

## Unit Four



# Federal Disaster Assistance in Action

**T**he previous unit described the kinds of help that might be available from the Federal government in the event of a disaster. This unit will provide more detailed information on how this help reaches residents of the communities that the President declares to be major disaster areas. It will explain what disaster victims should expect when applying for assistance and how they can best prepare to participate in the process.

In this unit, you will learn about:

- ◆ How emergency information is handled in disasters.
- ◆ The disaster assistance application process.
- ◆ The responsibilities of persons applying for assistance.
- ◆ How assistance is provided for communities.

## EMERGENCY INFORMATION

Throughout a disaster period there is an urgent need for accurate information to reach those affected. Centerville's citizens, for example, will need to know how they can evacuate safely, where to stay, and later, where they can go for help in repairing flood-damaged homes and businesses.



*Providing a uniform, coordinated, and consistent message to the public is critical before, during, and following a disaster,*

As soon as the Governor is notified that the President has declared a major disaster, FEMA initiates a coordinated Federal, State, and local public affairs effort. The White House issues the initial news release announcing the declaration. FEMA issues a second release providing greater detail about counties designated and available programs. Copies are provided to the State and distributed to the media. These are the first steps in the release of information regarding the coordinated Federal and State response to the disaster.

To ensure that the public fully understands the nature of the Federal response to disasters, FEMA places a high priority on emergency information and public affairs. FEMA goes *beyond simply reacting*. The agency stresses a *proactive approach* designed to ensure the public is getting timely, accurate, consistent and easy-to-understand information from a reliable source. This approach uses all the current technological tools and requires the best available talent to reach the media and the disaster victims directly.

FEMA's approach to emergency information recognizes the importance of the partnerships with other Federal and State agencies, with local governments, and with voluntary agencies. FEMA has a unique role and an enormous responsibility when it comes to disaster assistance. It is the coordinating agency for all of the agencies that provide services during the disaster, as well as the coordinating agency for the dissemination of information.

It has been said that in times of disaster, information can be as important as food or water. Providing a uniform, coordinated, and consistent message to the public is critical. FEMA's Office of Public Affairs developed new emergency information dissemination methods to address this challenge.

## The Recovery Times

The *Recovery Times* combines the latest desktop publishing technology with electronic transmission of stories and images to one printing contractor for all disasters. Prepackaging information has facilitated quick publication and distribution of emergency information to communities. FEMA publishes the *Recovery Times* newsletter, in cooperation with State, local, and other Federal agencies, to provide timely and accurate information to disaster victims about disaster response, recovery, mitigation, and preparedness activities. Each issue contains customized content that is quickly developed for each disaster.



*FEMA publishes The Recovery Times to provide timely and accurate information to disaster victims.*

State, and other government and voluntary agencies work in partnership to help disaster victims get their lives back to normal.

*Recovery Times* is distributed by FEMA Community Relations Representatives and is available at all disaster field offices and disaster recovery centers. It is often inserted in local newspapers and is also made available to the State and to Congressional Representatives' offices affected by the disaster.

The publication's primary goal is to promote an understanding of disaster programs and policies—how people can apply for disaster assistance and what they can expect after they apply. Through this publication, FEMA, the

## The FEMA Radio Network

The FEMA Radio Network (FRN) is a digitized audio production and distribution system. Radio stations can call toll-free into the network 24 hours a day and obtain pre-recorded sound bites and public service announcements. FRN's state-of-the art studio supports news conferences and interviews.

FRN is easy to use. By simply dialing a toll-free telephone number, stations reach a series of recorded actualities that provide the latest up-to-the-minute reports on the Federal government's emergency response and recovery operations. Stations may then choose to record these briefs for use in their newscasts.

When a disaster hits, not only will radio listeners be completely informed on Federal emergency response activities with daily FEMA updates, but also they will hear it first-hand from FEMA officials in interviews with local newscasters.

After a disaster strikes, the recovery process starts and FRN continues to keep victims informed with information on where to apply for disaster assistance, where shelters are located, and how the disaster assistance application process works. Information is provided in other languages (such as Spanish) when the disaster area has large non-English speaking populations.

Throughout the year, FRN regularly updates its actuality service, letting radio stations know what is happening with FEMA's programs and projects around the country. FRN also provides customized public service announcements that focus on disaster threats such as hurricanes, floods, tornadoes, winter storms, earthquakes, or fires.

In addition to FRN, when situations require, a Recovery Radio Network system can be established in the disaster area. This is particularly critical in areas where communications systems have been destroyed.

## **The FEMA Internet Worldwide Web Site**

The FEMA Internet World Wide Web site (<http://www.fema.gov>) is a highly popular electronic encyclopedia of disaster information. During major disasters, FEMA immediately posts a special section on that disaster and keeps it updated, by posting news releases, fact sheets, audio sound bites, and other relevant information. Real-time situation reports, maps, graphics, and links to other Internet sites with information are posted. The Web site also contains a Global Emergency Management System with links to hundreds of other emergency information sites; FEMA publications that are on-line and downloadable are listed as Resources beginning on page R-1. FEMA is committed to providing as much information as possible via this important communications medium.

