

## Lesson 6: Key FEMA Programs

### Lesson Overview

As you learned in Lesson 4, the Operations Section coordinates the delivery of Federal assistance programs and services. This lesson provides an overview of the key FEMA programs in the Operations Section. These programs are part of the whole community response and recovery effort.

Upon completion of this lesson, you will be able to:

- Describe the programs and processes associated with the Individual Assistance (IA), Public Assistance (PA), Hazard Mitigation (HM), and Disaster Survivor Assistance (DSA) programs.
- Remember you can access the glossary throughout this course by selecting the glossary button in the top right corner of each main content screen.

### Additional Program Training

As the IA, PA, HM, and DSA programs are critical to FEMA's mission, there are considerable details associated with each program. Access these other FEMA courses, also available through the Emergency Management Institute, to learn more about these programs:

- IS-0403: Introduction to Individual Assistance (IA)
- IS-0634: Introduction to FEMA's Public Assistance Program
- IS-0393.A: Introduction to Hazard Mitigation

### FEMA Programs

There are several categories of disaster aid:

- Individual Assistance (IA)
- Public Assistance (PA)
- Hazard Mitigation (HM)
- Disaster Survivor Assistance (DSA)

### Individual Assistance (IA) Programs

Purpose: To help individual disaster survivors recover from a declared disaster.

Once the President has declared a Federal disaster (that includes IA), individuals and households may start to apply for IA. These programs are designed to help meet disaster applicants' sustenance, shelter, and medical needs during their path to recovery. This includes:

- Individuals and Households Program (IHP)
- Crisis Counseling
- Disaster Case Management
- Small Business Administration (SBA) and Department of Agriculture (USDA) Programs

- Disaster Unemployment Assistance (DUA)
- Veterans Assistance
- Disaster Legal Services (DLS)

## **IA: Sequence of Delivery**

A certain sequence of delivery must be followed following an incident to ensure that disaster survivors receive all the assistance to which they are legally entitled. The sequence order determines what other resources the agency or organization must consider before FEMA provides assistance. It also prevents duplication of benefits from multiple sources. The steps below outline the IA sequence of delivery in a declared disaster.

### **Step 1: Voluntary agencies provide mass care and emergency assistance**

Mass Care and emergency assistance is the first step in the sequence. Voluntary agencies provide a range of assistance services including (but not limited to) sheltering, feeding, and clothing disaster victims; evacuation support; reunification services; making accommodations for household pets; and the distribution of commodities and emergency supplies.

### **Step 2: Individuals confirm insurance coverage**

Insurance, such as homeowners' or NFIP insurance, is the second step in the sequence of delivery and pays claims for damages. Disaster victims who have filed for assistance with FEMA and who have real or personal property insurance must submit documentation of their insurance settlement or denial before FEMA assistance is considered for these items.

Once an applicant submits the appropriate insurance documents, FEMA will evaluate the submitted paperwork. If partial or no coverage was provided, the application will continue and progress through processing for possible disaster assistance. If full coverage was received from the insurance company, FEMA may not provide any funding for the insured item(s).

When insurance coverage is delayed, FEMA may award advance assistance. Advances must be repaid to FEMA once the applicant's insurance settlement is received if the insurance provides full coverage. If the insurance does not provide full coverage, the applicant may not be required to repay the advance. Applicants have 12 months following the disaster to submit their insurance documentation.

### **Step 3: FEMA provide housing assistance**

Housing Assistance (HA) awards from FEMA are not income dependent, which means the awards are available to all without regard to economic status.

The first step when applying for HA is for disaster survivors to register with FEMA and have an application for disaster assistance completed. This may be done online or over the phone. At that time, applicants are asked if their home was damaged. If their home was damaged, an inspector goes out to look at the home, determines whether the home is habitable, and records the damages to both real and personal property.

