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Comprehensive Emergency Management Plan (CEMP)

Appendices

E-Disaster Assistance Program

Appendix E

A. DISASTER ASSISTANCE PROGRAMS

When requesting implementation of disaster assistance programs, some key areas of concern must be adequately addressed. These areas include the needs of distinct groups, disaster assistance available at each level of declaration, and the level of detail required on each request for disaster assistance. The disaster assistance programs have been developed for the needs of four distinct groups: individuals; businesses (including agriculture interests); governments; and non-profit organizations.

1. Individuals may receive loans or grants for real and personal property, dental, funeral, medical, transportation, unemployment, sheltering, and rental assistance, depending on the extent of damage.
2. Loans for many types of businesses are often made available through the United States Small Business Administration, assisting with physical and economic losses as a result of a disaster or an emergency.
3. Programs exist for agricultural or other rural interests through the United States Department of Agriculture, including assistance for physical and production losses.
4. Funds and grants are available to government and certain non-profit organizations to repair, reconstruct, and mitigate the risk of future damage.

A state grant program is available to local governments to respond and recover from disasters. Federal grant programs are available to assist governments and certain non-profit organizations in responding to and recover from disasters.

At each level of emergency declaration, various disaster assistance programs become available to:

Individuals; businesses; governments; and non-profit organizations.

B. PUBLIC ASSISTANCE PROGRAMS

The Office of the Controller will complete the necessary public assistance program application and supporting materials for the Consolidated City of Indianapolis with the assistance of the Emergency Management Division. The Emergency Management Division will also serve as the primary contact for state and federal field representatives.

The Emergency Management Division will assist excluded cities and towns and special districts with completion of application materials and coordinate with state and federal representatives.

1. Federal Public Assistance Program

The federal public assistance program is authorized under the Federal

Disaster Relief Act of 1974, as amended by the Robert T. Stafford Disaster Relief and Emergency Assistance Amendments of 1988. The federal program requires a local emergency declaration by the mayor, disaster emergency declaration by the governor, and a federal declaration of a major disaster or emergency.

2. State agencies, counties, cities, special districts, primary and secondary schools, colleges, private non-profit organizations. The private non-profit organizations include educational, utility, emergency, medical, and custodial care facilities.

Private non-profit organizations that manage and operate essential governmental services facilities such as community centers, libraries, homeless shelters, senior citizen centers, sheltered workshops, and similar facilities that are open to the general public are also eligible under the federal public assistance program.

Private non-profit organizations must, when applying for assistance, produce documentation from the Internal Revenue Service granting tax-exempt status to the organization.

3. Eligible Work Projects: the work project must be required as a result of a disaster event; the work project must be located within the designated disaster area; and the work project must be the legal responsibility of the applicant.

There are 7 categories of work projects under the federal program:

- Category A - Debris Clearance;
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- Category B - Emergency Protective Measures;
- Category C - Road System Repairs;
- Category D - Water Control Facilities;
- Category E - Buildings and Equipment;
- Category F - Public Utility Systems; and
- Category G - Other (Parks, Recreational Facilities, etc.)

To qualify under the federal program, removal of debris from privately or publicly owned lands and waters must:

- eliminate immediate threats to life, public health, and safety;
- eliminate immediate threats of significant damage to improved public or private property; or
- ensure economic recovery of the affected community at large.

Measures undertaken to preserve public health and safety must:

- eliminate or lessen immediate threats to life, public health, and safety;
- eliminate or lessen immediate threats of significant damage to improved public/private property; or
- eliminate or lessen immediate threats of additional damage to improved public or private property through cost-effective measures.

Examples of emergency protective measures include shelter, temporary repairs, National Guard emergency labor, emergency communications, emergency transportation, and cooperative agreement costs.

4. Permanent restoration of eligible facilities will be based on the design of

such facilities as they existed immediately prior to the disaster, and in conformity with current codes and standards. Standards must:

- apply to the type of repair or restoration required;
 - be appropriate to the pre-disaster use of the facility
 - be in writing and adopted prior to project approval; and
 - apply uniformly to all similar types of facilities within the jurisdiction of the code-granting authority.
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A facility is considered repairable when repairs can restore the facility to the pre-disaster function and the cost of such repairs can be made at a cost less than the estimated replacement cost of the damaged facility.

When the FEMA Region V Director deems a facility non-repairable, approved restorative work shall include replacement of the facility on the basis of pre-disaster design, in conformity with applicable codes and standards for new construction. The FEMA Region V Director may require and approve funding for restoration of a destroyed facility at a new location when the facility is and will be subject to repetitive heavy damage.

Facilities that were not in active use at the time of the disaster are not eligible except in those instances where the facilities were temporarily inactive due to repairs or remodeling. Reasonable repair costs for equipment are eligible or, if destroyed, equipment may be replaced with a comparable item. Replacement is subject to current fair market value, less salvage and/or insurance recovery.

