

# 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.



## 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.

## Coming Soon!

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



## 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*