Habitability involves making the home (primary residence) safe, sanitary and functional. If the home is not habitable and the applicant does not have insurance, the application is sent for housing assistance processing. Thereby, the applicant may be found eligible for home repairs, as well as temporary assistance, such as Rental Assistance (RA) and Lodging Expense Reimbursement (LER).

#### **Step 4: FEMA and State(s) provide Other Needs Assistance (ONA)**

FEMA and the State also provide non-income-dependent Other Needs Assistance (ONA). There are four types of Non-SBA Dependent items including, Medical, Dental, Funeral and other. The applicant does not have to fill out an SBA loan packet to receive this kind of assistance. However, the applicant may have to provide proof that the expenses are disaster-related.

#### **Step 5: U.S. Small Business Association (SBA) approve loans**

Small Business Administration (SBA) disaster loans may be made available immediately following a disaster. When applicants fill out the FEMA registration for disaster assistance, they report their annual income. The income amount is compared to income tables referenced by the National Emergency Management Information System (NEMIS), and if the household income is greater than the income table in NEMIS, the applicant is referred to SBA. The applicant will automatically be sent an SBA packet to complete.

An applicant who is referred to SBA must fill out the packet and return it to the SBA if seeking assistance for repairing or replacing personal property items. If the application for a loan is turned down by SBA, FEMA will route the application to be considered for ONA grants, the next step in the sequence of delivery.

Applicants may receive a greater dollar amount of financial assistance through low-interest loans than through the award money from FEMA. In fact, some charitable groups may even refuse to provide them with financial assistance if they have not completed the SBA loan process. The applicants may be asked for SBA information upon requesting assistance from charitable groups.

Note that if the applicant has received the maximum amount of assistance from FEMA, State, and/or other Federal assistance programs and needs are still unmet, FEMA may refer the applicant back to voluntary agencies.

#### **Step 6: If ineligible for SBA loans, FEMA/State(s) provide ONA**

Another category of ONA is SBA-Dependent. These ONA items include Personal Property, Transportation, and Moving/Storage. If an applicant's household income is below a certain amount, the applicant may be referred directly to ONA. For applicants who received an SBA packet, SBA could deny the loan, give a loan for a partial amount if the applicant can only afford a certain amount in payments, or give the applicant a full loan amount to pay for the damages. Once the applicant is denied an SBA loan or receives only a partial amount of the funds needed, FEMA is notified and the applicant is referred to ONA for processing. It is at this point that ONA funds may be awarded.

## **Step 7: Voluntary agencies meet unmet needs**

Remember that voluntary agencies emergency services provide emergency food, shelter, clothing, and medical needs. In the sequence of delivery of disaster assistance, the role of voluntary organizations is prominent in both the early stages of disaster response and in the later stages of disaster recovery.

Voluntary organizations are among the very first emergency response organizations that arrive on a disaster scene and provide emergency response assistance to affected communities. They are also often among the very last organizations involved in providing long-term recovery support to communities.

These private non-profit organizations provide a wide array of disaster response and recovery services to help address, in particular, the unmet needs of disaster survivors after they have received the governmental disaster assistance services for which they are eligible. Some common services provided by voluntary organizations include providing shelter, food, clothing, child care, financial assistance, and financial counseling, as well as conducting or coordinating debris removal, disaster clean-up, home repair, and reconstruction.

## **Categories of Disaster Aid to Individuals**

You just learned how FEMA is not typically the first source of IA to disaster survivors—the sequence of delivery illustrates how FEMA coordinates with partner entities to ensure aid is provided without duplication of benefits.

### **Disaster Housing**

Disaster housing may be available through FEMA for up to 18 months, using local resources, for displaced persons whose residences were heavily damaged or destroyed. Funding can also be provided for housing repairs and replacement of damaged items to make homes habitable.

### **Disaster Grants**

Disaster grants are available to help meet other serious disaster related needs and necessary expenses not covered by insurance and other aid programs. These may include replacement of personal property, and transportation, medical, dental, and funeral expenses.