5. Generally, in order for work project costs to be eligible, they must be:

- necessary and reasonable;
- authorized or not prohibited under state, local, or other federal laws, regulations, or other governing limitations;
- consistent with policies, regulations, and procedures that apply uniformly to federal assistance and other activities of the unit of government;
- treated consistently through application of generally accepted accounting principles;
- not allocable to or included as a cost of any other federally-financed program;
- net amount of all applicable credits.

6. Overtime and overtime fringe benefits only for emergency protective measures

performed by force account labor. Regular and overtime wages are eligible for permanent work performed by force account labor. If labor is contracted, whether emergency or permanent work, all costs are eligible including extra hire costs, limited supervisor or management staff salaries, and compensatory time-off.

7. Regulations allow for reimbursement for ownership and operation of costs

of applicant-owned equipment used to perform eligible work. Reimbursement

rates under local guidelines are established from the FEMA Schedule of

Equipment Rates. Equipment damaged or destroyed as a result of the disaster is

also eligible. Rental equipment is reimbursed under a "reasonableness" rate schedule, as determined by FEMA.

8. Consumable supplies that are eligible under the federal program include hand tools, materials, and other supplies used for the work project. Direct costs associated with cooperative agreements are also eligible under the federal program.

9. Allowances for necessary costs of requesting, obtaining, and administering federal disaster assistance subgrants are:

· \$0 - \$99,999	3 percent
· \$100,000 - \$999,999	2 percent
· \$1,000,000 - \$4,999,999	1 percent
· \$5,000,000 and up	.5 percent

10. Applying for Assistance under the Federal Public Assistance Program: IDHS is responsible for processing all subgrants for applicants, including providing technical assistance and advice to subgrantees, providing state support for damage survey activities, ensuring that potential applicants for assistance are aware of available federal assistance, and submitting documents necessary for grant awards. IDHS conducts briefings for public officials and potential applicants. The applicant process and requirements are;

- Notice of Interest submittal within 30 days of the federal programs activation;
- List of Projects (Exhibit B);
- Resolution Designating an Authorized Representative

11. Damage Survey Report: Once the Project Application is received, a joint State/Federal inspection team comes to the requesting jurisdiction to perform a Damage Survey Report (DSR). The DSR identifies the scope of work and the quantitative estimate of cost of each work project. The inspection team prepares a DSR data sheet for each project listed on the List of Projects. A project means all work performed at a single site. A large project is a project with an approved estimate of costs of \$43,600 or more. A small project is a project with an approved estimate of costs under \$43,600. Any damage not shown to the inspection team during its initial visit must be reported to the FEMA Region V Director, through the Governor's Authorized Representative, within 60 days following the completion of the initial visit. For large projects over \$200,000, a construction monitoring program must be implemented. Within 45 days of receipt of the application for federal public assistance, the FEMA Region V Director review the DSRs and a decision to obligate the funds will be rendered. Once the projects are approved, IDHS must submit quarterly progress

reports to the FEMA Region V Director.

Supplements to the original application may be approved for substantial errors or omissions, overruns/underruns caused by variations in unit prices (cost adjustments), and changed site conditions/scope adjustments. Changes to small projects will normally be adjusted at the time of final inspection or an offsetting procedure will be implemented. Supplements should be requested at the earliest possible time and prior to completion of the work in question. Requests for a change in scope must be filed prior to work commencement on a "Damage Verification Form."

12. **Completion Deadlines:** The following deadlines have been established for each work category:

- Debris Clearance 6 Months*
- Emergency Work 6 Months*
- Permanent Work 18 Months*

* Dates established from date of major disaster declaration

The Governor's Authorized Representative may extend deadlines, when justified, as follows:

- Debris Clearance 6 Months
- Emergency Work 6 Months
- Permanent Work 30 Months

The FEMA Region V Director may extend the deadline beyond these dates, with adequate justification. Costs are allowed only to date of last approved time extension.

13. The applicant must submit a final claim within 60 days of the completion of all approved projects. A state engineer will complete an on-site inspection of all completed projects. A final audit is performed. The applicant must retain all records for six years.

C. INDIVIDUAL ASSISTANCE PROGRAMS

Individuals are expected, whenever possible, to provide for themselves and be responsible for their own personal recovery. However, many individuals will need the government to deliver assistance to them well after the disaster. The Consolidated City and County of Indianapolis will assist individuals in any way possible, including providing them with the FEMA hotline number for individual assistance. FEMA has developed a Sequence of Delivery Guide to assist individuals and local governments in

determining the flow of individual assistance. The objective of the Consolidated City of Indianapolis is to provide the citizens of the community with all the necessary information to help themselves recover from the disaster. The sequence of delivery appears as follows:

1. Individual actions for assistance (family, friends, volunteer organizations, churches, etc.)
2. Recovery/Assistance from private insurance carrier
3. FEMA Disaster Housing Assistance
4. United States Small Business Administration Assistance
5. Individual and Family Grant Program Assistance

A brief summary of some individual assistance programs and services are listed below:

American Red Cross:

Provides for the critical needs of individuals such as food, clothing, shelter, and supplemental medical needs. Provides recovery needs such as furniture, home repair, home purchasing, essential tools, and some bill payment. Contact the Indianapolis Chapter of the American Red Cross.

