

# Updates to FEMA Programs for People with Disabilities

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Some individuals without a disability may have temporary or long-term conditions where they also need a little extra help but might not think to ask for it. FEMA offers extra help to people such as older adults, people who have difficulty with English, or those who have problems with transportation or finances.

Earlier this year, FEMA announced major updates to disaster assistance. These changes give new ways to provide disaster support by increasing accessibility and eligibility for affected people, families and communities.

## **Serious Needs Assistance**

This new form of assistance covers important items like food, water, baby formula and other emergency supplies for eligible households. This benefit is available for all Individual Assistance (IA) disasters including the Oklahoma disaster declared on April 30, 2024. The award for Serious Needs Assistance in 2024 will be \$750.

**People with Disabilities:** This will help those who face greater health risks when access to disability-related supplies are delayed.

## **Displacement Assistance**

Eligible survivors with immediate housing needs who cannot return to their homes may receive up-front funds to assist with housing. Funds could help pay for expenses while a survivor looks for a rental option.

**People with Disabilities:** This immediate short-term funding can also help pay for accessible accommodations, like one-story short-term housing, and housing approved for service animals.

## **Loan Application Requirement**



Survivors do not need to apply for a U.S. Small Business Administration low-interest disaster loan before being considered for some types of FEMA Other Needs Assistance.

**People with Disabilities:** Survivors now receive faster payment for necessary repairs and items, which are important to those with extra hygiene needs and physical disabilities. They will get faster payments to repair or order a replacement vehicle with assistive equipment.

### **Help for Under-Insured Survivors**

Survivors who get an insurance payment for home damage or personal property losses may be eligible to receive help from FEMA. Financial assistance may now be available up to the federal Housing Assistance maximum and Other Needs Assistance maximum to cover disaster repair costs not reimbursed by insurance. This year the maximum assistance for Housing Assistance and \$42,500 for Other Needs Assistance.

**People with Disabilities:** This reform will provide a financial cushion for people with disabilities who pay higher insurance rates for coverage that includes grab bars, ramps, and other home modifications.

### **Assistance for Self-Employed Survivors**

FEMA is simplifying the process for self-employed individuals. Previously, these survivors had to secure SBA assistance to help replace disaster-damaged tools and equipment required for their profession.

**People with Disabilities:** Survivors who are self-employed or own their own business may be eligible to use FEMA assistance to help replace damaged items related to their work.

### **Habitability Criteria**

FEMA simplified its definition of “habitability” to include repairs to homes with previous damage that were made worse by the disaster.

**People with Disabilities:** This will ensure applicants with medical or health-related issues are able to repair their home even if it was in bad condition before



to the disaster.

## **Accessibility Improvements**

Survivors with disabilities may use FEMA funding to make some accessibility improvements to homes damaged by a federally declared disaster.

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

## **Removal of Barriers for Late Applicants**

Survivors requesting approval for a late application will no longer be required to provide documentation to support their late application.

**People with Disabilities:** A survivor confined in 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.

## **Temporary Housing Assistance Applications**

FEMA is lowering verification requirements for applicants who need to extend their stay in a temporary housing solution.

**People with Disabilities:** This lessens the documentation needed for people with disabilities to locate accessible long-term housing.

## **Process for Appeals**

Survivors who appeal FEMA's eligibility decisions will no longer need to provide a signed, written appeal letter along with supporting documentation.

**People with Disabilities:** For people with cognitive disabilities, this allows survivors to submit documents to appeal without a written explanation. Survivors can also choose to send in FEMA's new appeal form or a signed, written appeal letter if they want to provide more information.



## Streamlined DisasterAssistance.gov Website

Applying for disaster assistance is now faster with the updated [DisasterAssistance.gov](https://DisasterAssistance.gov) website. The online application is easier to use.

**People with Disabilities:** People with disabilities can more easily apply with a simpler and more visual site.

## Transitional Sheltering Assistance Website

Survivors no longer must rely on FEMA to contact participating hotels for them. New rules allow a survivor to book hotels by contacting the participating hotels directly.

**People with Disabilities:** This allows people with disabilities to book accessible rooms that best meet their needs directly from participating hotels.

For the latest information visit [fema.gov/disaster/4776](https://fema.gov/disaster/4776). Follow the FEMA Region 6 Twitter account at [twitter.com/FEMARegion6](https://twitter.com/FEMARegion6) or on Facebook at [facebook.com/FEMARegion6/](https://facebook.com/FEMARegion6/).