### **Low-Interest Disaster Loans**

Low-interest disaster loans are available after a disaster for homeowners and renters from the SBA to cover uninsured property losses. Loans may be available for repair or replacement of homes, automobiles, clothing, or other damaged personal property. Loans are also available to businesses for property loss and economic injury.

### **Other Disaster Aid Programs**

Other disaster aid programs provided by FEMA include crisis counseling, disaster-related unemployment assistance, legal aid, and assistance with income tax, Social Security, and Veteran's benefits. Other state or local help may also be available.

## **The IA assistance process associated with these categories of aid**

After the application is taken, the damaged property is inspected to verify the loss. If approved, an applicant will soon receive a check for rental assistance or a grant. Loan applications require more

information and approval may take several weeks after application. The deadline for most IA programs is 60 days following the President's major disaster declaration.

Audits are done later to ensure that aid went to only those who were eligible and that disaster aid funds were used only for their intended purposes. These Federal program funds cannot duplicate assistance provided by other sources such as insurance.

After a major disaster, FEMA tries to notify all disaster victims about the available aid programs and urge them to apply. The news media are encouraged to visit a Disaster Recovery Center (which you will learn more about later in this lesson), meet with disaster officials, and help publicize the disaster aid programs and the toll-free teleregistration number.

## **Other Survivor Assistance Programs**

In addition to FEMA's IA programs, disaster survivors may receive additional support through programs managed by the State or other Federal agencies.

Some of these additional programs include:

### **State Disaster Unemployment Assistance**

State Disaster Unemployment Assistance (DUA) is available for those who have become unemployed as a result of the disaster and covers individuals who are not included in regular State unemployment programs, such as:

- Self-employed persons
- Farm and ranch owners
- Migrant and seasonal workers
- Those who have insufficient quarters to qualify for other unemployment compensation

The 30-day application period for DUA begins the first day following the date of the public announcement of DUA availability. Payment will be made to an unemployed worker, who as a direct result of a Presidentially declared major disaster:

- No longer has a job;
- Is unable to reach the place of work (including those who live outside the disaster area but whose place of employment was affected);
- Was to commence work and does not have a job or is unable to reach the job;
- Has become the breadwinner for the household because the head of the household died as a direct result of the disaster; or
- Cannot work because of a disaster-incurred injury.

All unemployed individuals must register with the State's employment services office before they can receive DUA benefits. However, although most States have a provision that an individual must be able and available to accept employment opportunities comparable to the employment the individual held before the disaster, not all States require an individual to search for work.

With exceptions for persons with an injury and for self-employed individuals performing activities to return to self-employment, individuals must be able to work and available for work, which are the same requirements to be eligible for regular State unemployment insurance benefits.

DUA is 100% funded by FEMA, through the U.S. Department of Labor, and is administered by the State's employment agency.

### **Disaster Legal Services**

Often, people make it through a disaster only to be faced with other struggles such as landlords who refuse to make repairs to their homes or to waive their leases even though the homes are not safe to inhabit. When you encounter applicants seeking legal help to handle situations such as these, you can refer them to Disaster Legal Services (DLS).

DLS, through an agreement with the Young Lawyers Division of the American Bar Association, provides free legal help for low-income disaster survivors. Disaster survivors may access this legal assistance through a toll-free Legal Hotline and/or at Disaster Recovery Centers

In order to qualify for this benefit program, the individual must be a disaster survivor within a Presidentially declared major disaster area.

DLS can help with such issues as:

- Insurance claims (life, medical, property, etc.)
- Landlord/tenant problems
- Home repair contracts
- Consumer protection matters, remedies, and procedures
- Replacement of wills and other important legal documents destroyed in a major disaster
- Powers of attorney
- Guardianships and conservatorships

However, DLS MAY NOT be used to sue or recover funds from an entity.

