


State Disaster Recovery: Providing Relief When Federal Assistance is Not an Option



**NATIONAL
TORNADO
SUMMIT
& DISASTER SYMPOSIUM**

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How the State of Arkansas manages its Individual Assistance (IA) and Public Assistance (PA) Recovery Programs.

- Authority of State Disaster Assistance
- State Individual Assistance Program
- ARVOAD
- State Public Assistance Program

AUTHORITY

- Title 12 - Law Enforcement, Emergency Management, and Military Affairs
Subtitle 5 - Emergency Management
Chapter 75 - Arkansas Emergency Services Act of 1973
- § 12-75-114 - Governor -- Disaster emergency responsibilities
 - Disaster Response Fund \$2 Million
 - *Disaster Recovery Fund - \$5 Million*
 - *\$2 Million for Individual Assistance*
 - *\$3 Million for Public Assistance*
 - Hazard Mitigation Fund - \$3 Million
 - Catastrophic Fund - \$3.25 Million
 - *Total \$13.25 Million*
- The Governor's disaster fund may be increased from time to time at the discretion of the Governor

STATE INDIVIDUAL ASSISTANCE





INDIVIDUAL ASSISTANCE PROGRAM

The Individual Assistance (IA) Program is a State program that provides:

- Grants to disaster survivors residing in state declared disaster areas
- Grant amounts are based on categories of damage to the primary residence
- Awarded for verified disaster related damages
- Assistance will be awarded to only one applicant per household

STATE IA HISTORY

- Circa 1993 – Governor's Disaster fund allowed \$500,000
- **Individual and Family Grant Program (IFG)** started as a joint effort between AR Dept. of Emergency Management (ADEM) and AR Dept. of Human Services (ADHS)
 - Temporary Housing was administered by ADEM
 - IFG – Repairs and personal property replacement was administered by ADHS
 - 2 separate paper applications and 2 verifications processes
- 2009 – Streamlined the program into 1 application (paper) with 1 verification process
- 2010 – Coordinated with the AR Department of Information System and developed a secure on-line application database system
- 2013 –ADEM began managing the entire State IA Program
 - Established call center procedures includes 800 Disaster Hotline, phones, laptops, and paid/volunteer workers

DECLARATION CRITERIA

- Declared counties are required to reach 125 total points prior to assistance being made available. All other declared counties with minimal damages may be considered an add-on and eligible for the State Individual Assistance Program
- If multiple declared counties impacted are unable to reach the 125 points separately, then 200 points statewide would be required before authorization of the State Individual Assistance Program (Example: 4 Counties = 50 pts each)
- Insurance, income levels, and any other factors are taken into consideration on a per-applicant basis

- This data will be based on the damage assessments provided by the local governments, ADEM personnel, and volunteer agencies
- Authorization of the State Individual Assistance Program will not be allowed unless a reasonable amount or majority of homes have major and/or destroyed level damages
- This point system allows us to have a foundation that can be adjusted based on ADEM recommendations and the Governor's approval

A point system is utilized to determine if locally declared jurisdiction(s) have sufficient damages to qualify for the State to authorize activation of the State Individual Assistance Program

The points are based solely on the type of damages:

Destroyed = 4 Pts, Major = 3 Pts, Minor = 2 Pts, and Affected = 0 Pts

County	Destroyed (4 Pts)	Major (3 Pts)	Minor (2 Pts)	Affected (0 Pts)	Total	Declaration Status
County X	20 (80 pts)	20 (60 pts)	5 (10 pts)	0 (0 pts)	150 pts	Approved
County Y	10 (40)	20 (60)	13 (26)	5 (0)	126 pts	Approved
County Z	5 (20)	15 (45)	15 (30)	3 (0)	95 pts	Declined

APPLICATION

Applications will be accepted through:

