



# FEMARegion6

# Disaster Assistance ESSENTIALS



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## Introduction

Partners,

Emergency management requires rigorous preparation. Thank you for taking the time to get more familiar with the role FEMA has as a partner to state, tribal and local officials.

Disasters begin and end locally. They are one of the biggest challenges facing your government, businesses and your citizens. Part of being prepared for a disaster is understanding what resources are available to you. So, it's best to learn about federal assistance available during a disaster declaration before you need it.



**Tony Robinson**

This guide provides you with information about the different types of federal disaster assistance that may be available when the president declares a major disaster. It also provides an explanation of the disaster declaration process and how we work with state and local officials to assist disaster survivors. In addition, you'll find information about the importance of planning ahead and mitigating against damage from future disasters.

I hope this document will be useful to you in learning the basics about our programs and services.

A handwritten signature in black ink that reads "Tony".

*Tony Robinson*  
*Regional Administrator*  
*FEMA Region 6*



*FEMA's mission is to support our citizens and first responders to ensure that we as a nation work together to build, sustain and improve our capability to prepare for, protect against, respond to, recover from and mitigate all hazards.*

## Declaration Process

The following is intended to provide general information regarding the Stafford Act declaration process. All emergency and major disaster declarations are made solely at the discretion of the president of the United States.

The Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C. §§ 5121-5207 (the Stafford Act) §401 states in part that: "All requests for a declaration by the President that a major disaster exists shall be made by the Governor of the affected State."<sup>1</sup>

As a result of the Sandy Recovery Improvement Act, federally recognized Indian tribal governments now have the option of pursuing a declaration directly from the President. FEMA is developing Tribal Declarations Pilot Guidance, which will provide more detailed and specific guidance for tribal requests.

### ***Preliminary Damage Assessment***

If it is apparent that a presidential disaster declaration may be necessary to assist in the recovery of the impacted area, the state or Indian tribal government should contact FEMA Region 6 and request a joint federal, state/tribal preliminary damage assessment (PDA). Local damage assessment information is typically gathered after lifesaving and life sustaining needs have been addressed, and serves as the foundation for actions and decisions made in later phases of the incident. Local government representatives are critical to effective joint PDA teams.

Together, the team will conduct a thorough assessment of the impacted area to determine the extent of the disaster, its impact on individuals and public facilities, and the types of federal assistance that may be needed. This information is included in the governor or tribal chief executive's request to show that the disaster is of such severity and magnitude that effective response is beyond the capabilities of the state and the affected local governments or Indian tribal government and that supplemental federal assistance is necessary.

The FEMA Damage Assessment Operations Manual is a good guide for assessing damage and impact and can be found [here](#).

### ***State or Indian Tribal Government Resources Overextended***

Once the PDA is complete and the state or Indian tribal government determines that the damage exceeds their resources, the governor or tribal chief executive may submit a declaration request to the president through FEMA Region 6. The request must be based upon a finding that the situation is beyond the capability of the state and affected local governments or Indian tribal government and that supplemental federal emergency assistance is necessary to save lives

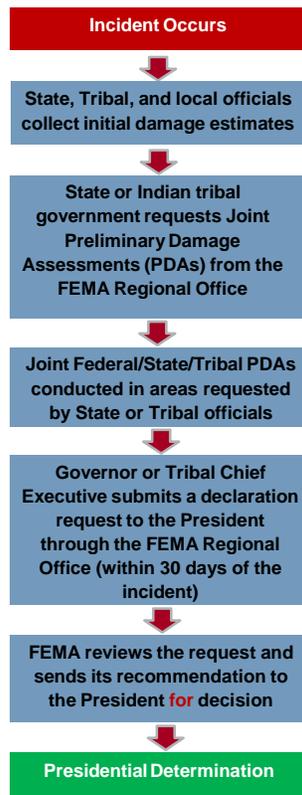
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<sup>1</sup> FEMA has codified the declaration process at 44 C.F.R. Part 206, [Subpart B](#).

and protect property, public health and safety, or to lessen or avert the threat of a disaster. In addition, the request must include<sup>2</sup>:

- Confirmation that the governor or tribal chief executive has taken appropriate action under state or tribal law and directed execution of the state or tribal emergency plan;
- An estimate of the amount and severity of damage to the public and private sector;
- A description of the state and local or Indian tribal government efforts and resources utilized to alleviate the disaster;
- Preliminary estimates of the type and amount of Stafford Act assistance needed; and
- Certification by the governor or tribal chief executive that the state and local governments or Indian tribal government will comply with all applicable cost sharing requirements.

### ***Declaration Process***



Generally, the PDA is completed prior to the submission of the governor or tribal chief executive's request for a major disaster declaration. However, when an obviously severe or

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<sup>2</sup> 44 C.F.R. §206.33(d)

catastrophic event occurs, the governor or tribal chief executive's request may be submitted prior to completion of the PDA. In such circumstances the major disaster will generally be limited to Public Assistance Categories A and/or B (which may be further limited to direct federal assistance (DFA) and Hazard Mitigation assistance. For high-impact events where the level of damage to residences is empirically overwhelming, the declaration may also include Individual Assistance. Additional forms of assistance may be added at a later date, pending the completion of PDAs.

### ***Declaration Types***

There are two types of disaster declarations provided for in the Stafford Act: emergency declarations and major disaster declarations. Both declaration types authorize the president to provide supplemental federal disaster assistance. However, the events related to the two different types of declaration and scope and amount of assistance differ. FEMA has established a third type of declaration, Fire Management Assistance Grant (FMAG) declarations, through regulation. That process differs significantly from the emergency and major disaster processes and will be discussed here as well.

### ***Emergency Declarations***

The president can declare an emergency for any occasion or instance when the president determines federal assistance is needed. Emergency declarations supplement state and local or Indian tribal government efforts in providing emergency services for the protection of lives, property, public health, and safety, or to lessen or avert the threat of a catastrophe in any part of the United States. The total amount of assistance provided for a single emergency may not exceed \$5 million. The president shall report to Congress if this amount is exceeded.

### **Assistance Available Under Emergency Declarations**

- Public Assistance (PA) – Only Categories A (debris removal) and B (emergency protective measures) may be authorized under an emergency declaration. Permanent work (Categories C-G) are not available under an emergency declaration. Emergency declarations often include only Category B and will typically be limited to direct federal assistance, absent damage assessments showing significant need for financial assistance. This assistance is generally provided on a 75 percent federal, 25 percent non-federal cost sharing basis.
- Individual Assistance (IA) – The Individuals and Households Program (IHP) is the only form of IA that may be authorized under an emergency declaration. Authorization of IHP under an emergency is rare. Housing Assistance under IHP is provided at a 100% federal share, while Other Needs Assistance under IHP requires a 25 per cent non-federal cost share.
- The Hazard Mitigation Grant Program (HMGP) is not available for emergency declarations.

Pre-Disaster Emergency Declarations<sup>3</sup>: A governor or tribal chief executive may request an emergency declaration in advance or anticipation of the imminent impact of an incident that threatens such destruction as could result in a major disaster. Such requests must meet all of the statutory and regulatory requirements for an emergency declaration request. Requests must demonstrate the existence of critical emergency protective measure needs prior to impact are beyond the capability of the state and affected local governments or Indian tribal government and identify specific unmet emergency needs that can be met through DFA. Such DFA may include, but is not limited to personnel, equipment, supplies, and evacuation assistance. Pre-positioning of assets generally does not require a declaration. Assistance made available under a pre-disaster emergency declaration will typically be emergency protective measures (Category B), and direct federal assistance. FEMA may require damage assessments and/or verified cost estimates if additional types of assistance are requested.

