

Federal Emergency Management Agency Reforms to Individual Assistance

Tribal Public Health Emergency Preparedness Conference

June 11, 2024



FEMA

What is FEMA Individual Assistance?

FEMA Individual Assistance (IA) helps households affected by a disaster take care of necessary expenses and serious needs that cannot be met through insurance or other forms of assistance.

Housing Assistance



- Lodging
- Rental – up to 18 months
- Direct Housing – Temporary*
- Home Repair
- Home Replacement
- Direct Housing – Permanent*

**Must be requested by tribe or state and approved by FEMA HQ*

Other Needs Assistance



- Serious Needs**
- Displacement**
- Clean and Sanitize
- Medical and Dental
- Funeral
- Childcare
- Personal Property
- Transportation
- Moving and Storage
- Misc. Expenses

***New types of assistance for declarations as of 3/22/2024*

Personal & Professional Support



- Crisis Counseling
- Disaster Unemployment
- Disaster Legal Services
- Disaster Case Management



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.

Disaster Survivor Pain Points



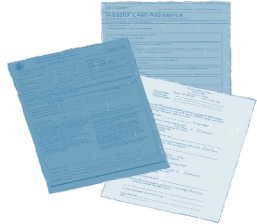
Inconsistent Information

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.

Responder Pain Points



Limited Responder Autonomy

Not all responders feel empowered or have access to the right tools at the right time to fully support the disaster survivor. Responders may have inconsistent access to needed knowledge or enabling technologies and the current process may impede progress.

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



How FEMA Identified Ways to Better Help Survivors

FEMA updated 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 were paired with initiatives to improve the employee and survivor experiences. Together, these efforts 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.



FEMA

FEMA Reforms Disaster Assistance to Help Disaster Survivors across Indian Country

To help disaster survivors across Indian Country recover faster, FEMA will make significant updates to its Individual Assistance Program. These program updates will help all survivors, including tribal community members, whether they receive assistance under a Tribal Nation Disaster Declaration or State Disaster Declaration.

Changes go into effect for disasters declared on or after March 22, 2024



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 tribal community members that cannot return to their home following a disaster. It provides them flexible financial assistance to pay for their immediate housing needs. It will provide eligible tribal community members 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 tribal community members to apply for a U.S. Small Business Administration (SBA) loan before being considered for certain types of assistance. Tribal community members now have the option to apply for a low-interest SBA loan at the same time as they apply for FEMA assistance.
- **Help Underinsured Tribal Community Members**
Tribal community members who receive an insurance payment for damage to their home may be eligible to receive assistance from FEMA to help them cover aspects of home repair that insurance companies won't pay for, but they can't afford on their own up to the full \$42,500.
- **Expand Habitability Criteria**
Tribal community members 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. This includes home repair regardless of pre-existing conditions of the disaster-damaged area. For example, if a 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**
Tribal community members with disabilities or medical conditions may now be eligible to improve their living conditions by making their homes even more accessible than they were pre-disaster.
- **Simplifying Assistance for Entrepreneurs**
FEMA may provide self-employed tribal community members 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 tribal community members 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 tribal community members to offer support and increase transparency.
- **Remove Barriers for Late Applicants**
Tribal community members requesting approval for a late application no longer have to provide documentation supporting the reason for their late application.
- **Simplify the Process for Appeals**
Tribal community members who wish to appeal FEMA's decisions will no longer need to provide a signed, written appeal letter to accompany the supporting documentation.

"The limitations on federal assistance have frustrated survivors and delayed recovery for far too long. FEMA was determined to remedy this situation and help reach more people" – FEMA Administrator Deanne Criswell



FEMA

Changes to establish new benefits



Standardize Serious Needs Assistance

FEMA has standardized 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.

Old Process

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

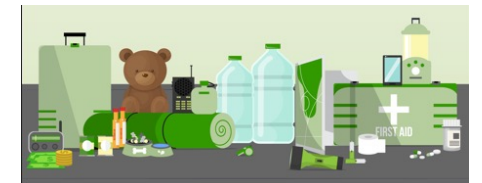


New Process

- 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).
- **Now:** 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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Create Displacement Assistance

This 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.

Old Process

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



New 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.
- **Now:** Survivor are 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.



FEMA

Changes to cut red tape and expand eligibility



Simplify Other Needs Assistance

Survivors do not need to apply for a Small Business Administration (SBA) loan before being considered for certain types of assistance.

Old Process

- Applicants who applied to FEMA were referred to the U.S. Small Business Administration (SBA), to first apply for an SBA loan for personal property or transportation assistance.
- If the applicant was denied for the loan from SBA, they were referred back to FEMA for personal property or transportation assistance.

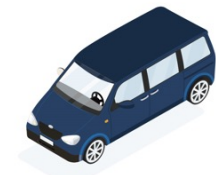


New Process

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



FEMA

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.

Old 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.



New 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.
- **Now:** 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.



