

Section II: Functional Annexes

Purpose

This annex provides the framework for a coordinated effort of the community to recover from the adverse physical, economical, and environmental effects of a disaster. Those efforts will be both short and long term in nature, with goals including the restoration of vital life-support systems; appropriate reclamation of damaged infrastructure, private property and the environment; and rebuilding of damage suffered by the local economy.

Situation and Assumptions

1. Situation

- A. Stillwater County is susceptible to local emergencies or full-scale disasters associated with any of the hazards, or some combinations thereof, listed in the Hazard Analysis included in the Basic Plan portion of this EOP.
- B. Disaster recovery typically lasts much longer and costs significantly more than preparedness and response activities.

2. Assumptions

- A. All appropriate disaster declarations will be made in a timely manner.
- B. Given Stillwater County's limited resources to accomplish recovery operations, the state and federal governments will play a major role, substantially supplementing the county efforts.
- C. Depending on the type and scope of the incident, federal resources and/or funds may be available for public and/or private (individual and businesses) assistance.
- D. There may be long-term shelter requirements to house county citizens and other populations following a disaster situation.
- E. A long-term recovery plan will be developed based on the impacts of the specific disaster or emergency, the duties and responsibilities outlined in the other functional annexes and hazard specific appendixes to this plan, and the planning considerations addressed in this annex.
- F. Long-term recovery planning and activities could include mitigation efforts to reduce the potential hazard of similar disasters in the future.
- G. Many types of public, private, and volunteer assistance will be offered following an extreme emergency that will involve unique management challenges and further test county sheltering and feeding capacities.
- H. Depending on the incident, it may be more appropriate for some recovery functions to be tasked to a specific county department rather than an EOC section. Specially qualified persons/agencies from the public and private sectors may be appointed to perform functions unique to the large-scale recovery operations.
- I. Under certain conditions, such as lengthy recovery from flood or earthquake, Stillwater County will seek inclusion in a Presidential Declaration so to qualify for assistance in the form of federal emergency funds and equipment, if qualified.

Concept of Operations

Immediately after any emergency/disaster, response activities to save lives and protect property will have the highest priority. However, recovery activities can be conducted concurrently with response and should commence as soon as possible. Gradually, as the requirement for emergency response

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diminishes, the need for recovery activities will become the focal point.

Recovery and restoration actions following any emergency or disaster will be determined by the specific event. Recovery plans are based on the damage assessment; an awareness of what shape the recovery should take in the rebuilding of infrastructure, the environment and the economy; and the resources available for that rebuilding. Several federal, state, and local jurisdictions may be involved depending on the hazard and scope of the situation. City and County local governments will lead the recovery activities for their jurisdictions.

The recovery process can be split into long-term and short-term activities, but some activities can occur in both. Also, there is no clear distinction of when short-term recovery activities end long-term begins.

- ❖ Short-term recovery efforts typically focus on restarting critical community elements such as utility, economic, and social systems in order to meet people's immediate needs.
- ❖ Long-term recovery efforts include resumption of full services; large-scale repair and replacement work; economic and resource re-stabilization; organizations' re-adaptation; and assessment of the event. Hazard mitigation is often part of the long-term recovery effort. Hazard mitigation actions are those taken to permanently eliminate or reduce the long-term vulnerability to human life and property from hazards. Long-term recovery may go on for years until the entire disaster area is completely redeveloped, either as it was before the disaster or for entirely new purposes.

Recovery activities may continue long after the EOC has been closed, requiring the activities to be coordinated and managed from a different location.

1. Direction and Control

- ◆ See Direction and Control Annex in Section II: Functional Annexes.
- ◆ The responsibility for coordination of disaster recovery efforts in Stillwater County rests primarily with County DES. Responsibility for making local policy decision remains with the local elected officials. Responsibility for actions of local, state, federal, and volunteer personnel remains with those organizations.
- ◆ Coordination of recovery efforts will follow the same model as is utilized in the response phase, in which coordination of local efforts is through the EOC Operations Section. A *Recovery Branch Director* will be appointed in the EOC as soon as possible during the emergency response to the incident. This person will then appoint a Group Supervisor to lead each of the various Branch Groups (*damage assessment, debris removal, etc... see*)
- ◆ As the incident transitions from primarily “response” to “recovery”, the Response Branch sections may be demobilized and the ICS structure reduced, or modified, as necessary.