Emergency Declarations with Federal Primary Responsibility: When an emergency exists for which the primary responsibility rests with the federal government, the president may declare an emergency without a request from the governor of the affected state or the tribal chief executive of the affected tribe. Such an emergency declaration does not prevent the governor or tribal chief executive from subsequently requesting a major disaster declaration for other unmet needs caused by the event.

### ***Major Disaster Declarations***

The president can declare a major disaster for any natural event including a hurricane, tornado, storm, high water, wind-driven water, tidal wave, tsunami, earthquake, volcanic eruption, landslide, mudslide, snowstorm or drought. The president can also declare a disaster for a fire or explosion if he or she determines it has caused damage of such severity that it is beyond the combined capabilities of state, local or tribal governments to respond. A major disaster declaration provides a wide range of federal assistance programs for individuals and public infrastructure, including funds for both emergency and permanent work.

Assistance Available under Major Disaster Declarations: The determination of which programs are authorized is based on the types of assistance specified in the governor or tribal chief executive's request and the needs identified during the joint PDA and subsequent PDAs. FEMA disaster assistance programs are as follows:

- Individual Assistance - Assistance to individuals and households begins with registration by calling (800)-621-FEMA (3362), registering online with a Disaster Survivor Assistance Team member, or registering online at [www.disasterassistance.gov](http://www.disasterassistance.gov). Assistance available may include:
  - Individuals and Households Program

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<sup>3</sup> This section provides guidance regarding the circumstances under which pre-disaster emergency declarations may be considered and the types of assistance which may be made available, as required by Stafford Act Section 502(c) (42 U.S.C. § 5192(c)).

- Crisis Counseling Program
  - Disaster Case Management
  - Disaster Unemployment Assistance
  - Disaster Legal Services
  - Disaster Supplemental Nutrition Assistance Program
  - Transitional Shelter Assistance (TSA)
  - Direct Housing
- Public Assistance - Assistance to state, tribal, and local governments and certain private nonprofit organizations for emergency work and the repair or replacement of disaster-damaged facilities. A request for Public Assistance (RPA) must be submitted within 30 days of the respective area being designated in the declaration. Categories of Public Assistance may include:
    - A - Debris removal
    - B - Emergency protective measures
    - C – Roads and bridges
    - D – Water control facilities
    - E – Buildings and equipment
    - F – Utilities
    - G – Parks, recreational and other facilities
  - Hazard Mitigation Assistance – Assistance to state, tribal and local governments and certain private nonprofit organizations for actions taken to prevent or reduce long term risk to life and property from natural hazards.

Factors: When evaluating requests for major disasters and making recommendations to the president, FEMA considers the following factors:

- Public Assistance Program
  - Estimated cost of the assistance
  - Localized impacts
  - Insurance coverage in force
  - Hazard mitigation
  - Recent multiple disasters
  - Other federal agency assistance programs
  - Two thresholds must be met under the Stafford Act, a state threshold and a county threshold. These thresholds are based on a pre-determined legal formula that disaster damages must exceed. The formula uses population of the jurisdiction as determined in the last official U.S. Census. Once a disaster is declared, additional counties can be added as their threshold is attained.
- Individual Assistance Program
  - Concentration of damage
  - Trauma
  - Special populations

- Voluntary agency assistance available
- Insurance coverage in force
- Damaged residences – severity and number.

**Appeals:** The governor or tribal chief executive can appeal the denial of a major disaster or emergency declaration request. The appeal must be submitted within 30 days of the date of the denial letter and should include additional information justifying the need for supplemental federal assistance.

### ***Fire Management Assistance Grants (FMAGs)***

Fire Management Assistance is available to States, local and tribal governments, for the mitigation, management, and control of fires on publicly or privately owned forests or grasslands, which threaten such destruction as would constitute a major disaster. The Fire Management Assistance declaration process is initiated when a State submits a request for assistance to the Federal Emergency Management Agency (FEMA) Regional Director at the time a "threat of major disaster" exists. The entire process is accomplished on an expedited basis and a FEMA decision is rendered in a matter of hours.



The Fire Management Assistance Grant Program provides a 75 percent Federal cost share and the State pays the remaining 25 percent for actual costs. Before a grant can be awarded, a State must demonstrate that total eligible costs for the declared fire meet or exceed either the individual fire cost threshold - which applies to single fires, or the cumulative fire cost threshold, which recognizes numerous smaller fires burning throughout a State. (Note: tribal governments must continue to seek fire management assistance through state request to the FEMA Administrator for FMAGs.)

For more information on FMAGs, see [here](#).

### ***Declaration Options for a Tribal Government***

- Request their own declaration (except in the case of FMAGs)
- Seek assistance through a state declaration

- Seek one or more types of assistance through its own declaration and seek other types of assistance as part of a state’s declaration
  - Work/damage can only be considered in one declaration request and cannot be considered in multiple declaration requests.

### ***Post Declaration Actions***

Add-ons: The governor or the governor’s authorized representative (GAR) can request designation of additional counties and programs within 30 days of the declaration or the end of the incident period, whichever is later. The governor or GAR may submit an extension request within the 30-day period. Such a request must provide a valid reason supporting an extension.

Request to add an incident type: Adding an incident type may be necessary when a Governor or Tribal Chief Executive’s expedited request resulted in a declaration prior to the completion of PDAs, and not all applicable damage types were identified in the declaration letter.

Request to re-open the incident period: A post declaration request to reopen the incident period must document evidence that:

- The event in fact had significant impact outside of the established incident period, and
- must be accompanied by a statement from the National Weather Service (or other federal agency with relevant expertise, such as the U.S. Geological Survey in the case of seismic events)

-OR-

- The subsequent event occurred (or will occur) within approximately 72 hours or less between events, and
- the same geographical areas are impacted again, and
- the damage was (or is likely to be) significant and difficult to distinguish from that of the earlier event, and
- must be accompanied by a statement from the National Weather Service (or other federal agency with relevant expertise, such as the U.S. Geological Survey in the case of seismic events)

Cost share adjustments: The authority to adjust the Public Assistance cost share resides with the president. FEMA will recommend an increase in the federal share to not more than 90 percent for Public Assistance when a disaster is so extraordinary that actual federal obligations under the Stafford Act, excluding administrative cost, meet or exceed a qualifying threshold<sup>4</sup>.

### **FEMA-State and /or FEMA-Tribe Agreements**

General. Upon the declaration of a major disaster or an emergency, the governor, acting for the state (or the tribal chief executive, acting for the tribe), and the FEMA regional administrator or

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<sup>4</sup> 44 CFR 206.47(b). The amount is adjusted annually for inflation using the Consumer Price Index.

his/her designee, acting for the federal government, will execute a FEMA-State Agreement (or a FEMA-Tribe Agreement). This agreement states the understandings, commitments, and conditions for which FEMA disaster assistance will be provided. This agreement imposes binding obligations on FEMA, states (or tribes), their local governments and private nonprofit organizations within the States in the form of conditions for assistance which are legally enforceable. No FEMA funding will be authorized or provided to any grantees or other recipients, nor will direct federal assistance be authorized by mission assignment, until such time as this agreement for the presidential declaration has been signed, except where it is deemed necessary by the regional administrator to begin the process of providing essential emergency services or housing assistance under the Individuals and Households Program.

