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# Simplifying FEMA's Assistance Programs: Selected Actions Taken and Potential Future Considerations

Some Members of Congress, state, local, tribal, and territorial (SLTT) offices of emergency management, nonprofits, disaster survivors, nonpartisan think-tanks, and the Government Accountability Office have repeatedly called on the Federal Emergency Management Agency (FEMA) to simplify its disaster assistance programs (see, for examples, comments submitted in an April 2021 Request for Information on how the agency could enhance equity and address climate change). Many of these recommendations aim to ease access to assistance for disaster survivors, governments and nonprofits—particularly underserved populations and communities.

This In Focus briefly summarizes a series of actions FEMA has taken in line with these recommendations, as well as selected outstanding recommendations. Specifically, it provides examples of actions FEMA has taken to:

- clarify program implementation information;
- simplify application processes;
- modify grant programs' documentation requirements to increase flexibility and reduce complexity; and
- enhance the availability of Technical Assistance (TA) and Direct TA (DTA) for certain grant programs and disaster-related operations.

FEMA and the other federal agencies with roles in disaster recovery are also taking steps to reduce fragmentation across the myriad federal disaster assistance programs. For an overview of FEMA's disaster assistance processes and programs, see CRS Report WMR10001, *CRS Guide to Federal Emergency Management*.

## Flood Insurance for Disaster Survivors and Businesses

FEMA has simplified the National Flood Insurance Program (NFIP), which offers federally-backed flood insurance for a range of entities, including homeowners, businesses, and renters. Selected relevant actions include:

### Increasing Program Clarity

FEMA created the new NFIP Claims Journey Map and issued the new claims manual to industry partners. The stated intent is to clarify each step of the claims process from the time of loss to the resolution of the claim. FEMA has also initiated rulemaking to simplify the standard flood insurance policy for the first time since 2000.

### Simplifying Applications and Automating Processes



FEMA simplified the NFIP claims process and made advance claims payments available for all declared disasters in 2024, before visits by claims adjusters.

### Assistance for Disaster Survivors

FEMA has simplified the Individual Assistance (IA) Program, and specifically the Individuals and Households Program (IHP), which provides grants and direct assistance to address the disaster-caused housing and other needs of disaster survivors following a Stafford Act declaration.

**Figure 1** lists selected amendments to FEMA's regulations governing the IHP, effective for emergencies and major disasters declared on or after March 22, 2024. For a detailed overview, see CRS In Focus IF12785, *FEMA's IA Program Changes to Support Disaster Survivors*.

**Figure 1. Selected Amendments to IHP Regulations**

	<b>Simplified application and evaluation processes</b>
	<ul style="list-style-type: none"> <li>• Simplifying Other Needs Assistance</li> <li>• Removing supporting documentation requirements for late applications</li> <li>• Simplifying the appeals process</li> <li>• Reducing documentation requirements for Continued Temporary Housing Assistance applicants</li> </ul>
	<b>Expanded types of assistance and eligibility</b>
	<ul style="list-style-type: none"> <li>• Establishing Serious Needs Assistance</li> <li>• Establishing Displacement Assistance</li> <li>• Helping underinsured disaster survivors</li> <li>• Allowing self-employed individuals to receive Personal Property Assistance</li> <li>• Allowing home repairs for a mix of disaster-caused and pre-existing damage</li> <li>• Expanding Home Repair Assistance for accessibility-related items</li> </ul>

**Source:** CRS's interpretation of DHS/FEMA, "Individual Assistance Program Equity," 89 *Federal Register* 3990-4125, January 22, 2024.

**Notes:** The Interim Final Rule includes the complete list of changes.

Selected relevant actions include:

### Increasing Program Clarity

FEMA updated its IHP applicant letters to simplify and improve the clarity of its award notices or denials to IHP applicants, including by using plain language to explain eligibility and award determinations, and steps to appeal.

### **Simplifying Applications and Automating Processes**

FEMA has streamlined the DisasterAssistance.gov online disaster survivor registration intake process to allow disaster survivors to select the type of assistance they require and only answer questions directly related to the specific types of assistance they need, which FEMA estimates will decrease the time it takes to apply for assistance by 15%.