- 800 Disaster Hotline
- On-line Application Database
- Disaster Recovery Center (DRC)
- The hotline will normally be available for ten business days. The online application system, once activated, will normally be accessible 24/7, including weekends until the last day that the hotline accepts calls
- All financial assistance provided under this program must be used as specified in the award letter. The applicant should keep all receipts and records for three years and, upon request, make them available to ADEM auditors
- *Failure to use the money as specified may result in recoupment actions and make the applicant ineligible for additional assistance*

ELIGIBILITY CRITERIA



Citizenship Required



Disaster Survivor PHYSICALLY RESIDING in Property Located in the Area Declared Eligible for Individual Assistance



If Insured, File an Insurance Claim and Provide the Settlement Documentation



If Residing in County Declared Eligible for SBA Disaster Assistance, Apply and be Denied a Loan by SBA.



Permit ADEM Representatives to Inspect Damaged Property.

VERIFICATION

- Verification of disaster related damage is subject to inspection by an ADEM representative
- The owner of a damaged residence is responsible for providing verification of ownership and proof of residency at the time of the disaster
- Renters must provide proof of residency at the time of the disaster
- Vehicle owners must provide, when requested, proof that any expenses for vehicle repair/replacement were for the primary vehicle used for transportation and that the vehicle was in compliance with State laws at the time of the disaster. Owners can verify compliance by providing proof of insurance and the vehicle registration in effect at the time of the disaster

INSPECTION VERIFICATION FORM

ARKANSAS DISASTER ASSISTANCE PROGRAM
Supplemental Verification Form

Application ID: _____ Signature Date: _____ Contact: _____

Applicant Name: _____ Street Address: _____ City: _____ State: _____ Zip Code: _____

Address of Damaged Home: Street Address: _____ City: _____ State: _____ Zip Code: _____

Contact Address (if different): Street Address: _____ City: _____ State: _____ Zip Code: _____

Mailing Address (if different): Street Address: _____ City: _____ State: _____ Zip Code: _____

Insurance Type:
 High Flood Other Flood Flood Insurance Flood Insurance Flood Insurance

Damage Type:
 None Minor Major Destroyed

Damage Details:

Roof (Type, Damage, Extent, etc.) Foundation Walls Floors Windows Doors Other

THIS SECTION MUST BE COMPLETED:
 Please provide a detailed description of the damage (See bottom page if necessary).

Signature of Inspector: _____ **Signature of Applicant:** _____

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Supplemental Verification Form

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Signature of Inspector: _____ **Signature of Applicant:** _____

Required Information

- Applicant Name
- Damaged, Current and Mailing address
- Residence Type
- Damage Type
- Documentation of the Owner/Renter.
- Pictures
- If Vehicle is damage, documentation and pictures must accompany application

Detailed Damage Description

Pictures that reflect the damage description.

Insurance information (if Available)

Determine the damage type based on the damage matrix

Signature of inspector and applicant.

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IA Damage Matrix			
Damage Definitions	General Description	Things to Look For	Water Levels
DESTROYED	DESTROYED	DESTROYED	DESTROYED
Structure is a total loss.	Structure leveled above the foundation, or second floor is gone. Foundation or basement is significantly damaged.	Structure leveled or has major chipping off its foundation or only the foundation remains. Roof is gone, with noticeable distortion in walls.	More than 18 inches in first floor excluding basement.
MAJOR	MAJOR	MAJOR	MAJOR
Structure needs extensive repairs. Extensive repairs are necessary to return to original condition.	Walls collapsed. Exterior finish damaged. Roof off or collapsed. Major damage to utilities, furnace, water heater, wall, septic system.	Portions of the roof and decking missing. Partially bowed, cracked, or collapsed walls. Structure penetrated by large foreign object such as tree. Damaged foundation.	7 - 18 inches in first floor excluding basement.
MINOR	MINOR	MINOR	MINOR
Structure is damaged. Major repairs are necessary to restore to original condition.	Interior floors / exterior walls with minor damage. Tiles / tiles on structure. Spindle damage. Staircase / roof line is bowed or missing.	Many missing shingles, broken windows and doors. Loose or missing siding. Minor tilting or settling of foundation. Minor damage to septic system.	1 - 4 inches in first floor excluding basement. <i>Continued</i> - cracked insulation
AFFECTED	AFFECTED	AFFECTED	AFFECTED
Structure has received minimal damage and does not require repairs.	Chimney or porch damaged. Cracks on first floor visible. Broken windows.	Few missing shingles, some broken windows. Damage to air conditioning units, etc. Some minor basement flooding.	Less than 1 inch in first floor excluding basement.
Tip: Estimating Water Depths:			
Brick - 2 1/2 inches per course	Lap or aluminum siding - 4 inches or 8 inches per course	Stair risers - 7 inches	
Concrete or cinder block - 8 inches per course	Door thresholds - 36 inches above floor	Stair treads - 6 in. 8 in.	

