

Directory of Disaster Response and Recovery Resources



U.S. Department of Housing and Urban Development
Office of Community Planning and Development
Office of Special Needs Assistance Programs

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■ June 2009

Prepared by Canavan Associates for:



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Office of Community Planning and Development
Office of Special Needs Assistance Programs

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1 Introduction and Overview on Use of the *Directory*



It is perhaps the indirect impacts of disasters that have the greatest toll on children and interact with national mortality levels. Most important here is the loss of livelihoods that can lead to extreme poverty and homelessness for children left behind.

— *United Nations Development Programme*

Section 1.1

Introduction

The goals of the *Directory* are to:

- Provide Continuums of Care (CoC) a guide to the development of disaster/emergency preparedness.
- Help CoCs better understand the disaster/emergency response and recovery process.
- Enhance CoC capacity to respond and recover from disasters/emergencies by providing an inventory of potential resources addressing both organizational and individual needs.
- Encourage coordination and collaboration between CoCs and disaster/emergency organizations.

CoCs have a role in disaster/emergency preparedness, response, and recovery. The *Directory* is written specifically for the needs and strengths of the individuals and families experiencing homelessness and the programs that serve them.

CoCs provide critical support and residential services to those experiencing homelessness. During the fiscal year (FY) ending September 2007 an estimated 1.6 million people accessed emergency or transitional housing services. Of that 1.6 million, roughly 1.1 million were individuals and 131,000 were families.

A CoC's capacity to respond and recover from a disaster/emergency enables program participants to continue receiving essential services such as meals, prescription medicine management, housing, and other basic necessities. A strong response and recovery plan allows the CoC to adapt to a dynamic event and continue to serve one of the most vulnerable populations. The Department of Housing and Urban Development (HUD) has funded approximately \$10 billion in

vital services and emergency, transitional and permanent housing through the CoC since 2001.

The Department of Homeland Security (DHS) and the Federal Emergency Management Agency (FEMA) are also targeting resources to enable communities to engage those living with special needs, which often includes individuals and families experiencing homelessness, in all aspects of disaster/emergency management planning.

This *Directory*, in combination with other resources designed specifically for CoCs, begins to include the entire CoC in a community's planning for disaster response and recovery. To review other preparedness, response, and recovery resources, both existing and upcoming, please see Section 3 of the *Directory*, which is *Preparedness Steps and Resources for Continuums of Care*, or visit www.hmis.info or www.hudhre.info.

■ Section 1.2

Overview on Use of the *Directory*

If you are looking for response and recovery resources to assist an organization, please refer to Section Four.

If you are looking for response and recovery resources to assist individuals, please refer to Section Five.

The *Directory* is divided into six sections:

- **Section One** contains the *Introduction and Overview*.
- **Section Two**, *Overview of the National Response Process*, explains the importance of the national response process to Continuums of Care (CoC) and summarizes the role of the Robert T.

Stafford Disaster Relief and Emergency Assistance Act, as amended (Stafford Act) in disaster/emergency response and recovery. Section Two also describes the disaster response and disaster assistance sequence.

- **Section Three**, *Preparedness Steps and Resources for CoCs*, contains recommendations and procedures for a CoC seeking to provide services to consumers during and after a disaster/emergency. This section also contains a summary of preparedness resources, including those provided through the Department of Housing and Urban Development (HUD) and other partners.
- **Section Four**, *Resources for Organizations*, is written specifically for the CoC and provider agencies. The section is divided into subcategories of Disaster Management Organizations, Disaster Preparedness, Disaster Relief and Recovery Programs and Services, and HUD Specific Programs.
- **Section Five**, *Resources for Individuals*, is written specifically for direct service providers, such as case managers, who provide information and resources to individuals and families participating in CoC funded programs. This section is divided into subcategories of Disaster Preparedness, Disaster Relief and Recovery Services, and Key Organizations and Programs.
- **Section Six** contains the *Appendix*, *Bibliography*, and *Index*.

If you do not find the information you are looking for in this *Directory*:

- Visit www.disasterassistance.gov, a website dedicated to disaster resources and help.
- Contact a local Information and Referral (I&R) service, which may be 2-1-1.
- Contact the local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and

Of the over 300 million people living in the U.S., 9 out of 10 live in locations considered at moderate-to-high risk for damaging high winds, earthquakes, flooding, hurricanes, volcanic eruptions, or wildfires.
— Stephen E. Flynn

Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm> Among other assistance, this office may connect you to the FEMA Voluntary Agency Liaison (VAL) who, during a declared disaster, will have area specific disaster information and response and recovery resources.

- Contact National Voluntary Organizations Active in Disaster (NVOAD) to locate the State VOAD:
Phone: (703) 778-5088.
Email: info@nvoad.org
Web page: www.nvoad.org
- Contact the FEMA Helpline at (800) 621-FEMA (3362). Among other assistance, the Helpline may provide information on the availability, locations, and schedules of Disaster Recovery Centers (DRC).
- Visit the Disaster Recovery Center (DRC) Locator online at <https://asd.fema.gov/inter/locator/drcLocator.jsp> for information on the availability, locations, and schedules of DRC.

Some resources within the *Directory* are available only after a Presidential Disaster Declaration. Disaster declarations and status can be found on the FEMA Disaster Information webpage at <http://www.fema.gov/hazard/index.shtm> or by contacting the local or State OES/OEM or EMA where the event occurred. As resources, programs, and services change, the reader is encouraged to refer to contact information and reach out to the resource directly for the most accurate and up to date information.

CoCs and the disaster/emergency sectors use different language to describe similar concepts and populations. Occasionally both systems employ a term that has very different meanings in each context. This *Directory* includes definitions when the authors believed confusion may arise from the terminology. The *Directory* includes resources by both formal names and

acronyms to again minimize confusion; a full list of acronyms can be found in Section Six. Finally, please be aware that hyperlinks can change over time and become outdated.

Overview of the National Response Process



FEMA responded to over 450 major natural disasters and emergency declarations between March 2003 and December 2008.

— U.S. Department of Homeland Security

Section 2.1

Importance of the National Response Process to Continuums of Care (CoCs)

Awareness by CoCs of the larger response and recovery process can increase coordination and collaboration with disaster/emergency organizations. Increased coordination and collaboration between CoCs and the disaster/emergency sectors can also:

- Increase awareness in both sectors of the strengths and needs each bring to the response and recovery process.
- Increase awareness by CoCs and disaster/emergency organizations of CoC roles in the response and recovery process, leading to an increased likelihood of a coordinated response and recovery effort.
- Increase awareness among CoCs of response and recovery resources and the mechanisms that trigger such availability.
- Increase opportunity for comprehensive disaster/emergency preparedness and planning.

Section 2.2

Robert T. Stafford Disaster Relief and Emergency Assistance Act

Robert T. Stafford Disaster Relief and Emergency Assistance Act, Public Law 93-288, as amended, 42 U.S.C. 5121-5207, and Related Authorities (Stafford Act)

Communities are responsible for the protection of residents and local emergency response forces will always be the first line of defense when a disaster strikes. However, when local and State resources are overwhelmed, the Stafford Act seeks to provide an orderly and continuing means of assistance by the Federal Government to State and local governments

in carrying out responsibilities to alleviate the suffering and damage which result from such disasters. There are two main mechanisms that trigger Stafford Act assistance:

1. **An Emergency declaration by the President, defined as:** Any occasion or instance for which, in the determination of the President, Federal assistance is needed to supplement State and local efforts and capabilities to save lives and to protect property and public health and safety, or to lessen or avert the threat of a catastrophe in any part of the United States.
2. **A Major Disaster declaration by the President, defined as:** Any natural catastrophe (including any hurricane, tornado, storm, high water, winddriven water, tidal wave, tsunami, earthquake, volcanic eruption, landslide, mudslide, snowstorm, or drought), or, regardless of cause, any fire, flood, or explosion, in any part of the United States, which in the determination of the President causes damage of sufficient severity and magnitude to warrant major disaster assistance under this Act to supplement the efforts and available resources to States, local governments and disaster relief organizations in alleviating the damage, loss, hardship, or suffering caused thereby.

The type and amount of assistance provided is contingent on whether a declaration is classified as an Emergency or Major Disaster. Major Disaster declarations can lead to the provision of a wide range of Federal assistance programs addressing both the needs of individuals and public infrastructure.

Please note that assistance to States, Tribal, and local governments does not always require a Presidential Emergency or Major Disaster declaration under the Stafford Act or coordination by the Department of Homeland Security (DHS).

In non-Stafford Act assistance situations, Federal departments and agencies can provide assistance to States, and directly to Tribes and local jurisdictions, consistent with their own authorities. While the Secretary of DHS may monitor assistance in these situations, actual assistance is typically coordinated by the Federal agency with primary jurisdiction. If requested, the DHS Secretary may activate the National Response Framework (NRF) components to support Federal departments and agencies without assuming overall leadership for the incident. Please note the NRF establishes a comprehensive, national, all-hazards approach to domestic incident response.

To view the Stafford Act in its entirety: <http://www.fema.gov/about/stafact.shtm>

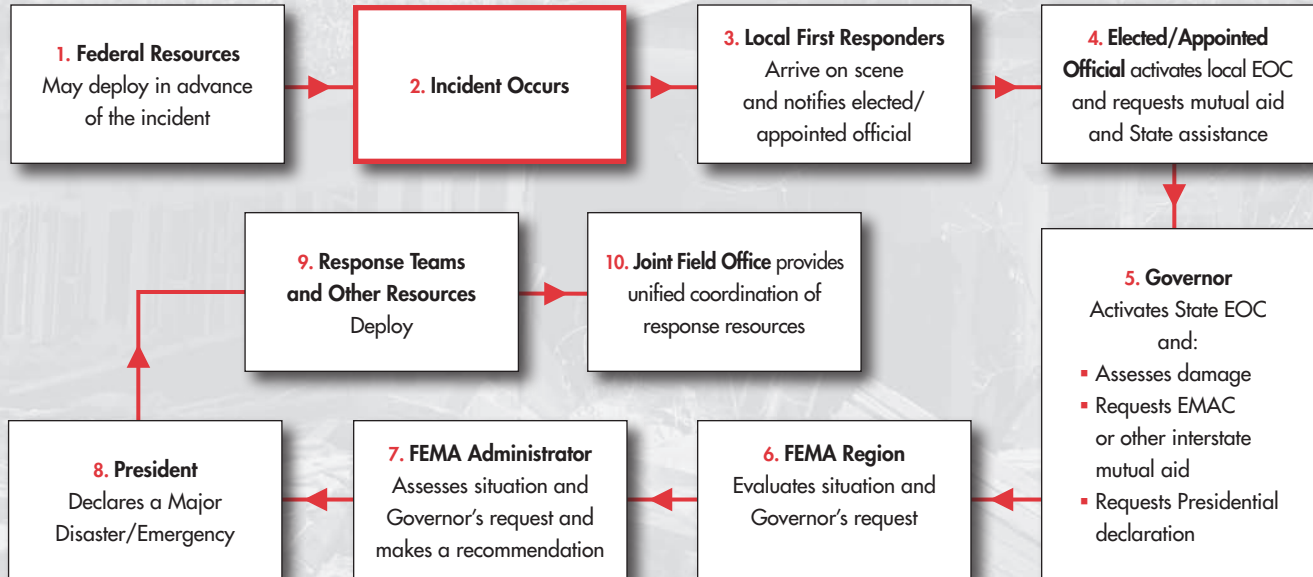
■ Section 2.3

Disaster Response and Disaster Assistance Sequence

This section describes the disaster response and disaster recovery assistance sequence. In summary, first **response** to a disaster is the responsibility of local government emergency services. If a disaster is catastrophic and response needs exceed capacity of the local government and State, the Governor may request Federal resources be mobilized through the Department of Homeland Security (DHS)/FEMA. Disaster **recovery** assistance follows a similar progressive model typically beginning with insurance, community resources, low interest disaster loans, and then State and Federal assistance.

The chart and corresponding text below outlines major local, State, and Federal steps in the Disaster Response Sequence:

Disaster Response Sequence



- 1. Federal resources may deploy in advance of the incident:** DHS monitors for potential major disasters/emergencies and when advance warning is received, may deploy, and request other Federal agencies to deploy, to a State Emergency Operations Center (EOC) to assess the emerging situation.
- 2. Incident occurs.**
- 3. Local first responders arrive on scene:** First responders assess the situation to determine if the need exceeds local capacity.
- 4. Elected/Appointed Official activates local EOC:** If the need exceeds local capacity, additional resources are requested through mutual aid/assistance agreements and the State via the local EOC.
- 5. Governor activates State EOC:** As needed, State officials review the situation, mobilize State resources, request interstate mutual aid/assistance to supplement State resources, and provide assessments to the DHS/FEMA Regional office. The Governor activates the State Emergency Operations Plan (EOP), declares a state of emergency, and may request a joint State/DHS

Preliminary Damage Assessment (PDA). PDAs are done in coordination with local officials to determine if the event warrants a request for a Presidential major disaster/emergency declaration. The Governor may request a declaration specifying the types of Federal assistance needed.

- 6. FEMA Region evaluates situation and Governor's request:** The FEMA Region in which the incident occurred makes a recommendation to the FEMA Administrator on declaration status.
- 7. FEMA Administrator assesses situation and Governor's request:** The FEMA Administrator makes a recommendation to the President, through DHS, on declaration status.
- 8. President declares a major disaster/emergency:** A major disaster/emergency declaration is made as warranted.
- 9. Response teams and other resources deploy:** If a declaration is made, response teams and other resources deploy. Following a declaration, a State Coordinating Officer (SCO) is appointed by the State, a Regional Response

Local and State officials and the Department of Homeland Security coordinated the evacuation of more than two million Gulf Coast residents in anticipation of Hurricanes Gustav and Ike in 2008.
— U.S. Department of Homeland Security

Disaster response begins at the local level and advances to the State and Federal level if the need exceeds capacity.

— U.S. Department of Homeland Security

Coordinating Center (RRCC) coordinates the initial Regional and field activities until a Joint Field Office (JFO) is established, and a Federal Coordinating Officer (FCO) is appointed by the President. The SCO oversees the State response and recovery efforts; RRCC assesses impact, gauges immediate State needs, and begins arrangements to set up field facilities; and the FCO coordinates Federal activities in support of the State. In the event Regional resources are overwhelmed, DHS may deploy a national level Incident Management Assistance Team (IMAT).

10. JFO provides unified coordination of response resources: Following a declaration, a JFO may be established at the local level to serve as the nucleolus for the response and to coordinate field operations. The JFO is led by a Unified Coordination Group, comprised of senior officials with primary statutory or jurisdictional responsibility and significant operational responsibility for an aspect of the incident, the SCO, and FCO. Through the JFO, Emergency Support Functions (ESF) assess the situation and identify requirements and Federal agencies provide resources under DHS/FEMA mission assignments. FEMA, in conjunction with the State, conducts briefings to inform potential applicants of the availability of Federal Assistance via the Stafford Act.

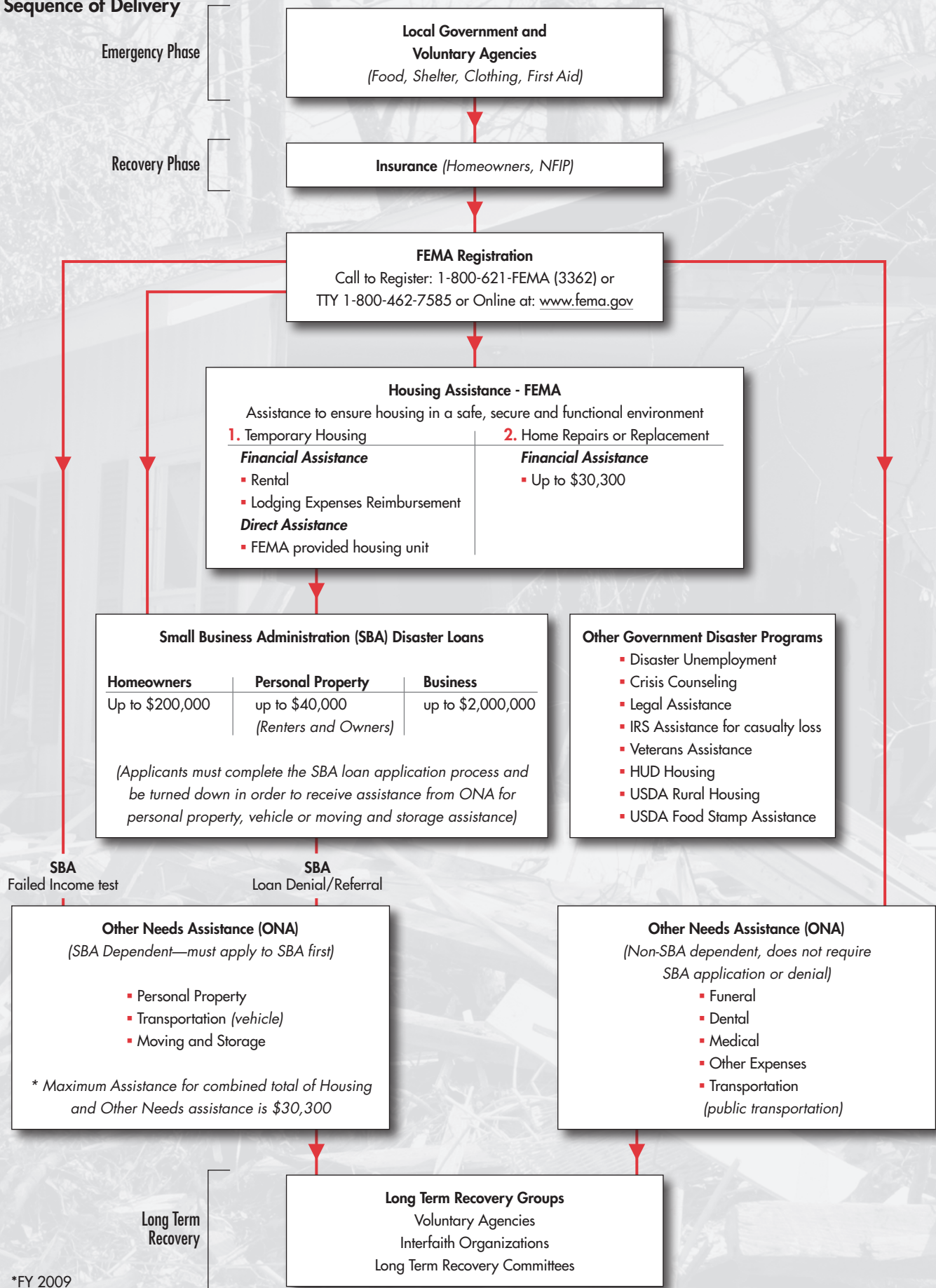
Finally, as the need for fulltime interagency coordination decreases at the JFO, the Unified Coordination Group plans for a selective release of Federal resources, demobilization, and JFO close-out while Federal agencies continue to work directly with State or Tribal government disaster assistance grantees to administer and monitor individual recovery programs, support, and technical services.

