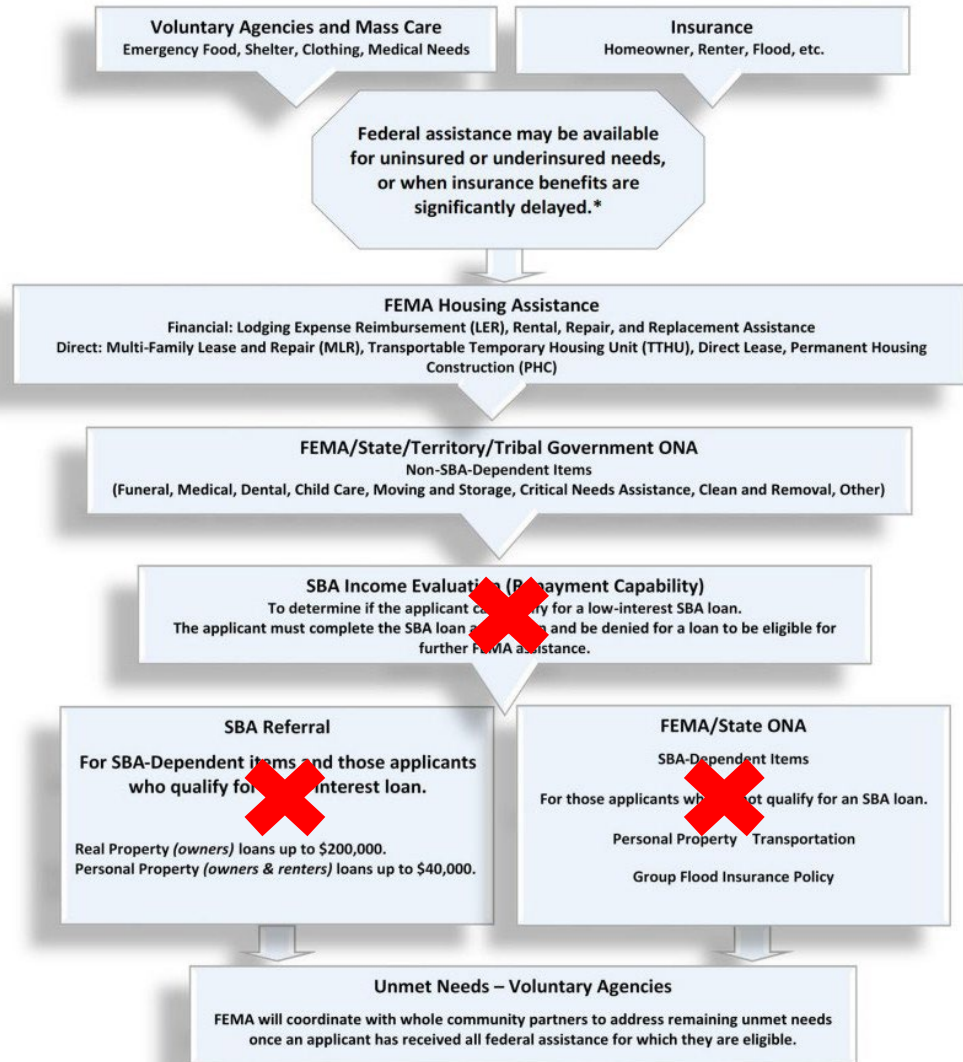


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Sequence of Delivery

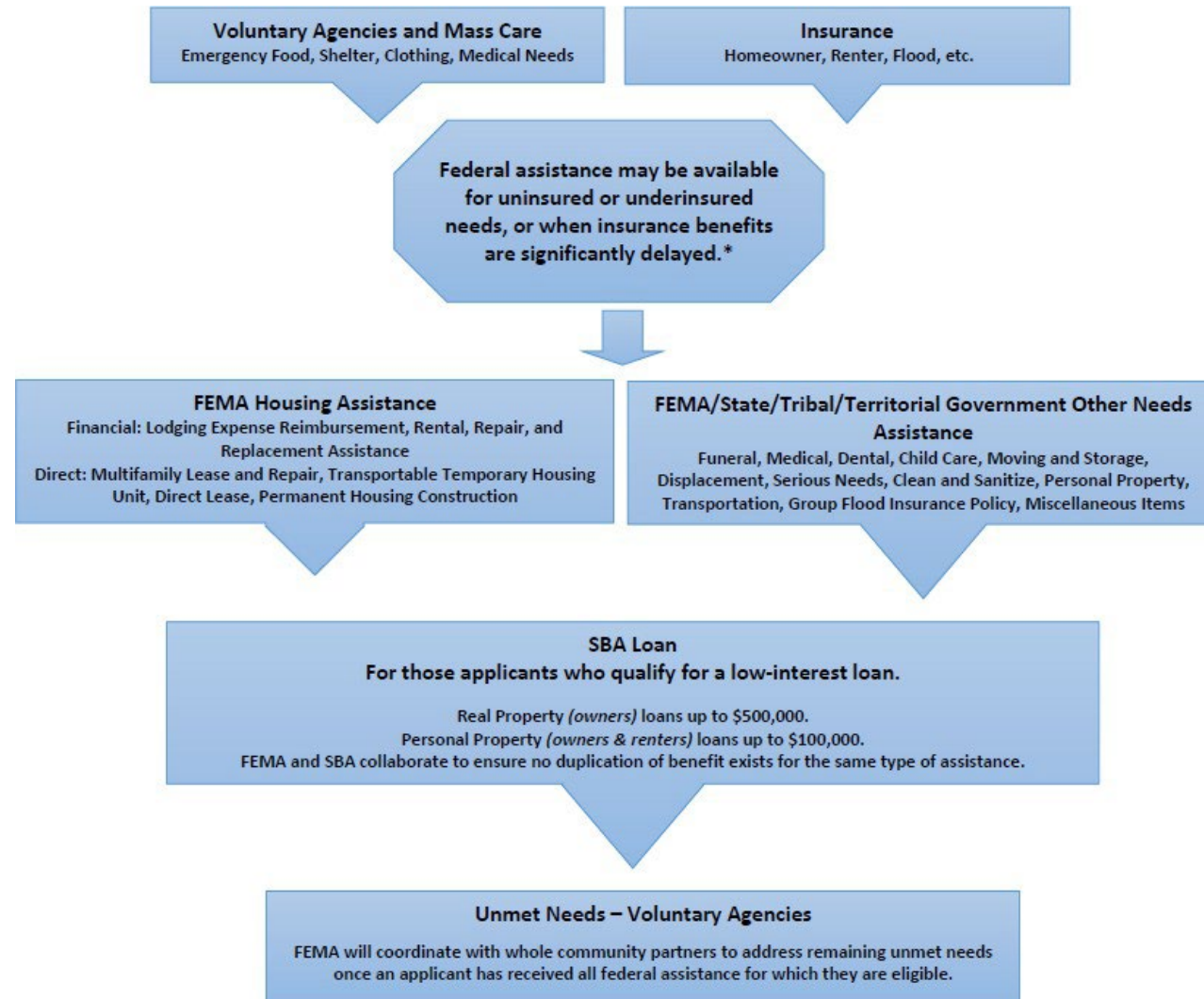
Old Sequence of Delivery



“ONA assistance is still a cost-share between FEMA and SLTT.”



New Sequence of Delivery



“FEMA is able to provide information regarding Housing Assistance AND Other Needs Assistance.”



FEMA

Individuals and Households Program

Appeals

Late Applications

Reopening
Registration Period

Insurance Proceeds

Housing
Assistance



Continued
Temporary Housing
Assistance

Habitability

Home Repair
ADA Items



Other Needs
Assistance

Serious Needs
Assistance

Displacement
Assistance

Computing Devices

Self-Employed
Applicants

No SBA Dependent
ONA Categories

Personal
Property

Group Flood
Insurance (GFIP)

Transportation



FEMA

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 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 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 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.
- **Re-opening the 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.



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Discussion & Questions