- Terms and conditions. This agreement describes the incident and the incident period for which assistance will be made available, the type and extent of the federal assistance to be made available, and contains the commitment of the state and local government(s) (or tribal government) with respect to the amount of funds to be expended in alleviating damage and suffering caused by the major disaster or emergency. The agreement also contains such other terms and conditions consistent with the declaration and the provisions of applicable laws, executive orders and regulations.
- Provisions for modification. In the event that the conditions stipulated in the original agreement are changed or modified, such changes will be reflected in properly executed amendments to the agreement, which may be signed by the GAR or the tribal chief executive, and the regional administrator or his/her designee for the specified major disaster or emergency. Amendments most often occur to close or amend the incident period, to add forms of assistance not originally authorized, or to designate additional areas eligible for assistance. States are responsible for keeping GAR and SCO designations current.
- Closure of the FEMA State or Tribe Agreement. Closure language has been added to these agreements to stress that they should be closed within 180 days of the end of period of performance.

## Disaster Survivor Assistance

Based on the desire to provide expanded services to disaster survivors, FEMA established the Disaster Survivor Assistance (DSA) program.



### ***DSA's Mission***

DSA's mission is to build and sustain an expeditionary cadre that can address disaster survivors' immediate needs by:

- Establishing a timely presence
  - Providing in-person, tailored information and services
  - Providing referrals to Whole Community partners
- Collecting targeted information to support decision making
  - Identifying public information needs so critical messages can be prepared and distributed

### ***Five Essential Functions of DSA***

- Assess, Inform, Report (AIR)
  - DSA teams assess what's really happening in the community, inform disaster officials of those conditions, and report back to the Operations Section.
- On-site registration Intake
  - Using mobile technology, DSA teams offer survivors the opportunity to register for FEMA disaster assistance on-the-spot.
- Case Status Inquiries and Updates
  - Mobile tools allow DSA teams to check and verify information already provided by survivors, update their record, or discuss next steps in the assistance process.
- Pre- or Post-Registration Survivor Needs Assessment
  - DSA teams are trained to identify survivor needs and provide available assistance whenever and wherever they interact with survivors
- Referral to Whole Community Partners
  - DSA teams inform survivors about the range of help available in the community and maintain close contacts with state, tribal, and local governments, and with other partners.

### ***Helping Survivors through Mobile Technology***

DSA teams use tablets and other technological tools to enhance their mobile capabilities. These tools allow DSA teams to bring services directly to the survivors who need the most help.

- Hand-held tablets let DSA teams register survivors at home or work.



- The Survivor Mobile Application Reporting Tool (SMART) uses mobile geo-tagging and photo-capable devices in the field, giving FEMA leaders an instant picture of critical and emerging needs. It also automates information flow, reduces errors and need for paper maps.

## Individuals and Households Program

Everything begins with registration by calling (800)-621-FEMA (3362), registering online with a Disaster Survivor Assistance Team member as mentioned above, or registering online at [www.disasterassistance.gov](http://www.disasterassistance.gov). The Individuals and Households Program (IHP) provides financial help or direct services to those who have necessary expenses and serious needs if they are unable to meet the needs through other means. Up to \$33,000 is available in financial help (adjusted each year), although some forms of IHP assistance have limits. This full amount cannot be assumed, however. Typical grants run a fraction of that amount, averaging \$8,000 or less, according to an analysis by The Baton Rouge Advocate of payouts in a dozen recent high-profile disasters.

Flood insurance may also be required as indicated below. IHP assistance includes: Housing Assistance (including Temporary Housing, Repair, Replacement, and Semi-Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items). IHP is not intended to restore your damaged property to pre-disaster condition and may only provide enough money, up to the program limits, for you to return an item to service.

### ***Housing Assistance***

**Temporary Housing:** Money to rent a different place to live or a temporary housing unit (when rental properties are not available).

**Repair:** Money for homeowners to repair damage from the disaster that is not covered by insurance. The goal is to repair the home to a safe and sanitary living or functioning condition. FEMA may provide funds for home repair; then the homeowner may apply for a Small Business Administration disaster loan for additional repair assistance. Flood insurance may be required if the home is in a Special Flood Hazard Area. Repair and replacement items include:

- Structural parts of a home (foundation, outside walls, roof)

- Windows, doors, floors, walls, ceilings, cabinetry
- Septic or sewage system
- Well or other water system
- Heating, ventilating, and air conditioning system
- Utilities (electrical, plumbing, and gas systems)
- Entrance and exit ways from the home, including privately owned access roads
- Blocking, leveling and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines and tanks

Replacement: Money to replace a disaster-damaged home, under rare conditions, if this can be done with limited funds. FEMA may provide funding for home replacement. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements.

Semi-Permanent or Permanent Housing Construction: Money for the construction of a home. This type of assistance occurs only in very unusual situations, in locations specified by FEMA, where no other type of housing assistance is possible. Construction shall follow current minimal local building codes and standards where they exist, or minimum acceptable construction industry standards in the area. Construction will aim toward average quality, size and capacity, taking into consideration the needs of the occupant. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements.

### ***Other Needs Assistance***

The Other Needs Assistance provision of the Individuals and Households Program provides grants for uninsured, disaster-related necessary expenses and serious needs. Assistance includes:

- Medical and dental expenses
- Funeral and burial costs
- Repair, cleaning, or replacement of:
  - Clothing
  - Household items (room furnishings, appliances)
  - Specialized tools or protective clothing and equipment required for your job
  - Necessary educational materials (computers, school books, supplies)
- Repairing or replacing vehicles damaged by the disaster, or providing for public transportation or other transportation costs
- Moving and storage expenses related to the disaster for the storage of essential personal property to prevent additional damage **and** returning the property to the individual or household's pre-disaster primary residence
- The cost of a National Flood Insurance Program group flood insurance policy to meet the flood insurance requirements

Other miscellaneous items may include:

- Carbon monoxide detector
- Chainsaw
- Dehumidifier
- Weather radio
- Smoke detector
- Disaster-related child care expenses

Additional disaster-specific items may be added if requested by the state and approved by FEMA.

### ***Conditions and Limitations of IHP Assistance***

- **Non-discrimination:** All forms of FEMA disaster housing assistance are available to any affected household that meets the conditions of eligibility. No federal entity or official (or their agent) may discriminate against any individual on the basis of race, color, religion, sex, age, national origin, disability or economic status.
- **Residency status in the United States and its territories:** To be considered for disaster housing assistance, you or a household member must provide proof of identity and sign a declaration stating that the applicant is a United States citizen, a non-citizen national, or a qualified alien.
- **Supplemental Assistance:** Disaster housing assistance is not intended to substitute for private recovery efforts, but to complement those efforts when needed. FEMA expects minor housing damage or the need for short-term shelter to be addressed by homeowners or tenants. Furthermore, the Disaster Housing Program is not a loss indemnification program and does not ensure that applicants are returned to their pre-disaster living conditions.
- **Household Composition:** People living together in one residence before the disaster are expected to continue to live together after the disaster. Generally, assistance is provided to the pre-disaster household as a unit. If, however, the assistance provided to the household is not shared with the applicant, or if the new residence is too small or causes undue hardship, the applicant may request assistance separate from the pre-disaster household.
- **Type of Assistance:** Generally, more than one type of IHP assistance may be provided to the household. Only FEMA has the authority to determine which type of assistance is most appropriate for the household and the period of assistance to be covered.
- **Proper Use of Assistance:** All financial assistance provided by FEMA should be used as specified in writing: to rent another place to live, to make the home repairs identified by

FEMA, or to prevent eviction or foreclosure, or to replace or repair personal property. Failure to use the money as specified may make the applicant ineligible for additional assistance. All money provided by FEMA is tax-free.