It is important to note that Stafford Act assistance primarily falls within three categories, of which all, none, or a combination of the three may be made available following a disaster declaration. Stafford Act assistance is contingent on several factors, including the size and scope of a disaster and other resources available to address the need(s). Stafford Act assistance categories include:

- **Individual Assistance (IA):** IA may be made available to assist individuals and households affected by a declared disaster.
- **Public Assistance (PA):** PA may be made available to assist States, Tribes, local governments, and certain Private Non-profit Organizations (PNP); PA focuses on debris removal, emergency protective measures, and permanent restoration of infrastructure.
- **Hazard Mitigation (HMA):** HMA may be made available to States, Tribes, local governments, and certain PNP; HMA focuses on the reduction of loss of life and property in future disasters through mitigation efforts.

The disaster assistance sequence depicted on the following page illustrates the progressive nature of assistance, which as with the response, begins locally and advances to the State and Federal level if the need exceeds capacity. Disaster assistance tends to follow the order of insurance, community resources, low interest disaster loans, and then State and Federal assistance.

Sequence of Delivery



Preparedness Steps and Resources for Continuums of Care (CoC)



Congressional Research Service estimates that about one-fifth of the population most directly impacted by Hurricane Katrina was poor (144,000 people). In addition, over 30% of the most impacted population had incomes below one-and-one-half times the poverty line and over 40% had income below twice the poverty line.

Section 3.1

Preparedness and Planning Steps for Continuums of Care (CoCs)

This section discusses the importance of preparedness by focusing on planning and mitigation. Mitigation in disaster/emergency management refers to activities that reduce the loss of life and property by lessening the impact of disasters.

Readiness-to-Act is paramount in facilitating an effective response to a disaster. This principle applies to individuals, households, and communities as well as local, Tribal, State, and Federal governments and encourages everyone to take basic steps to be able to respond appropriately to a disaster. Building on this principle, organizational disaster/emergency mitigation, in conjunction with preparation and planning, is essential for a CoC seeking to provide the best possible services to consumers before, during, and after a disaster/emergency.

Preparedness, planning and mitigation involve risk assessment and risk mitigation, which combine to form operational risk management. Key steps of operational risk management that CoCs should be aware of are: **1)** identification of critical resources or assets (please see below for possible critical assets to your CoC); **2)** identification of risks/threats to resources or assets (please see below for possible threats to your CoC); **3)** assessment of the likely impact should risks/threats happen (please see below for possible impacts to your CoC); **4)** analysis of related vulnerabilities (please see below for possible vulnerabilities of your CoC); and **5)** application of controls to lessen or mitigate risks/threats (please see below for possible controls your CoC can implement). These steps, combined with preparedness/planning measures that include the development and/or integration of a CoC-wide Disaster/Emergency

Response and Recovery Plan, are critical to a CoC's ability to act during, and successfully recover after, a disaster/emergency.

Recommendations for CoCs seeking to implement disaster mitigation and preparedness/planning measures are listed below. Please note the decision to implement specific steps should be considered on a case-by-case basis.

Protection of life always supersedes that of property. The emphasis on overall CoC preparedness in this section compliments this perspective, as a functioning CoC is better equipped to protect and care for consumers before, during, and following a disaster than one that is in disarray.

1. Identify critical CoC resources or assets needed for both day-to-day and disaster/emergency operations:

- Disaster/Emergency Preparedness and Recovery Plan and/or CoC Leadership Continuity of Operations Plan (COOP).
- Recently submitted proposals/funding applications/technical submissions.
- Recently awarded grant notices.
- CoC governance and financial documents, including Line of Credit Control System (LOCCS) numbers.
- Provider governance and financial documents, including LOCCS numbers.
- Administrative, services, and/or consumer residential buildings.
- HMIS data and, when applicable, hardware and software.
- Information technology equipment.
- Power sources.

2. Identify threats and threat likelihood to CoC resources or assets:

- Natural disasters such as earthquakes, epidemics, fires, flooding, hurricanes, tornadoes or winter storms.

- Technological disasters such as widespread and prolonged power outages, large chemical spills, or nuclear reactor safety failures.
- Human perpetrated threats such as riot/civil disorder or terrorism.
- Is the CoC located in an area at low, moderate, or higher risk of any of these events?

3. Assess likely impacts of threats to CoC resources or assets and related vulnerabilities:

- Is the threat likely to ruin essential documents/data, information technology equipment, and/or building structures and contents and what are the projected consequences (i.e. cost in staff time and funding for repair and/or replacement, inability to provide services)?
- What is the estimated duration of the impact and how would this effect services (i.e. can the CoC function for 72 hours without electricity or running water? Is equipment elevated to prevent damage from minor flooding?)
- If essential documents/data can not be accessed in the regular manner of day-to-day operations, can these be accessed via alternative means?
- Are liability, building and contents and other related insurance needs assessed regularly and maintained?

4. Apply controls to lessen or mitigate threats to the CoC:

- Determine optimal and feasible routes to protect critical resources.
- Securely store backup copies of critical documents/data off site in hard-copy and/or electronic format and/or via an online data storage mechanism.
- Ensure back-up copies reflect the most up to date and relevant documents/data.
- Routinely check for back-up availability and functionality.

Continuity of Operations Planning (COOP) enables an organization to continually perform essential functions under any circumstance.

A State agency or the local community can apply for FEMA Hazard Mitigation Assistance (HMA) Pre-disaster Mitigation (PDM) grant funds on the behalf of a private non-profit organization.

— U.S. Department of Homeland Security

- Ensure at least two designated parties have access to back-up documents/data.
- Elevate and/or secure equipment and know how to safely turn off utilities.
- Research and apply for hazard mitigation funding as needed.

5. Attend local disaster/emergency planning meetings and/or invite representatives to the CoC meetings and incorporate or augment existing local disaster/emergency preparedness plans into the CoC:

- Contact the local and/or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA) and inform them of the mutually beneficial opportunity for CoCs, including the resource of HMIS, to be involved in disaster/emergency preparedness planning.
- Contact the local/Regional American Red Cross (ARC) and/or other disaster/emergency responders. Ask to attend planning meetings or invite them to attend CoC meetings.
- Contact the local/Regional 2-1-1. Ask a representative to attend CoC meetings.
- Identify if the local/Regional community has a Community Emergency Response Team (CERT) or similar program and get involved as a CoC.
- Be aware which FEMA Region the CoC resides in and, when appropriate, contact the Department of Housing and Urban Development (HUD) Field Office (FO) to advocate CoC representation at the FEMA Regional Interagency Steering Committee (RISC).
- Develop an Emergency Preparedness and Recovery Plan, document and distribute the plan throughout the continuum, and review and/or practice the plan bi-annually.

6. Develop protocols for communication before, during, and post event for CoC, providers, and consumers:

- Develop a CoC disaster/emergency organizational chart, including emergency contact information, indicating chain of command, leadership, and decision making authority and review/update no less than annually.
- Identify alert notification mechanisms (i.e. website, weather radio, text alerts) and designate at least two parties responsible for receiving notifications, maintaining notification equipment, and disseminating information per the CoC chain of command.
- Ensure access to varied communication systems (i.e. land/cell/satellite phones, Internet, two-way radios, HAM radio).
- Identify and plan for role of HMIS in disaster/emergency response prior to event.
- Secure CoC representation at the local Emergency Operations Center (EOC) and local Emergency Support Function (ESF) #6 (please see Section 6.1 C for additional information on ESF #6).
- Establish a mechanism for CoC and provider status reports, briefings, and debriefings before, during, and after a disaster/emergency.
- Designate at least two parties to be familiar with the Incident Command System (ICS) and National Incident Management System (NIMS), which are response structures utilized by Federal, State, and local government.
- As appropriate, review the likely local responses to a disaster/emergency (i.e. sirens, National Guard) to help prepare consumers (i.e. integrate preparedness into house meetings, case management, stress management activities).
- As appropriate, aid consumers in completing personal emergency information

forms that contain medical information and important numbers/contacts.

- As appropriate, work with consumers to ensure a consistent 5-7 day supply of medication to prevent a disruption in medication in the event of a disaster.
- Provide a place for consumers to receive updates before, during, and after a disaster/emergency (i.e. TV room, area with radios, computers).
- Provide consumers access to phones before, during, and after a disaster/emergency.
- Outreach to unsheltered consumers who may not know of an impending disaster/emergency.
- Anticipate questions from consumers and be ready to refer to the experts and relay concise information.
- Ensure written disaster/emergency information is available at an 8th grade or lower reading level and in the two most common local languages.
- Use existing crisis de-escalation techniques and knowledge of human behavior to communicate with consumers before, during, and after a disaster/emergency.

7. Additional considerations:

- Collect and document information about the location of the CoC leadership entity and provider agencies (i.e. use of GIS to identify location, major roadways, areas susceptible to flooding, hospitals).
- Be familiar with the range of response and recovery mechanisms and resources, including both governmental and non-governmental aspects.
- Ensure the CoC leadership has a COOP and that all CoC providers are aware of the plan.
- Develop Shelter-in-Place resources and procedures continuum-wide (i.e. having enough water/food/first aid/emergency communications/special needs items on

site for all staff and consumers for 72 hours). For additional information on Sheltering-in-Place, refer to http://www.fema.gov/pdf/areyouready/basic_preparedness.pdf or <http://www.ready.gov>

- Develop evacuation procedures continuum-wide that account for both staff and consumers. Include at least two routes out of the area and an agreed upon site(s) and/or timeframe to reconvene post evacuation. For additional information on evacuation planning, refer to http://www.fema.gov/pdf/areyouready/basic_preparedness.pdf

Section 3.2

U.S. Department of Housing and Urban Development Technical Assistance

U.S. Department of Housing and Urban Development Technical Assistance (HUD TA):

In addition to the *Directory*, HUD has commissioned various disaster/emergency preparedness resources designed specifically with Continuums of Care (CoC) in mind. These resources can be located at www.hmis.info and are also listed below.

Jeopardy - Risk Assessment Institute - 9/17/2007

This institute helps CoCs ensure that their HMIS is compliant with the HMIS security standards and prepared for the threats that are most likely to disrupt a particular community's operation. Tools to help assess the greatest risks to their systems and resources that help mitigate the identified risks are discussed. Risks to the system are defined broadly and could encompass natural disasters, data theft, system

Sheltering-in-Place refers to staying within a facility/organization for up to 72 hours and having the requisite supplies to provide for the needs of both staff and consumers.

failures, financial losses, personnel issues and other threats.

<http://www.hmis.info/Resources/869/Jeopardy-Risk-Assessment-Institute.aspx>

Developing a Disaster Plan: Assessing Weakness, Discussing Options, Planning Strategy - 9/18/2006

HMIS can be a key component in local disaster preparedness and recovery planning. Learn the important steps required to develop an informed and effective business continuity and disaster recovery plan. Discover the similarities and differences in disaster planning for various types of natural and man-made disasters. Learn how your local community can plan for not only local disasters but also the impact of a disaster that occurs outside of your Region.

<http://www.hmis.info/Resources/782/Developing-a-Disaster-Plan-Assessing-Weakness-Discussing-Options-Planning-Strategy.aspx>

Uses of HMIS to Support Disaster Operations and Recovery: Lessons Learned from Katrina/Rita - 9/18/2006

Both the Gulf Coast and communities that housed large numbers of evacuees relied upon HMIS to assist in disaster recovery efforts post Hurricanes Katrina and Rita. Learn how communities used HMIS to manage shelters, locate resources, obtain benefits, find missing relatives, and coordinate case management in the days and months following the disaster. Discover how to manage the effects of mission and systems overlap between disaster (American Red Cross or ARC/Coordinated Assistance Network or CAN) and homeless systems (CoCs/HMIS). Learn presenters' answers to critical questions including: Does HMIS belong in a disaster shelter? Can high volumes of divergent resource information be quickly and effectively imported into an HMIS

database? How can HMIS help victims obtain disaster relief benefits and services?

<http://www.hmis.info/Resources/767/Uses-of-HMIS-to-Support-Disaster-Operations-and-Recovery-Lessons-Learned-from-KatrinaRita.aspx>

DTAP - Disaster Technical Assistance Project Information on HUD efforts to assist HMIS implementations and CoCs affected by Hurricanes Katrina and Rita.

August 2006 Technical Assistance Newsletter - 8/4/2006
<http://www.hmis.info/Resources/755/August-2006-Technical-Assistance-Newsletter-.aspx>
 GulfCoast211.org - 5/18/2006
<http://www.hmis.info/Resources/757/GulfCoast211.org.aspx>
 November 2005 E-Newsletter - 11/1/2005
<http://www.hmis.info/Resources/607/November-2005-E-Newsletter.aspx>
 September 2005 E-Newsletter - 9/1/2005
<http://www.hmis.info/Resources/609/September-2005-E-Newsletter.aspx>

HUD is also funding the development of several additional critical tools for CoCs regarding disaster/emergency preparedness, including:

- **CoC Disaster/Emergency Preparedness and Response Awareness Self Evaluation Tool:** This is a brief assessment to identify CoC familiarity with disaster preparedness.
- **Self-guided Tool:** This *tool* will provide a mechanism for CoCs to concretely prepare for a disaster/emergency by providing a format to identify chain of command, emergency contact information, shelter-in-place supplies (i.e. 72 hours of water, food, first aid, and communications for staff and consumers), evacuation options (i.e. documentation of primary and secondary evacuation routes and transportation resources for staff and consumers), and protection of, along with alternative secure routes of access to, key organizational documents needed for continued operations

(i.e. articles of incorporation, recent grant applications/awards, insurance and legal documents).

- **A Guide to Recovery Planning:** This *Guide* will provide CoCs information on how to continue operations and increase CoC resiliency during a disaster/emergency. Continued operations and CoC resiliency are key to ensuring the CoC is able to support and care for consumers before, during, and after an event. The *Guide* will be informed by case studies with CoCs that have been impacted by a large-scale disaster/emergency. Case Study CoCs will represent those directly impacted by a disaster/emergency and those impacted as a result of receiving a large number of evacuees; both urban and rural CoCs will be represented. Additionally, the *Guide* will highlight preparedness activities the CoC can undertake to best position themselves to effectively and efficiently respond and recover from a disaster/emergency.

■ Section 3.3

■ McKinney-Vento Toolbox

The National Center for Homeless Education, in coordination with the Department of Education (DoE), has developed a toolbox entitled “A McKinney-Vento Toolbox: *Constructing a Robust and Rigorous Homeless Education Program, in Case of Disaster and Every Day.*” The Toolbox, released in March 2007, is designed to help school districts implement the McKinney-Vento Act fully so they can address the needs of children and youth experiencing homelessness on a daily basis and in times of disaster. The Toolbox contains information and practical lessons learned and resources developed during the

recovery process following the 2005 Gulf Coast hurricanes.

To access the Toolbox, refer to www.hudhre.info or: http://www.serve.org/nche/downloads/dis_hb/toolbox.pdf

■ Section 3.4

National Health Care for the Homeless Resource

■ National Health Care for the Homeless Council Resource

The National Health Care for the Homeless Council published *Disaster Planning for People Experiencing Homelessness* in March of 2009. This resource offers practical guidance for service providers, local and emergency planners, and other stakeholders on disaster planning that is inclusive of those experiencing homelessness.

To access this resource, refer to: http://www.nhchc.org/DisasterPlanning_FNLDRFT3.pdf

Resources for Organizations



FEMA: Visit the FEMA website for information on declared disasters, to learn about the types of disaster assistance available, find out about disaster declaration status, apply for disaster assistance, access preparedness resources, locate Regional offices, and for information on grants and much more: www.fema.gov

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD
Phone: (703) 778-5088. Email: info@nvoad.org Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

Section 4.1

Disaster Management Organizations

Coordinated Assistance Network (CAN)

CAN is a multi-organization partnership among some of the nation's leading non-profits and disaster relief organizations. Working in tandem with State and local relief agencies such as Voluntary Organizations Active in Disaster (VOAD), CAN is forging partnership models for disaster recovery and preparedness in the U.S.

CAN works with over two dozen National partners as well as numerous Regional and local partners. The CAN Steering Committee includes partners from the Alliance for Information and Referral Systems (AIRS), American Red Cross (ARC), Catholic Charities USA, Lutheran Disaster Response, National Voluntary Organizations Active in Disaster (NVOAD), North American Mission Board, Safe Horizon, The Salvation Army, United Way of America, and the United Methodist Committee on Relief (UMCOR). FEMA also attends the CAN Steering Committee meetings.