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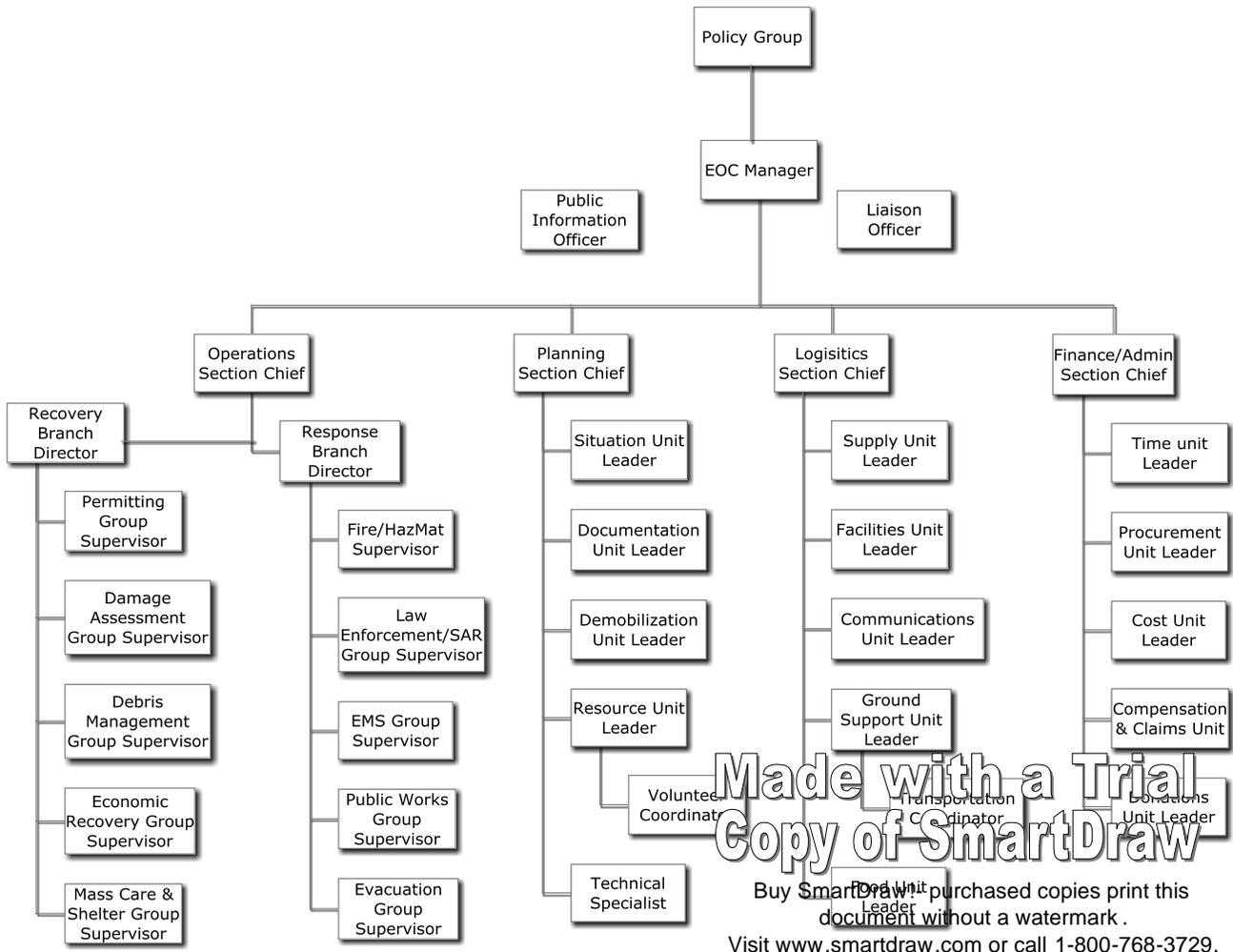


Figure: 1 EOC Recovery ICS Organization

1. Operational Roles and Responsibilities

A. Recovery Functions:

The following functions should be addressed as part of the Recovery process and assigned to the appropriate ICS Section.

- Animal Control/Sheltering:** Provides policies and procedures addressing animal control and sheltering following a disaster. Includes sheltering, feeding, and release of pets, livestock and wild animals.
- Business Resumption:** Provides policies and procedures to facilitate the re-establishment of normal commercial business activities following a disaster. Includes policies/procedures for deferral of taxes and fees, availability and use of grants, disaster assistance applications and relocation guidance.
- Communication/Automation:** Provides the communications and automated data processing abilities for direction and control of recovery activities as well as for continued operations. This includes actions to protect current resources, procedures for prioritizing and sharing limited resources, and identifying additional resources for procurement. Communications/Automation

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resources include, but are not limited to county/city and amateur radio equipment and operations, facsimile machines, telephones, cellular phones, copiers and computers.