In addition to FEMA's efforts, government officials at all levels will appoint public information officers (PIOs) to keep the public apprised of developments in the response and recovery effort. One of the PIO's most critical tasks at the time of a disaster is to make sure people know how to apply for assistance. The application process is started by calling a toll-free number. Disaster Recovery Centers are sometimes established to allow face-to-face interaction with program representatives.

## **APPLYING FOR INDIVIDUAL DISASTER ASSISTANCE**

The Federal government wants to make it possible for people to get the help they need for disaster-related losses; however, disaster applicants can only receive help once for any particular loss. The Stafford Act contains a clear prohibition of any duplication of benefits. This means that if a person is compensated for disaster-related losses from any source, including private insurance, s/he cannot receive financial assistance from a Federal program for the same loss. If they receive more than one payment for the same damage, they will be required to repay the money to the Federal agency that provided the assistance. Systems are in place to detect duplication, and FEMA's Inspector General aggressively prosecutes cases of fraud and system abuse.

The majority of applications are taken by telephone through FEMA National Processing Service Centers (NPSCs). The NPSCs can take calls from anywhere in the United States and its territories. The teleregistration process takes about fifteen minutes. Individuals can help expedite the process by being prepared to provide the information that will be requested. Even though all the information may not be available, individuals should gather what they have and make the call to get the disaster application process started.

Application information to provide:

- ◆ Name, address of damaged property, current mailing address, and Social Security number.
- ◆ Telephone numbers where you can be reached.
- ◆ Names and ages of all persons living in the home at the time of the disaster as their primary residence.
- ◆ Applicant's income and the income of all other members of the household over 18 years of age.
- ◆ Summary of the damage.
- ◆ Insurance information.

As a follow-up, applicants are sent a letter from FEMA that provides a copy of the registration information, along with the names of the disaster assistance programs to which they have been referred.

## **What Happens Next**

If a referral is made to the Individuals and Households Program (IHP), a FEMA inspector will be assigned to visit the property to verify damage and obtain information needed to determine eligibility for these programs. The inspector will contact the applicant to set up an appointment.

Once the inspector arrives at the damaged property, she or he should provide the applicant with a letter of introduction and a photo identification badge. If the inspector forgets to do this, ask to see the identification. It is always a good idea to make sure that anyone providing inspection services at your home is a legitimate inspector.

The inspector will ask the applicant to sign two documents. The first document is a certification that the information given to FEMA is true and correct; it grants to FEMA the right to use the information to determine eligibility. The second document is a declaration that the person is a United States citizen, a non-citizen national, or a qualified alien (i.e., a green-card holder). Other individuals are not eligible for Federal assistance, even if they are lawfully present in the U.S.

The inspector will ask for documentation to verify occupancy. If the applicant is a homeowner, the inspector will need documentation to verify ownership. The proof of occupancy can be a utility bill, voter registration, or statement from the landlord. The proof of ownership can be a mortgage payment book, insurance policy, or tax bill.

The inspector uses a hand-held computer to record both real and personal property damage. All aspects of the inspection are customer service-orientated, including providing sufficient time for the applicant to ask questions about disaster assistance and the inspector to answer or to provide a source for the answer.



*A trained inspector makes an on-site assessment of damage on behalf of the State-administered Individual and Family Grant Program and FEMA's Disaster Housing Program.*

It is important to understand the difference between the FEMA inspection and one that is done for an insurance settlement or for a Small Business Administration (SBA) loan. The FEMA inspector looks for basic needs that FEMA and the State can help with to ensure the applicant's home is a safe, sanitary, and functional place to live.

Insurance adjusters and the SBA inspectors look at all damages for purposes of providing funds to help restore the property to pre-disaster condition.

Once the FEMA inspection is complete, the information is transferred to FEMA's NPSC for eligibility determination. The applicant is notified by letter of FEMA's decision concerning assistance. If a Housing Assistance or Other Needs Assistance grant is awarded, a check is mailed to the applicant from the United States Treasury. Sometimes a State may administer the Other Needs Assistance portion of the IHP, and in this case the State would mail that part of the IHP award.

Applications to the IRS, the Red Cross, the Farm Service Agency, or other agencies will be followed up by each agency according to their own procedures.

## **Disaster Recovery Centers (DRC)**

For some disasters, DRCs may be opened in the affected communities. The purpose of the centers is to provide a facility in the community where individuals can meet face-to-face with represented Federal, State, and local organizations and voluntary agencies to discuss their disaster-related needs and obtain information about disaster assistance programs.

Information about the locations of the DRCs and the hours of operation will be announced through the local media.

## **APPLYING FOR PUBLIC ASSISTANCE**

The Centerville flood resulted in severe damage to many roads, bridges, buildings, utilities, and a variety of public facilities that support the community and the surrounding area. Schools, nursing homes, hospitals, and other medical care centers also incurred substantial damages. Because these facilities serve important public services, they may qualify for FEMA's Public Assistance Program.