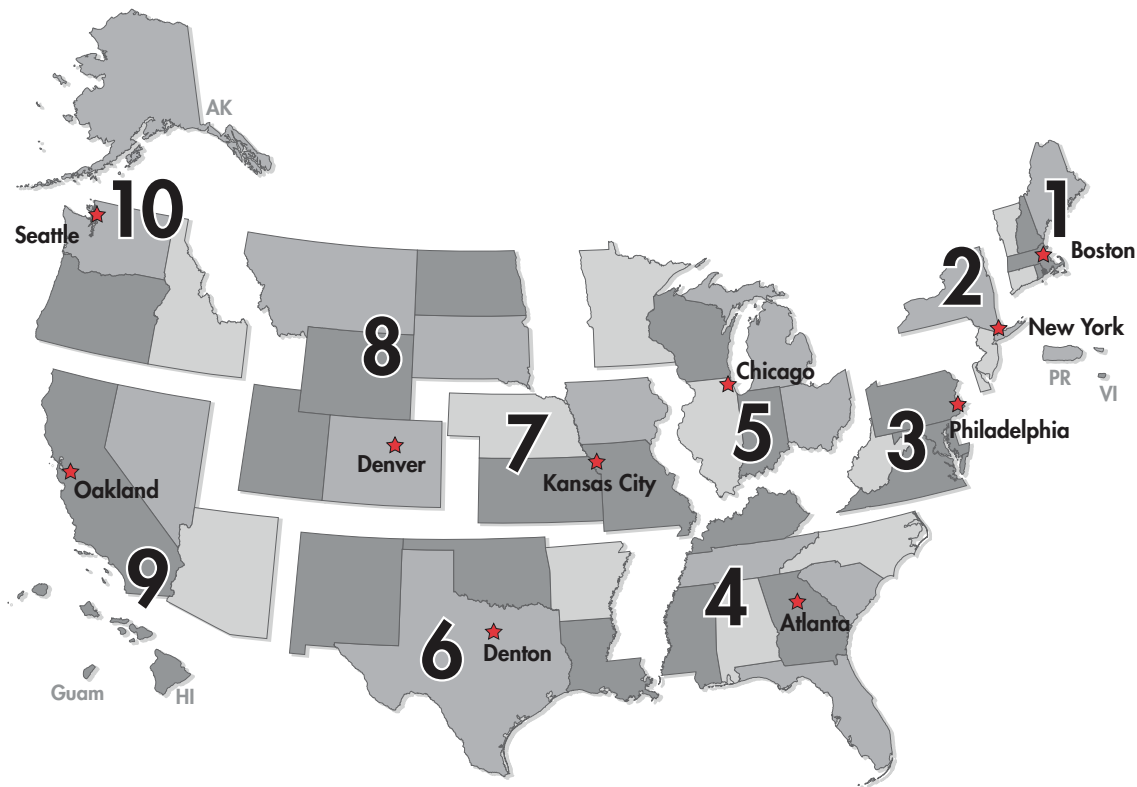
CAN partners participate in community-led preparedness and response coalitions that focus on the most effective ways to apply resources that will serve those in need during and following a disaster/emergency. CAN provides a vehicle for organizations to securely share up-to-date information about consumers and services. This function of inter-organizational data sharing can reduce the need for consumers to repeat information at each new agency/program/service, thus streamlining and expediting service delivery.

For more information:

Phone: (202) 303-4849.

Email: support@can.org

Web: <http://www.can.org>



FEMA Regional Offices

FEMA

The Federal Emergency Management Agency (FEMA) has a primary mission to reduce the loss of life and property and protect the Nation from all hazards through a comprehensive emergency management system of preparedness, protection, response, recovery, and mitigation.

FEMA became part of the U.S. Department of Homeland Security (DHS) in March 2003. FEMA has more than 2,600 full time employees, including those working at the 10 regional offices across the country. FEMA also has nearly 4,000 standby disaster assistance employees who are available for deployment after disasters.

Regional Contacts:

Region 1: (617) 956-7506

Federal Emergency Management Agency
99 High Street, 6th Floor
Boston, MA 02110

Region 2: (212) 680-3612

Federal Emergency Management Agency
26 Federal Plaza, Suite 1337
New York, NY 10278-0002

Region 3: (215) 931-5608

Federal Emergency Management Agency
615 Chestnut Street
One Independence Mall, 6th Floor
Philadelphia, PA 19106

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD
Phone: (703) 778-5088.
Email: info@nvoad.org
Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

Region 4: (770) 220-5200

Federal Emergency Management Agency
3003 Chamblee Tucker Road
Atlanta, GA 30341

Region 5: (312) 408-5500

Federal Emergency Management Agency
536 South Clark Street, 6th Floor
Chicago, IL 60605

Region 6: (940) 898-5399

Federal Emergency Management Agency
FRC 800 North Loop 288
Denton, TX 76209-3698

Region 7: (816) 283-7063

Federal Emergency Management Agency
9221 Ward Parkway, Suite 300
Kansas City, MO. 64114-3372

Region 8: (303) 235-4800

Federal Emergency Management Agency
Denver Federal Center
Building 710, Box 25267
Denver, CO 80225-0267

Region 9: (510) 627-7100

Federal Emergency Management Agency
1111 Broadway, Suite 1200
Oakland, CA 94607-4052

Region 10: (425) 487-4600

Federal Emergency Management Agency
Federal Regional Center
130 228th Street, Southwest
Bothell, WA 98021-8627

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

■ Local and State Offices of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA)

Local and State OES/OEM and EMA work to ensure their community is able to prepare for, respond to, and recover from disasters and emergencies. Specific resources vary by OES/OEM and EMA. For a listing of State EMA offices: <http://www.fema.gov/about/contact/statedr.shtm>

■ Long-term Recovery Committee/Organization (LTRC/LTRO)

A LTRC/LTRO, sometimes referred to as an Unmet Needs, Resource Coordination, or Faith-based/Inter-faith Committee, where available, can help facilitate local recovery.

Recovery from a disaster begins soon after impact and can last an extended period of time, even up to several years post disaster. A strong, well organized Long-term Recovery (LTR) group will enhance a coordinated response to address unmet recovery needs of communities, families and individuals. Two main recovery structures exist: One is designated as a Long-term Recovery Committee (LTRC) and the other as a Long-term Recovery Organization (LTRO). These structures are similar in nature, primarily differing in fiduciary administration. These two structures are detailed below:

A LTRC provides a venue for collaborative and coordinated recovery efforts and has the following characteristics:

- Directs its work toward those affected by the disaster, having formed especially for that purpose in the wake of a disaster.
- May utilize a fiscal agent.
- Composed of representatives from disaster response and/or recovery organizations.

- Participating organizations maintain autonomy and share decision-making authority equally.
- May or may not have staff and administrative oversight.

A LTRO provides a venue for collaborative and coordinated recovery efforts and has the following characteristics:

- Directs its work toward those affected by the disaster, having formed especially for that purpose in the wake of a disaster.
- Identifies as a non-profit organization through its own 501 (c) 3 designation.
- Composed of representatives from disaster response and/or recovery organizations.
- Supports the recovery process through multiple contributors.
- Operates from a common pool of funds administered by the organization and its leadership.

■ National Voluntary Organizations Active in Disaster (NVOAD)

NVOAD is a forum where organizations share knowledge and resources throughout the disaster cycle—preparation, response and recovery—to help disaster survivors and their communities. NVOAD was founded in 1970 to help streamline disaster response provided by the vast array of Private Non-profit (PNP) organizations and is now the primary point of contact for voluntary organizations at the National Response Coordination Center, or NRCC, located at FEMA headquarters. Furthermore, NVOAD is a Cooperating Agency under the Department of Homeland Security (DHS)/FEMA for the Volunteer and Donation Management Support Annex.

Each of the 50 States, the District of Columbia, American Samoa, Commonwealth of the Northern Marianas Islands, Puerto Rico, St.

Croix USVI, and St. Thomas and St. John USVI have State or Territory VOADs.

NVOAD has over 40 national members and the Members Resource Directory, available online, provides a matrix of the organizations and respective disaster roles they may fulfill before, during, and after a disaster. Examples of resources and information applicable to organizations during response and recovery found in the matrix include: Volunteer training and deployment; donation coordination; operation of collection sites/distribution centers; coordination of the allocation of relief supplies to victims; serve as the coordinating body for faith-based organizations (FBO) and volunteer groups; operate a Virtual Emergency Operations Center (EOC); gather/evaluate/and disseminate disaster information; operate shelters; provide disaster assessments; and provide assistance with debris removal, rebuilding and construction among other services.

For more information and to locate a State VOAD:

Phone: (703) 778-5088.

Email: info@nvoad.org

Web: <http://www.nvoad.org>

■ 4.2

Disaster Preparedness

■ Community Emergency Response Team (CERT)

The Community Emergency Response Team (CERT) Program provides basic disaster preparedness and response training to community members at minimal or no cost. CERT recognizes that immediately following a disaster first responders may not be able to reach everyone due to factors such as

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- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD
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Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

At-risk and special needs populations of Satsuma, AL will soon benefit from the construction of a >4,500 square foot Community Safe Room thanks in large to \$1.2 million from the FEMA Hazard Mitigation Grant Program (HMGP). Safe rooms help communities ensure residents have a close and accessible place to go to get out of harms way when hurricanes and severe storms threaten the area.

— U.S. Department of Homeland Security

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

the number of victims, communication failures, and road blockages. CERT provides community members basic skills to help each other immediately following a disaster until professional help arrives.

CERT training can be accessed by individuals, programs, agencies, and even groups such as a Continuum of Care (CoC). CERT training for community groups is usually delivered in 2 1/2 hour sessions, one evening a week over a 7 week period. The training includes disaster preparedness, basic disaster medical care, light search and rescue, disaster psychology and team organization, and a course review that concludes with a disaster simulation exercise.

To identify if there is a CERT program in your area, visit: <http://www.citizencorps.gov/cert/>

■ Hazard Mitigation Assistance (HMA)-Pre-Disaster

A key preparedness funding opportunity for Continuums of Care (CoCs) is the FEMA HMA Program. This Program also presents an opportunity for coordination and collaboration as it requires the CoC to work with the local or State community in which it resides. The Department of Homeland Security (DHS) FEMA HMA grant program seeks to protect individuals and property from natural hazards. HMA programs provide pre-disaster mitigation grants annually to States, Tribes, Territories, and local communities. Pre-disaster HMA programs include:

- **Pre-disaster Mitigation (PDM):** PDM funds hazard mitigation planning and the implementation of mitigation projects prior to a disaster event. PDM reduces overall risks to the population and structures, while also reducing reliance on funding from actual disaster declarations. PDM is authorized

by the Robert T. Stafford Disaster Relief and Emergency Assistance Act.

- **Flood Mitigation Assistance (FMA):** FMA funds cost effective measures to reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insured under the National Flood Insurance Program (NFIP). The program seeks to reduce claims under the NFIP through mitigation. FMA is authorized by the National Flood Insurance Act (NFIA).
- **Repetitive Flood Claims (RFC):** RFC funds the reduction or elimination of the long-term risk of flood damage to structures insured under the NFIP that have had one or more claim payments for flood damages. The program seeks to reduce claims under the NFIP through mitigation. RFC funds may only mitigate structures that are located within a State or community that cannot meet the cost share or management capacity requirements of the FMA program. RFC is authorized by the NFIA.
- **Severe Repetitive Loss (SRL):** SRL funds the reduction or elimination of long-term risk of flood damage to SRL residential structures insured under the NFIP. The program seeks to reduce claims to the NFIP through mitigation. SRL is authorized by the NFIA.

HMA Eligible Sub-applicants and Applicants

A State agency or the local community in which a private non-profit (PNP) organization is located can serve as a sub-applicant and apply on behalf of a PNP. Sub-applicants can include **1)** State-level agencies, including State institutions; **2)** Federally recognized Indian Tribal governments participating in the NFIP, including State recognized Indian Tribes, authorized Indian Tribal organizations, and Alaska Native villages; **3)** Public or Tribal colleges or universities (for PDM only); and **4)** local jurisdictions participating in the NFIP.

Entities eligible to apply for the HMA as applicants include: State Emergency Management Agencies (EMA) or a similar office of the State; the District of Columbia; the U.S. Virgin Islands; the Commonwealth of Puerto Rico or Northern Mariana Islands; American Samoa; Guam; and federally recognized Indian Tribal governments.

HMA Program Requirements

- Applicants must have a standard or enhanced FEMA approved State or Tribal Mitigation Plan by the application deadline.
- Sub-applicants must be actively participating in the NFIP. Please note the only exception to the NFIP requirement for the HMA grant is that applicants/sub-applicants that have not been identified or issued a Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) are eligible for the PDM program. Federally recognized Indian Tribal governments may be eligible for PDM planning, but not project grants, if they do not participate in the NFIP regardless of whether they have been issued a FHBM or FIRM.
- All mitigation programs must comply with non-discrimination requirements.
- A FEMA-approved Benefit-Cost Analysis meeting the established threshold must be provided.

HMA Eligible Projects

Mitigation Project	PDM	FMA	RFC	SRL
1. Property Acquisition and Demolition or Relocation Project				
Property Acquisition and Demolition or Relocation Project	X	X	X	X
2. Construction Type Projects				
Property Elevation	X	X	X	X
Mitigation Reconstruction*				X
Localized Minor Flood Reduction Projects	X	X	X	X
Dry Floodproofing of Residential Property*		X		X
Dry Floodproofing of Non-residential Structures		X		
Stormwater Management	X	X		
Infrastructure Protection Measures	X			
Vegetative Management/Soil Stabilization	X			
Retrofitting Existing Buildings and Facilities (Wind/Earthquake)	X			
Safe room construction	X			
3. Non-construction Type Projects				
All Hazard/Flood Mitigation Planning	X	X		

*SRL Program allows mitigation reconstruction projects outside the regulatory floodway or zone V as identified on the effective Flood Insurance Rate Map (FIRM), or the mapped limit of the 1.5 foot breaking wave zone. Mitigation reconstruction is only permitted if traditional elevation cannot be implemented.

*Residential structure must meet the definition of "Historic Structure" in 44 CFR 59.1.

Please note PDM and FMA also allow mitigation planning as an eligible activity; all four programs allow management costs as an eligible activity.

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

- The State (applicant) should consult with the State Attorney General regarding applicable State public records acts or privacy laws that could affect the disclosure and use of SRL or other categories of repetitive loss data; records are protected under the Privacy Act of 1974. However, appropriately accessing the current claims, policy guidance, and repetitive loss data, validated by FEMA, can aid in the identification of properties eligible for mitigation under HMA.

HMA Process and Planning Guidance
FEMA has made the *Multi-Hazard Mitigation Planning Guidance* under DMA2000 (Mitigation Planning “Blue Book”) available at: <http://www.fema.gov/plan/mitplanning/guidance>. The Blue Book is designed to

- 1) help States, Tribes, Territories, and local governments better understand the Mitigation Planning rule under 44 CFR Part 201; and
- 2) help these entities develop new mitigation plans or modify existing ones in accordance with the requirements of the Rule.

For more information:

PDM: <http://www.fema.gov/government/grant/pdm/>

FMA: <http://www.fema.gov/government/grant/fma/>

RFC: <http://www.fema.gov/government/grant/rfc/>

SRL: <http://www.fema.gov/government/grant/srl>

■ Homeland Security Grant Program (HSGP)

The Department of Homeland Security (DHS) provides funding via the HSGP to State, Tribal, and local Governments and non-profit organizations to enhance the country’s readiness and response and recovery capabilities for both natural and man-made emergencies. This Program, similar to the HMA Program detailed directly above, also encourages the CoC to coordinate

and collaborate with the local and/or State community in which it resides. The HSGP is comprised of four programs, listed below in ascending order of monetary awards received in 2008:

- **Citizen Corps Program (CCP):** To engage citizens in community preparedness.
- **Metropolitan Medical Response System Program (MMRS):** To enhance mass casualty preparedness and response capabilities.
- **Urban Areas Security Initiative (UASI):** To build capabilities in high threat, high density urban areas across the country.
- **State Homeland Security Program (SHSP):** To enhance State, Territorial, and local capabilities through planning, equipment, training, and exercise activities.

Additional programs that compliment the HSGP include those focusing on Tribal, Regional, and land border State preparedness and capacities and non-profit organizations considered at high risk of international terrorist attacks. Fiscal Year (FY) 2008 brought an estimated \$3 billion in preparedness grant awards and roughly \$25 billion has been awarded since FY 2002.

The UASI encompasses the Non-profit Security Grant Program (NSGP). Equipment and training considered “target hardening” are eligible activities. Specifically, **1)** acquisition and installation of security equipment at the site of the non-profit; **2)** costs associated with security personnel attendance at Critical Infrastructure and Key Resource (CIKR) sector trainings focused on physical and cyber security; and **3)** target hardening and terrorism awareness/employee preparedness are eligible activities.

To be eligible for this Program, a non-profit must:

- Be located within one of the UASI areas (in FY 2009, there are 62 areas).

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

- The Governor must designate a State Administrative Agency (SAA) to apply for and administer funds under the NSGP.
- Meet National Incident Management System (NIMS) requirements.
- Be able to document non-profit status as described under section 501 (c) 3 of the Internal Revenue Code of 1986 and be exempt from taxes under 501 (a) of such code.
- Substantiate high risk of terrorist attack via:
 - Police reports or insurance claims of prior threats or attacks against the applicant non-profit organization or closely related organizations by a terrorist organization, network, or cell.
 - Symbolic value of the non-profit site as a highly recognized national or historical institution that renders it as a possible terrorism target.
 - Role of the applicant non-profit organization in responding to or recovering from terrorist attacks.
 - Findings from previously conducted risk assessments including threat or vulnerability.
 - Eligible non-profits must become members of the local Citizen Corps, if one exists, to build an integrated and comprehensive level of community preparedness.

For more information, refer to FY 2009 Urban Areas Security Initiative Non-profit Security Grant Program Guidance and Application Kit, November 2008. This document can be found at: http://www.fema.gov/pdf/government/grant/uasi/fy09_uasi_nsgp_guidance.pdf

■ Homeless Management Information Systems (HMIS)

HMIS can be a valuable resource during disaster/emergency preparedness, response and recovery operations. Depending on the community, Continuums of Care (CoC), and HMIS, it may be used to:

- Quantify and identify CoC consumers needing assistance and which types of assistance in relation to the disaster/emergency (i.e. special needs assistance regarding evacuations).
- Monitor program evacuations or mass intakes through exit and entry data.
- Monitor program returns.
- Analyze trends (i.e. sub-population demographics, program capacities, length of stay) prior to and following incident.
- Monitor program capacities to identify maximum thresholds and direct assistance elsewhere as needed.
- Connect CoC consumers to resources via an Information and Referral database or 2-1-1.