- ❑ **Continuity of Government:** Provides for the preservation, maintenance, and/or reconstitution of the government's ability to carry out its executive, legislative, and judicial processes. Includes preservation of unlawful assumptions of authority, and prioritization and maintenance of essential services.
- ❑ **Damage Assessment:** Ensure that procedures and expertise are available to assess the safety and serviceability of essential government facilities (e.g., EOCs, shelters, hospitals, police and fire stations, schools, highways, bridges, airport, public works, etc.), commercial buildings and residential occupancies. Establish building/structure accessibility/usability. Damage Assessment will begin as the event is occurring and afterwards, until the full scope of the damage is known. (See Damage Assessment Annex)
- ❑ **Debris Management:** Provides for the removal, temporary storage, and disposal of disaster-related debris including hazardous and other contaminated materials. Coordinates with waste haulers, transfer stations, landfill sites and other disposal facilities. (See Debris Management Annex.)
- ❑ **Demolition:** Ensures that appropriate policies, agreements, and procedures are in place to facilitate the demolition of public and private structures considered unsafe for habitation or declared an imminent hazard.
- ❑ **Dignitary/VIP Coordination:** Provides for coordination of dignitary/VIP visits during disaster recovery activities. Arranges schedules and logistics, provides escort, ensures appropriate protocols are followed and coordinates with impact/interested staff.
- ❑ **Disaster Assistance:** Provides policies and procedures for, and information concerning, federal, state, local, private and non-profit disaster assistance programs.
- ❑ **Donations Management:** Provides for coordination of donations to disaster victims, including informing the general public, through the PIO, of specific items needed. Works with businesses, private non-profit organizations, churches, and private citizens to manage receipt, sorting transport, and delivery of donated goods and services.
- ❑ **Engineering/Construction:** Provides technical advice and evaluations, engineering services, construction management and inspection and contracting services during the disaster recovery period.
- ❑ **Environmental Services:** Provides environmentally based, technical information and support for management of recovery activities. Includes assistance and advice on air quality, soil conditions, natural resources, weather, river levels, and advice on solid waster disposal and environmental permitting.
- ❑ **Fatality Management:** Some disaster may produce mass fatalities, which require a significant amount of management and resources. The County Coroner's Office is the lead agency for the collection, storage, and disposition of all human remains and their personal affects.
- ❑ **Financial Management:** Provides guidance and procedures for disaster cost documentation and contingency funding for recovery activities including restoration of government services. Items of concern may include paying bills, meeting payrolls, and maintaining or establishing contractual relationships. Also assesses disaster impacts on municipal bonds and insurance bonds and insurance, examines taxation issues such as property reassessment and

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- coordination of cost recovery activities including grant applications for governmental entities.
- ❑ **Human Resource Management:** Provides for coordination of human resource support during disaster recovery activities. Includes assistance with staffing of the EOC and other coordination centers (e.g. phone banks.), coordination of county volunteers (including multi-lingual services), continuation of employee assistance and family contact/support programs and employee education regarding disaster reimbursement policies.
 - ❑ **Infrastructure Management:**
 - 1) Repair/Restoration: Prioritize essential public facilities and provides for coordination of personnel and resources necessary to make temporary or permanent repairs to them.
 - 2) Relocation: Includes locating and leasing temporary office and storage space and the retrieval of needed resources from damaged buildings.
 - ❑ **Legal Program Management:** Ensures all of the county's criminal and legal obligations are met. Provides legal guidance and assistance for disaster recovery activities. Includes assistance with preparation of disaster related declarations, rendering opinions regarding planned/proposed actions, and interpreting regulatory actions of other jurisdictions. (e.g. state or federal).
 - ❑ **Mental Health/Counseling:** Provides for social and psychological counseling for disaster victims, emergency service workers, and disaster recovery workers.
 - ❑ **Preservation of Records:** Provides guidance, information and procedures for the salvaging of damaged vital records and documents as well as the restoration of information and record systems.
 - ❑ **Public Information:** Provides channels for educating the public on actions to take during the recovery period. Collects, controls. And disseminates public safety, public service and general assistance information. Minimize the impact of misinformation, rumors, etc. Organize "Town Hall" meetings. Coordinates within own agency staff, other agencies, the EOC, public information phone centers, and the media.
 - ❑ **Recovery Management:** Provides for overall management of recovery activities. Develops strategic goals and policy directives to guide both short and long-term recovery. Keeps elected officials informed of the situation and provides advice on required decisions and appropriate actions. Ensures accurate public information is disseminated. Provides for the safety and the welfare of the public and recovery personnel.
 - ❑ **Resource Management:** Provides for coordination of the materials, personnel, equipment and facilities for disaster recovery activities.
 - ❑ **Rezoning and Land Use:** Ensures ordinances, policies, and procedures are in place to allow expeditious zoning and land use decisions following a disaster. Includes procedures for building moratoria, fast track permitting, permit restrictions, fee waivers and coordination, and oversight of repairs to historic buildings.
 - ❑ **Temporary and Long-Term Housing:** Provides for relocation of citizens displaced by a disaster and ensures that housing is available throughout the recovery period.
 - 1) Emergency housing: (Response) the housing of displaced persons for a short period of time.
 - 2) Temporary housing: Refers to temporary quarters for displaced people to live until permanent housing can be found for them.

