



Pass It On

C E N T E R ^{ing}

National Assistive Technology Device Reutilization Coordination and Technical Assistance Center

the Disaster Recovery Process



JULI GALLUP, MA

ADVOCATE

**DISABILITY LAW & ADVOCACY CENTER OF
TENNESSEE**

Credits



- CEUs – visit www.aacoinstitute.org to register and receive your certification or email ceus@aacoinstitute.org
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About Juli Gallup



Disaster Related Experience:

- Katrina Aid Today Project Manager/State Lead
- Volunteer Organizations Active in Disaster (VOAD)
- TN VOAD, Emergency Service Coordinator for the Tennessee Emergency Management Agency (TEMA)

Legal Disclaimer



- I am not an attorney.
- This presentation is intended to provide you with some general information. Nothing in this presentation is legal advice.
- For advice regarding a specific situation, contact your attorney.

Objectives



By the end of this webinar, participants will have:

- A basic understanding of FEMA disaster assistance and the disaster recovery assistance sequence of delivery
- Tools to assist clients navigate the recovery process
- Tools to assist in identifying key partners in disaster recovery for collaboration.

Lessons from Katrina



Many issues raised by clients were due to:

- Loss of ID and other documents
- A failure to understand local, state, and federal Emergency Management Agency (EMA) roles and responsibilities
- A failure to understand the assistance process
- A failure to understand insurance policies and what coverage had been purchased
- Limit of one application per household

Lessons from Katrina (Cont.)



Many issues raised by clients were due to, (cont.):

- Lack of documentation
- Loss of resources
- Inability to meet residency requirements
 - New housing (less than six months)
 - No receipts for rent or utility bills
 - Temporary Housing
 - ✦ Hotel
 - ✦ Recreational Vehicle

Understanding the Disaster Assistance Process



Local Emergency Management Agency Authority



Remember: All Disasters Are Local

- Primary responsibility in a disaster lies with the local government
- Local governments will still maintain authority even when state and federal resources are present

State Emergency Management Agency Authority



- State EMA becomes involved by the request of the local government
- State coordinates state resources and those of other response/relief/recovery agencies that become available
- Local government maintains authority

Federal Emergency Management Agency (FEMA)



- Federal EMA comes at the invitation of state government
- Federal resources are available to support state and local efforts
- Local governments maintain authority

Recovery Assistance Overview



- Insurance – Homeowners/Flood/Other
- FEMA Benefits
- Small Business Administration Loan
- Long Term Recovery Committee
- Appeals

Homeowners Insurance



Homeowners Insurance has limited coverage.

Generally, it will cover wind and rain related damage to property

- It is “top down” damage. If a home is damaged by water that does its damage from the roof down, then it is generally covered by homeowners’ insurance. Check personal policy for specific details. It is generally a good idea to avoid the word “flood.”

Homeowners Insurance, cont.



It is important to know what your homeowner's policy does *NOT* cover. These may include:

- Damage that could have been avoided through proper maintenance
- Flood (ground water)
- Landslide/earthquake/mudflow
- Sinkholes

Homeowners Insurance, cont.



It is important to understand the policy you have purchased and what your responsibility is as a homeowner/renter.

Check with your insurance agent about your coverage and additional insurance riders that you may want to consider.

Flood Insurance



- It covers damage from groundwater that rises: “bottom up” damage.
- It is available to everyone if their community or county participates in the National Flood Insurance Program.
- It must be in place before flooding occurs. There may be a 30 day waiting period.
- It may or may not cover contents, depending on coverage.

Flood Insurance, cont.