A CoC may choose to collaborate in the overall community disaster/emergency response by augmenting the HMIS to serve as a primary local disaster/emergency management information system for CoC and non-CoC consumers. This may involve temporary modifications to the HMIS software and guiding policies, taking a lead role in system setup and use by non-HMIS volunteers, development of expeditious data quality checks and balances, development of customized fields needed by the CoC and major responders, using XML or Microsoft Excel/Access exports to upload data collected during the incident to a centralized database, and being available to make expeditious and informed decisions regarding privacy and confidentiality.

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD Phone: (703) 778-5088. Email: info@nvoad.org Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

Structures built to National Flood Insurance Program (NFIP) standards experience 80% less damage than those not built to the standards and have resulted in a \$1.2 billion per year reduction in flood losses.

— U.S. Department of Homeland Security

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

Expectations of HMIS use during disaster/emergency preparedness, response, and recovery operations should be clearly communicated with all contributing CoC organizations prior to, and at the time of an event, if possible.

■ National Flood Insurance Program

The FEMA National Flood Insurance Program (NFIP) enables property owners in participating communities to purchase insurance protection against flood losses. Community participation is based on a community's agreement with the Federal Government to adopt and enforce a floodplain management ordinance to reduce future flood risks to new construction in Special Flood Hazard Areas (SFHA).

Over 20,000 communities participate in the NFIP and those exceeding the NFIP standards may participate in the Community Rating System (CRS). CRS participation provides a 5% - 45% reduction in flood insurance premiums for property owners.

FEMA defines a flood as: a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from overflow of inland or tidal waters, unusual and rapid accumulation or runoff of surface waters from any source, or from mudflow.

If a declared disaster occurs as a result of flooding, only communities participating in the NFIP may receive financial assistance for permanent repair or reconstruction of insurable buildings located in SFHA. However, if a community applies and is accepted into the

NFIP within six months of the declared disaster, limitations on this assistance are removed.

It is important to note that 20% - 25% of all flood insurance claims come from low-risk areas and that business located within low-to-moderate risk areas may be eligible to insure both buildings and contents for as little as \$500.00 per year.

For more information on the NFIP, to find out if your community participates in the NFIP and/or the CRS, and to determine your flood risk:

Call the NFIP at (888) 379-9531.

Visit: www.floodsmart.gov

Visit: <http://www.fema.gov/pdf/nfip/manual200805/19crs.pdf>

■ Section 4.3

Disaster Relief and Recovery Programs and Services

■ Debris Removal and Clean-up

Following a disaster, resources may be made available to aid organizations with debris removal and clean-up. Disaster relief and recovery assistance varies depending on disaster severity and declaration status, but tends to follow the order of insurance, community resources, low interest disaster loans, and then possibly FEMA grant assistance, which for organizations falls under the Public Assistance and possibly Hazard Mitigation Assistance category.

Please see also Insurance, Disaster Loans, Public Assistance, and Hazard Mitigation Assistance in this section.

■ Disaster Claims

Following a disaster, it is important to file disaster claims both accurately and timely. Disaster relief and recovery assistance varies depending on disaster severity and declaration status, but tends to follow the order of insurance, community resources, low interest disaster loans, and then possibly FEMA grant assistance, which for organizations falls under the Public Assistance and possibly Hazard Mitigation Assistance category.

Please see also Insurance, Disaster Loans, Public Assistance, and Hazard Mitigation Assistance in this section.

■ Disaster Loans

The Small Business Administration (SBA) makes low interest Business Physical Disaster Loans available to businesses of all sizes, including Private Non-profit (PNP) organizations, such as charities, churches, and private universities; eligibility is in part contingent on the business being located in, and affected by, a declared disaster. These loans can be used to repair or replace uninsured or underinsured disaster damaged property owned by the business, including real estate, inventories, supplies, machinery, and equipment. Additionally, if the SBA determines an entity cannot provide for their own recovery from non-government sources, Economic Injury Disaster Loans (EIDL) may be made available to small businesses and most PNP organizations to meet ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. Lastly, if a loan is approved, an applicant may be eligible for additional funds in the form of Mitigation Loans. These loans fund the cost of improvements to protect property from future

damage. Improvement examples include retaining walls, seawalls, and sump pumps.

Primary requirements for SBA disaster loans include: **1)** an applicant must have a credit history acceptable to the SBA; **2)** an applicant must show ability to repay all loans; and **3)** collateral for physical loss loans over \$14,000 and EIDL loans over \$5,000. If available, SBA will accept real estate as collateral, but note it will not decline a loan for lack of collateral but does require the applicant to pledge what is available. The maximum loan term is 30 years for those without credit available elsewhere and three years for those with credit available elsewhere.

For more information:

SBA Disaster Assistance Customer Service Center

Phone: (800) 659-2955.

Email: disastercustomerservice@sba.gov

Web: www.sba.gov/services/disasterassistance

■ Disaster Related Fraud Detection

FEMA and the Federal Bureau of Investigation (FBI) encourage awareness of potential fraud following a disaster/emergency. Fraud may appear in the forms of:

- Someone posing as a FEMA or other loss verifier of disaster damaged property.
- Fraudulent home repair salespeople or contractors.
- Relief scams.

To reduce the likelihood of fraud:

- Be aware that inspectors from FEMA and the Small Business Administration (SBA) have specific agency identification showing authorization to do an inspection and inspections are free.

By September of 2007 the SBA had disbursed \$6.1 billion in loans to renters, homeowners, and businesses affected by the 2005 Gulf Coast hurricanes.

— *U.S. Small Business Administration*

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtml>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD Phone: (703) 778-5088. Email: info@nvoad.org Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

The non-profit organization Redwood Community Action Agency, based in Eureka, CA, received over \$300,000 in Hazard Mitigation Grant Program (HMGP) assistance to retrofit homes of low income owner occupants. This HMGP was made available following three 1992 earthquakes that affected the Cape Mendocino area of Northern California.

— U.S. Department of Homeland Security

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

- Always ask for official identification before letting anyone in a structure.
- Email: Do not respond to unsolicited Email and do not click on links contained within an unsolicited Email.
- Contributions: Make contributions directly to recognized organizations as opposed to relying on others to make a donation on your behalf, verify the organization's non-profit status by using various Internet based resources, and do not provide personal or financial information to anyone who solicits a contribution.

If fraud is strongly suspected, call the FEMA fraud detection line at (800) 323-8603 or contact the local law enforcement office. If a scam Email is received, please notify the Internet Crime Complaint Center (IC3) at www.ic3.gov. To receive the latest information about cyber scams, sign up for Email updates at the FBI website.

■ Disaster Recovery Centers (DRC)

DRC are readily accessible facilities or mobile units where applicants may go for information about FEMA, State, or other disaster assistance programs/services following a declared disaster. Services may include:

- Disaster assistance registration. Registration can also be done by calling FEMA at (800) 621-FEMA (3362).
- Guidance regarding disaster recovery.
- Clarification of written correspondence received.
- Answers to questions, resolution to problems, and referrals to agencies that may provide further assistance, including Federal and State recovery programs.
- Status of applications being processed by FEMA.

- Small Business Administration (SBA) program information if an SBA representative is present.

To find out if a DRC is open nearby and for schedule information: FEMA Helpline at (800) 621-FEMA (3362).
DRC Locator: <https://asd.fema.gov/inter/locator/drcLocator.jsp>

■ Hazard Mitigation Assistance (HMA)-Post Disaster

Following a declared disaster, Hazard Mitigation Assistance (HMA) is one of the three categories of Federal assistance that may be made available via the Stafford Act. The other two categories are Individual Assistance (IA), which focuses on the needs of individuals and households and Public Assistance (PA), which focuses on debris removal, emergency protective measures, and the permanent restoration of infrastructure. FEMA may make all, none, or a combination of these three assistance programs available following a disaster declaration. Stafford Act assistance is contingent on several factors, including the size and scope of a disaster and other resources available to address the need(s). **Please see IA (Section 5.3) and PA (this section) for additional information on these separate programs.**

IF HMA is made available, it can apply to States, Tribes, local Jurisdictions, and certain Private non-profit (PNP) organizations. The President may contribute up to 75% of the cost of hazard mitigation measures if they are determined to be cost effective and are expected to substantially reduce future risk of damage, hardship, loss, or suffering in an area affected by a major disaster.

States must submit an application to the President for the delegation of authority to

administer the program. The President, in consultation and coordination with the State and local governments, then establishes criterion for approval of the application.

Minimum criterion includes:

- Demonstrated ability of the State to manage the HMGP.
- The existence of an approved mitigation plan.
- A demonstrated commitment to mitigation activities.

Indian Tribes, local jurisdictions, and eligible PNP organizations submit grant applications to the State. HMGP is allocated using a formula that considers the percentage of funds applied toward IA and PA. For example, States with a Standard Mitigation Plan can receive 15% of the initial \$2 billion in estimated aggregate disaster assistance.

For more information:

FEMA HMGP Information: <http://www.fema.gov/government/grant/hmgrp/index.shtml>

State Hazard Mitigation Officers: <http://www.fema.gov/about/contact/shmo.shtml>

■ Insurance Claims

The six steps below are considerations for Continuums of Care (CoCs) and organizations in making an insurance claim post disaster/emergency. Note that if any money is received from insurance or another source for disaster losses that duplicates FEMA assistance, the organization may be required to return all or part of the FEMA money.

1. Identify the responsible party to determine which steps, and in what order, the organization will take regarding the filing of an insurance claim (i.e. Board Officer, Executive Director).

2. Identify the responsible party to communicate steps with other staff and consumers.
3. Carefully document losses:
 - Make a detailed list of damaged property and videotape/photograph damaged property before beginning repairs.
 - Do not discard damaged property without adjuster's approval.
 - Try to document the value of each object lost. Receipts, canceled checks, charge records, and insurance evaluations are good evidence. If these documents are not available, estimate value and purchase place and date.
4. Protect property from further damage and theft:
 - Patch roofs temporarily. Cover broken windows with boards or plastic.
 - If furnishings are exposed to weather, move to a safe location or storage.
 - If the property was flooded, clean immediately to protect health as floodwaters accumulate sewage and chemicals. Discard food and medicine that may have come into contact with floodwater.
5. Work with the adjuster:
 - Ensure the adjuster is properly licensed.
 - When the adjuster arrives, be sure the agreed upon organizational representative or delegate is present.
 - The adjuster and organization are to work collaboratively to calculate the value of items on the lost or damaged list, prepare a repair estimate, and determine the scope of damage/what needs to be repaired or replaced.
 - Make sure the organization is aware of the next step before the adjuster leaves.
 - If the organization and adjuster cannot reach an agreement, mediation through the State Department of Insurance is an option.
6. Repairing the property:
 - The organization, or organization's insurance company, may contract for the

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtml>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

If FEMA designates support under the Public Assistance (PA) category, homeless service providers may be eligible to apply for a Federal cost share that contributes 75% of total eligible costs for debris removal, emergency measures and permanent restoration of infrastructure.

— U.S. Department of Homeland Security

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

needed repairs. Ensure the contractor holds a proper license by contacting the State Department of Business and Professional Regulation.

- Get a written estimate prior to commencement of repairs that includes any verbal promises the contractor has made, but remember to ask if there is a charge for an estimate first.

The below link will take you to your State Insurance site:

http://www.naic.org/state_web_map.htm

■ Public Assistance (PA)

Following a declared disaster, PA is one of the three categories of Federal assistance that may be made available via the Stafford Act. The other two categories are Individual Assistance (IA), which focuses on the needs of individuals and households and Hazard Mitigation Assistance (HMA), which focuses on the reduction of life and property loss in future disasters through mitigation efforts. FEMA may make all, none, or a combination of these three assistance programs available following a disaster declaration. Stafford Act assistance is contingent on several factors, including the size and scope of a disaster and other resources available to address the need(s).

Please see IA (Section 5.3) and HMA (this section) for additional information on these separate programs.

If PA is made available, it can apply to States, Tribes, local Jurisdictions, and certain Private non-profit Organizations (PNP). The President may contribute 75% (typically not less than 75%) of total eligible costs for debris removal, emergency measures and permanent restoration of infrastructure. FEMA determines if an area is eligible for assistance, the types of assistance available, and is involved in a

partnership with the State and local officials on the PA activities.

Exceptions to the 75% Federal contribution that may lead to a reduced contribution or complete exclusion generally result from: **1)** the facility experiencing previous damage and subsequent Federal assistance, yet mitigation measures to prevent future damage were not implemented; and **2)** if Federal disaster aid is sought for a flood area and assistance was previously provided under the condition that the facility be covered under flood insurance and then this condition was not met.

PNP organizations providing any of the following “essential government services” may qualify for the PA Program: Homeless shelters, rehabilitation facilities, community centers, senior citizen centers, low income housing, alcohol and drug treatment centers, residences and other facilities offering programs for battered spouses, facilities offering food programs for the needy, daycare centers for children or those living with special needs (i.e. Alzheimer’s disease, autism, muscular dystrophy), education (primary, secondary, and higher education schools), medical (hospitals, outpatient/rehabilitation/long-term care facilities), custodial care (institutional care for those who do not require day-to-day medical care but do require close supervision), as well as other “essential government services.”

PNP organizations must meet additional eligibility criterion for the PA Program beyond those that apply to governmental applicants. To be eligible, PNP organizations must:

- Have an effective ruling letter from the Internal Revenue Service (IRS) at the time of the disaster granting tax exemption under Sections 501 (c), (d), or (e) of the Internal Revenue Code or satisfactory evidence from the State that it is a non-revenue

producing, non-profit entity organized or doing business under State law.

- The facility for which the PNP organization is requesting funding must be used primarily for a purpose consistent with the services identified above, and generally, be open to the public. PNP organizations not required to be open to the public include educational, utility, emergency, medical, or custodial care services.

Eligible PNPs classified as “non-critical services,” which comprise the majority of CoC-services (i.e. emergency shelter, transitional and permanent housing, meal programs, substance abuse treatment) with the possible exception of some education and emergency medical services, seeking **FEMA emergency assistance** under the PA Program should take the following steps immediately after a disaster:

- Apply for uncovered emergency assistance (i.e. debris removal and emergency protective measures) through the State Emergency Management Agency (EMA) to allow FEMA to inspect damages.
- Submit claims to insurance carriers.

Eligible PNP classified as “non-critical services,” seeking **FEMA assistance for permanent repair or restoration** of damaged facilities should take the following steps immediately after a disaster:

- Apply for assistance through the State EMA to allow FEMA to inspect damages. The damage inspection will then be held by FEMA until a loan determination is made by the Small Business Administration (SBA).
- Apply for a disaster loan from the SBA.
 - If the PNP is declined a SBA loan, it should immediately notify the State and the State should immediately notify FEMA to reactivate the PNP’s request for the PA Program.

- If the SBA loan fully covers eligible damages, then no assistance from FEMA is available.
- If the maximum loan for which the PNP is eligible does not fully cover eligible damages under the PA Program, the PNP can re-contact FEMA through the State regarding the difference. If a PNP applies for a SBA loan, is approved, and then opts to not take the loan, the PNP may still be eligible for funding by FEMA for the difference between the SBA loan and eligible costs.
- Submit claims to insurance carriers.

Note the requirement to apply for a SBA loan only concerns PNPs with non-critical services seeking assistance for permanent repair or restoration. If the eligible PNP is classified as a “critical service” it may apply through the State EMA for both emergency and permanent repair and restoration assistance; it can bypass the SBA application step.

For more information:

FEMA Public Assistance Guide, FEMA 322/June 2007:

http://www.fema.gov/government/grant/pa/pag07_t.shtml

■ Permits to Rebuild

FEMA cautions that prior to beginning repairs or reconstruction to check with local building officials to determine what permits and inspections may be required; this is a must when using FEMA dollars. Obtaining appropriate building permits is particularly important for those with businesses located within a FEMA-mapped floodplain.

Permits ensure businesses are protected from unsafe building practices and illegal modifications that could cause potential injury, loss in property value, damage to the local

Disaster assistance typically follows the order of insurance, community resources, low interest disaster loans, and then possibly FEMA grant assistance.

– U.S. Department of Homeland Security

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtml>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

environment, or conflict with local codes and regulations. Permits required by law may also prevent unpleasant surprises when buying insurance, filing a claim or selling the property.

Contact the local permit office for additional information, including suggestions on protecting your business from future disaster-related damages and information on selecting licensed contractors along with advice on avoiding unscrupulous contractors.

■ Repair and Rebuilding

Following a disaster, resources may be made available to aid organizations with repair and rebuilding efforts. Disaster relief and recovery assistance varies depending on disaster severity and declaration status, but tends to follow the order of insurance, community resources, low interest disaster loans, and then possibly FEMA grant assistance, which for organizations falls under the Public Assistance and possibly Hazard Mitigation Assistance category.

Please see also Insurance, Disaster Loans, Public Assistance, and Hazard Mitigation Assistance in this section.

■ Small Business Administration (SBA)

Please see Disaster Loans (this section).

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

■ Taxes

Non-tax exempt organizations involved in the Continuum of Care (CoC) that are affected by a disaster can contact the local Taxpayer Assistance Center, which is open during business hours and can provide face-to-face assistance regarding a tax problem or explain the applicability of a tax law. To find the nearest local Taxpayer Assistance Center, visit: <http://www.irs.gov/localcontacts/> or search in the local phone book under U.S. Government, IRS.

For more information:

To ask business-related tax questions, contact the IRS at (800) 829-4933.