FEMA

Expand Habitability Criteria

Survivors who need to fix a disaster-damaged area of their home may qualify for FEMA support to return the home to a safe and sanitary condition. This support now includes home repair regardless of pre-existing conditions of the disaster-damaged area.

Old Process

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



New 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.
- **Now:** FEMA pays for all the repairs to the roof to ensure their roof is fully repaired so they are able to live in their home.



FEMA

Making Accessibility Improvements

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

Old 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.



New Process

- FEMA may 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.
- **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.



FEMA

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.

Old 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.



New 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.
- **Now:** 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.



FEMA

Expanding Assistance for Computing Devices

FEMA provides assistance for a disaster-damaged personal computer, regardless of intended use.

Old Process

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



New 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.
- **Now:** 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.



FEMA

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.

Old Process

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



New Process

- Survivors who apply late for assistance 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.
- Now:** Survivors 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.



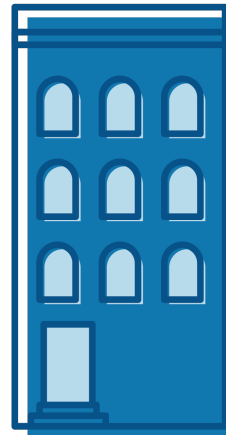
FEMA

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.

Old Process

- Applicants were required to 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 were the same, regardless of the timing after the disaster.



New Process

- When survivors need additional rental assistance, FEMA no longer requires 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.
- **Now:** 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.



FEMA

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.

Old Process

- When survivors appealed assistance decisions, FEMA required 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 disagree]. I am appealing your decision because [include detailed 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.

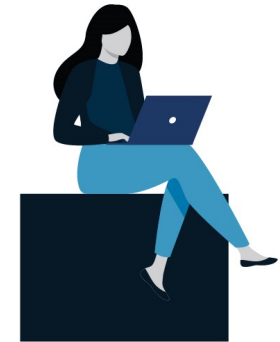
Include This Statement
This is an optional document.

New Process

- When survivors appeal assistance decisions, FEMA does 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, 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.
- Now:** 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 now have the full 60 days to register.

Old Process

- FEMA did not have a standard process to re-open the application registration period.
- If new counties were added to a disaster declaration after the initial application registration period was closed, FEMA used inconsistent methods to re-open registration.

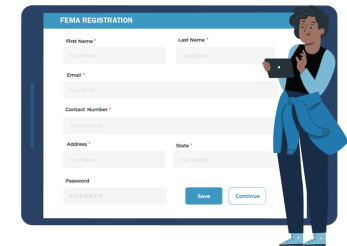


New Process

- Survivors in counties that are declared after the deadline to apply for assistance now 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.
- **Now:** The application process for disaster assistance is 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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FEMA Tribal Affairs Hub – <https://www.fema.gov/about/organization/tribal-affairs>

Tribal Affairs

Welcome to FEMA's Tribal Affairs Hub

Tribal governments and their members are an essential part of our nation's emergency management team. Effective relationships with Tribal Nations are necessary to fulfill FEMA's mission of working together to improve our nation's disaster preparedness and response.

FEMA is committed to supporting Indian Country in its efforts to build more resilient and better prepared communities.

Tribal Disaster Declarations
View information about how to apply for a federal declaration.

FEMA Contacts by Tribe
Look up which FEMA region supports your Tribal Nation during disaster and emergency response.

Tribal Grants and Mitigation Planning Resources
Explore information on grants a mitigation planning to help prepare for and recover from disasters.

Tribal Consultations & Other Events
See upcoming and past tribal consultations with Tribal Nations and other events.

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Tribal Declaration Process

English

Federally recognized Indian tribal governments have the [option to request a Presidential emergency](#) or major disaster declaration independent of a state.

This tribal declaration process was incorporated on January 29, 2013, when President Obama signed the [Sandy Recovery Improvement Act of 2013](#), which amended the [Stafford Act](#).

Tribal governments may still choose to seek assistance, as they have historically, under a state declaration request.

Disaster Overview for Tribal Leaders

Federal Emergency Management Agency - Federal Emergency...

Watch on YouTube

Review the disaster overview provided by FEMA Region 10.

FEMA Disaster Declaration Process

Incident Affects the Tribe

- Tribal government activates its emergency plan, dedicates resources to response activities and requests mutual aid from partners and voluntary/government organizations.
- Tribal government collects initial damages estimates.
- Tribal government determines that needs remain after all other resources are exhausted.
- Chief Executive requests joint Preliminary Damage Assessments (PDA) from FEMA Regional Administrator or decides to participate in the joint FEMA-state PDA.
- Tribal government reviews results of joint PDA and determines whether Stafford Act assistance may be needed.

If requesting directly, the Chief Executive submits a request to the President through the FEMA Regional Administrator within 30 days of the end of the incident. The Chief executive can also request an extension.

A reviews the request and sends a recommendation to the President.

Chief executive makes a determination. FEMA notifies the Chief Executive.



FEMA

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