

Updates to FEMA Programs for People with Disabilities

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FEMA is providing disaster assistance to people with disabilities and access and functional needs. Assistance is also available for those who communicate in languages other than English.

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, and people who have difficulty with English.

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 water, food, first aid, breast-feeding supplies, infant formula, diapers, personal hygiene items, fuel for transportation or other emergency supplies for eligible households. This benefit is available for all Individual Assistance (IA) disasters including the Texas disaster declared on May 17, 2024.

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

Displacement Assistance

Eligible Texans 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 an individual looks for a rental option.



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People with Disabilities: this immediate short-term funding can also help pay for accessible accommodations, like Americans with Disabilities Act (ADA) housing.

Loan Application Requirement

Texans 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: Texans now receive faster payment for necessary repairs and items, which are important to those with disabilities. They may get faster payments to repair or order a replacement vehicle with assistive equipment.

Help for Under-Insured Texans

Residents 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.

People with Disabilities: This reform will provide for people with disabilities for coverage that includes grab bars, ramps, and other home modifications. FEMA may provide assistance to underinsured residents to help pay for disaster-related costs that insurance doesn't cover.

Assistance for Self-Employed Texans

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

People with Disabilities: Texans 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 help applicants with medical or health-related needs are able to repair their home even if it was in bad condition before the disaster.

Accessibility Improvements

Texans 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 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.

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 who need more help paying for a place to stay.

Process for Appeals

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

People with Disabilities: This allows residents who have difficulty communicating to submit documents to appeal without a written explanation. Texans 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.



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