To replace lost or damaged Federal tax records:

(800) 829-4933 or www.irs.gov

Visit the IRS Disaster Assistance website:

<http://www.irs.gov/businesses/small/article/0,,id=156138,00.html>

For State Tax information, visit the Federation of Tax

Administrator's Website: <http://www.taxadmin.org/fta/link/forms.html>

■ Section 4.4

HUD Specific Programs

■ Community Development Block Grants (CDBG)

Generally, to assist in disaster recovery, CDBG grantees may reprogram previously awarded grants to focus on disaster recovery. Furthermore, the Department of Housing and Urban Development (HUD) may 1) expedite grant awards for grantees with program year start dates in the near future; 2) permit grantees with program year start dates later in the year to change to an earlier date; and 3) waive regulatory and statutory program

requirements (with certain exceptions) to increase the flexibility of the use of CDBG for disaster recovery. The Secretary of HUD has authority to waive regulatory requirements and the Housing and Community Act of 1974, as amended (42 U.S.C. 5321, Section 112), authorizes the Secretary to suspend certain statutory requirements for use of CDBG funds in an area for which the President has declared a disaster under the Stafford Act. Examples of CDBG regulatory provisions for which suspension requests may be expected include:

- Extension of the deadline for submitting the annual performance report (CAPER) when a disaster delays its completion.
- Change in the period, or extension of length of time up to three years, to meet the 70% spending requirement benefiting low and moderate-income persons.
- Removal of other limitations that are not required by statute.

CDBG statutory provisions for which suspension requests may be expected include:

- Removal of restrictions on the repair or reconstruction of buildings used for the general conduct of government.
- Removal of prohibitions on new housing construction.
- Modification of the limitation on the amount of CDBG funds used for public services.

Additional requirements that normally apply to CDBG funds, including the following, may also be excluded in an emergency situation:

- Competition usually required for contracting is not needed in certain emergency situations.
- Environmental amendments and release of funds are not required prior to undertaking emergency activities for temporary improvements that do not alter environmental conditions and are limited to protection, repair, or restoration activities necessary only to arrest the disaster effects.

- When a request for release of funds is required, if funds are needed on an emergency basis and when adherence to separate comment periods would prevent assistance, the combined Notice of Finding of No Significant Impact (NONSIF) and the Notice of Intent to Request Release of Funds may be disseminated and/or published simultaneously with the submission of the Request for Release of Funds.

Disaster suspension requests should be submitted to HUD Field Offices (FO).

Please note that as the Federal Government provides disaster relief, primarily through FEMA and the Small Business Administration (SBA), to meet emergency, short-term recovery needs, the most appropriate use of CDBG funds is for longer term needs such as economic redevelopment of disaster affected areas. However, if the emergency, short-term recovery needs are not funded by FEMA or SBA, communities may elect to use CDBG for this purpose, including:

- Debris removal.
- Extra security patrols.
- Demolition, clearance, and/or reconstruction of damaged property posing an immediate threat to public safety.
- Emergency reconstruction of essential water, sewer, electrical, and telephone facilities.
- Relief services to individuals and businesses.
- Matching FEMA or other aid programs.

For more information, contact the HUD State, or Area Office of Community Planning and Development, or call (202) 708-3587 and request to speak with a representative from Disaster Policy and Management.

Following a declared disaster, check with the local HUD FO to find out if CDBG and HOME funds may be reprogrammed to focus on disaster recovery.

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtml>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

There are over 450

CoCs in nearly

4,000 Communities

across the U.S.

— U.S. Department of

Housing and Urban

Development

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

■ Continuum of Care (CoC)

McKinney-Vento funded CoCs may be eligible for certain considerations/exceptions following a declared disaster. Past exceptions have included deadline extensions for the Annual Performance Report (APR), technical submissions, and CoC applications.

Furthermore, in past declared disasters, CoCs were provided the flexibility to:

- Request consideration to temporarily relocate tenant and project based housing.
- Request to temporarily move Supportive Housing Program (SHP) monies from services to leasing.
- Request to temporarily fund fewer units.
- When seeking any type of requests for consideration/exception, CoCs should be familiar with grant origination and expiration dates.

Requests for considerations/exceptions and more information should be sent to the appropriate Department of Housing and Urban Development (HUD) Field Office (FO).

■ HOME (HOME Investment Partnership Program)

Generally, to assist in disaster recovery, HOME grantees may reprogram previously awarded grants to focus on disaster recovery. Furthermore, the Department of Housing and Urban Development (HUD) may 1) expedite grant awards for grantees with program year start dates in the near future; 2) permit grantees with program year start dates later in the year to change to an earlier date; and 3) waive regulatory and statutory program requirements (with certain exceptions) to increase the flexibility of the use of HOME funds for disaster recovery. The Secretary of the Department of Housing and Urban Development (HUD) has authority to waive regulatory requirements

and the HOME Investment Partnership Act (42 U.S.C. 12840, Section 290) authorizes the Secretary to suspend certain statutory requirements for use of HOME funds in an area for which the President has declared a disaster under the Stafford Act. Examples of HOME regulatory and statutory provisions that may be suspended include:

- Requirement for written tenant selection criteria.
- Requirement for tenant participation plan, and fair lease and grievance procedures in Community Housing Development Organization (CHDO) set-aside projects.
- Maximum per-unit subsidy limits for disaster-damaged properties.
- Requirement that assisted units meet housing standards for properties damaged by the disaster.
- HUD can reduce the match liability for participating local and State jurisdictions by up to 100% with respect to funds expended in the declared disaster area during the fiscal year (FY) in which the disaster declaration was made and for the following FY.

Additional requirements that normally apply to HOME funds, including the following, may also be excluded in an emergency situation:

- Competition usually required for contracting is not needed in certain emergency situations.
- Environmental amendments and release of funds are not required prior to undertaking emergency activities for temporary improvements that do not alter environmental conditions and are limited to protection, repair, or restoration activities necessary only to arrest the disaster effects.
- When a request for release of funds is required, if funds are needed on an emergency basis and when adherence to separate comment periods would prevent assistance, the combined Notice of Finding of No Significant Impact (NONSIF) and the

Notice of Intent to Request Release of Funds may be disseminated and/or published simultaneously with the submission of the Request for Release of Funds.

Disaster suspension requests should be submitted to the HUD Field Office (FO).

For more information, contact the HUD State, Area Office of Community Planning and Development (CPD), or call (202) 708-3587 and request to speak with a representative from Disaster Policy and Management.

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtml>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

5 Resources for Individuals



Disasters can range from inconvenient to devastating, but some simple preparedness steps, including making a plan, can lessen the impact. See www.ready.gov for information on individual and family preparedness.

— U.S. Department of Homeland Security

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD
Phone: (703) 778-5088. Email: info@nvoad.org Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

Section 5.1

Disaster Preparedness

Community Emergency Response Team (CERT)

The Community Emergency Response Team (CERT) Program provides basic disaster preparedness and response training to community members at minimal or no cost. CERT recognizes that immediately following a disaster first responders may not be able to reach everyone due to factors such as the number of victims, communication failures, and road blockages. CERT provides community members basic skills to help each other immediately following a disaster until professional help arrives.

CERT training can be accessed by individuals, groups, programs, and agencies. The training includes disaster preparedness, basic disaster medical care, light search and rescue, disaster psychology and team organization, and a course review that concludes with a disaster simulation exercise.

To identify if there is a CERT program in your area, visit:
<http://www.citizencorps.gov/cert/>

Individual/Family Preparedness Plan

Individuals and families are encouraged to have, practice, and update a basic preparedness plan that can aid them in the ability to safely and quickly respond to a disaster. Key aspects of a disaster plan may include information on:

- Local hazards and emergencies and appropriate responses
- Community warning systems
- Evacuation options

- Shelter options
- Community, school, day-care, and work emergency plans

Individuals are also encouraged to consider assembling a disaster supply kit (water, food, first aid, special need items for 72 hours) and completing a personal information form containing contacts, medical information, and special needs. If someone has special needs (i.e. limited transportation, physical and/or mental health conditions), making pre-disaster contact with the local Office of Emergency Services/Management (OES/OEM) or the State Emergency Management Agency (EMA) to identify special needs services is encouraged.

For more information on individual and family preparedness, visit: www.ready.gov

For more information on the development of a personal preparedness plan, visit: http://www.fema.gov/pdf/areyouready/basic_preparedness.pdf or download a copy of a Family Emergency Plan that you can simply fill in at: http://www.ready.gov/america/_downloads/familyemergencyplan.pdf

■ National Flood Insurance Program

The FEMA National Flood Insurance Program (NFIP) enables homeowners and residential renters in participating communities to purchase insurance protection against flood losses. Community participation is based on a community's agreement with the Federal Government to adopt and enforce a floodplain management ordinance to reduce future flood risks to new construction in Special Flood Hazard Areas (SFHA). Over 20,000 communities participate in the NFIP and those exceeding the NFIP standards may participate in the Community Rating System (CRS). CRS participation provides a 5% - 45% reduction in flood insurance premiums for property owners.

It is important to note that 20% - 25% of all flood insurance claims come from low-risk areas and Homeowners may be able to insure buildings and contents for as little as \$112 per year under the preferred risk policy; Residential renters may be able to insure contents for as little as \$39 per year under this same policy.

For more information on the NFIP, to find out if your community participates in the NFIP and/or the CRS, and to determine your flood risk:

Call the NFIP at (888) 379-9531.

Visit: www.floodsmart.gov

Visit: <http://www.fema.gov/pdf/nfip/manual200805/19crs.pdf>

■ Section 5.2

Disaster Relief and Recovery Services

■ Case Management

Following a disaster, case management services designed specifically to address the needs of those affected by a disaster may be available. Resources may range from short to long-term and target specific populations. For information on the availability of this assistance, contact the resources listed on the side of the page.

■ Clothing and Household Items

Following a disaster, clothing and household items may be available to those affected by a disaster. For information on the availability of this assistance, contact the resources listed on the side of the page.

Please see also Disaster Loans (this section) and Individual Assistance (Section 5.3).

25% of flood insurance claims come from low-risk areas and residential renters in low-to-moderate risk areas may be able to insure contents for as little as \$39 a year; homeowners as little as \$112 per year. Visit www.floodsmart.gov to find out more information on flood insurance.

— U.S. Department of Homeland Security

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

No one who sees a disaster is untouched by it. If you or someone you know needs help coping, contact the resources on the side of the page for information on potential counseling resources.

— U.S. Department
of Health and
Human Services

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

■ Counseling

Following a disaster, counseling services designed specifically to address the needs of those affected by the disaster may be available. Resources may range from short to long-term and include preventative, emotional, mental health, trauma, or spiritual focused counseling and target specific populations. For information on the availability of this assistance, contact the resources listed on the side of the page.

For more information on possible resources for counseling:
To find State and local mental health services:
<http://mentalhealth.samhsa.gov/databases/>

■ Disaster Assistance Income

Disaster assistance income received from the FEMA Individual Assistance (IA), Individual and Households Program (IHP), generally is:

- Tax-free.
- Not counted as income or a resource in determining eligibility for welfare, income assistance, or income-tested benefits program funded by the Federal government.

- Is exempt from garnishment, seizure, encumbrance, levy, execution, pledge, attachment, release, or waiver.
- Not able to be reassigned or transferred to another person.
- Limited to up to 18 months from the date the President declares the disaster.
- Does not affect social security.

For more information on Disaster Assistance Income from the IHP: Help After a Disaster, Applicant's Guide to the Individuals and Household Program, FEMA 545/July 2008.
<http://www.fema.gov/assistance/process/guide.shtm>

■ Disaster Food Stamps

Following a declared disaster, food assistance in the form of the Disaster-Supplemental Nutrition Assistance Program (D-SNAP), previously referred to as the Disaster Food Stamp Program, may be available to those affected by a disaster.

D-SNAP is income based and generally provides up to one month of food assistance. Households already enrolled in the Supplemental Nutrition Assistance Program

Disaster-Supplemental Nutrition Program Income Eligibility Standards and Allotments October 2008-September 2009

Household Size	Monthly Disaster Gross Income	Maximum Allotment
1	\$1457	\$176
2	\$1757	\$323
3	\$2057	\$463
4	\$2360	\$588
5	\$2685	\$698
6	\$3010	\$838
7	\$3310	\$926
8	\$3610	\$1058
Each Additional Member	\$300	+\$132

(SNAP or Food Stamps) may be eligible for an additional benefit that would raise their monthly benefit to the full D-SNAP benefit. See above chart for the October 2008-September 2009 income eligibility guidelines for 48 of the 50 United States and the District of Columbia; for information on Alaska, Hawaii, Guam, and the Virgin Islands, refer to the United States Department of Agriculture (USDA), Food and Nutrition Services (FNS) Disaster Assistance Website under 2009 Allotment and Eligibility Standards. Please use the income eligibility table as a general guideline.

When applying for D-SNAP, be prepared to provide verification of identity (i.e. photo ID, two documents verifying identity and residency, or signed affidavit from collateral contact attesting to identity of applicant). Other verifications that may be needed include: Residency (i.e. bills, driver's license or other identification with correct address); household composition (i.e. verbally providing list of names of household members along with birth date); loss or inaccessibility of liquid resources or income (i.e. banks closed due to disaster and ATM inaccessible); and food loss (i.e. a power outage of over four hours can cause food spoilage and therefore loss).

Applications and information about emergency food assistance can be obtained at any State or local food stamp office.

For more information on D-SNAP:

USDA, FNS Disaster Assistance Website: <http://www.fns.usda.gov/disasters/disaster.htm>

Please click on the below link for a map of the U.S., then select your State, then County. For assistance for Indian Tribes, first contact the nearest Tribal office of the Bureau of Indian Affairs, U.S. Department of the Interior.

<http://www.fns.usda.gov/fsp/outreach/map.htm>

Please see also Food Assistance (this section).

Disaster Loans

The Small Business Administration (SBA) makes low interest Home Disaster Loans available to homeowners or renters to repair or replace disaster damaged real estate or personal property owned by the victim, including automobiles; eligibility is in part contingent on the homeowner or renter being located in, and affected by, a declared disaster. Loans are for disaster losses that are uninsured or underinsured. If a loan is approved, the applicant may be eligible for additional funds in the form of Mitigation Loans. These loans fund the cost of improvements to protect property from future damage. Improvement examples include retaining walls, seawalls, and sump pumps.

Primary requirements for SBA disaster loans include: **1)** an applicant must have a credit history acceptable to the SBA; **2)** an applicant must show ability to repay all loans; and **3)** collateral is required for physical loss loans over \$14,000. If available, SBA will accept real estate as collateral, but note it will not decline a loan for lack of collateral but requires the applicant to pledge what is available.

The maximum term of the loan is 30 years for those without credit available elsewhere and three years for those with credit available elsewhere.

SBA Disaster Assistance Customer Service Center

Phone: (800) 659-2955.

Email: disastercustomerservice@sba.gov

web: www.sba.gov/services/disasterassistance

At the local level, disasters can seriously impact household livelihoods and push already vulnerable groups into poverty. The loss of income earners, through death or injury, the interruption of production or access to markets and the destruction of productive assets, such as home-based workshops, are all examples of ways in which disasters affect local and household economies.

— *United Nations Development Programme*

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD Phone: (703) 778-5088. Email: info@nvoad.org Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

■ Disaster Recovery Centers (DRC)

DRC are readily accessible facilities or mobile units where applicants may go for information about FEMA, State, or other disaster assistance programs/services following a declared disaster. Services may include:

- Disaster assistance registration. Registration can also be done by calling FEMA at (800) 621-FEMA (3362).
- Guidance regarding disaster recovery.
- Clarification of written correspondence received.
- Answers to questions, resolution to problems, and referrals to agencies that may provide further assistance, including Federal and State recovery programs.
- Status of applications being processed by FEMA.
- Small Business Administration (SBA) program information if an SBA representative is present.

To find out if a DRC is open nearby and for schedule information: FEMA Helpline at (800) 621-FEMA (3362).

DRC Locator: <https://asd.fema.gov/inter/locator/drcLocator.jsp>

■ Disaster Related Fraud Reporting

FEMA and the Federal Bureau of Investigation (FBI) encourage awareness of potential fraud following a disaster/emergency. Fraud may appear in the forms of:

- Someone posing as a FEMA or other loss verifier of disaster damaged property.
- Fraudulent home repair salespeople or contractors.
- Relief scams.

To reduce the likelihood of fraud:

- Be aware that inspectors from FEMA and the Small Business Administration (SBA) have specific agency identification showing

authorization to do an inspection and inspections are free.

- Always ask for official identification before letting anyone in a structure.
- Email: Do not respond to unsolicited Email and do not click on links contained within an unsolicited Email.
- Contributions: Make contributions directly to recognized organizations as opposed to relying on others to make a donation on your behalf, verify the organization's non-profit status by using various Internet based resources, and do not provide personal or financial information to anyone who solicits a contribution.

If fraud is strongly suspected, call the FEMA fraud detection line at (800) 323-8603 or contact the local law enforcement office. If a scam Email is received, please notify the Internet Crime Complaint Center (IC3) at www.ic3.gov. To receive the latest information about cyber scams, sign up for Email updates at the FBI website.

■ Family and Friend Search (NECLC and NEFRLS)

The National Emergency Child Locator Center (NECLC), located within the National Center for Missing and Exploited Children, and a program of the Department of Homeland Security (DHS)/FEMA, helps to expedite the reunification of children (individuals 21 and under) with their families during U.S. national disasters. The main responsibilities of the Center include:

- Establishment of a toll-free hotline to receive reports of displaced children.
- Creation of a website to provide information about displaced children.
- Deployment of staff to the location of a declared disaster to gather information about displaced children.

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

- Provision of information to the public about additional resources.
- Partnership with Federal, State, and local law enforcement agencies.
- Refer reports of displaced adults to the Attorney General's designated authority and the National Emergency Family Registry and Locator System.
- The NECLC is activated during declared disasters and staffed 24-hours a day.

NECLC: (866) 908-9570.

For more information on the NECLC:

National Center for Missing and Exploited Children:

<http://www.missingkids.com/missingkids/servlet/>

[PageServlet?LanguageCountry=en_US&PagelId=3252](http://www.missingkids.com/missingkids/servlet/PageServlet?LanguageCountry=en_US&PagelId=3252)

The National Emergency Family Registry and Locator System (NEFRLS), a program of the Department of Homeland Security (DHS)/FEMA, may be activated during declared disasters to reunite displaced and separated family and friends. Registration is voluntary and displaced persons can identify individuals with whom they want to provide information about their location and other personal matters.