APPLICATION REVIEW APPROVAL/DENIAL

- Applicants are required to submit Ownership/Rental and Occupancy documentation within 15 days of notice. Documentation can be submitted via email, fax or mailed
- Documentation may include Mortgage/Rental information, personal property tax, assessments, utility bills, etc.
- Insurance policy and/or Settlement
- Additional Pictures
- All inspections are complete and documentation on file

Homeowners with No Insurance:

- Destroyed (Level 4)**
20% of FEMA Individual and Households Program maximum grant plus \$1,500.00 for disaster related expenses such as temporary lodging, meals, etc.
- Major Damage (Level 3)**
10% of FEMA Individual and Households Program maximum grant plus \$1,000.00 for disaster related expenses such as temporary lodging, meals, etc.
- Minor Damage (Level 2)**
5% of FEMA Individual and Households Program maximum grant plus \$500.00 for disaster related expenses such as temporary lodging, meals, etc.
- Affected Habitable (Level 1)**
\$0 - Does not qualify for grant

Homeowners With Insurance:

- Destroyed (Level 4): \$750.00
- Major Damage (Level 3): \$500.00
- Minor Damage (Level 2): \$250.00
- Affected Habitable (Level 1): \$0
Does not qualify for grant



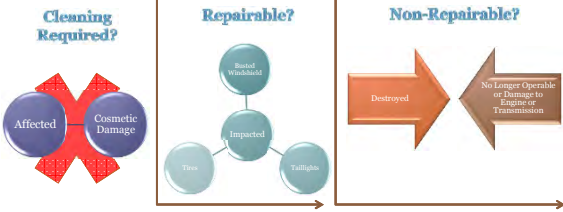
Rented

- Destroyed (Level 4): \$1,500.00
- Major Damage (Level 3): \$1,000.00
- Minor Damage (Level 2): \$500.00
- Affected Habitable (Level 1): \$0
Does not qualify for grant



Vehicle Only (1 vehicle per eligible household)

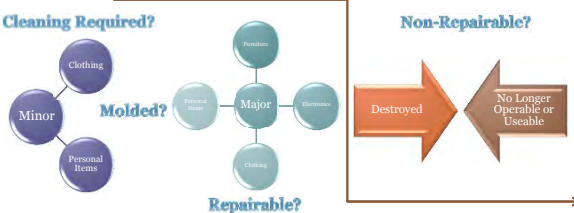
- Assistance is available from \$250 - \$1,500 depending on the type of damages and the type of insurance
- Affected/Cosmetic Damage - \$0 Does not qualify for grant



Other Needs (Personal Property Only)

- Destroyed (Level 4): \$750.00
- Major Damage (Level 3): \$500.00
- Minor Damage (Level 2): \$250.00
- Affected (Level 1): \$0 - Does not qualify for grant

Other needs will cover items such as clothing, electronics, furniture, etc. Applicant will be deemed eligible for this category if they suffered no damage to their home but their personal items in the home were affected



Expenses NOT eligible for Assistance

- Affected category of damage (Level 1)
- Damage due to deferred maintenance
- Cosmetic Repairs to real and personal property
- Improvement or addition to real or personal property
- Landscaping
- Depreciation
- Real and Personal Property used Solely for Recreation
- Loss of Income
- Businesses
- Churches