- If a homeowner/renter has had flood insurance in place in the past and let it lapse or they live in a flood zone and do not carry flood insurance, there may be limited assistance from FEMA.
- Inexpensive, low risk insurance is available to individuals who do not live in a flood plain if their community participates in the NFIP

National Flood Insurance Program



- Anyone can buy flood insurance in community/county participating in the NFIP
 - <http://www.fema.gov/cis/TN.html>
 - Others may purchase private policies
- Moderate to Low Risk
 - Preferred Risk Policy –
 - ✦ starts at \$119 a year for homeowners
 - ✦ Starts at \$39 a year for renters
 - 25% of claims are from moderate to low risk areas
- What is covered:
 - http://www.floodsmart.gov/floodsmart/pages/residential_coverage/whats_covered.jsp

High Risk Coverage



Dwelling and Contents coverage is separate

Premiums are generally based on:

- Year of building construction
- Building occupancy
- Number of floors
- The location of its contents
- Flood risk (i.e. it is in a flood zone)
- The location of the lowest floor in relation to the elevation requirement on the flood map (in newer buildings only)
- The deductible you choose and the amount of building and contents coverage

Flood Mitigation Assistance (FMA) Program



FEMA provides FMA funds to assist states and communities with implementing measures that reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insured under the National Flood Insurance Program

- <http://www.fema.gov/government/grant/fma/index.shtm>

Recovery Process - Insurance



Insurance is first payer

Homeowners/Flood/Other Rider

Dwelling

Contents

Housing Assistance

Recovery Process - FEMA



FEMA Individual Assistance (IA) - “Housing” and “Other than Housing” - is the second payer

Must apply and qualify

Meant to cover critical expenses

Not intended to restore to “pre-disaster” condition

Has a cap for funding –

Cap is not “In-addition” to insurance

Recovery Process – Small Business Administration Loans (SBA)



Everyone should apply for the SBA loan

SBA provides disaster recovery loans for
FEMA

SBA loans are low interest loans for needs
unmet by insurance and FEMA (IA)

Individuals must apply to be considered for
further assistance with “unmet needs”

Why Apply for SBA?



- The SBA loan opens the door to further assistance.
 - FEMA Other Needs Assistance
 - Long Term Recovery Committees/Unmet Needs Table
- The disaster assistance process allows for some exemptions to the loans, if needed.

Note: Most applications will be turned down

Unmet Needs



Unmet needs are those needs that have not been met through Insurance, FEMA benefits and/or an SBA loan

- Case management is required
- Provides access to local, state, and national resources

Case Management



- Provides information and referral
 - Connect to local agencies
 - Information about local resources
 - Information/assistance about accessing programs
- Gateway to the long term recovery committee
- Access to case management database (CAN)

Why Is Case Management Important



- Case Management is a “second set of eyes”
 - Case managers are trained to understand the assistance process and available resources
 - Can assist in proper understanding of disaster benefits as designated by insurance or FEMA
 - Can help catch duplication of FEMA and insurance (which may avoid recoupment of financial assistance from FEMA)
 - Can help locate assistance for individuals without insurance and ineligible for FEMA assistance
 - Can assist with appeals

Why Case Management is Important



- **Maximizes resources**
 - Can use financial assistance and donated labor and materials in rebuilding
 - Disaster assistance programs rarely reimburse for unauthorized expenditures
 - Avoids duplication of services
 - ✦ Insurance
 - ✦ FEMA
 - ✦ Other Resources

Long Term Recovery Committee (LTRC)



A long term recovery committee ideally consists of local, state and national resources which can provide additional assistance to individuals impacted by disaster to meet needs unmet by Insurance, FEMA benefits, and/or SBA loans

These are established by community, county or region, depending on need and resources

Resource for disaster related needs

LTTRC Process



- ✓ Case manager assesses needs
- ✓ Case is presented to Case Manager Roundtable for vetting of requests
- ✓ Case is presented to LTTRC
- ✓ LTTRC members will match resources to needs

Note: Not all requests will be filled by the LTTRC

Applying for FEMA benefits



Apply by Phone:

1 (800) 621-FEMA (3362)

1 (800) 462-7585 (TTY)

for people with speech or hearing disabilities

Apply Online

www.fema.gov

www.disasterassistance.gov

Note: Apply only ONE time. Duplicates will slow process

Note: Applications are one per household

Information Required by FEMA



- Your Social Security number.
- Your current and pre-disaster address.
- A telephone number where you can be contacted.
- Your insurance information.
- Your total household annual income
- A description of your losses that were caused by the disaster.
- A routing and account number from your bank (required only if you want to have disaster assistance funds transferred directly into your bank account)

Who Qualifies



- Residence is in county with a Presidential Disaster Declaration
- Filed for insurance/insufficient to cover cost
- Resident is a citizen of the United States, a non-citizen national, or a qualified alien. Having a social security number does not mean someone is a qualified alien.
- Primary residence for six months
- Home is uninhabitable, inaccessible due to the disaster, or requires repairs because of damage from the disaster.