If activated, the NEFRLS is staffed 24-hours a day.

NEFRLS: (800) 588-9822.

For more information on the NEFRLS:

<https://asd.fema.gov/inter/nefrls/disclaimer.htm>

■ FEMA Registration and Appeals

Following a disaster declaration, Federal assistance via the Stafford Act may be available. Stafford Act assistance falls within three categories of which all, none, or a combination of the three may be made

available following a disaster declaration. Stafford Act assistance is contingent on several factors, including the size and scope of a disaster and other resources available to address the need(s). Stafford Act assistance includes: Individual Assistance (IA), focusing on the needs of individuals and households; Hazard Mitigation Assistance (HMA), focusing on the reduction of life and property loss in future disasters through mitigation efforts; and Public Assistance (PA), focusing on debris removal, emergency protective measures, and permanent restoration of infrastructure. This section refers specifically to IA. ***Please see HMA and PA (Section 4.3) for additional information on these separate programs.***

The IA category is the only one of the above three assistance categories that applies specifically to individuals. IA is administered through the Individual and Households Program (IHP). It is important to note that FEMA's assistance programs are designed to help meet essential needs and assist with recovery and are not intended to return homes or belongings to pre-disaster conditions. FEMA assistance is secondary to insurance. Furthermore, most disaster aid from the Federal Government is in the form of low interest loans from the Small Business Administration (SBA) and applicants for FEMA assistance may first be required to seek assistance from the SBA; note however that those seeking rental assistance do not have to submit a loan application to the SBA.

Assistance under IHP may include: Temporary housing for renters and homeowners and housing repair, replacement, permanent/semi permanent housing construction for homeowners. The IHP may also provide "Other Needs Assistance" or ONA, including personal property.

The registration process to apply for FEMA assistance takes about 20 minutes. Registration

Visit the FEMA website for information on declared disasters, to learn about the types of disaster assistance available, find out about disaster declaration status, apply for disaster assistance, access preparedness resources, locate Regional offices, and for information on grants and much more: www.fema.gov

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

Poverty is a major factor increasing disaster risk by increasing vulnerabilities to disasters and reducing coping capacities.

— *United Nations Global Network of NGOs for Disaster Risk Reduction*

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

can be done at a Disaster Recovery Center (DRC), online at: <http://www.fema.gov/assistance/index.shtm> (step 2), or over the phone at (800) 621-FEMA (3362). Applicants should have the following information and a pen and paper available when applying:

- Social Security Number.
- Current and pre-disaster address (and directions to damaged property).
- Telephone where you can be contacted.
- Insurance information.
- Total household annual income.
- Routing and account number from your bank in the event it is determined that you are eligible and you choose to have disaster assistance funds transferred directly into a bank account.
- Description of losses caused by the disaster.

After completing the application for assistance, a FEMA application number is provided. This number should be written down and safely kept as it will be needed for future reference regarding the case.

After 24 hours from the time the application is completed, the application status can be checked at a DRC; online at: <http://www.fema.gov/assistance/index.shtm> (step 3); or over the phone at (800) 621-FEMA (3362). Please note that registering more than once will delay the application.

After the application for assistance is complete:

- If one has questions or needs to make a change to information provided during the registration, call the FEMA Helpline at (800) 621-FEMA (3362); have the application number available.
- FEMA will provide the applicant a copy of the Applicant's Guide to the Individuals and Households Program (IHP).
- An inspector will call to schedule an appointment to visit the damaged property. This tends to occur within several days and

usually no later than 10 days from the time of application.

- Inspector will assess damage of real and personal property.
 - The applicant or someone 18 years of age or older living in the house prior to the disaster must be present for the inspection.
 - Inspectors are contractors, not FEMA employees, will have a photo ID, and there is no charge for the inspection.
 - Inspectors will need to see the applicant's ID and proof of ownership (for homeowners) and occupancy.
 - The Inspector will ask the applicant to sign a form authorizing FEMA to verify the information provided is correct.
- Within about 10 days from the inspectors visit, the applicant will receive a letter from the IHP informing her/him of the decision on the request for disaster assistance.
 - If eligible for assistance, the letter will be followed by a U.S. Treasury/State check or there will be a transfer of cash to the applicant's bank account. The letter will explain what the disaster assistance money can be used for. If the money is not spent as approved by FEMA, the applicant may not be eligible for additional assistance and may have to also pay back the money. Please note: Receipts/bills must be kept for three years to demonstrate how FEMA money was used to meet disaster related needs.
 - If the applicant is not eligible, the letter will provide the reason for the ineligibility decision and inform the applicant of the right to appeal.

Any FEMA decision may be appealed, including decisions about eligibility, amount and type of assistance provided, late applications, requests to return money, or questions regarding continuing help. Keep in mind, when seeking an appeal, one is

asking the IHP to review the case again. To file an appeal:

- Write a letter to FEMA and make sure it is postmarked within 60 days of the IHP decision letter's date.
- Explain the reason for disagreeing with the FEMA decision and sign the letter.
- Information to include in the letter is the applicant's full name, date and place of birth, damaged dwelling address, FEMA application number and disaster number.
- The letter must either be notarized, include a copy of a State issued identification card, or include the following statement, "I hereby declare under penalty of perjury that the foregoing is true and correct."
- Fax the appeal letter to (800) 827-8112 Attention FEMA or mail to:

FEMA

National Processing Center
P.O. Box 10055
Hyattsville, MD 20782-7055

- If the applicant needs information about her/his case, she/he may request a copy of information from the file by writing to:

FEMA-Records Management

National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055

As a recommendation, the applicant should keep a copy of the appeal letter for personal records and consider a postal confirmation service/receipt indicating the date mailed.

For more information on FEMA Registration and Appeals:
FEMA "Apply for Assistance" webpage:

<http://www.fema.gov/assistance/index.shtm>

Help After a Disaster, Applicant's Guide to the Individuals and Household Program, FEMA 545/July 2008.

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

In the event a consumer does not qualify for FEMA assistance under the IHP, please refer to the resources listed on the side of the page.

Please see also Individual Assistance (Section 5.3).

■ Food Assistance

Following a disaster, food assistance in the form of congregate/cafeeteria-style and/or mobile meals and groceries may be available to those affected by a disaster. For information on the availability of this assistance, contact the resources listed on the side of the page.

Please see also Disaster Food Stamps (this section).

■ Housing Availability

FEMA Housing Portal: The FEMA Housing Portal is intended to assist those who have been displaced by a disaster find a place to live. The Portal consolidates resources identified and provided by Federal agencies, including the Departments of Agriculture (USDA), Housing and Urban Development (HUD), and Veteran's Administration (VA), as well as private organizations, and the public.

It is recommended to check the date of the posting following a search. Further, it is recommended that one call the listed housing opportunity to gain the most updated information before traveling to the specific location.

For more information and to access the FEMA Housing Portal:
<https://asd.fema.gov/inter/hportal/home.htm>

Housing Locator Systems: The Department of Housing and Urban Development (HUD) has a National Housing Locator System (NHLS) that is a searchable, web-based clearinghouse of available rental housing nationwide. It

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD
Phone: (703) 778-5088.
Email: info@nvoad.org
Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

is designed to allow HUD and its business partners, particularly State and Public Housing Authorities (PHA) and critical first responders, to deliver housing assistance by rapidly locating rental housing and available government-owned single family homes for sale during an emergency.

Please note the NHLs requires a HUD log-in and while over 3,200 Federal, State, and local government agencies and first responders can access the system, the general public and private non-profit (PNP) organizations cannot. However, many communities, in over 23 states, have a similar, yet publically available, housing locator system to the NHLs. Many of these housing locators can be found at www.socialserve.com, which contains information on affordable housing, including both accessible and subsidized housing.

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

■ Housing Assistance

Following a disaster, housing assistance may be available to those affected by the disaster. For information on the availability of this assistance, contact the resources on the side of the page.

Following a declared disaster, the President may make temporary housing assistance available under the Individual Assistance (IA) category via the Individual and Households Program (IHP). Assistance may include financial support to rent alternate housing, existing rental units, manufactured housing, recreational vehicles, or other readily fabricated dwellings. Assistance may include payment of utilities, excluding phone service. Amount of assistance is based on fair market rent (FMR) plus the cost of transportation, utility hookups, security deposits, or unit installation.

Assistance could be in the form of temporary housing units acquired by purchase or lease, directly to individuals or households, if there is a lack of available housing. The period of direct assistance is 18 months unless the President chooses to make an extension due to extraordinary circumstances. Please note at the end of the 18 month period, the President may charge FMR.

Assistance may also include short-term hotel/motel vouchers.

For more information on FEMA Housing Assistance under the IHP: Help After a Disaster, Applicant's Guide to the Individuals and Household Program, FEMA 545/July 2008
<http://www.fema.gov/assistance/process/guide.shtm>

In the event a consumer does not qualify for assistance under the FEMA IHP, please refer to the resources listed on the side of the page.

Please see also Individual Assistance (Section 5.3).

■ Housing Repair

Following a disaster, housing repair, replacement, and construction assistance may be made available to those affected by the disaster. For information on the availability of this assistance, contact the resources on the side of the page.

Following a declared disaster, the President may make Individual Assistance (IA) available to homeowners for housing repairs, replacement, or permanent-semi permanent construction via the Individual and Households Program (IHP).

It is important to note that FEMA's assistance programs are designed to help meet essential needs and assist with recovery and are not

intended to return homes or belongings to pre-disaster conditions. FEMA assistance is secondary to insurance. Furthermore, most disaster aid from the Federal Government is in the form of low interest loans from the Small Business Administration (SBA) and applicants for FEMA assistance may first be required to seek assistance from the SBA.

- **Housing Repairs:** Financial assistance may be made available for the repair of owner-occupied primary private residences, utilities, and residential infrastructure.
- **Housing Replacement:** Financial assistance may be made available for the replacement of owner-occupied primary private residences. Federal law requiring purchase of flood insurance as a condition of Federal disaster assistance cannot be waived under this assistance.
- **Permanent or Semi Permanent Housing Construction:** Financial assistance may be made available to construct owner-occupied permanent or semi-permanent housing in insular areas outside the continental United States and in other locations in cases which: No alternative housing resources are available; and the types of temporary housing described in item one above are unavailable, infeasible, or not cost effective.

Please note that generally, if Federal disaster aid is sought for a flood area and assistance was previously provided under the condition that flood insurance be acquired, yet it was not, then one is excluded from additional disaster assistance (including loan assistance) for the repair, replacement, or restoration of damaged personal or residential property.

For more information on FEMA Housing Repair/Rebuilds/Construction Assistance under the IHP: Help After a Disaster, Applicant's Guide to the Individuals and Household Program, FEMA 545/July 2008
<http://www.fema.gov/assistance/process/guide.shtml>

In the event a consumer does not qualify for assistance under the FEMA IHP, please refer to the resources listed on the side of the page.

Please see also Disaster Loans and Permits to Rebuild (this section) and Individual Assistance and Other Needs Assistance (Section 5.3).

■ Identification Replacement

The below is contact information related to the replacement of important identification documents:

- **Birth, Death, Marriage, and Divorce Certificates:** Contact the Office of Vital Records, which may be at a State or County Office or visit the below link of the National Center for Health Statistics (NCHS) for information on where to write for vital records, including birth, death, marriage, and divorce certificates: <http://www.cdc.gov/nchs/w2w.htm>. Search based on the State in which the event occurred.
- **Driver's License, State Identification Card, Vehicle Registration:** Contact the nearest Driver's License Office, Department of Motor Vehicles, Department of Public Safety or visit http://www.usa.gov/Topics/Motor_Vehicles.shtml for State-by-State information.
- **Medicaid Card:** Contact the State Medicaid Office.
- **Medicare Card:** Call the Social Security Administration (SSA) at (800) 772-1213 for assistance and to locate the nearest SSA office or apply online at <https://s044a90.ssa.gov/apps6z/IMRC/main.html>
- **Military Discharge Papers:** To obtain DD Form 214, Certificate of Release or Discharge from Active Duty, visit: <http://www.archives.gov/veterans/military-service-records/dd-214.html> for information and instructions.

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtml>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

- **Social Security Card:** Call the Social Security Administration (SSA) at (800) 772-1213 for assistance and to locate the nearest SSA office. Form SS-5, Application for a Social Security Card, will need to be completed and documents verifying identity will be required; verification of citizenship and legal work status may also be required. Visit: http://ssa-custhelp.ssa.gov/cgi-bin/ssa.cfg/php/enduser/std_adp.php?p_faqid=251 for additional information.
- **Permanent Resident Card (Green Card):** Visit <http://www.uscis.gov/i-90> for additional information and/or <http://www.uscis.gov/files/form/i-90instr.pdf> for U.S. Citizenship and Immigration Services (USCIS) Form I-90 instructions and fees.
- **For other documents not listed:** Visit the USA.gov, Replace Your Vital Documents site at: http://www.usa.gov/Citizen/Topics/Family_Issues/Vital_Docs.shtml

Please see also Social Security Administration (Section 5.3) and Taxes (this section).

■ Information and Referral

Information and Referral services in the Community/County/State may be able to provide information about the following during both disaster and non-disaster situations:

- Adult Day Care Services
- After School Programs
- Childcare
- Clothing Closets
- Congregate Meal Sites
- Counseling
- Crisis Intervention
- Drug and Alcohol Interventions
- Food Banks
- Head Start
- Health Insurance Programs
- Homeless shelters

- Job training
- Meals on Wheels
- Medicaid and Medicare
- Protective Services
- Rental and Utility Assistance
- Respite Care
- Success by 6
- Support Groups
- Transportation Assistance
- Unemployment Benefits

For many Communities, a primary Information and Referral service is 2-1-1. 2-1-1 is an easy to remember phone number that works similar to 9-1-1, but the focus is on connecting callers to health and human service resources.

Please see also 2-1-1 (Section 5.3).

■ Insurance Claims

The below six steps are recommended in making an insurance claim, which may be of importance to both those with homeowners, as well as renters, insurance. Note that if any money is received from insurance or another source for disaster losses that duplicates money from FEMA, you may be required to return all or part of money received from FEMA.

- Contact insurance agent immediately:
 - Provide name, address, policy number, and date/time of loss.
 - Inform agent where you can be reached.
 - Follow up with a letter detailing the problem(s).
 - If the agent arranges for an adjuster to visit your property to assess the damage, ensure the adjuster is properly licensed.
- Carefully document losses:
 - Make a detailed list of damaged property and videotape/photograph damaged property before beginning repairs.

- Do not discard damaged property without adjuster's approval.
- Try to document the value of each object lost. If available, receipts, canceled checks, charge account records, and insurance evaluations are good evidence. If these documents are not available, estimate value and provide purchase place and date.
- List cleaning and repair bills, including materials and cost of rental equipment.
- List additional living expenses incurred if the home is so severely damaged that alternative accommodations were required while repairs were made. Include hotel/motel, food bills, and rental car as appropriate.
- Protect property from further damage and theft:
 - Patch roofs temporarily. Cover broken windows with boards or plastic.
 - If furnishings are exposed to weather, move to a safe location or storage.
 - If the home was flooded, clean the house immediately to protect health as floodwaters accumulate sewage and chemicals. Discard food and medicine that may have come into contact with floodwater. Dry out water damaged furnishings and clothing to prevent fading and discoloration.
- Work with the adjuster:
 - When the adjuster arrives, be sure that you or a trusted advisor is present.
 - Keep in mind it is the adjuster's job to assist you and review your claim. The adjuster should inspect your list of lost or damaged property and work with you to calculate the value of items on the list and prepare a repair estimate of damage to the property.
 - Keep in mind you and the adjuster need to come to an agreement on the scope of damage/what needs to be repaired or replaced.
- Make sure you know what the next step is, what needs to be done to follow up on the agreement. As needed, ask the adjuster for instructions in writing.
- Settling the claim
 - You can settle personal property and structural claims at separate times. The adjuster may suggest filing the claims together, but doing so separately may provide additional needed time to fully determine the extent of loss.
 - Do not be in a hurry to settle the claim. While you may want the claim settled as quickly as possible, it can be advisable to wait until all the damage has been discovered. Damage overlooked in an early estimate may become apparent later. If you are dissatisfied with the settlement offer, talk with the agent and adjuster.
 - If you and the adjuster cannot reach a settlement, you may obtain mediation through the State Department of Insurance.
- Repairing the home
 - You or your insurance company may contract for the repair of your home. Ensure the contractor holds a proper license by contacting your state Department of Business and Professional Regulation.
 - Contact the reputable licensed and insured firm to repair damages. Beware of door-to-door sellers. If your local contractor cannot do the work, ask them to recommend someone else.
 - Get a written estimate that includes any verbal promises the contractor has made, but remember to ask if there is a charge for an estimate before allowing anyone to enter the home.
 - Your insurance company may initially pay you a sum equal to the actual cash value, unless you request minimal repairs. The company will withhold the

Disaster assistance typically follows the order of insurance, community resources, low interest disaster loans, and then possibly FEMA grant assistance.

— *U.S. Department of Homeland Security*

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtml>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

balance of the full replacement cost until after the repairs are complete.

The below link will take you to your State Insurance site:

http://www.naic.org/state_web_map.htm

■ Legal Assistance

Following a declared disaster, legal services designed specifically to meet the needs of low income individuals as a result of a major disaster may be available.

The American Bar Association's (ABA) Young Lawyers Division (YLD) Disaster Legal Services provides pro-bono disaster related legal services to low income victims of select federally declared disasters when requested to do so by FEMA. The YLD establishes a toll-free hotline in the affected state and FEMA publicizes the toll-free number throughout disaster areas. When prospective applicants call, they speak with an intake operator who assesses eligibility, issues, and determines if the caller can be directed to a pro-bono attorney. If the caller presents a potentially fee-generating case, they are directed to the local bar association's attorney referral service.

