

Appendix B Federal, State, Local Government

Federal Disaster Programs

This section here is an overview of some agencies and some of their programs; this is not a comprehensive list or a list of programs that will be available for each disaster. This is a place for VOAD/COADs to begin research that can help them create a preparedness plan before a disaster that can help to improve the recovery process.

FEMA - Individuals and Households Program (IHP)

IHP provides money and services to people in the disaster area when losses are not covered by insurance and property has been damaged or destroyed. It is meant to help with critical expenses that cannot be covered in other ways. This assistance is not intended to restore damaged property to its condition before the disaster. Disaster assistance available from FEMA may include:

Housing Assistance

1. Temporary Housing:

Money is available to rent a different place to live or a government-provided housing unit when rental properties are not available.

2. Repair:

Money is available to homeowners to repair damage from the disaster to their primary residence that is not covered by insurance. The goal is to make the damaged home safe, sanitary, and functional.

3. Replacement:

Money is available to homeowners to replace their home destroyed in the disaster if it is not covered by insurance. The goal is to help the homeowner with (a portion of) the cost to replace their destroyed home.

4. Permanent/Semi-Permanent Housing Construction:

Direct assistance or money used for the construction of a home. This type of help only occurs in insular areas or remote locations specified by FEMA, where no other type of housing assistance is possible.

Other Needs Assistance

Money is available to repair damaged personal property or to pay for disaster-related necessary expenses and serious needs caused by the disaster. This disaster assistance may include monetary support for:

1. Disaster-related medical and dental costs;
2. Disaster-related funeral and burial costs;
3. Clothing;
4. Household items (room furnishings, appliances);
5. Tools (specialized or protective clothing and equipment) required for the survivors job;
6. Necessary educational materials (computers, school books, supplies);
7. Fuel for primary heat source (heating oil, gas, firewood);
8. Disaster-specified clean-up items (wet/dry vacuum, air purifier, and dehumidifier);
9. A vehicle damaged by the disaster;
10. Moving and storage expenses related to the disaster (moving and storing property to avoid additional disaster damage while disaster-related repairs are being made to the home);
11. Other necessary expenses or serious needs as determined by FEMA.

While some disaster assistance funds are available through IHP, most disaster assistance from the Federal government is in the form of loans administered by the Small Business Administration.

Additional Assistance

Additional programs may be available during a federally-declared disaster if the State requests any/all of these:

FEMA - Disaster Legal Services (DLS)

The purpose of Disaster Legal Services (DLS) is to provide legal assistance to low-income individuals who, prior to or as a result of the disaster, are unable to secure legal services adequate to meet their disaster-related needs.

Legal advice is limited to cases that will not produce a fee (e.g., those cases where attorneys are paid part of the settlement, which is awarded by the court). Cases that may generate a fee are turned over to the local lawyer referral service. The assistance that local lawyers provide typically includes:

1. Help with insurance claims for doctor and hospital bills, loss of property, loss of life, etc.
2. Drawing up new wills and other legal papers lost in the disaster;
3. Help with home repair contracts and contractors;
4. Advice on problems with landlords; or
5. Preparing powers of attorney.

Conditions and Limitations of Disaster Legal Services:

1. Presidentially-declared major disasters *only*.
2. Non-discrimination. All forms of FEMA 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.

Disaster Unemployment Assistance (DUA)

The purpose of Disaster Unemployment Assistance (DUA) is to provide unemployment benefits and re-employment services to individuals who have become unemployed as a result of a major disaster and who are not eligible for regular State unemployment insurance (UI).

GENERAL REQUIREMENTS

To be eligible for DUA, individuals must:

1. Not be eligible for regular UI;
2. Be unemployed as a direct result of the disaster;
3. Be able and available for work, unless injured as a direct result of the disaster (see conditions below);
4. File an application for DUA within 30 days of the date of the announcement of availability of DUA; and
5. Have not refused an offer of employment in a suitable position.