FEMA also removed the requirement for some IHP applicants applying for certain forms of Other Needs Assistance (ONA) to first apply for a Small Business Administration (SBA) disaster loan. SBA may provide low-interest loans, including to disaster-affected homeowners and renters. FEMA additionally updated its regulations to reflect these updates to the “delivery sequence,” which dictates the order in which individuals should receive different disaster recovery resources to avoid a statutorily prohibited duplication of benefits.

### **Simplifying Documentation Requirements**

FEMA removed the requirement for IHP applicants to provide supporting documentation to justify late application submissions, and instead now allows applicants to simply provide an acceptable explanation for the delay.

FEMA also simplified its appeals process, so IHP applicants are no longer required to submit a written and signed appeal letter with their supporting documentation, and may instead submit either a written and signed explanation *or* verifiable documentation supporting the appeal request.

### **Assistance for Governments and Nonprofits**

FEMA has made a series of changes to simplify its provision of assistance through the Public Assistance (PA) Program, which provides grants and direct assistance to SLTT governments and eligible nonprofits for response and rebuilding following a Stafford Act declaration. Selected relevant actions include:

### **Simplifying Applications and Automated Processes**

FEMA is making a series of changes to its grant system, including consolidating its major disaster and non-disaster grant programs into a single system: FEMA GO (FEMA Grants Outcome), and retiring the legacy PA grants system, so PA Applicants may now access all project information through the PA Grants Portal.

FEMA also revised its PA intake forms to pre-populate answers that were already provided elsewhere, which is expected to reduce the administrative burden of applying.

### **Simplifying Documentation Requirements**

FEMA reduced documentation burdens by modifying documentation requirements for new PA projects and allowing sampling of project costs in certain cases. FEMA also reduced the documentation required for PA management costs, and now accepts summaries of certain costs.

### **Enhancing Technical Assistance**

FEMA has enhanced its PA technical assistance, including by developing Navigator Teams to provide in-person technical assistance to PA Applicants at key junctures in the application process, and by deploying technical staff for certain complex PA projects.

### **Mitigation Assistance**

FEMA has made a series of changes to simplify its Hazard Mitigation Assistance (HMA) Programs, which provide assistance to communities to reduce the risk to people and improved property from future disasters, including:

### **Increasing Program Clarity**

FEMA released updated HMA program guidance in the summer of 2024, for the first time since 2015. FEMA also eased the process for evaluating cost effectiveness, which is expected to enable more projects to qualify for assistance.

### **Simplifying Benefit-Cost Analysis**

FEMA simplified its HMA application processes, including by allowing applicants for Building Resilient Infrastructure and Communities (BRIC) funding under \$1 million to submit a narrative explaining benefits and costs, rather than a calculation using FEMA's Benefit-Cost Analysis (BCA) calculations, and establishing “pre-calculated benefits” for certain types of mitigation projects. FEMA is also providing TA for BCA to economically disadvantaged communities, federally recognized tribes, Community Disaster Resilience Zones (CDRZs), and small impoverished communities.

### **Enhancing Technical Assistance**

FEMA prioritizes BRIC Direct Technical Assistance for activities within, or that primarily benefit, communities including those identified by the Justice40 Initiative, federally recognized tribes, economically disadvantaged rural communities, disadvantaged communities as identified by the Climate and Economic Justice Screening Tool, and CDRZs. FEMA is offering tailored pre-application support for the Swift Current program, which provides accelerated mitigation grants to eligible properties following a flood.

### **Congressional Considerations**

Many recommendations for simplifying FEMA's disaster assistance programs remain open. Congress could consider options to redress such proposals, including by directing:

- FEMA to consistently provide NFIP policyholders with comprehensive information about Risk Rating 2.0, which changes the way it calculates flood insurance premiums to reflect a property's specific flood risk.
- FEMA, SBA, and the U.S. Department of Housing and Urban Development to establish a unified federal application for survivor assistance.
- FEMA to establish an acceptable “error rate” for PA applications that reduces time and funds spent on minor errors in project applications, estimates, and documents.

- Federal agencies to standardize requirements across similar federal programs to minimize burdens on disaster-affected individuals and communities.

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