

## WHAT FEMA PROGRAMS PROVIDE TO INDIVIDUALS AFFECTED BY DISASTER

*Thank you to Ande Miller, NVOAD and Mary Richards, FEMA, for this comprehensive overview of FEMA/s Individuals and Households Program (IHP)*

### **FEMA/s Individuals and Households Program (IHP)**

IHP provides financial help (up to \$26,200) or direct services to disaster victims with necessary expenses and serious needs, but who are unable to meet those needs through other means. IHP forms of assistance include:

Temporary Housing: Temporary Housing assistance is intended to help applicants make repairs or rent temporary accommodations or direct assistance through the delivery of manufactured housing unit (mobile homes or travel trailers). Under certain circumstances, FEMA may provide Expedited Assistance in the form of a check, electronic funds transfer, or debit cards to help individuals and households to meet immediate emergency needs. The assistance may be in the form of money to rent a different place to live, or, if rental properties are not available, the provision of a temporary housing unit

- We have previously employed Expedited Assistance (EA) for large events but this is the first time we have provided Debit Cards to heads of household to put resources into their hands as rapidly as possible.
- Though the Debit Card (Expedited Assistance) distribution was limited to the mega-shelters in Texas, the same amount of initial help (\$2,000) is available to all households through check or Electronic Funds Transfer.

Repair: Money for homeowners to repair disaster damage not covered by insurance. The objective is to repair the home to a safe and sanitary living or functioning condition. FEMA may provide up to \$5,200; homeowners must apply for a Small Business Administration disaster loan for additional repair assistance.

Replacement: Up to \$10,500 to assist homeowners replace a primary residence destroyed by the disaster, when other forms of disaster assistance do not adequately address their housing needs.

Permanent Housing Construction: Direct assistance or money for the construction of a home. This type of assistance occurs only in very unusual situations, as specified by FEMA, where no other type of housing assistance is possible (e.g., remote island locations).

Inspections: While we are using the traditional inspection process for eligibility determinations in most areas, we are also exploring the use of alternate methods in clearly inaccessible areas using a combination of imagery data, strategic ground assessment, GIS data and map overlay to determine levels of damages.

## **Other Needs Assistance (ONA)**

ONA provides grants for uninsured, disaster-related necessary expenses and serious needs (Medical, Dental, Funeral, Transportation, Personal Property, and other recovery needs). To qualify for this assistance, an applicant must first apply to the Small Business Administration (SBA) Disaster Home Loan Program and either be declined for assistance, or demonstrate that SBA assistance is insufficient to meet all disaster-related necessary expenses and serious needs.

Insurance. Normally applicants who are insured must apply with their insurance companies. Emergency Shelter and Mass Care

FEMA, with the American Red Cross as the primary agency, is providing emergency shelter, food, first aid, disaster welfare inquiries, and bulk distribution of water, food, and other commodities.

## **Crisis Counseling Program**

The Crisis Counseling Assistance and Training Program is designed to provide supplemental funding to states for short-term crisis counseling services to people in an area that the president has declared a disaster.

There are two separate crisis counseling programs that can be funded (Immediate Services and the Regular Services Program).

## **Small Business Administration**

Referrals to the U.S. Small Business Administration: Low-interest loans to homeowners of up to \$200,000 for real estate and \$40,000 for personal property. Largest source of federal disaster assistance.

## **Disaster Unemployment**

Disaster Unemployment Assistance (DUA) provides unemployment benefits and re-employment services to individuals, including self-employed individuals, who were living or working in the affected areas at the time of a major disaster, who were unemployed as a result of the major disaster, and who are not covered under the regular Unemployment Insurance (UI) Program.

## **Disaster Legal Services**

Disaster Legal Services (DLS) is provided to disaster victims who have insufficient resources to secure adequate legal services, whether the lack of resources existed prior to or resulted from the major disaster.

DLS is normally implemented by the American Bar Association's Young Lawyer Division under an agreement with FEMA

Report on strategy for ensuring that victims are eligible for flood insurance based on characterizing the hurricane as a wind-event rather than a water/rain/storm surge event.

Answer: Hurricane events typically result in both wind and water damage, and the insurance industry is fairly proficient in determining the source of damage (whether it was wind or water or both) for adjusting claims. To insure that policy claims are handled by skilled professionals, adjusters are required to be certified in these determination techniques. Also, coverage issues are fairly straightforward- storm surge is covered by the NFIP policy and not typically covered by wind policies. The Insurance Commissioners for the impacted states have been very clear in their guidance to companies for adjusting claims in the impacted areas stating that they are to visually inspect each property. FEMA is also providing flood impact information, such as the extent of the flooding, and high water marks and depths to the insurance industry to facilitate the claims process. In Mississippi and Alabama the state has implemented single adjuster programs, where the wind insurance and NFIP insurance carriers and adjusters are co-located to work together to resolve claims fairly and equitably. The single adjuster program was also used successfully in Mississippi and Alabama during the 2004 Hurricane season. We are working with the industry to facilitate the claims process to the maximum extent possible. However, each claim must still be addressed based on the extent of damage and coverage established by the insurance policy.

### **Summary of Fema's Current Disaster Recovery Centers and Fema's Overall Plan for DRCs**

Through the Joint Field Offices in Louisiana, Mississippi, and Alabama, FEMA works closely with the respective States in developing a DRC strategy. Each State generally drives the specific locations, timing, duration, and services of DRCs. Also important are the services that each State can/will provide at the DRCs. DRCs are generally information centers, not commodity distribution centers.

Complicating factors in these operations are the lack of functional facilities in the hard hit areas, the limitations of qualified staff, and the wide displacement of evacuees. To address these issues, FEMA is utilizing "mobile" DRCs in the form of specially configured Recreational Vehicles to augment fixed facilities. FEMA is also actively training new personnel to operate the centers. To address the displacement issue, FEMA is attempting to provide a DRC team at or near the larger shelters in the non-impacted States.

DRCs will be targeted for those hard hit locations where other information delivery services are not practical. Lesser impacted areas will be serviced via the toll-free Disaster helpline. DRCs will be in a general state of flux, building as information demands evolve over time.