- **Documentation:** It is the applicant's responsibility to provide all documentation necessary for FEMA to evaluate eligibility. The applicant may need to provide proof of occupancy, ownership, income loss, and/or information concerning your housing situation prior to the disaster. The applicant should keep all receipts and records for any housing expenses incurred as a result of the disaster. This includes receipts for repair supplies, labor and rent payments.
- **Insurance:** If the applicant has insurance, any assistance provided by FEMA should be considered an advance and must be repaid to FEMA when the insurance settlement payment is received. If the settlement is less than FEMA's estimated cost to make the home habitable, the applicant may qualify for funds to supplement the insurance settlement, but only for repairs relating to the home's habitability. FEMA does not provide replacement value amounts or assistance with non-essential items.
- **Duration of Assistance:** Repair and Replacement Assistance is provided as a one-time payment. Temporary Housing Assistance (or a mobile home/travel trailer) may be provided for an initial period of 1, 2, or 3 months (generally 2 months). To be considered for additional assistance, the applicant must demonstrate that any previous assistance from FEMA has been spent as instructed, and must demonstrate efforts to re-establish permanent housing. Additional assistance is generally provided for 1, 2, or 3 months at a time. The maximum period for IHP assistance is 18 months, unless extended by the president.
- **Appeal Rights:** If the applicant disagrees with FEMA's determination of eligibility or the form of assistance provided, there is a right to appeal within 60 days of the date of the notification letter. Send appeal letters to: Appeals Officer, FEMA- Individuals & Households Program, National Processing Service Center, P. O. Box 10055, Hyattsville, MD 20782-7055. Telephone: 1-800-621-FEMA or TTY 1-800-462-7585.  
Other options: 1) Fax documents to 1-800-827-8112 Attention: FEMA Appeals; and 2) if there is a Disaster Recovery Center (DRC) in the area, submit documents at the DRC.



## Disaster Recovery Centers

A Disaster Recovery Center (DRC) can be a fixed or mobile facility established near disaster impacted areas. This facility provides disaster survivors, including individuals with disabilities, and others with access and functional needs, a place to register for federal assistance with FEMA. A DRC also provides information and assistance on disaster relief resources available from, federal, state, tribal nations, and non-governmental organizations.

### *Types of DRCs*

- **Fixed Disaster Recovery Center:** A permanent structure (brick-and-mortar) with available utilities (electricity, running water, and commercial communications), which may be supported by a Mobile Communications Office Vehicle (MCOV) initially or when commercial communication service is unavailable.
- **Mobile Disaster Recovery Center:** A facility that is not hard wired (utilizing commercial connectivity services) and requires support from a MCOV that is equipped with satellite and communication capabilities. Typically, they have site durations of 3-5 days. They are rapidly deployable to reach small or isolated populations and operating hours may be specific to the locations. Mobile locations are also configured to service 3-4 locations in a local service area on a “route” and returning 2-3 visits to assure survivor needs are met.

### *Location Requirements for DRCs*

Sites are identified in coordination with local, state and federal officials based on the need and impact to the disaster survivors. The following include key requirements for a potential DRC such as:

- Requires a GSA lease or right of entry agreement with a building owner.
- Safety, security, and operational communication assessments.
- Americans with Disabilities Act (ADA) accessibility, or accessible with minor modifications.
- Location should be accessible by survivors.
- Building requirements
  - Minimum of 1,800 square feet
  - Availability access to it 24 hours a day, seven days a week.
  - Available for the full length of time of operations
  - Exclusive use for DRC activities
  - Restrooms either in the building or ability to station portable toilets
  - Plenty of parking
  - Large enough to scale up or down based on the need and to house state partners, Small Business Administration (SBA), voluntary agencies, Internal Revenue Service, Mitigation, Social Security, etc.

- Emergency vehicle accessibility
- Timeline to set up and establish a DRC is 5-7 days, but may be shortened.
- DRCs will remain operational until a time to close is mutually agreed upon by FEMA and state.

Sample Locations:

- Community centers
- Churches
- Government buildings



## Transitional Shelter Assistance

This explains FEMA's Transitional Shelter Assistance (TSA) Program, which provides short-term lodging assistance for survivors who are not able to return home for an extended or indeterminate period of time following a disaster.

FEMA may provide TSA to eligible disaster survivors who have a continuing need for shelter after the congregate shelters have closed because they are unable to return to their homes for an extended period of time. This initiative is intended to provide short-term lodging for eligible disaster survivors whose communities are either uninhabitable or inaccessible due to disaster-related damages.

TSA is funded under Section 403 of the Stafford Act and is subject to a state (or tribal) cost-share. Under TSA, disaster survivors may be eligible to stay in hotel or motel lodging for a limited period of time and have the cost of the room and taxes covered by FEMA. However, FEMA does not cover the cost of incidental room charges or amenities, such as telephone, room service, food, etc. For those who are eligible, FEMA will authorize and fund, through direct payments to participating hotels/motels, the use of those facilities as transitional shelters.