You may not qualify if...



- adequate rent-free housing is available (i.e. unoccupied rental property)
- your home was secondary or vacation residence.
- you are able to return home after leaving as a precaution
- you have refused assistance from insurance provider(s).
- your home was in a high risk flood zone without flood insurance
- your only losses are business losses (including farm business other than the farmhouse and self-employment) or items not covered by assistance program.

After Claim is Filed



FEMA will mail a copy of

- application
- an applicant's guide that will answer many questions

**Help After a Disaster: Applicant's Guide to the
Individuals and Households Program**

<http://www.fema.gov/assistance/process/>

Available in 19 languages

Scheduling Inspection



No insurance

- Wait 10-14 days after you apply.
- An inspector will schedule a time to review damaged home.

Insurance

- File insurance claim.
- Apply to FEMA
- Provide FEMA with a decision letter (settlement or denial) from insurance company
- An inspector will schedule a time to review damaged home.

Scheduling Inspection, cont.



Flood Insurance

- File your insurance claim.
- An inspector will contact you to schedule a time to review your damaged home.

You do **NOT** need to provide a copy of your flood insurance decision letter to us before FEMA will schedule an inspection. Since temporary living expenses are not covered by flood insurance, an inspection will be scheduled after you apply for assistance.

Inspection Process



An inspector will schedule a time to meet homeowner at damaged home. Please Note:

- In areas where access is still severely limited, it may take longer for an inspection.
- Inspectors are contractors, not FEMA employees, but inspector will have FEMA identification.
- Inspectors file report but do not determine eligibility.
- There is no fee for the inspection.

Inspection Process, cont.



- The inspector will visit property to assess the damage related to the disaster. During the inspection:
 - Homeowner must be present for scheduled appointment and provide proof of ownership and occupancy to the inspector.
 - Homeowner may designate someone (over the age of 18) to meet the inspector . Homeowner may be asked to sign a form authorizing this individual to meet the inspector.
- After the inspection, Homeowner will be asked to sign a form authorizing FEMA to verify that the information is correct.

FEMA Benefits...



- Are for approved Housing Needs
- Are for approved Other than Housing Needs
- Are tax-free
- Do not have to be repaid if used properly
 - ❖ Misuse may result in repayment

Note: Temporary housing needs benefits are usually limited to up to 18 months from the date the President declares the disaster

FEMA Benefits, cont....



- Are not counted as income or a resource in determining eligibility for welfare, income assistance, or income-tested benefit programs funded by the Federal government.
- Are exempt from garnishment, seizure, encumbrance, levy, execution, pledge, attachment, release, or waiver.
- May not be reassigned or transferred to another person.

Note: Keep receipts or bills for 3 years to demonstrate how all of the money was used in meeting your *disaster-related* need.

Note: Remember - Local codes requirements still apply

Right to Appeal



Appeals may relate to eligibility, the amount or type of help provided, late applications, requests to return money, or denial of continued assistance.

Appeals Process



Explain in writing why the decision about the amount or type of assistance you received is not correct. Applicant , or someone who represents the applicant, should sign the letter. If the person writing the letter is not a member of applicant's household, there must be a signed statement saying this person may act on their behalf.

Appeals Process, cont.



- Include the FEMA registration number and disaster number (shown at the top of your decision letter) in your letter of appeal
- You can appeal more than once

Where to send appeal/timeline



- FEMA - Individuals & Households Program
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055
- or you can fax you appeal letter to:
- (800) 827-8112
Attention: FEMA - Individuals & Households
Program
- Letter must be postmarked within 60 days of the date of the decision letter's date. Remember to date your letters.