### **USDA Disaster Assistance Programs**

U.S. Department of Agriculture (USDA) disaster assistance programs include:

- **Disaster Loans:** Disaster loans may be offered to farmers and ranchers (owners or tenants) who were operating and managing a farm or ranch at the time of the disaster and who are temporarily unable to obtain private, commercial credit. These loans are limited to the amount necessary to compensate for actual losses to essential property and/or production capacity.
- **Crop Insurance:** Crop insurance protects agricultural producers against crop losses resulting from natural causes. The program, which is administered by USDA's Risk Management Agency, offers several different plans for crops and livestock. Availability of these crop policy plans varies by State and county.

- Operating Loans: Operating loans may be used to purchase items needed for a successful farm operation. These items include livestock, farm equipment, feed, seed, fuel, farm chemicals, repairs, insurance, and other operating expenses.
- Rural Housing Repair Loans and Grants: The Rural Housing Repair Loans and Grants program provides loans and grants to very low-income homeowners to repair, improve, modernize, or remove health and safety hazards in their rural dwellings.

### **Veterans Affairs Disaster Programs**

Veteran's Affairs (VA) also provides several types of disaster assistance, including:

- Death benefits
- Pensions
- Insurance settlements
- Adjustments to VA home mortgages

### **Disaster Recovery Center (DRC)**

A key feature of the IA programs is the Disaster Recovery Center (DRC). The DRC is a readily accessible facility or mobile office where applicants may go for information about disaster assistance programs. It serves as the "face" of FEMA to many disaster survivors.

Some of the services that a DRC may provide include:

- Guidance regarding disaster recovery
- Clarification of any written correspondence received
- Answers to questions, resolution of problems, and referrals to agencies that may provide further assistance
- Status of applications being processed by FEMA
- Assistance with SBA applications

DRCs are established close to the disaster area, often in schools or armories, and are jointly operated by the State and FEMA. The number of DRCs open in a disaster depends on the magnitude of the disaster and the size of the area included in the declaration. DRC locations are usually announced in local newspapers and on local television and radio stations. The local emergency management office also may provide information on DRC locations.

### **Public Assistance (PA) Programs**

Purpose: To provide supplemental financial assistance to State, tribal, and local governments recovering from a declared disaster.

Under the PA Program, FEMA awards grants to assist State, tribal, and local governments, and certain non-profit entities, with disaster recovery. Specifically, assistance is provided for:

- Removing debris
- Repairing public buildings, roads, bridges, and other infrastructure

- Performing certain emergency protective measures

Eligible applicants include:

- Local governments
- State agencies
- Tribal governments and organizations
- Private non-profit organizations

Note that PA program funding is a cost share program—a minimum of 75% of the cost is Federal, and 25% is funded by the State, tribal, or local government.

Private nonprofit organizations or institutions that own or operate facilities that are open to the general public and that provide certain services otherwise performed by a government agency are eligible to apply for public assistance. These services include:

- Education: Colleges and universities; parochial and other private schools.
- Utility: Systems of energy, communication, water supply, sewage collection and treatment, or other similar public service facilities.
- Emergency: Fire protection, ambulance, rescue, and similar emergency services.
- Medical: Hospital, outpatient facility, rehabilitation facility, or facility for long-term care for mental or physical injury or disease.
- Custodial Care: Homes for the elderly and similar facilities that provide institutional care for persons who require close supervision, but do not require day-to-day medical care.
- Other Essential Governmental Services: Museums, zoos, community centers, libraries, homeless shelters, senior citizen centers, rehabilitation facilities, shelter workshops, and facilities that provide health and safety services of a governmental nature. Health and safety services are essential services that are commonly provided by all local governments and directly affect the health and safety of individuals. Low-income housing, alcohol and drug rehabilitation, programs for battered spouses, transportation to medical facilities, and food programs are examples of health services.

