

# FEMA Reforms Disaster Assistance to Help Disaster Survivors across Indian Country



To help disaster survivors across Indian Country recover faster, FEMA implemented the most significant updates to disaster assistance in the last 20 years. 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. These updates apply to Tribal and State Presidentially declared disasters on or after March 22, 2024 and include:



## 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 and provides them financial assistance they can use flexibly to pay for their immediate housing needs. It provides 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 **no longer requires** 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 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, **even if their insurance payment is more than the congressionally established maximums (\$42,500 for Fiscal Year 2024) for Housing Assistance or Other Needs Assistance.**

### ■ 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, **to include** home repair regardless of pre-existing conditions of the disaster-damaged area. For example, **if an already 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 use FEMA funding to make certain accessibility improvements to homes damaged by a declared disaster, even if the improvements were not present prior to the disaster.**

### ■ Simplifying Assistance for Self-Employed Tribal Community Members

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 choose to appeal the type or amount of FEMA assistance offered, no longer are required to submit a signed, written appeal letter to accompany supporting documentation.**