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

Scott Bass, Response and Recovery Division Director
Jodi Lee, Disaster Recovery Manager
Arkansas Department of Emergency Management
Building 9501
Camp Joseph T Robinson
North Little Rock, AR 72109

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
  o Disaster Response Fund $2 Million
  o Disaster Recovery Fund - $5 Million
  • $2 Million for Individual Assistance
  • $3 Million for Public Assistance
  o Hazard Mitigation Fund - $7 Million
  o Catastrophic Fund - $3.25 Million
  o Total $13.25 Million

STATE INDIVIDUAL ASSISTANCE

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)
    o Temporary Housing was administered by ADEM
    o IFG – Repairs and personal property replacement was administered by ADHS
    o 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.

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.

<table>
<thead>
<tr>
<th>County</th>
<th>Destroyed (4 Pts)</th>
<th>Major (3 Pts)</th>
<th>Minor (2 Pts)</th>
<th>Affected (0 Pts)</th>
<th>Total</th>
<th>Declaration Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>County X</td>
<td>20 (80 pts)</td>
<td>20 (60 pts)</td>
<td>5 (10 pts)</td>
<td>0 (0 pts)</td>
<td>150 pts</td>
<td>Approved</td>
</tr>
<tr>
<td>County Y</td>
<td>10 (40 pts)</td>
<td>20 (60 pts)</td>
<td>13 (26)</td>
<td>5 (0)</td>
<td>126 pts</td>
<td>Approved</td>
</tr>
<tr>
<td>County Z</td>
<td>5 (20)</td>
<td>15 (45)</td>
<td>15 (30)</td>
<td>3 (0)</td>
<td>95 pts</td>
<td>Declined</td>
</tr>
</tbody>
</table>

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**

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

**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

Agency Review Panel
Decision is made within 30-days of request

ARVOAD
- Survivor calls ADEM
- State IA Officer forwards the info to State VAL
- Information is forwarded to ARVOAD Organizations
- ARVOAD has 72-Hrs to review case
- Assistance from disaster
- Survival kit

Agency Review Panel
Decision is made within 30-days of request

ARVOAD
- Survivor calls ADEM
- State IA Officer forwards the info to State VAL
- Information is forwarded to ARVOAD Organizations
- ARVOAD has 72-Hrs to review case
- Assistance from disaster
- Survival kit
**STATE PUBLIC ASSISTANCE**

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?