



FEMA

March 25, 2024

Dear Disability Community Leader:

On January 22, 2024, FEMA announced its plan to implement the most significant update to disaster assistance in 20 years. These reforms to federal assistance regulations will take effect for disasters declared on or after March 22, 2024. The changes will expand resources for disaster survivors, cut red tape, provide funds faster and bring us closer to our goal of speeding up recovery for survivors disproportionately impacted by disasters.

The changes offer new ways to provide post-disaster support by increasing accessibility and eligibility for affected individuals, families and communities. Through these changes, all communities will experience more equitable outcomes.

Below is a brief outline of the policy reforms and how they will help people with disabilities:

Serious Needs Assistance: This payment can cover essential items like food, water, baby formula and other emergency supplies for eligible households. This benefit will be available in all disasters declared for Individual Assistance. For Fiscal Year (FY) 2024, the award amount for Serious Needs Assistance will be \$750.

People with Disabilities: The prime beneficiaries are those who face greater health risks when access to disability-related necessities is delayed.

Displacement Assistance: Eligible survivors with immediate housing needs who cannot return to their homes following a disaster will receive up-front funds to assist with housing options of their choice. Funds could help cover expenses for the time when a survivor stays with family and friends while they look to secure a rental option.

People with Disabilities: This immediate short-term funding can also help pay for accessible accommodations, such as one-story short-term lodging, lodging approved for service animals, or a facility with assistive listening or reading devices.

Loan Application Requirement: FEMA will no longer require survivors to first apply for a low-interest disaster loan with the U.S. Small Business Administration (SBA) before being considered for certain types of FEMA Other Needs Assistance. Prior to this change, confirmation of a loan application had been a prerequisite for a survivor to receive: (1) Personal Property Assistance (including computers used for any purpose); and (2) Transportation Assistance (repair or replacement of a vehicle that meets a state's registration and insurance requirements).

People with Disabilities: Survivors now receive faster payment for damaged kitchen appliances/washers and dryers, essential clothing, and room furnishings, which are critically important to those with increased hygiene needs and mobility issues. Survivors also will receive

faster payments to repair or order a replacement vehicle with assistive equipment, without the delay of waiting for an SBA loan determination.

Help for Under-Insured Survivors: Survivors who receive an insurance payment for home damage or personal property losses may be eligible to receive assistance from FEMA. Under this amended approach, financial assistance is now available up to the federal Housing Assistance maximum and Other Needs Assistance maximum to cover disaster repair costs not reimbursed by insurance. For FY 2024, the Housing Assistance maximum is \$42,500, and the Other Needs Assistance maximum is \$42,500. This amount will be adjusted each fiscal year based on data from the U.S. Department of Labor Consumer Price Index.

People with Disabilities: Before the changes, survivors who received the federal assistance maximum or more for insurance payments for damage to their home were not eligible for home repair assistance from FEMA. This reform will provide more of a financial cushion for people with disabilities who already bear the cost of higher rates for coverage that includes grab bars, ramps, and other accessibility enhancements to a home.

Assistance for Self-Employed Survivors: FEMA is simplifying the process for self-employed individuals. Previously, self-employed survivors had to go to the SBA for assistance to help replace disaster-damaged tools and equipment required for a specific trade or profession.

People with Disabilities: Survivors who freelance or run independent or small home-based businesses may be eligible to use money from FEMA to help replace damaged items related to their self-employment.

Habitability Criteria: FEMA is simplifying its definition of “habitability” to broaden eligibility to include repairs to homes with pre-existing conditions that were further impacted by the disaster. For example, before the rule change, if a home had a leaky roof prior to a disaster, that area of the home would not qualify for FEMA-supported repairs. Now, the disaster damaged area of the roof, regardless of the leak from a prior disaster or regular wear and tear of a home, may be eligible for repair support.