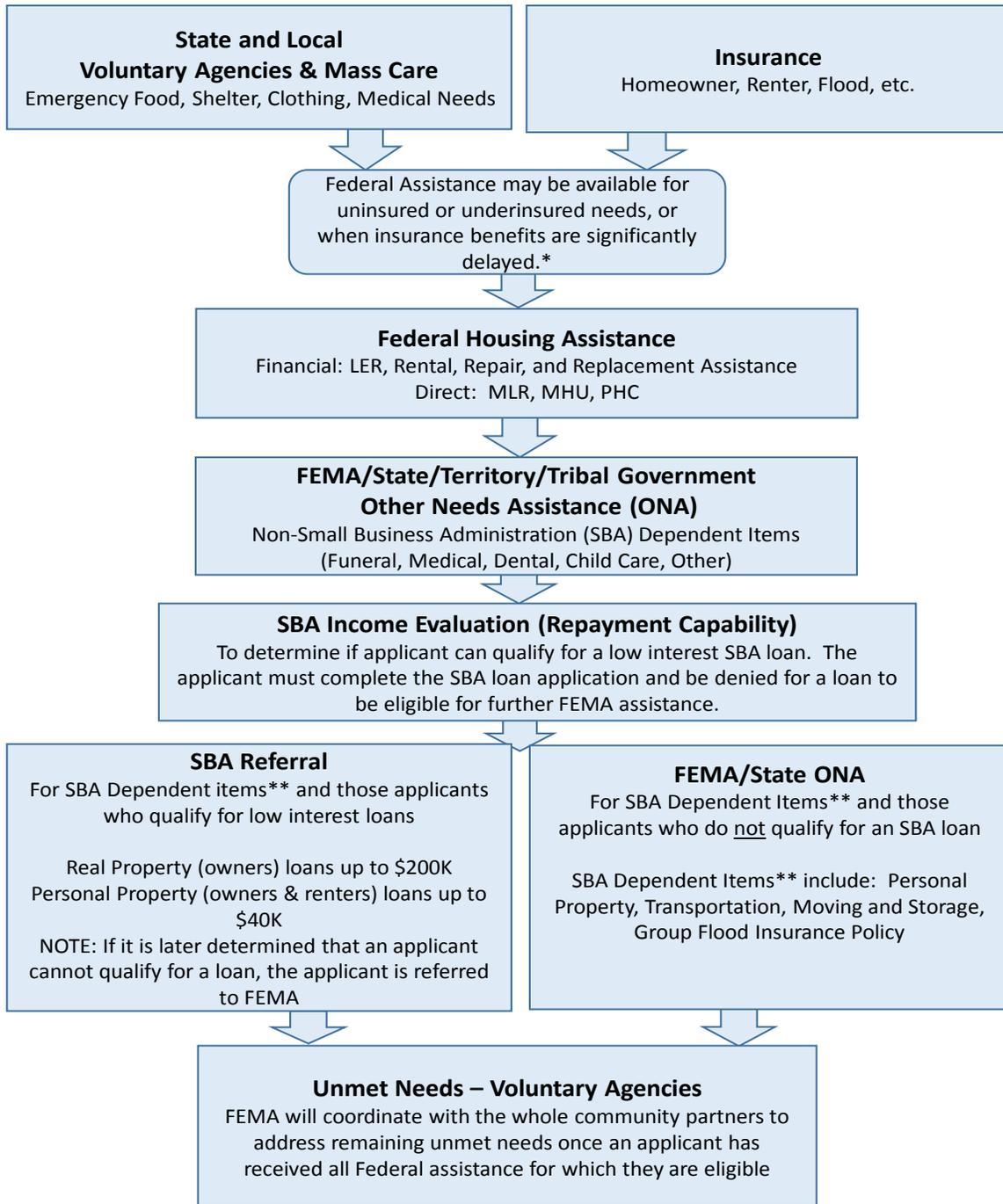
The initial period of assistance will be 5-14 days from the date FEMA approves TSA. FEMA, in conjunction with the state (or tribe), may extend this period of assistance, if needed. Individuals and households who are ineligible for TSA will be referred to local agencies or voluntary organizations for possible assistance.

## IA Sequence of Delivery

The Stafford Act prohibits the duplication of federal benefits. Therefore, FEMA may not provide IHP Assistance when any other source has already provided assistance or when assistance is available from another program, insurance, or any other source. The sequence of delivery establishes the order in which disaster relief agencies and organizations provide assistance to disaster survivors. This is intended to prevent duplication of benefits, maximize available resources, and coordinate efforts to help disaster survivors navigate the recovery process. The figure on the next page shows the sequence of delivery of Individual assistance after a disaster.

FEMA is only one part of a nationally coordinated effort to address disaster response and recovery; a whole community approach is needed to prepare for, protect against, respond to, recover from, and mitigate all hazards.

# Individual Assistance Sequence of Delivery



\*Eligibility for federal assistance is based on each applicant’s individual circumstances as they relate to each program’s conditions of eligibility. Not all applicants will be eligible for all forms of federal assistance.

\*\*In order to get certain ONA items (personal property, moving and storage or transportation assistance), the applicant must first apply to the SBA for a loan.

## Getting Disaster Help from the Small Business Administration

### *What You Need to Know*

- The Small Business Administration (SBA) offers low-interest disaster loans to businesses of all sizes, most private nonprofit organizations, homeowners and renters.
- Businesses may borrow up to \$2 million for any combination of property damage or economic injury.
- SBA offers low-interest working capital loans (called Economic Injury Disaster Loans) to small businesses, small businesses engaged in aquaculture and most private nonprofit organizations of all sizes having difficulty meeting obligations as a result of the disaster.
- If you are a homeowner or renter, FEMA may refer you to SBA. SBA disaster loans are the primary source of money to pay for repair or replacement costs not fully covered by insurance or other compensation.
- Homeowners may borrow up to \$200,000 to repair or replace their primary residence.
- Homeowners and renters may borrow up to \$40,000 to replace personal property.

### *What You Need to Do*

- Begin by registering with FEMA. Call (800) 621-3362.
- Homeowners and renters should submit their SBA disaster loan application, even if they are not sure if they will need or want a loan. If SBA cannot approve your application, in most cases they refer you to FEMA's Other Needs Assistance (ONA) program for possible additional assistance.

### *Three Ways to Apply to SBA (after you register with FEMA)*

- Apply online using the Electronic Loan Application (ELA) via SBA's secure website at: <https://disasterloan.sba.gov/ela>
- Apply in person at any Disaster Recovery Center and receive personal, one-on-one help from an SBA representative. For additional information or to find a location near you visit our website at: <http://www.sba.gov/disaster> or call SBA at **(800) 659-2955**. Individuals who are deaf or hard-of-hearing may call (800) 877-8339.
- Apply by mail: complete a paper application and mail it to SBA at: 14925 Kingsport Rd., Ft. Worth, TX 76155-2243.

## Public Assistance



The Public Assistance Program provides grants to state, local and tribal governments and certain non-profit entities to assist them with the response to and recovery from disasters. Specifically, the program provides assistance for debris removal, emergency protective measures, and permanent restoration of infrastructure.

### ***Eligible Applicants***

Eligible applicants include state governments, local governments and any other political subdivision of the state, Native American tribes and Alaska Native Villages. Certain private non-profit (PNP) organizations may also receive assistance. Eligible PNPs include educational, utility, emergency, medical, temporary or permanent custodial care facilities (including those for the aged and disabled), irrigation (unless solely for agriculture), museums (but not the grounds), zoos, community centers, libraries, homeless shelters, senior citizen centers, shelter workshops and health and safety services and other PNP facilities that provide essential services of a governmental nature to the general public. PNPs that provide "critical services" (power, water - including water provided by an irrigation organization or facility, sewer, wastewater treatment, communications and emergency medical care) may apply directly to FEMA for a disaster grant. All other PNPs must first apply to SBA for a disaster loan. If the PNP is declined for a SBA loan or the loan does not cover all eligible damages, the applicant may reapply for FEMA assistance.

### ***Public Assistance Process***

As soon as practicable after the declaration, the recipient (state or tribe), assisted by FEMA, conducts applicant briefings for state, local, tribal and PNP officials to inform them of the assistance available and how to apply for it. A request for Public Assistance must be filed with the state or tribe within 30 days after the area is designated eligible for assistance. Following the applicant's briefing, a kickoff meeting is conducted where damages will be discussed, needs assessed, and a plan of action put in place. A combined federal/state/tribal/local team proceeds with project formulation, which is the process of documenting the damages to the

eligible facility, the eligible work, and the eligible cost identified by state, tribal, or local representatives. The team prepares a project worksheet (PW) for each project.

### ***Public Assistance Project Categories***

- Category A: Debris removal
- Category B: Emergency protective measures
- Category C: Roads and bridges
- Category D: Water control facilities
- Category E: Public buildings and contents
- Category F: Public utilities
- Category G: Parks, recreational and other



**Small Projects:** Projects falling below a certain threshold are considered "small." The threshold is adjusted annually for inflation. For fiscal year 2016, that threshold is \$121,800. For small projects, payment of the federal share of the estimate is made upon approval of the project. The sub-recipient is required to notify the recipient of completion of the project.