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3) Long-term housing: permanent replacement housing.

- Transportation:** Provides transportation (road, rail, water, and air) for personnel, equipment, and supplies to perform disaster recovery activities. Includes maintenance and repair of transport vehicles. Also provides for public transport for dislocated citizens and for coordination of public transportation systems during recovery activities.
- Utilities:** Provides for the facilitation and coordination of efforts to fully restore utility service following a disaster. Includes phone, power, water, cable, and sanitation.
- Volunteer Coordination:** Provides for recruitment, training, registration, certification, assignment, and recognition of volunteers.

B. ICS Section Responsibilities:

◆ **Command** (*Stillwater County DES*)

- Maintains a close interface with State agencies both in the EOC and at the MTDES, to facilitate county recovery operations and to monitor recovery of State Facilities and infrastructure located within Stillwater County. (I/C)
- Coordinates and manages a vigorous and accurate public information program regarding recovery assistance and instructions, facility locations, resource distribution points, and reports on recovery progress. (PIO)
- Increases public awareness of potential fraud, scams, and other schemes that historically follow in the path of disaster situations. (PIO)
- Provide a locator service to answer inquiries about people in the disaster area. (PIO)

◆ **Operations** (*Public Works*)

- Develops and implements tactical goals for recovery operations.
- Conducts damage assessments and places safety-warning markers and barriers at unsafe structures. (All departments and agencies will actively participate in this activity in the interest of public safety, thus complementing the efforts of the DPW.)
- Restores damaged public facilities. (Repairs to public facilities and infrastructure will begin as soon as possible. Priority will be given to those facilities most critical to normal emergency response operations, such as roads, bridges, public water and sewer treatment facilities, etc.)
- Establishes and manages (as necessary):
 - Potable water distribution points
 - Garbage disposal locations.
 - Tree and other debris disposal locations.
 - Portable toilet facilities.
- Coordinates with the PIO regarding dissemination of instructions and information concerning the above facilities.
- After a “Presidential Declaration” has been declared, participates in the conduct of surveys and development of reports to support receipts of federal emergency funds.
- Manage Shelters. (**ARC**)

◆ **Logistics Section** (*Public Works*)

- Evaluates, designates, and prepares suitable locations, such as public parks and recreations

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areas, where State or Federal provided mobile homes may be placed. Evaluations should include road access, water, sewer, drainage, and access to electrical power.

- Assists State and Federal authorities in the designation and establishment of Disaster Application Centers.
- Surveys the County and identifies facilities (e.g. schools, warehouses, airport hangars, etc.) which may be utilized as storage and/or distribution points for food supplies, clothing, construction materials, etc.
- Coordinates security measures to prevent theft or loss of emergency equipment or resources.
- ◆ **Planning Section**
 - Ensures that damage assessment and major events are being recorded.
 - Assists County authorities in the development of facts and documentation needed to support a request for a Presidential Declaration; assists Federal authorities after such a declaration.
 - Provides regular reports to commissions and mayors.
 - Coordinates all volunteer agencies and personnel.
- ◆ **Finance/Administration Section**
 - Establishes an expendable trust fund to receive and record all monies in support of disaster recovery.
 - Identifies all monies received by source of funds.
 - Provides detailed record of expenditures within this expendable trust fund.
 - Establishes an application process for citizens who seek use of donated funds.

