

# FEMA Updates the Individual Assistance Program

FEMA implemented the most significant update to disaster assistance in the last 20 years. These updates apply to Presidentially declared disasters on or after March 22, 2024 and include:



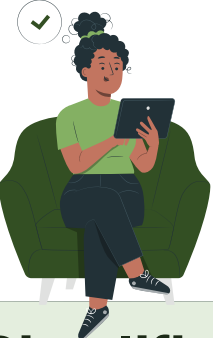
## New Benefits

- **Serious Needs Assistance**  
Money to help you pay for essential items like food, water, baby formula, medication and other emergency supplies.
- **Displacement Assistance**  
Money to help with immediate housing needs if you cannot return to your home because of the disaster. The money can be used to stay in a hotel, with family and friends, or other options while you look for a rental unit.



## Expanded Eligibility

- **Simplified 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 People**  
If you received an insurance payout that did not cover the cost of damage to your home or property, you may still be eligible to receive money from FEMA. Keep in mind, FEMA assistance is not a replacement for home, renters or flood insurance, and will not cover all losses from a disaster.
- **Expanded Criteria for Home Repair Assistance**  
You may receive money to repair the parts of your home damaged by the disaster regardless of pre-existing conditions. You can also make repairs that prevent similar damage from future disasters.
- **Make Accessibility Improvements**  
Money to help you make accessibility repairs to your home (such as exterior ramp, grab bars, and paved path to the home entrance) if you have a disability. Repairs can be made when these items are damaged during a disaster. Improvements to the home can be made when these features were not present before the disaster but are needed due to a pre-existing disability or a disability caused by the disaster.
- **Simplified Assistance for Self-employed Applicants**  
If you are self-employed, FEMA may offer money to repair or replace the disaster-damaged tools and equipment needed to do your job.
- **Expanded Assistance for Computing Devices**  
You may now receive money for a personal or family computer that is damaged by a disaster. You may also receive money for additional computers required for work, school or access and functional needs.



## A Simplified Application Process

- **Streamlined Temporary Housing Assistance Applications**  
Reduced documentation requirements if you are seeking continued temporary housing assistance. Individual caseworkers will engage closely with you to offer support and increase transparency.
- **Removed Barriers for Late Applicants**  
If you are requesting approval for a late application, you no longer have to provide documentation supporting the reason for your late application.
- **Simplify the Process for Appeals**  
If you disagree with a FEMA decision and wish to appeal, you will no longer need to provide a signed, written appeal letter to accompany the supporting documentation.