



An immediate  
check aka  
"Serious Needs  
Assistance:"  
\$750 to cover  
emergency costs.

**WHAT  
CHANGED?**

APPLIES TO  
DISASTERS  
ON/AFTER  
MAR 22, 2024

A new benefit aka  
"Displacement  
Assistance:"  
Upfront funds for  
housing.

Survivors will  
**NOT** have  
to apply for a  
SBA Loan to  
receive assistance.

No More Appeal  
Letter Req.:  
The process for  
appealing a FEMA  
denial is now  
more simple.

FEMA Assistance is  
now available in  
addition to  
insurance payouts  
(over \$42,500).

**FLIP OVER  
FOR MORE  
DETAILS**

Survivors with  
disabilities can  
now use FEMA  
funds to increase  
accessibility in  
their homes.



The following apply only to the Individual Assistance Program, i.e. after there has been a federal declaration of assistance (post natural or manmade disaster).

**“Serious Needs Assistance:”**

FEMA is standardizing immediate financial support. The “Critical Needs Program” is now called “Serious Needs Assistance” and will be an immediate \$750 check. It aims to help cover immediate expenses related to sheltering, evacuation and meeting basic household needs.

**“Displacement Assistance:”**

This is a new benefit. It aims to provide up-front funds to assist with immediate housing options for survivors who can't return home. It is for costs associated with staying with family and friends until they are able to secure a rental option to focus on their long-term recovery.

**No Loan App Required:**

Previously, FEMA required some applicants to apply for SBA loans automatically before FEMA. This requirement has been removed.

**No Appeal Letter Required**

Previously, FEMA required you to submit a signed, written letter when you appealed a FEMA denial. This requirement is now gone. You are able to submit documentation now without a letter when you appeal.

**Insurance Payouts**

Previously, if you received an insurance payout up to the federal cap (\$42,500 in 2024), then you were ineligible for FEMA. Now, you can still get FEMA funds (in addition) if your repairs cost more than this cap.

**Use funds to increase accessibility**

People with disabilities can now rebuild their homes to make them more accessible using FEMA funds; homes with issues, such as a leaky roof, that existed before a disaster can get funding to make repairs.