3. Considerations and Implementation Responsibilities

Every type of disaster has issues that are unique to that type of situation. This section is designed to point out the recovery specific issues or actions that should be addressed.

❖ **Documentation and Record Keeping:**

The scope of an extreme emergency calls for deliberate and comprehensive administrative controls. Eligibility for federal assistance is dependent on accurate documentation. The Documentation Unit will work closely with the Finance Section to insure that the proper documentation with regard to such things as Damage Assessment, Grant Applications, and Costs is provided to the appropriate entities.

Records should be maintained on all aspects of the recovery effort. Figures and facts should be as accurate as possible and will support post-recovery audits. Original copies of records and reports should be retained in Stillwater County; only copies will be sent forward to State and Federal agencies. Reports to MTDES should be sent by both fax, and computer network, and by messenger.

Verification of claims is enhanced by photographic evidences and by individual identity verification using driver's licenses. Individual identity verification is of particular importance of disposition of food stamps, other benefits, and to control reentry operations.

❖ **Public Assistance:**

Restoring damaged public property, and property owned by certain non-profit organizations, is within the scope of Public Assistance. When approved at the Federal level, such assistance can offset as much as 75% of the cost of repair or replacement of a damaged or infrastructure

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asset, such as a road, bridge, or sewer line. The State and local jurisdictions must provide the funds for the remaining 25%.

After a “Presidential Declaration”, damage survey reports (DSRs) required to support receipt of Federal emergency funds are developed and provided to the State by survey teams comprised of: a Federal representative (Corps of Engineers?), a State representative (MTDOT?), and a local representative (Public Works). These DSRs are forwarded by the State to FEMA.)

❖ **Individual Assistance:**

Stillwater County will assist State and Federal officials in the establishment of Disaster Application Centers (DAC). Such centers are the focal point for making federal assistance available to qualified individuals, families, and businesses. Assistance for qualifying individuals and families is provided through the Individual and Family Grant Program (IFGP) or through the Small Business Administration (SBA) who make loans to those who qualify for Homeowners, renters, and businesses of all sizes.

❖ **Rebuilding:**

County Officials should review building codes, land-use regulations, and reassess the tax base, in light of extensive damages or destroyed properties within the County in order to facilitate rebuilding.

❖ **Debris Removal:** *Public Works*

Removal of debris from public roads/highways is the responsibility of the agency that is responsible for its maintenance. Care should be taken to ensure that debris removal efforts are coordinated with other agencies that may have an associated responsibility. Removal of debris from private property is the responsibility of the homeowner.

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Appendix 1: Post-Disaster Economic Checklist

- Appoint an Economic Recovery Group Supervisor (under operations/recovery branch) for business recovery. This person should be familiar with the local business community and create a task force to drive the recovery process.
- Organize a meeting between the public, merchants, FEMA, SBA, IRS, Northwestern Energy, Qwest, and local and state government officials.
- Select business officials who will act as liaison officers with their colleagues, such as the directors for the Stillwater Chamber of Commerce and any local Business Associations.
- Establish priorities for the recovery process.
- Establish a telephone hotline for merchants and the public to answer business related questions.
- Ensure that structures housing businesses are reevaluated if any major aftershocks occur in the event of an earthquake.
- Consider chain link temporary fencing to cordon off damaged or destroyed areas. Plywood fencing has a negative psychological effect.
- Whenever possible, provide safe space for merchants to return to business. Safe government buildings and tent pavilions are options.
- Ask local media to publish stories on business damage and to list the temporary locations of businesses.
- Consider special transportation or parking services to encourage shopping.
- Consider putting events like the farmer's market at a safe downtown location such as a vacant lot to encourage a return to the central business district.
- Inform merchants, including bankers, of all economic recovery decisions.
- Explore sources of federal funding beyond FEMA. Have a plan for contributions from private, non-profit sources.