Examples of common cases include:

- Landlord-tenant matters: Disaster victims who lease living space often seek assistance on lease obligations when housing is affected by disasters.
- FEMA and other benefits: Disaster victims often seek legal assistance when applying for and pursuing claims from FEMA and other Federal disaster benefits.
- Insurance: Disaster victims often seek assistance on insurance coverage for real and personal property affected by disasters.
- The following other areas are less commonly sought for assistance, but are provided as needed: Bankruptcy, civil

rights, criminal, employment, family law, immigration, will, and power of attorney.

American Bar Association YLD Disaster Legal Services:

Phone: (312) 988-5614.

Web: <http://www.abanet.org/yld/disaster.html>

■ Permits to Rebuild

FEMA cautions that prior to beginning repairs or reconstruction to check with local building officials to determine what permits and inspections may be required. Obtaining appropriate building permits is particularly important for those with homes located within a FEMA-mapped floodplain.

Permits ensure homeowners are protected from unsafe building practices and illegal modifications that could cause potential injury, loss in property value, damage to the local environment, or conflict with local codes and regulations. Permits required by law may also prevent unpleasant surprises when buying insurance, filing a claim or selling the property.

Contact the local permit office for additional information, including suggestions on protecting your home from future disaster-related damages and information on selecting licensed contractors along with advice on avoiding dishonest contractors.

■ Personal Property

Following a disaster, assistance to replace personal property may be made available to those affected by the disaster. For information on the availability of this assistance, contact the resources listed on the side of the page.

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

Following a declared disaster, the President may make assistance available to replace personal property, under the Individual and Households Program (IHP), which falls within the Individual Assistance (IA) category.

It is important to note that FEMA's assistance programs are designed to help meet essential needs and assist with recovery and are not intended to return homes or belongings to pre-disaster conditions. FEMA assistance is secondary to insurance. Furthermore, most disaster aid from the Federal Government is in the form of low interest loans from the Small Business Administration (SBA) and applicants for FEMA assistance may first be required to seek assistance from the SBA.

If available, assistance may be used for the following, contingent upon eligibility:

- Clothing.
- Education materials classified as necessary (i.e. computers, school books, supplies).
- Household items (i.e. furnishings, appliances).
- Tools required for employment.

For more information on FEMA Personal Property Assistance under IHP:

Help After a Disaster, Applicant's Guide to the Individuals and Household Program, FEMA 545/July 2008

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

In the event a consumer does not qualify for assistance under the FEMA IHP, please refer to the resources listed on the side of the page.

Please see also Disaster Loans (this section) and Individual Assistance (Section 5.3).

■ Prescription Assistance

The Emergency Prescription Assistance Program (EPAP) may be available following a declared disaster. EPAP is a joint program between the Department of Homeland Security (DHS)/FEMA and the Department of Health and Human Services (DHHS) and is administered by the Centers for Medicare and Medicaid Services (CMS). EPAP provides a onetime 30 day supply of medication to treat an acute condition or replace maintenance prescription drugs or medical equipment lost as a direct result of a disaster or as a secondary result caused while in transit from the emergency site to a designated shelter facility.

To access the EPAP, individuals must:

- Be from a declared disaster area.
- Not have any form of health insurance, including Medicare, Medicaid, and employer-sponsored coverage.
- Have a new prescription from a licensed health care practitioner, a current prescription bottle, have a prescription phoned in by a licensed health care practitioner, or have other proof of an existing prescription to receive a fill and/or limited durable medical equipment (DME) (i.e. canes, walkers, wheelchairs).

Please note pharmacies must dispense the generic form of the medication unless otherwise indicated as Brand Medically Necessary by the licensed health care practitioner.

It is recommended before referring a consumer to a pharmacy for a refill that eligibility items are checked and the pharmacy is contacted to identify if they participate in the EPAP or the EPAP Help-line is consulted for a list of area participating pharmacies.

■ EPAP Help-line: (866) 935-4135.

Nearly half of all people in the U.S. take at least one prescription medication and one in six take three or more medications.

— U.S. Department of Health and Human Services

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

■ Relocation Assistance

Following a declared disaster, if someone is eligible to receive a replacement housing payment under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, yet is unable to meet the occupancy requirements as a result of a major disaster, this shall not be held against them and their eligibility for the replacement housing payment program.

■ Shelter/Disaster Shelter

Following a disaster, shelters addressing the needs of those affected by a disaster may be available. Information on local disaster shelters is provided by local government and media. Making contact with the American Red Cross, The Salvation Army, and other volunteer agencies that may provide shelter is another option. If a special needs shelter is needed, make sure to ask for this resource specifically. One can also contact the resources listed on the side of the page.

Tips on evacuating to a shelter include wearing sensible shoes, dressing in layers, and taking a disaster supply kit if available (water, food, basic first aid, special needs items).

To locate the State EMA (to then locate the local governmental Office of Emergency Services/Management (OES/OEM):

<http://www.fema.gov/about/contact/statedr.shtm>

To locate a Field Chapter for the American Red Cross:

<http://www.redcross.org/where/>

To Locate the nearest Salvation Army Chapter:

http://www.salvationarmyusa.org/usn/www_usn_2.nsf

Please see also Individual/Family Preparedness Plan (Section 5.1).

■ Taxes

Federal law allows the Internal Revenue Service (IRS) to grant relief to taxpayers who are victims of a declared disaster. When considering claiming disaster related losses be prepared to answer items one through three and be prepared to provide evidence of four through seven:

- Cost of losses (i.e. dining room, kitchen, bedrooms, bathroom, living room, laundry room, basement, clothing, garage).
- Insurance or other reimbursement applied to loss.
- Fair market value before and after casualty.
- Type of casualty (i.e. earthquake, flood, volcanic eruption).
- That the loss was a direct result of the casualty.
- Property ownership.
- Whether a claim for reimbursement exists for which there is a reasonable expectation of recovery.

It is important to have records to prove a deduction. If actual records are not available, other satisfactory evidence can be used.

Generally, a casualty loss must be deducted in the year it occurred. However, if the casualty loss occurred in an area warranting either Public Assistance (PA) (see Section 4.1, 4.2, and 4.3) or Individual Assistance (IA) (see Section 5.3) under FEMA due to a declared disaster, the loss can be deducted for the preceding year by filing an amended return.

For more information, you can contact the local Taxpayer Assistance Center, which is open during business hours and can provide face-to-face assistance regarding a tax problem or explain the applicability of a tax law. To find your local Taxpayer Assistance Center, visit: <http://www.irs.gov/localcontacts/> or search in the local phone book under U.S. Government, IRS.

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

To ask tax questions, contact the IRS at (800) 829-1040.

The IRS also has a Disaster Assistance website at:

<http://www.irs.gov/businesses/small/article/0,,id=156138,00.html>

To replace lost or damaged Federal tax records:

Phone: (800) 829-1040.

Web: www.irs.gov

For State Tax information, visit the Federation of Tax

Administrator's Website at: <http://www.taxadmin.org/fta/link/forms.html>

■ Transportation Assistance

Following a disaster, transportation assistance may be available to those affected by a disaster. For information on the availability of this assistance, contact the resources listed on the side of the page.

Following a declared disaster, the President may make assistance available to aid with vehicle repair/replacement and transportation costs, under the Individual and Households Program (IHP), which falls within the Individual Assistance (IA) category.

It is important to note that FEMA's assistance programs are designed to help meet essential needs and assist with recovery and are not intended to return homes or belongings to pre-disaster conditions. FEMA assistance is secondary to insurance. Furthermore, most disaster aid from the Federal Government is in the form of low interest loans from the Small Business Administration (SBA) and applicants for FEMA assistance may first be required to seek assistance from the SBA.

For more information on FEMA Transportation Assistance under IHP:

Help After a Disaster, Applicant's Guide to the Individuals and Household Program, FEMA 545/July 2008

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

In the event a consumer does not qualify for assistance under the FEMA IHP, please refer to the resources listed on the side of the page.

Please see also Disaster Loans (this section) and Individual Assistance (Section 5.3).

■ Unemployment Assistance

Following a disaster declaration, disaster unemployment assistance (DUA) may be available. To apply, one must first file with the State Unemployment Insurance Agency to identify if they qualify for regular unemployment. Please note DUA eligibility tends to be more flexible than standard unemployment assistance (i.e. length of employment).

To qualify for DUA, employment or self-employment must have been lost or interrupted as a direct result of a major disaster and one must be determined ineligible for regular State unemployment insurance. Assistance does not exceed 26 weeks. Furthermore, DUA is extended to unemployed U.S. nationals or qualified aliens who:

- No longer have a job.
- Are unable to reach their place of work.
- Were to commence work and do not have a job or are unable to reach the job.
- Have become the primary source of income for the household because the head of household died.
- Cannot work because of a disaster-incurred injury.

DUA benefits are taxable income.

To file a claim, click on the below to contact the State Unemployment Insurance Agency: <http://www.servicelocator.org/OWSLinks.asp>

A survey of 23 U.S. cities found that 17.4% of adults experiencing homelessness, who had children, were employed and 13% of single adults and unaccompanied youth were employed.

— *U.S. Conference*

of Mayors

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD
Phone: (703) 778-5088.
Email: info@nvoad.org
Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

Of the approximately 1.1 million individuals and 131,000 families in emergency or transitional shelter/housing in the U.S., an estimated 44,000 are aged 62 or older.

— *U.S. Department of Housing and Urban Development*

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

■ Section 5.3

Key Organizations and Programs

■ Administration on Aging

The Administration on Aging (AoA), within the Department of Health and Human Services (DHHS), has an Aging Services Network consisting of 56 State Units on Aging, 655 Area Agencies on Aging, 236 Tribal and Native organizations representing American Indian and Alaska Native Tribal organizations, and two organizations serving Native Hawaiians, plus thousands of service providers, adult care centers, caregivers, and volunteers.

Recent past disaster assistance has included monetary support to help provide seniors with supportive assistance needed to recover from declared disasters. Examples of direct support to seniors include: Case management, counseling, disaster clean up, community services, chore services, home repair, ongoing information, replacement of shelf stable meals used for emergencies, and transportation.

Additionally, the Eldercare Locator, a service of the AoA, provides information and resources for older adults and can also provide information on State and local area agencies on aging and community-based organizations that serve older adults and respective caregivers.

Eldercare Locator

Phone: (800) 677-1116.

Web: <http://www.eldercare.gov/Eldercare.Net/Public/Home.aspx>

For information on AoA Regional Support Centers:

http://www.aoa.gov/about/org/regional_support_center/org_regional_support_centers.aspx

Please see also Individual Assistance (this section).

■ Community Emergency Response Team (CERT)

Please see Community Emergency Response Team (CERT) in Section 5.1.

■ Disaster-Supplemental Nutrition Program (D-SNAP)

Please see Disaster Food Stamps in Section 5.2.

■ FEMA

Please see FEMA (Section 4.1) or FEMA Registration and Appeals (Section 5.2).

■ Individual Assistance (IA)

Following a declared disaster, Individual Assistance (IA) is one of the three categories of Federal assistance that may be made available via the Stafford Act. The other two categories are Hazard Mitigation Assistance (HMA), which focuses on the reduction of life and property loss in future disasters through mitigation efforts and Public Assistance (PA), which focuses on debris removal, emergency protective measures, and permanent restoration of infrastructure. FEMA may make all, none, or a combination of these three assistance programs available following a disaster declaration. Stafford Act assistance is contingent on several factors, including the size and scope of a disaster and other resources available to address the need(s). ***Please see HMA and PA (Section 4.3) for additional information on these separate programs.***

IA is provided under the Individual and Households Program (IHP), which, in addition

to housing, encompasses Other Needs Assistance (ONA). It is important to note that FEMA's assistance programs are designed to help meet essential needs and assist with recovery and are not intended to return homes or belongings to pre-disaster conditions. FEMA assistance is secondary to insurance. Furthermore, most disaster aid from the Federal Government is in the form of low interest loans from the Small Business Administration (SBA) and applicants for FEMA assistance may first be required to seek assistance from the SBA; note however that those seeking rental assistance do not have to submit a loan application to the SBA.²⁶²

If IA is made available, an eligible applicant may receive assistance to help prevent or overcome disaster specific hardship, injury, or adverse condition. Assistance may include:

- Housing assistance (i.e. temporary housing).
- Housing repair/replacement/semi-permanent reconstruction for homeowners.
- Disaster related medical and dental costs.
- Disaster related funeral and burial expenses.
- Personal Property (i.e. clothing, household items, tools required for employment, educational materials required for school).
- Fuels for primary heat source (heating oil, gas, firewood).
- Disaster specific clean up items (i.e. wet/dry vacuum, air purifier, and dehumidifier).
- Transportation (i.e. vehicle repair/replacement, transportation costs).
- Disaster related moving and storage expenses.
- Other necessary expenses or serious needs, as determined by FEMA, resulting from the major disaster.

For more information on FEMA IA under the IHP and ONA: Help After a Disaster, Applicant's Guide to the Individuals and Household Program, FEMA 545/July 2008
<http://www.fema.gov/assistance/process/guide.shtml>

In the event a consumer does not qualify for assistance under the FEMA IHP, please refer to the resources listed on the side of the page.

Please see also Disaster Loans, Housing Assistance, Housing Repair, Personal Property, and Transportation Assistance (Section 5.2) and Other Needs Assistance (this section).

■ Individual and Households Program (IHP)

Please see Individual Assistance (this section).

■ National Emergency Child Locator Center (NECLC)

Please see Friend and Family Search (Section 5.2).

■ National Emergency Family Registry and Locator System (NEFRLS)

Please see Friend and Family Search (Section 5.2).

■ National Flood Insurance Program (NFIP)

Please see National Flood Insurance Program (NFIP) in Section 5.1.

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtml>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

Over 55 million people in the U.S. receive a social security benefit of some kind; over 6 million people aged 18 and over receive Supplemental Security Income, an income and disability based program.

— *U.S. Social Security Administration*

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

■ National Voluntary Organizations Active in Disaster (NVOAD)

NVOAD is a forum where organizations share knowledge and resources throughout the disaster cycle—preparation, response and recovery—to help disaster survivors and their communities. NVOAD was founded in 1970 to help streamline disaster response provided by the vast array of Private Non-profit (PNP) organizations and is now the primary point of contact for voluntary organizations at the National Response Coordination Center, or NRCC, located at FEMA headquarters.

Each of the 50 States, the District of Columbia, American Samoa, Commonwealth of the Northern Marianas Islands, Puerto Rico, St. Croix USVI, and St. Thomas and St. John USVI have State or Territory VOADs.

The National VOAD (NVOAD) has over 40 national members and the Members Resource Directory, available online, provides a matrix of the organizations and respective disaster roles they may fulfill before, during, and after a disaster. To look up resources and support that may be provided during a disaster, visit the NVOAD website. Examples of resources and support that may be beneficial to individuals impacted by a disaster include: First aid, food, shelters, clothing, case management, ascertainment of victim needs, emotional/spiritual/crisis counseling/disaster mental health services, debris removal and clean up, housing repair, housing assistance, and transportation.

For more information about NVOAD:

Phone: (703) 778-5088.

Email: info@nvoad.org

Web: www.nvoad.org

■ Other Needs Assistance

Following a disaster declaration, the President may make miscellaneous assistance available under the Other Needs Assistance (ONA) portion of the Individual and Households Program (IHP), which falls within the Individual Assistance (IA) category.

It is important to note that FEMA's assistance programs are designed to help meet essential needs and assist with recovery and are not intended to return homes or belongings to pre-disaster conditions. FEMA assistance is secondary to insurance. Furthermore, most disaster aid from the Federal Government is in the form of low interest loans from the Small Business Administration (SBA) and applicants for FEMA assistance may first be required to seek assistance from the SBA.

If available, assistance may be used for the following, contingent upon eligibility:

- Disaster-related medical and dental costs.
- Disaster-related funeral and burial costs.
- Replacement of clothing, household items, tools required for employment, and necessary educational materials.
- Fuels for primary heat source (heating oil, gas, firewood).
- Disaster specific clean up items (i.e. wet/dry vacuum, air purifier, and dehumidifier).
- Vehicle damaged by disaster (i.e. cost of repair/replacement).
- Moving and storage expenses related to the disaster.
- Other necessary expenses or serious needs, as determined by FEMA, resulting from the major disaster.

For more information on FEMA Other Needs Assistance under the IHP:

Help After a Disaster, Applicant's Guide to the Individuals and Household Program, FEMA 545/July 2008

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

In the event a consumer does not qualify for assistance under the FEMA IHP, please refer to the resources listed on the side of the page.

Please see also Disaster Loans (Section 5.2) and Individual Assistance (this section).

■ Small Business Administration (SBA)

Please see Disaster Loans (Section 5.2).

■ Social Security Administration (SSA)

During a disaster, help is available from the SSA in expediting the delivery of checks delayed by the disaster and in applying for Social Security survivor and other benefits. SSA has procedures in place to make immediate payments for delayed checks and to expedite most claims during many disaster relief situations. During the 2005 response to Hurricane Katrina, and more recently during the 2008 response to Hurricane Ike, the SSA demonstrated its capacity to provide these services. For example, within less than two weeks of Hurricane Katrina, more than 30,000 immediate payments had been made.

If one does not receive her/his regularly scheduled payment from Social Security as a result of a disaster situation, one can contact any open Social Security office themselves or through an advocate/case manager to identify if immediate payments are available and then go directly to the office or relay the information as appropriate.

During Hurricane Katrina, the SSA worked with Federal, State and local officials in affected areas to assist those who had become eligible for Social Security benefits. Emergency procedures were implemented allowing

expedited processing of applications for survivors and other Social Security benefits.

The SSA encourages those without direct deposit to consider this service as regularly scheduled payments are deposited in a bank account regardless of postal interruptions. For those without bank accounts, Direct Express is available and allows one to sign up for a Direct Express card in which payments are sent directly to the card.

Lastly, if a replacement Medicare Card or Proof of Income Letter are needed, these can be requested through an online application. The Medicare card replacement typically takes 30 days via mail, but if it is needed immediately one can visit the nearest Social Security Office. Proof of Income typically takes 10 days via mail, but if needed sooner, one can contact the nearest Social Security Office.