Cora Brown Fund:

Funds may be used for disaster-related needs that have not or will not be met by government or other organizations that have programs to address such needs.

Awarded through FEMA.

Crisis Counseling Program:

Provides grants to State and County mental health departments, who in turn provide training for screening, diagnosing, and counseling techniques. Also provides funds for counseling, outreach, and consultation for those affected by disaster.

Department of Veteran's Affairs:

Provides damage appraisals and settlements for VA-insured homes, and assists with filing of survivor benefits.

United States Department of Agriculture:

Assistance provided includes Federal Crop Insurance, Emergency Conservation Program, Non-Insured Assistance, the Agriculture Conservation Program, Emergency Watershed Protection, Rural Housing Service, Rural Utilities Service, and Rural Business and Cooperative Service. Contact the Santa Luisa County Agriculture Commissioner regarding these programs.

Federal Financial Institutions:

Member banks of FDIC, FRS or FHLBB may be permitted to waive early withdrawal penalties for Certificates of Deposit and Individual Retirement Accounts.

Individual and Family Grant Program:

Awards grants to individuals or families for disaster-related serious needs, such as moving and storage, medical, dental, funeral, essential personal or real property needs. Eligibility is dependent on the seriousness of need and exhaustion of FEMA and SBA funds. Referral to the program is automatic with FEMA registration and SBA application.

Internal Revenue Service (IRS) Tax Relief:

Provides extensions to current year's tax return, allows deductions for disaster losses, and allows amendment of previous tax returns to reflect loss back to three years.

Victims may contact the IRS.

Mennonite Disaster Service:

Provides assistance for repair of private residences and community facilities, warning, evacuation, and search. Also assists with cleanup and repair for elderly, disabled, and underinsured citizens. May also provide mental health support. Contact nearest Mennonite Services location.

Salvation Army:

Assistance includes mobile feeding, emergency shelter, applicant registration, collection and distribution of clothing and supplies, counseling, language interpretation, and assistance in locating missing persons. Contact local Salvation Army for assistance.

United States Small Business Administration:

May provide low-interest disaster loans to individuals and businesses who have suffered a loss due to a disaster. Submit request for SBA loan assistance to the State's Southern Region Office of Emergency Services.

Temporary Housing Assistance:

May provide for transient accommodations, rental assistance, mobile homes, furniture rental, mortgage assistance, and emergency home repairs. Individuals should call FEMA to register.

D. HAZARD MITIGATION GRANT PROGRAMS

Following a presidential disaster declaration, the Hazard Mitigation Grant Program (HMGP) is activated. The program's purpose is to fund projects that are cost-effective and substantially reduce the risk of future damage, hardship, loss, or suffering resulting from a major natural disaster. Grants are available to eligible applicants in the declared areas only. Delivered as either part of a public assistance grant or as a stand-alone measure, mitigation projects must be cost-effective and represent a solution to a problem.

The HMGP fund is based upon a 15% share of the FEMA estimate of all DSRs for public assistance work performed, and Individual Assistance costs. The federal contribution can be up to 75% of the cost of the hazard mitigation project approved for funding, with

applicants providing match funding through a combination of either state, local, or private resources. HMGP funds cannot be used as the sole match for other federally funded programs.

Eligible applicants include state agencies, local governments, and private non-profit organizations which own or operate facilities providing essential government services. Essential government services include educational facilities, utilities, emergency services, medical services, custodial care, etc. Although HMGP funds are based on a percentage of public assistance funding, awards are not limited to public projects, but must be sponsored by an eligible public entity.

Virtually all types of hazard mitigation projects are eligible, provided they benefit the declared disaster area and meet basic project eligibility. IDHS will establish priorities of funding. Eligible projects must be cost-effective and substantially reduce the risk of future damage, hardship, loss, or suffering resulting from natural disasters. Eligible projects must:

- be consistent with the community's long-range hazard mitigation planning goals;
- represent significant risk if left unresolved;
- address, when applicable, long-term changes to the areas and entities it protects, and have manageable future maintenance and modification requirements;
- comply with all applicable codes and standards for the project locale;
- have a direct beneficial impact upon the designated disaster area;
- not fund personnel only - except for short-term projects which will result in long-term benefits;
- not cost more than the anticipated value of the reduction in both direct damages and subsequent negative impacts were future disasters to occur;
- provide solutions, rather than merely identify or analyze hazards, unless such constitutes a functional portion of a solution; and
- provide the most practical, effective, and environmentally sound solution, given a well-considered range of options.