## Eligible Facilities and Work

Under the PA program, eligible facilities must:

- Be the responsibility of an eligible applicant
- Be located in a designated disaster area
- Not be under the specific authority of another Federal agency
- Be in active use at the time of the disaster

To be eligible for funding, the work performed by an eligible applicant, on an eligible facility, must:

- Be required as the result of a major disaster event
- Be located within a designated disaster area

- Be the legal responsibility of an eligible applicant
- Not be fundable by another Federal agency

## **Categories of PA Work**

FEMA has divided disaster-related work into two broad categories: emergency and permanent work. These categories are further divided into the seven categories listed below:

### **Emergency Work**

#### ***Debris removal***

- Clearance of trees and woody debris
- Certain building wreckage
- Damaged or destroyed building contents
- Sand, mud, silt, and gravel
- Vehicles
- Other disaster-related material deposited on public and, in very limited cases, private property.

#### ***Emergency protective measures***

- Measures taken before, during, and after a disaster to eliminate or reduce an immediate threat to life, public health, or safety, or
- Measures taken to eliminate or reduce an immediate threat of significant damage to improved public and private property through cost-effective measures

### **Permanent Work**

#### ***Roads and bridge systems***

Repair of roads, bridges, and associated features, such as shoulders, ditches, culverts, lighting, and signs.

#### ***Water control facilities***

Repair of drainage channels, pumping facilities, and some irrigation facilities. Repair of levees, dams, and flood control channels fall under Category D, but the eligibility of these facilities is restricted.

#### ***Public buildings and equipment***

Repair or replacement of buildings, including their contents and systems; heavy equipment; and vehicles.

#### ***Public utilities***

Repair of water treatment and delivery systems; power generation facilities and distribution facilities; sewage collection and treatment facilities; and communications.

#### ***Other (such as parks and recreation)***

Repair and restoration of parks, playgrounds, pools, cemeteries, mass transit facilities, and beaches. This category also is used for any work or facility that cannot be characterized adequately by the other categories.

## Eligible Costs

Generally, eligible costs are those that can be tied to the performance of eligible work. These costs must:

- Be reasonable and necessary to accomplish eligible work
- Comply with Federal, state, and local laws and regulations
- Include deductions of insurance proceeds, salvage value, and purchase discounts

## Hazard Mitigation (HM) Programs

Purpose: To help states and local governments implement hazard mitigation measures after a major disaster declaration.

FEMA's hazard mitigation programs provide funding for eligible mitigation activities that reduce disaster losses and protect life and property from future disaster damages. These programs include:

- 406 mitigation under PA
- Hazard Mitigation Grant Program (HMGP), also known as 404 mitigation
- Pre-Disaster Mitigation (PDM)
- Flood Mitigation Assistance (FMA)

## 406 Mitigation

Under the PA Program, Section 406 hazard mitigation is a funding source for cost-effective measures that would reduce or eliminate the threat of future damage to a facility damaged during the disaster. The measures must apply only to the damaged elements of a facility rather than to other, undamaged parts of the facility, or to the entire system.

406 mitigation—thus named since it is authorized under Section 406 of the Stafford Act—is managed by the PA branch after a major disaster declaration.

For example, if flooding inundates a sanitary sewer and blocks the manholes with sediment, mitigation to prevent the blockage of the damaged manholes in a future event may be considered eligible. However, work to improve undamaged manholes using the same method would not be eligible, even though the manholes are part of the same system.

Hazard mitigation measures are intended to restore a facility beyond its pre-disaster design. 406 mitigation measures are considered part of the total eligible cost of repair, restoration, reconstruction, or replacement of a facility. They are limited to measures of permanent work, and the applicant may not apply mitigation funding to alternate projects or improved projects if a new replacement facility is involved. Upgrades required to meet applicable codes and standards are not "mitigation measures" because these measures are part of eligible restoration work.

## Requirements for 406 Mitigation Projects

Section 406 mitigation projects must be:

- Cost effective
- Technically feasible
- Compliant with statutes, regulations, and Executive Orders
- Performed on damaged components of the facility

## Hazard Mitigation Grant Program (HMGP)

FEMA also provides mitigation assistance through the Hazard Mitigation Grant Program (HMGP). The 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 often referred to as 404 mitigation. It is authorized under Section 404 of the Stafford Act.