Appendix 2: Local Recovery Planning Considerations

- ◆ **INFORMATION NEEDS** – A variety of information is needed to ensure a comprehensive recovery plan.
 1. Damage Assessments
 - A. Critical facilities assessment
 - B. Initial assessment (Situation assessment)
 - C. Occupancy inspections
 - D. Preliminary Damage Assessment (PDA) (Federally-declared disasters)
 - E. Detailed Assessment (Federally-declared disasters)
 2. Personal Needs Assessment: The personal damage needs assessment is typically conducted by the American Red Cross and provides basic information on the extent of the impact the incident had on the general public.
 3. Economic and Job Base Assessment
 - A. Analysis of major employers
 - 1) Determine major employers
 - 2) Manufacturing facilities
 - 3) Service based businesses
 - 4) Agricultural businesses
 - 5) Commercial and retail establishments
 - B. Request information on their likelihood of resuming business, when resumption may occur and at what percentage of former capacity.
 - C. Assess need for economic base and job generation activities.
 - D. Develop partnerships with business representatives to pursue sources of public and private assistance for small businesses.
 4. Assess impact on public and private finance.
 - A. Estimate remaining tax base.
 - B. Revise estimates of revenues.
 - C. Estimate costs of disaster generated projects and activities.
 - D. Identify likely sources of disaster funds.
 - E. Determine impact on revenues if property tax assessments are revised based on degree of damage sustained.
 - F. Project revisions to current and next year's budget.
 - G. Identify potential means of increasing revenue.
 5. Public Information Needs
 - A. Identify recovery information that needs to be passed on to the public.
 - B. Identify/develop means of providing the necessary information.
 - 1) Media
 - 2) Flyers
 - 3) Public address systems
 - 4) Door to door

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- 5) County Websites
 - 6) "Town Hall" meetings
 - 7) Establish information centers around the county where information can be posted and where people can go and ask questions.
6. Assistance needs: Identify functional areas that may require city, state, or federal assistance to complete recovery activities. Such activities may include:
- A. Debris Removal
 - B. Demolition
 - C. Building Inspections
 - D. Hazardous materials removal and disposal
 - E. Temporary housing
 - F. Law enforcement and security
 - G. Fatality management

◆ RECOVERY ADMINISTRATION

1. Existing plans (i.e., Economic Development, Capital Improvements, and Mitigation) should be incorporated as much as possible into the redevelopment portion of the recovery plan.
2. Submit appropriate reports to the state.
3. Evaluate the County's ability to deal with the manage recovery.
 - A. Review current organizational mechanisms and determine if any new ones are needed (e.g., housing authority, redevelopment authority, recovery management office or team).
 - B. Identify additional requirements on County staff land services that may require augmentation of existing staffing levels with additional hires of full or part time employees or the contracting for the services of private vendors.
 - 1) Permitting
 - 2) Data entry in GIS or other county information systems
 - 3) Building/code inspections
 - 4) County representation at the numerous meetings with Federal, State officials as well as local residents and business organizations, to address recovery progress and concerns.
 - C. Identify consultants and other specialists that could augment county staff to pursue grant assistance funds or support other specialized functions.
 - D. Identify mitigation measures that could be taken or must be taken (e.g., building codes and land use regulations) during recovery.
 - E. Facilitate involvement of Business and Industry in the recovery process.
4. Documentation, especially records of expenditures, needs to be maintained.
5. Identify changes to policies, procedures and the County Code that would be necessary to facilitate an effective recovery process.

◆ BUILDING AND CONSTRUCTION

1. Create or revise building codes and standards as needed to conform to redevelopment and mitigation plans and any other government requirements. Code revisions and compliance with the revisions may be essential to ensure continued eligibility for future disaster assistance from the state and federal governments.

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2. Explain and enforce the new standards.
3. Develop means to license, monitor and otherwise “control” the large numbers of contractors that will be operating in the county on both new constructions and repairs.
4. Identify how to manage the increase demand on the permit process.

◆ HOUSING

1. Identify, condemn, secure and demolish unsafe homes and multi-residential buildings.
2. Assess amount of unstable housing.
3. Identify sources of temporary housing units.
4. Identify sources of permanent housing units.
5. Determine changes that may be needed to existing codes and ordinances to:
 - A. Ensure reconstruction is done in accordance with the appropriate ordinances, standards and plans.
 - B. Protects renter from unwarranted displacement land/or financial hardship as a result of unlawful or unfair actions by landlords.
6. Include development of low and moderate income housing in development plans.
7. Determine possibility of reductions in property tax assessments based on degree of damage sustained.
8. Take into consideration past social and neighborhood patterns.
 - A. Recognition of previous housing patterns
 - B. Preferences of former residents regarding street and neighborhood patterns
 - C. Priorities for former residents to return to reconstructed neighborhoods.