APPEALS

Request received within 15 days of initial decision letter


Additional NEW documentation/pictures

Agency Review Panel

Decision is made within 30-days of request



ARVOAD



STATE PUBLIC ASSISTANCE



PUBLIC ASSISTANCE PROGRAM

The State Public Assistance (PA) program is designed to fill the gap between local recovery efforts and federal disaster assistance following a disaster. The program provides assistance to eligible applicants and facilities for debris removal, emergency protective measures, and permanent restoration of infrastructure. It is made available to eligible applicants that are located in a designated damage area. The State cannot provide assistance until the situation has clearly exceeded the capability of local government.

STATE PA HISTORY

- Circa 1993 – Governor’s Disaster fund allowed \$1 Million
- Designed to assist county governments with infrastructure damages. Threshold was based on county per capita
- \$2/per capita for the first declared disaster of the calendar year
- \$1/per capita for each subsequent disaster of the calendar year
- Each damage site must be \$3,100

CURRENT GUIDELINES

- Damages per site must equal or exceed \$3,100
- Damages for each jurisdiction must equal or exceed \$15,000
- County thresholds based on Consumer Price Index as used under the FEMA PA Program.
 - Now \$3.61/Capita
- Max Cost Share Per Applicant
 - \$500,000 (35%) / Year



ELIGIBLE APPLICANTS

- State Government Agencies
- Local Governments, including:
 - Towns, Cities, Counties
 - Municipalities, Townships
 - Councils of Governments
 - School Districts
- * Certain Utility Entities
 - Those who are owned and operated under a local government to include water, electric, sewer and trash.



INELIGIBLE APPLICANTS

- Private Non Profits
- Privately Owned Businesses
- Examples
 - Electric Coops
 - Stores



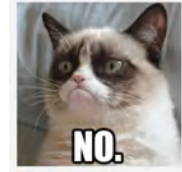
Eligible Facility Requirements

- Damaged as a result of a declared event
- Located within a declared disaster area
- The legal responsibility of an eligible Applicant
- In active use at the time of the disaster



Ineligible Work

- Snow storms
- Improper or poor engineering
- Normal maintenance activities
- Pre-existing damage
- Work caused by lack of maintenance



ELIGIBLE COSTS HIGHLIGHTS

- Direct Administrative Costs (DAC) – Not eligible
- Reimbursement is 35% of eligible costs
- Otherwise same as FEMA PA



CONTRACTS

- Must meet minimum procurement standards of city, county, state, and;
- Applicant must comply with provisions of Fed and State statutes/rules/regs on procurement and repair/restoration
- Must check for debarred or suspended contractors



SPECIAL PROJECTS

- Improved Projects: Applicant is financially responsible for any improvements above and beyond pre-disaster condition
 - Improvement costs can not be factored into the PDA #.
- Alternate Projects: Not allowed
- Hazard Mitigation: No mitigation costs will be added to projects under State PA

DONATED RESOURCES

- Eligible to offset the local portion of the cost share for Emergency Work only (Cat A & B)
- Capped at the non-state share (65%) so the state share will not exceed the applicant's out of pocket expenses.
- Must apply to actual eligible work
- Must be documented with name, hours worked, work location, and description of work performed.

DONATED RESOURCES

- Volunteer Labor is Credited at \$10/hour
- Equipment is based off of FEMA equipment rates
- Materials will be valued based on current market value



TIME LIMITS



- Local Disaster Declaration must be submitted in writing within (5) business days of occurrence
- Request for Public Assistance (RPA) must be submitted within (10) business days of Governor's Proclamation
- Damages must be identified within 30 days from the local's declaration

TIME LIMITS CONTINUED...

- Emergency Work (Cat A & B)
 - 6 months from Governor's Proc
- Permanent Work (Cat C – G)
 - 12 months from Governor's Proc
- Documentation Deadline
 - 90 days from work completion

FINAL VERIFICATIONS

- 20% inspection will be conducted before reimbursements are made



ANY QUESTIONS

DO YOU HAVE?