**Large Projects:** For large projects, payment is made on the basis of actual costs determined after the project is completed; although interim payments may be made as necessary. Once FEMA obligates funds to the recipient, further management of the assistance, including disbursement to sub-recipients, is the responsibility of the recipient. FEMA will continue to monitor the recovery progress to ensure the timely delivery of eligible assistance and compliance with the law and regulations.

The federal share of assistance is not less than 75 percent of the eligible cost. The recipient determines how the non-federal share (up to 25 percent) is split with the sub-recipients (eligible applicants).

## ***Section 406 Hazard Mitigation Funding***

If your damaged facility is eligible for permanent repairs under the Public Assistance Program, you may also be eligible for additional cost-shared assistance under Section 406 of the Stafford Act for cost-effective measures that will prevent future similar damage to your facility. These measures are called hazard mitigation measures. FEMA strongly encourages you to consider hazard mitigation opportunities as a part of the repair and restoration of your facility. Hazard mitigation measures for your project may be proposed by you, FEMA, or the State. Studies have demonstrated that the overall benefit-cost ratio for FEMA mitigation grants is about 4:1, though the ratio varies from 1.5 for earthquake mitigation and 5.1 for flood mitigation. Typically the benefit of investing \$1 dollar worth of mitigation can provide up to \$4 worth of mitigation protection. While basic funding will return your facilities to their pre-disaster design, function, and capacity, hazard mitigation measures will improve on the pre-disaster design and mitigate future damage. (Upgrades required to meet applicable codes and standards are part of your basic eligible restoration work, not hazard mitigation measures.)

Hazard mitigation opportunities usually present themselves at sites where damages are repetitive and simple measures will solve the problem. A hazard mitigation proposal is a written description and cost estimate of what it will take to repair the damage in such a way as to prevent it from happening again. The proposal is submitted with the Project Worksheet and describes in detail the additional work and cost associated with the mitigation measure. Hazard mitigation measures must meet one of the following tests of cost-effectiveness:

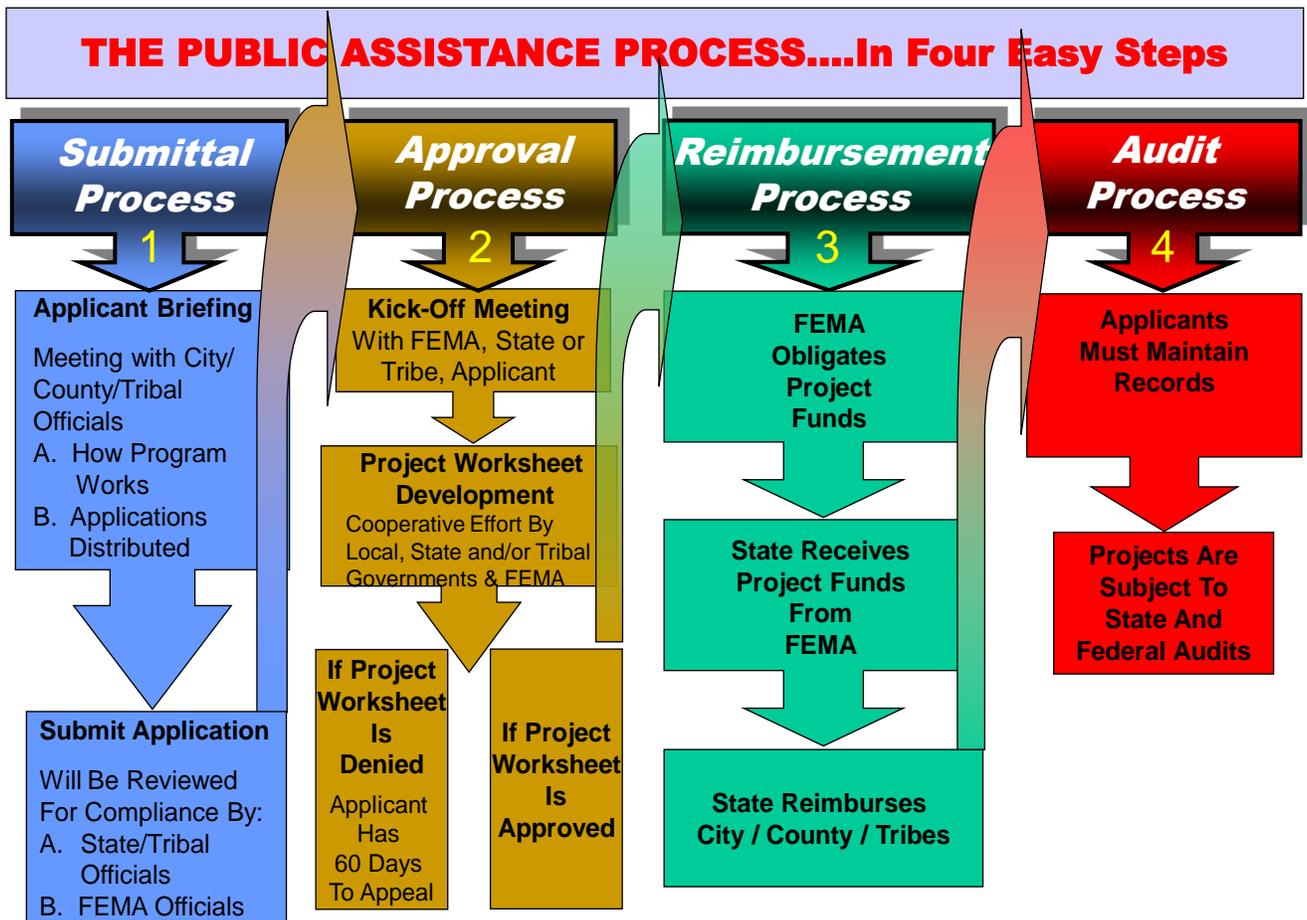
- Cost no more than 15 percent of the total eligible cost of eligible repair work for the damaged facility
- Cost no more than 100 percent of the total eligible cost of eligible repair work and on the list of FEMA-approved mitigation measures
- Have a benefit-cost ratio of equal to or greater than 1.0

Because mitigation measures can be technically complex and must be thoroughly evaluated for feasibility, you may want to ask your FEMA Public Assistance Crew Leader (PAC) for technical assistance in identifying hazard mitigation measures or in preparing a proposal. The PAC may request additional help from a Technical Specialist who can identify hazard mitigation opportunities and analyze hazard mitigation proposals for cost-effectiveness and feasibility. Since hazard mitigation will often change the pre-disaster design of the facility and will require consideration of environmental and historic preservation issues, the PAC may also obtain assistance from Technical Specialists in those areas. If approved (i.e., good engineering design, cost-effective, eligible, technically feasible, and compliant with environmental and historic preservation rules, etc.), the additional work will be addressed in a separate paragraph within the SCOPE OF WORK section of the Project Worksheet. If approved, the costs will be included in the overall funding of your project and funded at 75 percent Federal cost share.

For more information, see the Public Assistance Program and Policy Guide (PAPPG), Appendix J: Cost-Effective Hazard Mitigation Measures pp. 184-188 [here](#).