People with Disabilities: An applicant who was experiencing mold in their home due to a leaky roof may receive assistance to repair the roof if it was further impacted by a subsequent disaster. Previously, assistance was limited to those areas directly impacted by the disaster. This will ensure applicants with medical or health-related issues are able to repair their home regardless of its condition prior to the disaster.

Accessibility Improvements: Survivors with disabilities may use FEMA funding to make certain accessibility improvements to homes damaged by a federally declared disaster.

People with Disabilities: People with disabilities can make their home even more accessible than it was pre-disaster, and it will not count against the federal [Housing Assistance maximum](#). This applies to specific accessibility items, such as wheelchair ramps, grab bars, and paved pathways.

Removal of Barriers for Late Applicants: Recognizing the challenges disaster survivors already face, those requesting approval for a late application will no longer be required to provide documentation supporting the reason for their late application.

People with Disabilities: A survivor confined to a hospital or home during most of the disaster or who is temporarily located in another area caring for a family member will not have to locate

documentation to prove why they are applying for FEMA assistance late. This will support people who experienced delayed access to the application process due to immobility, damage to assistive communication devices, and other barriers.

Temporary Housing Assistance Applications: FEMA is reducing verification requirements for applicants who need to extend their stay in a temporary housing solution.

People with Disabilities: This reduces the documentation burden on people with disabilities who may need more time to locate accessible long-term housing during the recovery process.

Process for Appeals: Survivors who wish to appeal FEMA's eligibility decisions will no longer need to provide a signed, written appeal letter to accompany the supporting documentation.

People with Disabilities: For people with cognitive disabilities who may struggle with providing a written explanation to FEMA, the new process allows survivors to submit documents supporting their appeal without a written explanation, allowing them to connect faster to available resources. Survivors can also choose to send in FEMA's new appeal form or a signed, written appeal letter if they want to provide more context.

In addition to these regulatory reforms, FEMA has also taken steps to make disaster assistance easier to access by modernizing the technology we use to connect survivors to the help they need.

Streamlined DisasterAssistance.gov Website: Applying for disaster assistance is now faster than ever with the fully reimaged [DisasterAssistance.gov](https://www.disasterassistance.gov) website. The online application provides survivors with easy navigation, visual progress tracking, and individualized information collection.

People with Disabilities: People with disabilities now have more visual and user-friendly control with their online application. Those with cognitive disabilities will find more predictability in visual progress tracking, and people who use screen readers will find easier navigation.

Transitional Sheltering Assistance Website: Survivors no longer must rely on FEMA to contact participating hotels for them. The new rules allow a survivor to now book lodging and contact participating hotels directly to find temporary housing solutions.

People with Disabilities: This enhancement allows people with disabilities more immediate access to requesting accessible rooms that best meet their needs directly from participating hotels.

As noted earlier in this letter, these reforms will take effect for new disasters declared on or after **March 22, 2024**. We encourage you to make your voices heard so FEMA can continue to improve access to our program and services.

You may submit any comments on these reforms via the Federal eRulemaking Portal by following the instructions at: <http://www.regulations.gov>, identified by [Docket ID: FEMA-2023-0003](#).

Responses to any or all portions of the Individual Assistance Reform may be provided by individuals or collective groups but must be submitted not later than **July 22, 2024**. All comments submitted through the portal will be made public in accordance with federal requirements.

Feedback you provide us is appreciated and critical to how FEMA can improve its programs to better help people with disabilities navigate the potential inequities that affect their ability to prepare for, respond to and recover from disasters and emergencies.

The [Office of Disability Integration and Coordination](#) works across our agency to continually integrate the needs of people with disabilities into our programs, policies, and services. We look forward to your comments and feedback as we work to support those with disabilities, others with access and functional needs, and older adults before, during and after disasters.

Sincerely,

A handwritten signature in black ink, appearing to read "Sherman Gillums, Jr.", written in a cursive style.

Sherman Gillums, Jr.
Disability Coordinator
Director, Office of Disability Integration and Coordination

cc: Regional Disability Integration Specialist.