CONDITIONS OF UNEMPLOYMENT

One of the following conditions of unemployment or inability to perform services in self-employment must have occurred as a direct result of the disaster:

1. The individual has had a week of unemployment following the date the major disaster began;
2. The individual is unable to reach his/her place of employment;
3. The individual was scheduled to start work and the job no longer exists or the individual was unable to reach the job;
4. The individual became the major support of the household because the head of the household died as a direct result of the disaster;
5. The individual cannot work because of an injury caused as a direct result of the major disaster; or
6. The individual lost a majority of income or revenue because the employer or self-employed business was damaged, destroyed, or closed by the federal government.

Applicants must register with the State employment services office before they can receive DUA benefits.

FEMA - Crisis Counseling Program (CCP)

For more than 30 years, federal, state, U.S. territory, and federally recognized tribal governments have worked together with local providers to help disaster survivors recover from the effects of a disaster. The CCP is a federal, FEMA-funded program that provides supplemental funding to states, U.S. territories, and federally recognized tribes after a Presidential disaster declaration. Through an interagency agreement, the SAMHSA Center

for Mental Health Services (CMHS) Emergency Mental Health and Traumatic Stress Services Branch provides grant administration and program oversight, as well as training and technical assistance for state and local mental health personnel.

The CCP consists of services focused on preventing or mitigating adverse repercussions of a disaster. This goal is achieved through the use of a prevention and public health approach. Beginning with the most severely affected group and moving outward, the program seeks to serve a large portion of the population affected by the disaster. Program services are community-based and often are performed in survivor's homes, shelters, temporary living sites, and churches. CCP services include supportive crisis counseling, education, development of coping skills, and linkage to appropriate resources, while assessing and referring those members of the community who are in need of more intensive mental health and substance abuse treatment to appropriate community resources. The CCP engages community gatekeepers and organizations through direct contact with stakeholder groups, such as unmet-needs committees, and participation in community events in order to facilitate response activities and services to survivors. The CCP is designed to assist with community recovery and collaboration in order to transition from CCP services to existing community resources upon the phase-down of the program.

CCP opportunities are rare; thus, it is vitally important that local jurisdictions partner with the state to accurately depict the mental health needs of the community immediately following a disaster.

FEMA – Disaster Case Management Program

The Disaster Case Management Program (DCMP) is a federally funded supplemental program administrated by the Department of Homeland Security's (DHS) Federal Emergency Management Agency (FEMA). In accordance with Section 426 of the Robert T. Stafford Disaster Relief and Emergency Act (Stafford Act), *"the President may provide case management services, including financial assistance, to State or Local government agencies or qualified private organizations to provide such services to [survivors] of major disasters to identify and address unmet needs"* (42 U.S.C. § 5189d).

In the event of a presidentially declared disaster that includes Individual Assistance (IA), the Governor of the impacted state may request the DCMP through direct federal services and/or a federal grant.

Disaster Case Management is a time-limited process that involves a partnership between a case manager and a disaster survivor (also known as a "client") to develop and carry out a

Disaster Recovery Plan. This partnership provides the client with a single point of contact to facilitate access to a broad range of resources. The process involves an assessment of the client's verified disaster-caused unmet needs, development of a goal-oriented plan that outlines the steps necessary to achieve recovery, organization and coordination of information on available resources that match the disaster-caused needs, monitoring of progress toward reaching the recovery plan goals and when necessary, client advocacy.

FEMA - Hazard Mitigation (HM)

The Hazard Mitigation Grant Program (HMGP) provides grants to States and local governments to implement long-term hazard mitigation measures after a major disaster declaration.

The purpose of the HMGP is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster. The HMGP is authorized under Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act.

National Disaster Recovery Framework (NDRF)

The National Disaster Recovery Framework (NDRF) is not a program, but rather a guide that creates stronger support for disaster-impacted state, local and tribal jurisdictions as they recover from disasters through a flexible, more inclusive structure. The NDRF is designed to enable disaster recovery managers to operate in a unified and collaborative manner as they work to restore quality of life, rebuild infrastructure, and revitalize economic and environmental vitality in the aftermath of disasters.