***The Public Assistance Process....In Four Easy Steps***

Region 6 developed the pictorial below to aid local emergency managers understand the basic Public Assistance process.



## Environmental and Historic Preservation

Environmental resources, cultural institutions, and historic assets define communities and contribute to their well-being and unique character. FEMA's Environmental and Historic Preservation (EHP) program office plays a critical role in safeguarding these resources by helping communities incorporate environmental stewardship and historic preservation into emergency management decisions. As disasters continue to challenge our nation and communities grapple with issues of preparedness and sustainability, EHP offers expertise to ensure both legal compliance and informed local, tribal and national planning.

### *Safeguarding Community Resources*

Steps taken to strengthen or rebuild communities can have long-term impacts on environmental and cultural resources that are important to us all. To ensure proper stewardship of historic properties and the environment, there are more than 30 federal regulations, directives, and legal mandates – in addition to a number of state laws and regulations – in place to protect these resources. EHP leads FEMA's efforts to ensure that community projects meet these requirements. In doing so, EHP helps local entities better prepare for and reduce the impact of disasters on valuable natural and cultural assets.

### *When EHP Review Can Be Expected*

Whether a community is taking action to mitigate against a future disaster (or simply restoring facilities to pre-disaster condition), chances are these improvements or rebuilding projects will affect local environmental and historic resources. And, if the project will be supported by FEMA grant funding, EHP review is required to determine what impact it will have to environmental and historic resources. While some projects require minimal EHP review, others demand more attention due to the nature of the work proposed. For example, post-disaster repairs to a historic building or construction of a flood control structure near endangered species' habitats will typically have a significant impact on cultural and environmental resources and warrant more extensive review. Other activities that trigger more in-depth EHP review may not be as obvious – such as projects involving construction on undeveloped land. Determining when a range of laws and regulations might impact a project can sometimes be a challenge. However, there are certain “trigger points,” or key project characteristics that community officials should be aware of that may signal the need for more extensive review.

### *Common EHP “Trigger Points”*

Projects that often prompt EHP review include those that:

- Affect a historic property that is more than 50 years old
- Affect undisturbed ground
- Directly or indirectly affect endangered species or a designated critical habitat

- Are located in a coastal zone area
- Affect, control, or modify a wetland, waterway or body of water
- Involve irreversible conversion of farmland to non-agricultural use
- Are located within a seasonal route followed by migratory birds to and from their breeding areas

### ***EHP Laws and Executive Orders***

There are a number of federal laws, executive orders and policy regulations in place to help ensure that federal agencies and communities better preserve what nature – and our predecessors – have given us. These laws are not new; every administration since the 1960s has recognized the importance of protecting the integrity of our natural landscape and history and has contributed to these legislative mandates. A few examples of important EHP laws that communities may encounter in the course of project planning are:

- National Environmental Policy Act (NEPA): NEPA required federal agencies to give equal consideration to environmental, financial, and technical factors in planning and decision-making processes. This means that before FEMA can fund or implement an action that may affect the environment, decision makers must study potential impacts the proposed action and alternatives will have on natural development.
- National Historic Preservation Act (NHPA): NHPA directs federal agencies to take into account the effect of any federally funded or assisted project on historic properties. A “historic property” is considered to be any district, building, structure and site or object that is eligible for listing in the National Register of Historic Places due to its significance in American history, architecture, archaeology, engineering or culture.
- Endangered Species Act (ESA): ESA dictates that federal agencies prevent or modify any projects that are authorized, funded, or carried out by the agency and are likely to jeopardize the continued existence of any endangered species or threatened species or result in the destruction or adverse modification of a critical habitat.

## Mitigation



Mitigation is the effort to reduce the loss of life and property by lessening the impact of disasters. A recent study by the Multihazard Mitigation Council (MMC) shows that each dollar spent on mitigation saves an average of \$4.00. Mitigation yields benefits to society by creating safer communities by reducing loss of life and property; enabling individuals to recover more rapidly from floods and other disasters; and lessening the financial impact on the federal treasury, states, tribes, and communities. Mitigation is enacted in many ways including flood insurance, floodplain management, hazard mapping, hazard mitigation planning and hazard mitigation grants.

### ***National Flood Insurance Program***

The National Flood Insurance Program (NFIP) was established with the passage of the National Flood Insurance Act of 1968. The NFIP is a federal program enabling property owners in participating communities to purchase flood insurance as protection against flood losses. NFIP also requires state and local governments to enforce floodplain management ordinances that aim to reduce future flood damage. More than 22,100 communities in the U.S. participate in the NFIP and more than 5.1 million NFIP policies are in-force, providing \$1.25 trillion in content and building coverage.

Floods are the most common and costly natural disaster in the United States. Fortunately, property owners who live in communities participating in the NFIP can purchase affordable protection to insure against flood losses. Since 1978, the NFIP has paid nearly \$52.5 billion dollars in flood insurance claims that have helped hundreds of thousands of families and businesses recover from flood events.

To participate in the NFIP, a community must adopt and enforce floodplain management ordinances that meet or exceed the minimum requirements of the program. These requirements are intended to prevent loss of life, loss of property, reduce taxpayer costs for disaster relief, as well as minimize economic and social hardships that result from flooding. The

specific requirements that a community must adopt depend on the type of flood hazard faced by the community.

Residents and business owners who own property in high-risk areas (sometimes referred to as Special Flood Hazard Areas [SFHAs]) are required to purchase flood insurance if they have a mortgage from a federally regulated or insured lender. They also must carry the insurance for the life of the mortgage. Residents and business owners with a mortgage on a building outside high-risk areas can also purchase flood insurance and may be eligible for lower-cost preferred risk policies.

In general, a policy does not take effect until 30 days after the purchase of flood insurance. However, if a policy is purchased in connection with making, increasing, extending or renewing a loan there is no waiting period and there is only a one day waiting period if purchase is related to revision or update of a Flood Insurance Rate Map (FIRM) within 13 months of the new FIRM's effective date. Physical damage to a building or personal possessions that are directly caused by a flood are generally covered by flood insurance. For example, damage caused by a sewer backup is covered if the backup is a direct result of flooding. However, if the backup is caused by some other problem, the damage is not covered.

### ***Community Rating System***

The Community Rating System (CRS) was implemented in 1990 as a voluntary program for recognizing and encouraging community floodplain management activities exceeding the minimum NFIP standards. Flood insurance premium rates are discounted to reward community actions that meet the three goals of the CRS, which are:

- Reduce flood damage to insurable property;
- Strengthen and support the insurance aspects of the NFIP; and
- Encourage a comprehensive approach to floodplain management.

Over 1,300 communities participate in the CRS, and any community in full compliance with the minimum NFIP floodplain management requirements may apply to join the CRS.

### ***Floodplain Management***

Floodplain management is the operation of a community program of preventive and corrective measures to reduce the risk of current and future flooding, resulting in a more resilient community. These measures take a variety of forms, are carried out by multiple stakeholders with a vested interest in responsible floodplain management and generally include requirements for zoning, subdivision or building, building codes and special-purpose floodplain ordinances. While FEMA has minimum floodplain management standards for communities participating in the NFIP, adopting higher standards will lead to safer, stronger, more resilient communities. Joining the NFIP is an important step toward reducing a community's risk of flooding and making a speedier, more sustained recovery should flooding occur. It also allows

property owners within a participating community to purchase NFIP flood insurance and receive disaster assistance for flood-related damage. Participation is voluntary and more than 22,100 communities have already agreed to adopt and enforce floodplain management ordinances that provide flood-loss reduction building standards for new and existing development.

