



FEMA Individual Assistance 2024 Regulatory Updates

In January 2024, FEMA announced the biggest regulatory update to the Individual Assistance program in 20 years. These changes are in effect for disaster declared on or after March 22, 2024. IA declaration factors, max grant award amounts, and supplemental grant programs are unchanged at this time.

The following updates have been made to the IA program:

Serious Needs Assistance	Replaces Critical Needs Assistance; one-time payment of \$750; distributed after a FEMA home inspection occurs
Displacement Assistance	One-time payment of funds to assist with immediate lodging needs; 14-days set at a state-identified daily rate
Removal of Loan Application Requirements	Survivors no longer need to apply for an SBA loan to receive certain types of Other Needs Assistance; SBA loans are still encouraged but not required
Assistance for Under-Insured Survivors	Allows insured homeowners to receive financial housing assistance up to the max grant amount if their insurance coverage is insufficient; applicants are required to provide their insurance determination letter to FEMA before receiving funds
Simplified Assistance for Entrepreneurs	Financial assistance for self-employed applicants with work-related tools or equipment damaged or destroyed in a disaster
Expanded Habitability Criteria	No longer disqualifies homes with deferred maintenance from receiving home repair or replacement assistance; expands eligible IA Mitigation measures
Accessibility Improvements	Allows survivors with disabilities to receive FEMA financial assistance for accessibility needs; does not count towards an applicant's max grant amount; disability no longer needs to be disaster-caused
Removal of Barriers for Late Applicants	Eliminates supporting documentation requirement for late applications; FEMA now only requires a letter explaining reason for not applying in the initial registration period
Streamlined Temporary Housing Assistance Applications	Rental assistance may be requested if a need persists after expending Displacement Assistance; reduces documentation requirements for continued rental assistance; increased casework for applicants
Simplified Appeals Process	Eliminates requirement for a signed appeals letter; establishes an official appeals form