The National Disaster Recovery Framework introduces six new Recovery Support Functions that provide a structure to facilitate problem solving, improve access to resources, and foster coordination among State and Federal agencies, and nongovernmental partners and stakeholders. Each Recovery Support Function has coordinating and primary Federal agencies and supporting organizations that operate together with local, State and Tribal government officials, nongovernmental organizations (NGOs) and private sector partners.

Small Business Administration (SBA) Disaster Assistance Loans

The Small Business Administration (SBA) provides low interest disaster loans to homeowners, renters, businesses of all sizes and private, nonprofit organizations to repair or replace real estate, personal property, machinery and equipment, inventory and business assets that have been damaged or destroyed in a declared disaster.

USDA Programs

The United States Department of Agriculture (USDA) offers assistance in many ways, including direct or guaranteed loans, grants, technical assistance, and research and educational materials. USDA's authority to provide emergency assistance for its various disaster relief programs exists under the Robert T. Stafford Disaster Relief, Emergency Assistance Act of 1987, Agriculture Secretary Disaster declarations, Food and Nutrition Act of 2008, as well as other authorizing legislation.

Under the National Response Framework, USDA's Food and Nutrition Service (FNS) provides USDA foods to disaster relief agencies to feed people at shelters and mass feeding sites. States also can release, with FNS approval, USDA foods to disaster relief agencies to distribute directly to households that are in need. Such direct distribution takes place when normal commercial food supply channels such as grocery stores have been disrupted, damaged, destroyed, or are unable to function. With respect to authority provided by the Stafford Act, a request by a State Governor and a Presidential emergency or disaster declaration are required in order to trigger this assistance. No such Presidential declaration is required to invoke Section 416 of the Agricultural Act of 1949 or the Agriculture and Consumer Protection Act of 1973.

FNS can authorize the issuance of the Disaster Supplemental Assistance Program (DSNAP) when the President declares a major disaster with individual assistance under the Stafford Act. States must request approval from FNS to issue D-SNAP benefits in areas affected by a disaster. FNS works closely with States to prepare plans for D-SNAP. People who might not ordinarily qualify for the Supplemental Nutrition Assistance Program (SNAP) may be eligible for D-SNAP if they had expenses related to protecting, repairing, or evacuating their homes, or if they have lost income as a result of the disaster. Additionally, people who are already participating in the regular SNAP may be eligible for additional benefits under the D-SNAP. Disaster benefits are provided like regular program benefits through an Electronic Benefit Transfer (EBT) card that can be used at authorized food retailers to buy food.

USDA offers many programs that can provide assistance to landowners, farmers, ranchers and producers during disasters. More information on programs offered by USDA for disaster assistance can be found at: www.fns.usda.gov/disaster

National Emergency Grants (NEG)

Issued and funded by the United States Department of Labor, the disaster NEG's require that the Federal Emergency Management Agency (FEMA) has declared a disaster area eligible for public assistance and is only available to states. National Emergency Grants (NEG's) temporarily expand the service capacity of Workforce Investment Act Dislocated Worker training and employment programs at the state and local levels by providing funding assistance in response to large, unexpected economic events which cause significant job losses. NEG's generally provide resources to states and local workforce investment boards to quickly reemploy laid-off workers by offering training to increase occupational skills.

The primary purpose of a disaster project is to create temporary employment to assist with clean-up activities. The initial award will restrict the clean-up period to 6 months from the date of grant award, until there is a subsequent modification (e.g., fully documented plan or other request) that justifies a longer clean-up period. When issued, disaster NEG's provide temporary job creation to offer clean-up, restoration, and humanitarian assistance to communities that have been affected by a disaster event—to help provide food, clothing, shelter, and related humanitarian services; and to perform demolition, cleaning, repair, renovation and reconstruction of damaged and destroyed public structures, facilities, and lands, located within the designated disaster area. Temporary disaster jobs through a disaster NEG are limited to public and private nonprofit agencies.