### ***Hazard Mitigation Planning***

Hazard mitigation is best accomplished when based on a comprehensive, long-term plan developed before a disaster strikes. Mitigation planning is the process used by state, tribal, and local leaders to understand risks from natural hazards and develop long-term strategies that will reduce the impacts of future events on people, property, and the environment. The mitigation plan is a community-driven, living document.

Mitigation planning includes the following elements:

- Public Involvement – involving stakeholders as the community considers ways to establish a safer, more disaster-resilient community;
- Risk Assessment – identifying the natural hazards and risks that can impact a community based on historical experience, estimate the potential frequency and magnitude of disasters, and assess potential losses to life and property;
- Mitigation Strategy – based upon identified risks and available capabilities, communities develop mitigation goals and objectives as part of a strategy for mitigating hazard-related losses, which serve as the roadmap for implementing mitigation activities.

The regulatory requirements for local hazard mitigation plans can be found at Title 44 Code of Federal Regulations (CFR) §201.6. FEMA requires state, tribal, and local governments to develop and adopt hazard mitigation plans as a condition for receiving certain types of non-emergency disaster assistance, including funding for mitigation projects. Jurisdictions must update their hazard mitigation plans and re-submit them for FEMA approval every five years to maintain eligibility for the Hazard Mitigation Grant Program, Pre-Disaster Mitigation and Flood Mitigation Assistance grants. FEMA offers planning grants that support state, tribal and local governments in developing and updating mitigation plans.

### ***Hazard Mitigation Grant Program***

Following a disaster declaration, the president may make Hazard Mitigation Grant Program (HMGP) funds available to the state and local governments. The purpose of the HMGP program is to help communities implement hazard mitigation measures following a major disaster declaration. The HMGP is authorized under Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act.

HMGP funds may be used for projects that will reduce or eliminate the losses from future disasters. Funds may be used to protect either public or private property or to purchase

property that has been subjected to, or is in danger of, repetitive damage. Examples of projects include, but are not limited to:

- Acquisition of real property from willing sellers and demolition or relocation of buildings to convert the property to open space use,
- Retrofitting structures and facilities to minimize damages from high winds, earthquake, flood, wildfire, or other natural hazards,
- Elevation of flood prone structures,
- Development and initial implementation of vegetative management programs, and
- Minor flood control projects.

The funding available for HMGP is limited to a percentage of the total Public and Individual Assistance available for the disaster. FEMA can fund up to 75 percent of the eligible costs for projects while a 25 percent match must be met by cash and/or in-kind sources.



## **National Disaster Recovery Framework and Whole Community Recovery**

The National Disaster Recovery Framework (NDRF) outlines how all levels of government will work together to find creative solutions to the challenges that stand in the way of full recovery from disasters. The goal is to meet the recovery needs of individuals and communities, as well as the state and tribal governments. The framework establishes coordination structures, defines leadership roles and responsibilities, and guides coordination and recovery planning at all levels of government.

### ***Addressing the Needs of the Whole Community***

Starting with input from individuals at the local level, the framework incorporates whole community values, emphasizing core principles such as individual and family empowerment, partnership and inclusiveness. The NDRF underscores the importance of local, state and tribal leadership and participation of community members and organizations in decision making. This results in priorities set by the people who live and work in affected communities.

### ***Collaborative Planning***

After communities identify their priorities for recovery, federal agencies may be able to find alternative pathways to secure technical assistance and funding to support these local recovery priorities.

### ***Recovery Support Functions***

The NDRF introduces six recovery support functions led by designated federal coordinating agencies:

- Community Planning and Capacity Building - FEMA
- Economic - U.S. Department of Commerce
- Health and Social Services - U.S. Department of Health and Human Services
- Housing - U.S. Department of Housing and Urban Development
- Infrastructure Systems - U.S. Army Corps of Engineers
- Natural and Cultural Resources - U.S. Department of Interior

These agencies work with their state counterparts to find alternative solutions when communities need expertise and funding they cannot obtain through traditional means. Under the NDRF, for example, the Department of Housing and Urban Development takes the lead on disaster housing issues. The Department of Interior takes the lead on assisting communities wishing to preserve, protect and restore natural and cultural resources, such as historic structures, during recovery.

## Online Resources

The Federal Emergency Management Agency (FEMA) has developed a series of online resources about the agency's mission and programs, and how to be prepared for all types of disasters. These resources include FEMA's blog and Facebook page, and a variety of Twitter accounts that provide updates on emergency management issues from around the country. In addition, FEMA has designed a number of "widgets" that can be embedded on agency webpages. These "widgets" provide quick links to information on how to prepare for a disaster and, if necessary, how to apply for assistance if you have been affected by a federally-declared disaster.

### ***Laws, Regulations and Policy:***

Robert T. Stafford Act: see [here](#)

Sandy Recovery Improvement Act: [Sandy Recovery Improvement Act of 2013 | FEMA.gov](#)

FEMA Damage Assessment Operations Manual: [here](#)

Individuals and Household Programs Unified Guidance: [IHP-Unified-Guidance-Final-10122016.pdf](#)

Public Assistance Programs and Policy Guide: [here](#)

FEMA Program Fact Sheets: [www.fema.gov/fact-sheets](http://www.fema.gov/fact-sheets)

Disaster Assistance Program Registration: [www.disasterassistance.gov](http://www.disasterassistance.gov)

Hazard Mitigation Grant Program: [www.fema.gov/hazard-mitigation-grant-program](http://www.fema.gov/hazard-mitigation-grant-program)

### ***FEMA Websites***

FEMA Home Page: [www.fema.gov](http://www.fema.gov)

FEMA Region 6: [www.fema.gov/region-vi-arkansas-louisiana-new-mexico-oklahoma-texas](http://www.fema.gov/region-vi-arkansas-louisiana-new-mexico-oklahoma-texas)

Ready Campaign: [www.Ready.gov](http://www.Ready.gov)

Citizen Corps Main Website: [www.citizencorps.gov](http://www.citizencorps.gov)

The FEMA Blog: [www.fema.gov/blog](http://www.fema.gov/blog)

Videos and Podcasts: [www.fema.gov/media-library](http://www.fema.gov/media-library)

FEMA News Releases: [www.fema.gov/news-releases](http://www.fema.gov/news-releases)

FEMA Widgets for Your Home Page: [www.fema.gov/widgets](http://www.fema.gov/widgets)

### ***Mobile Resources***

FEMA's Mobile Website: <http://m.fema.gov>

FEMA's Smartphone Application: [www.fema.gov/mobile-app](http://www.fema.gov/mobile-app)

### ***Social Media Resources***

FEMA Facebook Page: <http://www.facebook.com/FEMA>

FEMA YouTube Account: <http://www.youtube.com/user/FEMA>

FEMA Twitter Accounts: <https://twitter.com/fema>

Local Emergency Management Twitter: <https://twitter.com/fema/lists/local-em>

State Emergency Management Twitter: <https://twitter.com/fema/lists/state-em-offices>

## **How to Contact FEMA Region 6**

Federal Emergency Management Agency Region 6  
800 N. Loop 288  
Denton, TX 76209-3698  
940-898-5399  
800-426-5460