Copy of information



**FEMA - Records Management
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055**

Disaster Unemployment Assistance (DUA)



When a major disaster has been declared by the President, DUA is generally available to any unemployed worker or self-employed individual who lived, worked, or was scheduled to work in the disaster area at the time of the disaster; and due to the disaster:

- no longer has a job or a place to work; or
- cannot reach the place of work; or
- cannot work due to damage to the place of work; or
- cannot work because of an injury caused by the disaster.
- An individual who becomes the head of household and is seeking work because the former head of household died as a result of the disaster may also qualify for DUA benefits.

DUA Benefits



- DUA benefits are payable to individuals only for weeks of unemployment in the Disaster Assistance Period, which begins with the first day of the week following the date the major disaster began and for up to 26 weeks after the date the disaster was declared by the President, as long as the individual's unemployment continue to be a result of the major disaster.
- The maximum weekly benefit amount is determined under the provisions of the state law for unemployment compensation in the state where the disaster occurred. However, the minimum weekly amount is half (50%) of the average benefit amount in the state.

Filing a DUA Claim



- In the event of a disaster, the affected state will publish announcements about the availability of Disaster Unemployment Assistance.

Individuals who have moved or have been evacuated to another state should contact the affected state for claim filing instructions. Individuals can also contact the State Unemployment Insurance agency in the state where they are currently residing for claim filing assistance.

Supplemental Nutrition Assistance Program (SNAP) Disaster Assistance



- Individuals living in the affected counties who have lost property or homes as a result of a federally declared disaster are eligible to receive food stamps.
- State will provide information regarding where to apply – you may have to apply in person at a Disaster Recovery Center. Existing recipients should contact their local office for food stamps.

SNAP Disaster Assistance, cont.



- Be prepared to provide: Each applicant is being asked to bring current photo identification and personal address. This information will be verified with state/federal EMA
 - Social Security verification
 - Statements showing household income or resources
 - Estimated disaster expenses
- Benefits do not have to be used immediately. Check the program for time limitations.

SNAP Disaster Assistance, cont.



- If qualified, a Security Benefits card, or EBT (electronic banking transfer) card, representing up to a one-month allotment of food stamps for the appropriate household size will be issued on-site. The card can be used for up to 90 days in any authorized SNAP grocery retailer.

Disaster Legal Services



When the President declares a disaster, FEMA/EPR, through an agreement with the Young Lawyers Division of the American Bar Association, provides free legal assistance to disaster victims. Legal advice is limited to cases that will not produce a fee (i.e., these attorneys work without payment). Cases that may generate a fee are turned over to the local lawyer referral service.

Types of Disaster Legal Services



- Assistance with securing FEMA and other government benefits available to disaster victims
- Assistance with life, medical and property insurance claims
- Help with home repair contracts and contractors
- Replacement of wills and other important legal documents destroyed in the disaster
- Assisting in consumer protection matters, remedies and procedures
- Counseling on mortgage-foreclosure problems
- Counseling on landlord/tenant problems

Tools to Assist Clients



- Encourage clients to be proactive
- Help clients “prepare” for recovery
- Document, document, document
- Encourage clients to slow down
- Encourage clients to be persistent
- Important things to remember

Encourage Clients to be PROACTIVE



People with disabilities need to be proactive in their personal disaster preparation. It is important to be prepared to self advocate when an emergency arises.

Living in the community brings a responsibility to:

- Be prepared to be self sufficient for up to 72 hours
- Have a personal disaster kit
- Reach out for help after a disaster occurs – do not wait for help to arrive

Preparing for Recovery



Gather documentation:

- copies of insurance policies
- copies of recent bills (last three months)
- inventory of items lost and items that will need to be replaced.
- a driver's license will not be adequate for ID for FEMA (people often move and don't change their address on their license)

Preparing for Recovery (cont.)