More information on disaster NEG's offered through the US Department of Labor may be found at: <http://www.doleta.gov/neg/>

U.S. Department of Housing and Urban Development (HUD)

Housing and Urban Development (HUD) Disaster Recovery Assistance provides supplemental Community Development Block Grant (CDBG) funds appropriated by Congress for recovery from major disasters declared by the United States President. Each supplemental appropriations statute specifies the disasters or time period of disaster declarations for which funding is available. Grant funds are made available to states and units of general local government, Indian tribes, and insular areas, unless provided otherwise by supplemental appropriations statute based on their unmet disaster recovery needs. Unless otherwise restricted by statute or provided by waiver, the funds may be used for any activity eligible under section 105(a) of the Housing and Community Development Act of 1974, as amended, that meets a national objective under section 104(b) (3) of that Act, and is related to the covered disaster. Generally, at least 50 percent of the funds must be for activities that principally benefit persons of low and moderate income. Grantees

must report program progress quarterly via a web-based Disaster Recovery Grant Reporting (DRGR) system.

HUD's Section 203(h) program may provide FHA insurance to disaster survivors who have lost their homes and are facing the daunting task of rebuilding or buying another home. Borrowers from participating FHA-approved lenders may be eligible for 100 percent financing, including closing costs; making insurance available for both mortgage and home rehabilitation. HUD's Section 203(k) loan program may enable those who have lost their homes to finance the purchase or refinance of a house along with its repair through a single mortgage. It may also allow homeowners who have damaged houses to finance the rehabilitation of their existing single-family home.

HUD may also offer Section 108 loan guarantee assistance which may offer state and local governments federally guaranteed loans for housing rehabilitation, economic development and repair of public infrastructure.

HUD consistently shares information with FEMA and the State on housing providers that may have available units in impacted counties. This includes Public Housing Agencies and Multi-Family owners. The Department will also connect FEMA and the State to subject matter experts to provide information on HUD programs and providers.

For more information on HUD programs please visit: <http://www.hud.gov/>

Registration for Military and Civilian Personnel

Military personnel and their families affected by a federally declared disaster should contact their commanding officer or call Military One Source at 1-800-342-9647 to speak to a consultant or visit <http://www.militaryonesource.mil/> for additional information.

Uniformed and civilian personnel may be reimbursed for damage to, or loss of, personal property under the Military Personnel and Civilian Employees' Claim Act (MPCECA).

If there are questions regarding this assistance, please refer them to their commanding officer or the MPCECA claim office (within the Office of the Staff Judge Advocate) at the nearest installation of the Service to which they are assigned.

Health and Human Services (HHS) – Social Services Block Grants

Social Services Block Grants (SSBG) enables each state meet the needs of its residents through locally relevant social services. SSBGs support programs that allow communities to achieve or maintain economic self-sufficiency to prevent, reduce or eliminate dependency

on social services. Each state determines which services to provide and who is eligible to receive these services. SSBG funds enable each State to furnish social services best suited to meet the needs of the individuals residing within the State.

Such services may be, but are not limited to: daycare for children or adults, protective services for children or adults, special services to persons with disabilities, adoption, case management, health-related services, transportation, foster care for children or adults, substance abuse, housing, home delivered meals, independent/transitional living, employment services or any other social services found necessary by the State for its population. Services funded by the SSBG as far as practicable under the conditions of that State are directed at one or more of five goals: achieving or maintaining economic self-support to prevent, reduce or eliminate dependency; achieving or maintaining self-sufficiency, including reduction or prevention of dependency; preventing or remedying neglect, abuse or exploitation of children and adults unable to protect their own interest, or preserving, rehabilitating or reuniting families; preventing or reducing inappropriate institutional care by providing for community-based care, home-based care or other forms of less intensive care; and/or securing referral or admission for institutional care when other forms of care are not appropriate or providing services to individuals in institutions.

Internal Revenue Service

The IRS does not offer a specific program in response to disaster, however, the IRS may send outreach teams to encourage and assist people in taking advantage of tax laws that provide refunds and/or tax reductions after disaster-related losses.