The State is FEMA's partner in disaster recovery and works closely with the Federal government to determine how to best address community needs. Following the President's major disaster declaration, the State office of emergency management will conduct Applicants' Briefings for potentially eligible public assistance applicants. A State representative will notify the applicants of the date, time, and location of the briefing. The size of the disaster area and number of applicants will determine whether more than one briefing is held.

The Applicants' Briefing addresses:

- ◆ Application procedures.
- ◆ Administrative requirements.
- ◆ Funding.
- ◆ Program eligibility criteria.



*Inspection teams verify damages to public facilities.*

Applicants attending the briefing are requested to complete and submit a Request for Public Assistance (Request). The Request is an applicant's official notification of the intent to apply for public assistance. The Request outlines general information identifying the applicant, including the applicant's name, address, and primary and secondary contacts. Requests are often submitted at the Applicants' Briefing but must be submitted to the State Public Assistance Officer *within 30 days* of the declaration or designation of an area for public assistance.

An applicant should not wait until all damage is identified before requesting assistance. Federal and State personnel will review each Request to determine applicant eligibility. After an eligible applicant's Request is reviewed, the State will designate an Applicant

Liaison (Liaison) to help with assessing damages, estimating costs, and ensure that the applicant's needs are met. Similarly, once the State forwards the applicant's Request to FEMA, the applicant is assigned a Public Assistance Coordinator (PAC). The PAC is a program expert who serves as the applicant's customer service representative and works with the applicant to resolve disaster-related needs and ensures that the applicant's projects are processed as efficiently and expeditiously as possible.

Shortly after the Applicants' Briefing, the PAC will contact the applicant to schedule a Kickoff Meeting. The Kickoff Meeting is designed to provide a much more detailed review of the Public Assistance Program. The meeting is the first step in establishing a partnership between applicant, Liaison, and PAC, and is designed to focus on the specific needs of that applicant. At the meeting the PAC also discusses special considerations, such as floodplain management, insurance, hazard mitigation opportunities, and compliance with environmental and historic preservation laws, that could potentially affect the type and the amount of assistance available and the documentation needed.

A Project Worksheet (PW) is the primary tool for documenting an applicant's projects and is used to record the location of the damaged facility, damage description and dimensions, scope of eligible work, and actual or estimated costs for a project. The applicant may develop PWs for small projects (projects with an estimated cost is under \$53,000 for fiscal year 2003, adjusted annually) and submit the PWs to the PAC. If the applicant submits all small project PWs to the PAC within 60 days of the Kickoff Meeting FEMA will validate 20 percent for accuracy. After 60 days FEMA will validate all PWs developed by the applicant. If the applicant requires assistance with the preparation of PWs, the PAC will assign a Project Officer or specialist to provide the applicant with technical assistance.

For large projects (projects with an estimated cost of \$53,000 or greater for fiscal year 2003, adjusted annually) a Project Officer will work with the applicant to develop the PW. The Project Officer may lead a team that includes a representative of the State and one or more specialists, depending on the complexity of the project.

PWs are subject to FEMA review of cost and eligibility and to ensure compliance with FEMA's insurance and special considerations requirements. If the applicant should have any questions on the processing of his/her PWs, the applicant can contact the PAC at the Disaster Field Office, since all applications for public assistance are processed there. For more information on applying for public assistance, please refer to FEMA Publication 323, Public Assistance Applicant Handbook and the FEMA Publication 322, Public Assistance Guide.

## **SUMMARY**

Following a Presidential declaration of a major disaster, FEMA coordinates the efforts of other Federal agencies, State and local governments, and voluntary agencies to provide disaster assistance. Public information efforts provide people with the information they need to complete the process of applying for assistance.

For individuals, families, and small businesses, the application process may be initiated through registration intake at a NPSC. Victims can facilitate the application process by carefully documenting damages and having available relevant information about themselves, their families, and businesses.

For public entities, application occurs at briefings held by State and Federal officials or by contacting the GAR. ◆

## Check Your Memory

(Answers on page K-2)

1. Where would you apply for financial help to rebuild your home if it were destroyed by an earthquake? \_\_\_\_\_.
  - a. At your local emergency management office.
  - b. At the State emergency management office.
  - c. At the local Red Cross office.
  - d. Through a teleregistration process set up by FEMA.
2. When an individual requests funds through the Individuals and Households Program, a trained inspector makes an on-site inspection of the damaged property.
  - a. True.
  - b. False.
3. When you teleregister, you will need to provide \_\_\_\_\_.
  - a. Information regarding your damages.
  - b. Your social security number.
  - c. The location of the damaged property.
  - d. All of these.
4. Federal disaster assistance is intended to \_\_\_\_\_.
  - a. Replace insurance.
  - b. Help with necessary expenses not covered by insurance.
  - c. Serve as the primary source of aid to disaster victims.
  - d. Provide cash to victims for replacement of luxury items (such as jewelry).
5. The teleregistration process provides personnel who \_\_\_\_\_.
  - a. Are available to answer your telephone calls concerning disaster assistance.
  - b. Can take your application for assistance.
  - c. Do both a and b.
  - d. Do neither a nor b.