- Photos can be an essential part of documentation. Photos should be taken before any clean-up occurs to document the extent of damage and what possessions were damaged as a result of the disaster.
- Individuals should keep a copy of all photos provided to any relief agency

Document, Document, Document



Encourage clients to:

- Keep a notebook documenting **EVERYTHING**
 - Clients need to write down who they talked to, date and time, what they said, what the other party said.
 - Disaster related expenditures
- Keep a file folder of everything received (i.e. receipts, letters, bills, invoices, etc.)
- Keep originals/make copies of anything sent in/handed over and keep them in their own file.
- Keep files in a secure location.

Encourage Clients to Slow Down



Mistakes are often made by being in a hurry to recover/rebuild.

This includes:

- Rebuilding too soon after a flood can result in wasted time, materials and resources
- Individuals are more likely to fall victim to scams/contractors who are not licensed
- Individuals may miss out on benefits/programs they may be eligible for (most recovery programs do not reimburse)
- Case management and long term recovery committees may take time to establish

If it's a good idea today, it will be a good idea tomorrow!

Encourage Clients to be Persistent



Sometimes the disaster recovery assistance programs don't follow through or fall apart.

Encourage clients to seek case management, appeal decisions, and seek assistance of disaster legal services.

Encourage clients to call back/follow up if promised help does not materialize.

Important Things to Remember



- Assistance is for *disaster-related* needs
- Assistance is designed to provide safe and sanitary living or functioning conditions
- Assistance is not designed to improve pre-disaster living conditions
- Assistance is often insufficient to return “back to normal”

Important Things to Remember (Cont.)



- Assistance will often not be sufficient to replace everything lost in a disaster
- People have options
- People have the right to make their own choices, even bad ones
- Assistance may not meet expectations or may feel fair
- Things will never be normal, but there will be a “new” normal

Tools to Identify Key Collaborators



Get to Know Your VOADs!



Volunteer Organizations Active In Disaster (VOAD)

National VOAD is a nonprofit membership organization founded in 1970 in response to Hurricane Camille in the Gulf Coast.

Members of National VOAD include national nonprofit organizations whose mission includes programs either in disaster preparedness, response and/or recovery.

Each state has a VOAD

Working with VOAD and other NGOs



VOAD members include:

- Faith based organization
- Community based organizations
- Non governmental Organizations
 - American Red Cross
 - HAM radio operators
 - Fire Department
 - Food Banks
 - Humane Society
 - Habitat for Humanity
 - Manufactured Housing Associations

Working with VOAD and other NGOs, cont.



VOAD Agencies can provide:

- Affiliated Volunteers
- Areas of expertise
 - Shelters
 - Chain saw crews
 - Feeding
 - Housing and rebuilding
 - Household items
 - Case Management
 - Rescue and Recovery
 - Mental Health Services

Working with VOAD and other NGOs, cont.



The Tennessee VOAD allows affiliate members who have knowledge and resources, but no volunteers or “stuff” to bring to the table.

- Affiliate members are non-voting members
- Allows for input on a statewide level
- Possible open door to participate more fully in state EMA
- Be prepared to back up commitment

Working with state and local EMAs



Have the heart of a learner

- Learn about the types of disasters that take place in your state/community
- Be willing to participate in training that will help you become more knowledgeable about emergency planning
 - FEMA training
 - State EMA Training
 - Local EMA Training
- Ask questions before making assumptions about awareness of disability related needs
- Focus on collaborative spirit to meet needs of individuals with disabilities
- Ask how the process works
- Ask to tour/be an observer of operations center

Working with state and local EMAs, cont.



Have the heart of a teacher

- Be an expert in what you know
- Show what assets you bring to the tables
- Be positive about the ability to serve needs of individuals with disabilities in the event of a crisis
- Don't hesitate to say "I don't know, but I will find out..."
- Ask where gaps/areas of concern are after establishing a relationship of trust
- Make sure you can back what you are saying before you say it

Working with state and local EMAs



Streamline efforts

- Collaborate with disability community to help identify gaps in services/planning
- Limit number of agencies requesting direct involvement to avoid overwhelming the EMA you are working with
- Develop resources that can benefit EMAs

Thank you



Contact Information:

Juli Gallup, MA

Advocate

Disability Law & Advocacy Center of Tennessee

email:

julig@dlactn.org

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