## Examples of 404 mitigation funded projects

- Acquisitions
- Building elevations
- Drainage upgrades
- Education and training
- Engineering studies
- Flood-proofing
- Hazard mitigation planning
- Slope stabilization
- Storm shutters
- Window film
- Zoning and building code ordinance development and strengthening

## Section 404 versus 406

Now that you've learned about both 404 and 406 mitigation, let's compare the two programs:

### 404 Mitigation

- Separate program implemented by the State
- May be applied statewide
- Applies to structural and non-structural mitigation measures such as:
  - Property acquisition
  - Education and Training
  - Drainage projects
- Funding is limited and based on the total disaster grants awarded by FEMAs

## 406 Mitigation

- Implemented through FEMA's PA Program
- Applies only to structural measures (not buyouts)
- Applies only to eligible, damaged facilities
- Has no program-wide limits on funds, but projects must be cost effective and approved by FEMA

## Pre-Disaster Mitigation (PDM)

Pre-Disaster Mitigation (PDM) provides funds to states, territories, tribal governments, communities, and universities for hazard mitigation planning and the implementation of mitigation projects prior to a disaster. The goal of the PDM program is to reduce overall risk to the population and structures, while at the same time, reducing reliance on Federal funding from actual disaster declarations.

PDM grants are to be awarded on a competitive basis and without reference to state allocations, quotas, or other formula-based allocation of funds.

## Flood Mitigation Assistance (FMA)

The Flood Mitigation Assistance (FMA) program was created as part of the National Flood Insurance Reform Act (NFIRA) of 1994 (42 U.S.C. 4101) with the goal of reducing or eliminating claims under the National Flood Insurance Program (NFIP).

FEMA provides FMA funds to assist State, local, and tribal governments in implementing measures that reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insured under NFIP.

## Disaster Survivor Assistance (DSA)

Purpose: To assess, inform, and report (AIR) in assistance to disaster survivors and expedite their recovery process.

Disaster Survivor Assistance (DSA), formerly known as Community Relations, is a program performed by the Operation Section's Disaster Survivor Assistance Branch. The DSA program supports the AIR mission and aims to expedite the recovery process of disaster survivors by providing them in-person, tailored guidance, and services to resolve their immediate and emerging needs, and identifying the needs of the whole community.

Functions of a DSA Team (DSAT) include:

- Supporting AIR mission
- Providing on-site registration
- Providing updates on status of the survivor's case
- Performing on-the-spot needs assessment
- Making referrals to OFAs and whole community partners
- Identifying critical messaging needs and coordinating with External Affairs

## **AIR Mission**

AIR is one of the essential DSA functions. AIR information is used not only by the DSATs, but by UCS as actionable data, by the Operations Section for situational awareness, by External Affairs, the Disability Integration Advisor, FEMA headquarters and regional offices, IMATs, and other partners.

## **Assess**

Gathering clear, concise and critical information through observation. It is the DSA program that assesses the critical and emerging needs of:

- Disaster survivors
- Whole community partners

## **Inform**

Ensuring disaster survivors and whole community partners have an understanding of and access to disaster assistance programs and services

## **Report**

Documenting critical and emerging issues, daily field activities, and key contacts gathered by DSA Specialists in the field to provide Operations, senior leadership, and partners with comprehensive summaries that identify needs and trends.

## **Lesson Summary**

Let's summarize what you have learned in this lesson:

- Individual Assistance (IA) programs help individual disaster survivors recover from a declared disaster.
- Public Assistance (PA) programs help State, Tribal, and local governments recover from a declared disaster.
- Hazard Mitigation (HM) programs, Section 404 and 406, help reduce or eliminate long-term risk to human life or property from hazards and their effects.
- The Disaster Survivor Assistance (DSA) program supports the AIR mission and expedites the recovery process by providing survivors in-person, tailored guidance and services to resolve immediate and emerging needs, and identifying the needs of the whole community.

Now that you have learned about key FEMA programs, in the next lesson you will learn about incident planning.