

VOLUME 2 - ANNEX F

THE DISASTER PROCESS AND DISASTER AID PROGRAMS

The Disaster Process and Disaster Aid Programs are described below:

General

First Response to a disaster is the job of local government's emergency services with help from nearby municipalities, the state and volunteer agencies. In a catastrophic disaster, and if the governor requests, federal resources can be mobilized through the Federal Emergency Management Agency (FEMA) for search and rescue, electrical power, food, water, shelter and other basic human needs.

It is the long-term Recovery phase of disaster, which places the most severe financial strain on a local or state government. Damage to public facilities and infrastructure, often not insured, can overwhelm even a large city.

A governor's request for a major disaster declaration could mean an infusion of federal funds, but the governor must also commit significant state funds and resources for recovery efforts.

A major disaster could result from a natural or man-made incident which the President of the United States determines warrants supplemental federal aid. The event must be clearly more than state or local governments can handle alone. If declared, funding comes from the President's Disaster Relief Fund, which is managed by FEMA, and disaster aid programs of other participating federal agencies.

A Presidential Major Disaster Declaration puts into motion long-term federal recovery programs, some of which are matched by state programs, and designed to help disaster victims, businesses and public entities.

An Emergency Declaration is more limited in scope and without the long-term federal recovery programs of a Major Disaster Declaration. Generally, federal assistance and funding are provided to meet a specific emergency need or to help prevent a major disaster from occurring.

The Major Disaster Process

A major Disaster Declaration usually follows these steps:

- Local Government Responds, supplemented by neighboring communities and volunteer agencies. If overwhelmed, turn to the state for assistance;
- The State Responds with state resources, such as the National Guard and state agencies;
- Damage Assessment by local, state, federal, and volunteer organizations determines losses and recovery needs;
- A Major Disaster Declaration is requested by the governor, based on the damage assessment, and an agreement to commit state funds and resources to the long-term recovery;
- FEMA Evaluates the request and recommends action to the White House based on the disaster, the local community and the state's ability to recover;
- The President approves the request or FEMA informs the governor it has been denied. This decision process could take a few hours or several weeks depending on the nature of the disaster.

Disaster Aid Programs

There are two major categories of disaster aid:

Individual Assistance – for damage to residences and businesses or personal property losses, and

Public Assistance – for repair of infrastructure, public facilities and debris removal.

Individual Assistance

Immediately after the declaration, disaster workers arrive and set up a central field office to coordinate the recovery effort. A toll-free telephone number is published for use by affected residents and business owners in registering for assistance. Disaster Recover Centers also are opened where disaster victims can meet with program representatives and obtain information about available aid and the recovery process.

Disaster aid to individuals generally falls into the following categories:

Disaster Housing may be available for up to 18 months, using local resources, for displaced persons whose residences were heavily damaged or destroyed. Funding also can be provided for housing repairs and replacement of damaged items to make homes habitable.

Disaster Grants, are available to help meet other serious disaster related needs and necessary expenses not covered by insurance and other aid programs. These may include replacement of personal property, and transportation, medical, dental and funeral expenses.

Low-Interest Disaster Loans are available after a disaster for homeowners and renters from the U.S. Small Business Administration (SBA) to cover uninsured property losses. Loans may be for repair or replacement of homes, automobiles, clothing or other damaged personal property. Loans are also available to businesses for property loss and economic injury.

Other Disaster Aid Programs include crisis counseling, disaster-related unemployment assistance, legal aid and assistance with income tax, Social Security and Veteran's benefits. Other state or local help may also be available.

Assistance Process

After the application is taken, the damaged property is inspected to verify the loss. If approved, an applicant will soon receive a check for rental assistance or a grant. Loan applications require more information and approval may take several weeks after application. The deadline for most individual assistance programs is 60 days following the president's major disaster declaration.

Audits are done later to ensure that aid went to only those who were eligible and that disaster aid funds were used only for their intended purposes. These federal program funds cannot duplicate assistance provided by other sources such as insurance.

After a major disaster, FEMA tries to notify all disaster victims about the available aid programs and urge them to apply. The news media are encouraged to visit a Disaster Recovery Center, meet with disaster officials, and help publicize the disaster aid programs and the toll-free teleregistration number.

Public Assistance is aid to state or local governments to pay part of the costs of rebuilding a community's damaged infrastructure. Generally, public assistance programs pay for 75 per cent of the approved project costs. Public Assistance may include debris removal, emergency protective measures and public services, repair of damaged public property, loans needed by communities for essential government functions and grants for public schools.

On Line Resources and Publications

Federal Emergency Management Agency (F.E.M.A.)
<http://www.fema.gov>

Washington Military Department Emergency Management Division
Family Emergency Preparedness Plan
<http://emd.wa.gov/>

F.E.M.A./American Red Cross
Emergency Management Guide for Business & Industry
<http://www.fema.gov/pdf/library/bizindst.pdf>

International Association of Emergency Managers (I.A.E.M.)
<http://www.iaem.com/index.html>