To find the nearest Social Security office call (800) 772-1213. To apply for a replacement Medicare Card, Proof of Income Letter or other services online: <http://www.ssa.gov/onlineservices/>

■ Veterans Affairs

Following a declared disaster, the Veteran's Administration (VA) may expedite delivery of information about benefits, pensions, insurance settlements, and VA mortgage loans.

For more information, contact the local VA or visit: <http://www.va.gov/>

■ 2-1-1

2-1-1 is an easy to remember phone number that works similar to 9-1-1, but the focus is on connecting callers to health and human service resources. 2-1-1 may be able to provide

About 1/3 of adults experiencing homelessness in the U.S. are veterans.
— U.S. Department of Veteran Affairs

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

information about the following during both disaster and non-disaster situations:

- Adult Day Care Services
- After School Programs
- Childcare
- Clothing Closets
- Congregate Meal Sites
- Counseling
- Crisis Intervention
- Drug and Alcohol Interventions
- Food Banks
- Head Start
- Health Insurance Programs
- Homeless shelters
- Job training
- Meals on Wheels
- Medicaid and Medicare
- Protective Services
- Rental and Utility Assistance
- Respite Care
- Success by 6
- Support Groups
- Transportation Assistance
- Unemployment Benefits

2-1-1 has proven to be a tremendous resource in connecting callers with invaluable information and resources during a variety of recent disaster responses including the Arizona and California wildfires, Colorado and New York severe snow storms, Florida hurricanes, Indiana tornadoes, Missouri heat waves, South Carolina chemical spills, and the response to the 2005 hurricanes Katrina and Rita. During a disaster, 2-1-1 can provide disaster specific information, including locations of evacuation shelters and Disaster Recovery Centers (DRC) and also serve the vital role of coordinating volunteers by connecting those wanting to volunteer with those needing volunteers.

2-1-1 currently reaches over 75% of the U.S. population.

Please note some 2-1-1 systems and databases are connected with HMIS, which can aid in preparedness, response and recovery.

To see if your area has 2-1-1, search the local phone directory, dial 2-1-1, or visit: <http://211us.org/status.htm>

Please see also Information and Referral (Section 5.2).

Additional information for the majority of disaster/emergency related programs/services can be found from one or several of the below resources:

- www.disasterassistance.gov
- Local Information and Referral service, which may be 2-1-1.
- Local or State Office of Emergency Services/Management (OES/OEM) or Emergency Management Agency (EMA). For a listing of State Offices and Agencies of Emergency Management: <http://www.fema.gov/about/contact/statedr.shtm>
- National Voluntary Organizations Active in Disaster (NVOAD) to locate a State VOAD. Phone: (703) 778-5088. Email: info@nvoad.org. Web: www.nvoad.org
- FEMA Helpline at: (800) 621-FEMA (3362).
- Disaster Recovery Centers.

Appendix, Bibliography, and Index

Section 6.1

Appendix

Appendix A

Acronyms

ABA:	American Bar Association
AIRS:	Alliance of Information and Referral Systems
AOA:	Administration on Aging
ARC:	American Red Cross
CCP:	Citizen Corps Program
CDBG:	Community Development Block Grant
CERT:	Community Emergency Response Team
CHDO:	Community Housing Development Organization
CIKR:	Critical Infrastructure and Key Resource Sector
CMS:	Centers for Medicare and Medicaid Services
CoC:	Continuum of Care
COOP:	Continuity of Operations
CPD:	Community Planning and Development
CRS:	Community Rating System
DOE:	Department of Education
DHS:	Department of Homeland Security
DHHS:	Department of Health and Human Services
DME:	Durable Medical Equipment
DOS:	Department of State
DRC:	Disaster Recovery Center
D-SNAP:	Disaster-Supplemental Nutrition Assistance Program
DUA:	Disaster Unemployment Assistance
EIDL:	Economic Injury Disaster Loan
EMA:	Emergency Management Agency
EMAC:	Emergency Management Assistance Compact
EOC:	Emergency Operations Center
EOP:	Emergency Operations Plan
EPAP:	Emergency Prescription Assistance Program
ESF:	Emergency Support Function
FBI:	Federal Bureau of Investigation
FBO:	Faith Based Organization
FCO:	Federal Coordinating Officer
FEMA:	Federal Emergency Management Agency
FHBM:	Flood Hazard Boundary Map
FIRM:	Flood Insurance Rate Map
FMA:	Flood Mitigation Assistance
FMR:	Fair Market Rent
FNS:	Food and Nutrition Service

FO:	Field Office
FY:	Fiscal Year
HMA:	Hazard Mitigation Assistance
HMGP:	Hazard Mitigation Grant Program
HMIS:	Homeless Management Information Systems
HOME:	HOME Investment Partnership Program
HSGP:	Homeland Security Grant Program
HUD:	Department of Housing and Urban Development
IA:	Individual Assistance
IC3:	Internet Crime Complaint Center
ICS:	Incident Command System
IHP:	Individual and Households Program
IMAT:	Incident Management Assistance Team
I&R:	Information and Referral
IRS:	Internal Revenue Services
JFO:	Joint Field Office
LOCCS:	Line of Credit Control System
LTR:	Long-term Recovery
LTRC:	Long-term Recovery Committee
LTRO:	Long-term Recovery Organization
MMRS:	Metropolitan Medical Response System Program
NCHS:	National Center for Health Statistics
NFIA:	National Flood Insurance Act
NFIP:	National Flood Insurance Program
NGO:	Non-governmental Organization
NHLS:	National Housing Locator System
NIMS:	National Incident Management System
NONSI:	Notice of Finding of No Significant Impact
NSGP:	Non-profit Security Grant Program
NVOAD:	National Voluntary Organizations Active in Disaster
NRF:	National Response Framework
OEM:	Office of Emergency Management
OES:	Office of Emergency Services
ONA:	Other Needs Assistance
PA:	Public Assistance
PDA:	Preliminary Damage Assessment
PDM:	Pre-disaster Mitigation
PHA:	Public Housing Authority
PNP:	Private Non-profit
RISC:	Regional Interagency Steering Committee
RFC:	Repetitive Flood Claims
RRCC:	Regional Response Coordinating Center
SAA:	State Administrative Agency
SAMHSA:	Substance Abuse and Mental Health Services Administration
SBA:	Small Business Administration

SCO:	State Coordinating Officer
SFHA:	Special Flood Hazard Areas
SHSP:	State Homeland Security Program
SNAP:	Special Needs Assistance Programs
SNAP:	Supplemental Nutrition Assistance Program
SRL:	Severe Repetitive Loss
SSA:	Social Security Administration
TA:	Technical Assistance
UASI:	Urban Areas Security Initiative
UMCOR:	United Methodist Committee on Relief
USCIS:	United States Citizenship and Immigration Services
USDA:	United States Department of Agriculture
USVI:	United States Virgin Islands
VA:	Veteran's Administration
VAL:	Voluntary Agency Liaison
VOAD:	Voluntary Organizations Active in Disaster
XML:	Extensible Markup Language
YLD:	Young Lawyers Division

■ Appendix B

Care Tips for Survivors of a Traumatic Event

The below resource is from the U.S. Department of Health and Human Services Substance Abuse and Mental Health Services Administration (SAMHSA), National Mental Health Information Center, located at <http://mentalhealth.samhsa.gov/publications/allpubs/KEN-01-0097/default.asp>

Care Tips for Survivors of a Traumatic Event: What to Expect in Your Personal, Family, Work, and Financial Life

Things to Remember When Trying to Understand Disaster Events

- No one who sees a disaster is untouched by it.
- It is normal to feel anxious about your and your family's safety.
- Profound sadness, grief, and anger are normal reactions to an abnormal event.
- Acknowledging our feelings helps us recover.
- Focusing on our strengths and abilities will help you to heal.
- Accepting help from community programs and resources is healthy.
- We each have different needs and different ways of coping.
- It is common to want to strike back at people who have caused great pain. However, nothing good is accomplished by hateful language or actions.

Signs that Adults Need Stress Management Assistance

- Difficulty communicating thoughts
- Difficulty sleeping
- Difficulty maintaining balance
- Easily frustrated
- Increased use of drugs/alcohol
- Limited attention span

- Poor work performance
- Headaches/stomach problems
- Tunnel vision/muffled hearing
- Colds or flu-like symptoms
- Disorientation or confusion
- Difficulty concentrating
- Reluctance to leave home
- Depression, sadness
- Feelings of hopelessness
- Mood swings
- Crying easily
- Overwhelming guilt and self-doubt
- Fear of crowds, strangers, or being alone

Ways to Ease the Stress

- Talk with someone about your feelings—anger, sorrow, and other emotions— even though it may be difficult.
- Don't hold yourself responsible for the disastrous event or be frustrated because you feel that you cannot help directly in the rescue work.
- Take steps to promote your own physical and emotional healing by staying active in your daily life patterns or by adjusting them. This healthy outlook will help yourself and your family. (i.e. healthy eating, rest, exercise, relaxation, meditation).
- Maintain a normal household and daily routine, limiting demanding responsibilities of yourself and your family.
- Spend time with family and friends.
- Participate in memorials, rituals, and use of symbols as a way to express feelings.
- Use existing support groups of family, friends, and church.
- Establish a family emergency plan. Feeling that there is something that you can do can be very comforting.

**** When to Seek Help: If self help strategies are not helping or you find that you are using drugs/alcohol in order to cope, you may wish to seek outside or professional assistance with your stress symptoms.***

■ Appendix C

Select Components of the National Response Framework (NRF)

Emergency Support Functions (ESF)

ESF provide structure under the NRF for coordinating Federal interagency support for a Federal response following a declared disaster. ESF serve as a means to group the functions most frequently used to provide Federal support to States and Federal-to-Federal support both for declared disasters under the Stafford Act and non-Stafford Act incidents.

The 15 ESF Include:

- ESF #1: Transportation
- ESF #2: Communications
- ESF #3: Public Works and Engineering
- ESF #4: Firefighting
- ESF #5: Emergency Management
- ESF #6: Mass Care, Emergency Assistance, Housing and Human Services
- ESF #7: Logistics Management and Resource Support
- ESF #8: Public Health and Medical Services
- ESF #9: Search and Rescue
- ESF #10: Oil and Hazardous Materials Response
- ESF #11: Agriculture and Natural Resources
- ESF #12: Energy
- ESF #13: Public Safety and Security
- ESF #14: Long-Term Community Recovery
- ESF #15: External Affairs

For more information about any of the ESF, including ESF Coordinator, Primary and Support Agencies, Purpose, Authorities, Scope, Policies, Concept of Operations, Organization, and Functional areas, visit: <http://www.fema.gov/emergency/nrf/> and go to ESF Annexes.

Emergency Support Function #6, Mass Care, Emergency Assistance, Housing and Human Services

Emergency Support Function (ESF) #6, Mass Care, Emergency Assistance, Housing and Human Services, is one of 15 support functions under the National Response Framework (NRF) and may be activated following a declared disaster. The four primary components include:

- **Mass Care:** This may include sheltering; feeding operations; emergency first aid; bulk distribution of emergency items; and collecting and providing information on victims to family members.
- **Emergency Assistance:** This is assistance required to ensure that immediate needs beyond the scope of traditional “mass care” services are addressed and may include: Evacuation support (i.e. registration and tracking of evacuees); reunification of families; provision of aid and services to special needs populations; evacuation, sheltering, and other emergency services for households pets; nonconventional shelter management; coordination of donated goods and services; and coordination of voluntary agency assistance.
- **Housing:** This assistance is guided by the National Disaster Housing Strategy and may include: Rental assistance, repair, loan assistance, replacement, factory built housing, semi-permanent and permanent construction, referrals, identification and provision of accessible housing, and access to other sources for housing assistance.
- **Human Services:** This may include the implementation of disaster assistance programs to help victims recover non-housing losses, such as destroyed personal property, and help to obtain disaster loans, food stamps, crisis counseling, disaster unemployment, disaster legal services, support and services for special needs populations, and other Federal and State benefits.

ESF #6 is managed and coordinated at the lowest jurisdictional level possible, which is typically the Joint Field Office (JFO) and the Regional Response Coordination Center (RRCC).

The Coordinator for ESF #6 is the Department of Homeland Security (DHS)/FEMA and the Primary Agency is also DHS/FEMA. There are 19 Support Agencies to ESF #6, including:

- American Red Cross
- Corporation for National and Community Service
- Department of Health and Human Services
- Department of Housing and Urban Development
- Department of Labor
- Department of Transportation
- Department of Veterans Affairs
- National Voluntary Organizations Active in Disaster
- Small Business Administration
- Social Security Administration

For more information about ESF #6, including ESF Coordinator, Primary and Support Agencies, Purpose, Authorities, Scope, Policies, Concept of Operations, Organization, and Functional areas, visit: <http://www.fema.gov/emergency/nrf/> and go to ESF Annexes.

Emergency Support Function #14, Long-Term Community Recovery

Please note this resource is not to be confused with the Long-term Recovery Committee/ Organization, which is a completely separate and non-Federal support resource.

Emergency Support Function (ESF) #14, Long-Term Community Recovery, is one of 15 support functions under the National Response Framework (NRF) and may be activated following a declared disaster. ESF #14 typically organizes within the Operations Section of the Joint Field Office (JFO) and provides a mechanism for coordinating

Federal support to State, Tribal, Regional, and local governments, non-governmental organizations (NGO), and the private sector to enable community recovery from the long-term consequences of extraordinary disasters. ESF #14 identifies and facilitates the availability and use of sources of recovery funding and provides technical assistance (TA), including impact analysis, for community recovery and recovery planning support.

The Coordinator for ESF #14 is the Department of Homeland Security (DHS)/FEMA; Primary Agencies include the Departments of Agriculture (USDA), Homeland Security (DHS), and Housing and Urban Development (HUD), and the Small Business Administration (SBA).

There are 13 Support Agencies to ESF #14, including:

- Department of Commerce
- Department of Health and Human Services
- Department of Labor
- Department of Transportation
- Corporation for National and Community Service
- American Red Cross
- National Voluntary Organizations Active in Disaster

For more information about ESF #14, including ESF Coordinator, Primary and Support Agencies, Purpose, Authorities, Scope, Policies, Concept of Operations, Organization, and Functional areas, visit: <http://www.fema.gov/emergency/nrf/> and go to ESF Annexes.

Volunteer and Donations Management Support Annex

The Volunteer and Donations Management Support Annex is part of the National Response Framework (NRF). This Annex describes the coordination process to support States in the most efficient and effective use of unaffiliated volunteers, unaffiliated organizations, and unsolicited donated

goods to support all Emergency Support Functions (ESF) for incidents requiring a Federal response.

The goal of this Annex is to support affected jurisdictions in close collaboration with the voluntary organizations/agencies, in an effort to best manage the overall influx of offers of goods and services to the Federal Government, States, Tribes, local governments, voluntary agencies, and other entities before, during and after an incident.

The Federal Government encourages State, Tribal, and local governments to coordinate with voluntary agencies, community and faith-based organizations (FBO), volunteer centers, and private sector entities through local Citizen Corps Councils and the local Voluntary Organizations Active in Disasters (VOAD) to participate in preparedness activities including planning, establishing appropriate roles and responsibilities, training, and exercising.

Please note the U.S. Department of State (DOS) is responsible for donations made by foreign governments, individuals, or organizations.

For more information about the Volunteer and Donations Management Support Annex, or any of the eight Annexes, including Coordinating and Cooperating Agencies, Purpose, Scope, Policies, Pre-incident Activities, Concept of Operations, and Responsibilities, visit: <http://www.fema.gov/emergency/nrf/> and go to Support Annexes.

■ Appendix D

Disaster/Emergency Specific Information and Safety Tips

Information and disaster specific safety tips, including what to do before, during, and after a disaster can be found on the FEMA website at <http://www.fema.gov/hazard/types.shtm>. Over 15 disasters are listed, including earthquakes, fires, floods, hazardous materials, heat, hurricanes, terrorism, tornadoes, and winter storms.

The below is an example taken from the above website that focuses on earthquakes, specifically, what to do after an earthquake, but many of the safety tips can be applied to other situations.

What to Do After an Earthquake

- **Expect aftershocks.** These secondary shockwaves are usually less violent than the main quake but can be strong enough to do additional damage to weakened structures and can occur in the first hours, days, weeks, or even months after the quake.
- **Listen to a battery-operated radio or television.** Listen for the latest emergency information.
- **Use the telephone only for emergency calls.**
- **Open cabinets cautiously.** Beware of objects that can fall off shelves.
- **Stay away from damaged areas.** Stay away unless your assistance has been specifically requested by police, fire, or relief organizations. Return home only when authorities say it is safe.
- **Be aware of possible tsunamis if you live in coastal areas.** These are also known as seismic sea waves (mistakenly called “tidal waves”). When local authorities issue a tsunami warning, assume that a series of dangerous waves is on the way. Stay away from the beach.
- **Help injured or trapped persons.** Remember to help your neighbors who may require special assistance such as infants, the elderly, and people with disabilities. Give first aid where appropriate. Do not move seriously injured persons unless they are in immediate danger of further injury. Call for help.
- **Clean up spilled medicines, bleaches, gasoline or other flammable liquids immediately.** Leave the area if you smell gas or fumes from other chemicals.
- **Inspect the entire length of chimneys for damage.** Unnoticed damage could lead to a fire.
- **Inspect utilities.**
 - **Check for gas leaks.** If you smell gas or hear blowing or hissing noise, open a window and quickly leave the building. Turn off the gas at the outside main valve if you can and call the gas company from a neighbor’s home. If you turn off the gas for any reason, it must be turned back on by a professional.
 - **Look for electrical system damage.** If you see sparks or broken or frayed wires, or if you smell hot insulation, turn off the electricity at the main fuse box or circuit breaker. If you have to step in water to get to the fuse box or circuit breaker, call an electrician first for advice.
 - **Check for sewage and water lines damage.** If you suspect sewage lines are damaged, avoid using the toilets and call a plumber. If water pipes are damaged, contact the water company and avoid using water from the tap. You can obtain safe water by melting ice cubes.

Section 6.2

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