

Updates to FEMA Programs for People with Disabilities

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FEMA and the State of California are providing disaster assistance to people with disabilities and access and functional needs that were affected by the Los Angeles County wildfires.

In 2024, FEMA announced updates to disaster assistance for individuals who may have disabilities and need a little extra help. These changes provide disaster support by increasing accessibility and eligibility for affected people, families and communities. This assistance also includes older adults or people who do not speak English as their primary language.

Serious Needs Assistance

Serious Needs Assistance (SNA) helps cover important items like water, food, first aid, breastfeeding supplies, infant formula, diapers, personal hygiene items, fuel for transportation or other emergency supplies for eligible households. It is available in all disasters declared for Individual Assistance and is available to eligible residents who apply within the first 30 days after the disaster was declared.

To qualify for SNA, you must be displaced, need shelter, or have other emergency costs due to the disaster on your application. SNA requires an inspection to confirm eligibility before funds are provided to applicants.

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

Displacement Assistance

Eligible California residents with immediate housing needs who cannot return to their homes may receive up-front funds to assist with housing through **Displacement Assistance (DA)**. Funds could help pay for expenses while an



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individual is in the process of looking for a rental option.

DA requires an inspection to confirm eligibility before funds are provided to applicants.

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

Loan Application Requirement

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

People with Disabilities: California residents now receive faster payments 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 Californians

Residents who get an insurance payment for home damage or personal property losses may be eligible to receive help from FEMA. Financial assistance may be available for the federal Housing Assistance maximum and Other Needs Assistance maximum to cover disaster repair costs not reimbursed by insurance.

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

Assistance for Self-Employed Californians

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: Residents 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 be able to repair their home even if it was in a bad condition before the disaster.

Accessibility Improvements

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

People with Disabilities: People with disabilities can make their home more accessible than it was pre-disaster with specific items, such as wheelchair ramps, grab bars, and paved pathways, 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. Residents can 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

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

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

Contact FEMA with questions:

For an American Sign Language video on how to contact FEMA, visit [FEMA Accessible: Call FEMA with Questions](#)

- Upload documents to your disaster assistance account at [DisasterAssistance.gov](https://www.disasterassistance.gov).
- Mail to: FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055.
- Fax to **1-800-827-8112** with Attention: FEMA – Individuals & Households Program.
- Visit a Disaster Recovery Center (DRC). To find your nearest DRC, visit [fema.gov/drc](https://www.fema.gov/drc).

If you have questions or need to speak about your ineligibility status, call the **FEMA Helpline** at **800-621-3362**.