◆ BUSINESSES

1. Based on incident information, county plans and ordinances identify usable business locations and establishments.
2. Consider temporary zoning exemptions in areas where businesses could be set up temporary operations while their permanent facilities are being repaired/rebuilt.
3. Identify the availability of government assistance to aid impacted business, and pass the information on to the business owners.

◆ HEALTH, WELFARE AND PUBLIC ASSISTANCE

1. Estimate the need for Social and Health (physical and mental) services and determine possible providers of the service.
2. Estimate need for welfare, food assistance and unemployment benefits.
3. Identify potential sources for funding for services, as needed.

◆ ENVIRONMENTAL AND ECOLOGICAL

1. Air quality versus open-air burning
2. Verifying water quality from wells and reservoirs and ensuring adequate supplies of potable water available.
3. Handling of solid wastes
 - A. Debris management and resumption on normal solid waste pickup an recycling services.
 - B. Use of temporary transfer sites, debris reduction sites, and the possible need for additional landfill space.
 - C. Identifying and re-mediating contaminated soils.
 - D. Collection, containment, identification and disposal of hazardous materials, including

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- household products, industrial waste, and bio-hazard materials.
- E. Collection and disposal of both human and animal remains.
- F. Assessment and recovery options for affected natural resources (wildlife, fish, plants)

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Appendix 3: Disaster Assistance Programs

1. Assistance Available With or Without a Presidential Disaster Declaration

- ◆ Federal Assistance: Many federal establishments may be able to provide assistance without a presidential declaration. The following types of federal assistance may be provided when it is lifesaving assistance or performed under a specific agency statutory authorities:
 - Search and Rescue (US Coast Guard)
 - Flood Protection (US Army of Corps of Engineers)
 - Fire Suppression (FEMA and individual states)
 - Health and Welfare (US Health and Human Services)
 - Emergency Conservation (Farm Service Agency)
 - Disaster Loans for Homeowners, Renters, and Businesses (Small Business Administration)
 - Repairs to Federal Aid System Roads (US Department of Transportation)
 - Tax Refunds (Internal Revenue Service)
 - Pre-declaration Emergency Assistance (Department of Defense)
- ◆ Nongovernmental Assistance: After an emergency/disaster, individuals and families may have emergency needs such as food, water, medical assistance, shelter; clean up help, clothing, and transportation. Multiple nongovernmental organizations are available to assist Stillwater County residents with these needs. The Care and Shelter Group in the EOC will work with the American Red Cross and/or specific community organizations to match available assistance with those affected by the disaster. This coordination can be provided prior to, or without a Presidential Disaster Declaration.

2. Individual Assistance after a Presidential Disaster Declaration: Once a Presidential Disaster Declaration is made, there are many federal resources made available to assist residents and businesses affected by the disaster. This assistance is managed through the Federal Emergency Management Agency (FEMA) and falls into the following eight categories:

- ◆ Low Interest Loans: Most, but not all, federal assistance is in the form of low interest loans to cover expenses not covered by state or local programs, or private insurance. People who do not qualify for loans may be able to apply for a cash grant. The Farm Service Agency (FSA) and the Small Business Administration (SBA), offer low interest loans to eligible individuals, farmers and businesses to repair or replace damaged property and personal belongings not covered by insurance.
- ◆ Assistance for Individuals and Households: This program, which may include cash grants up to \$25,000 per individual or household, includes:
 - Housing Assistance
 - Lodging expenses reimbursement (for hotel or motel)
 - Rental Assistance (cash payment for a temporary rental unit or a manufactured home)
 - Home repair cash grant
 - Home replacement cash grant
 - Permanent housing construction in rare circumstances
 - Other Needs Assistance
 - Medical, dental, funeral costs

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- Transportation costs
- Other disaster-related needs

- ◆ **Veterans Benefits:** The Department of Veterans' Affairs provides death benefits, pensions, insurance settlements and adjustments to home mortgages for veterans.
- ◆ **Tax Refunds:** The Internal Revenue Service (IRS) allows certain casualty losses to be deducted on federal income tax returns for the year of the loss or through an immediate amendment to the previous year's return.
- ◆ **Excise Tax Relief:** Businesses may file claims with the Bureau of Alcohol, Tobacco and Firearms (ATF) for payment of federal excise taxes paid on alcoholic beverages or tobacco products lost, rendered unmarketable or condemned by a duty authorized official under various circumstances, including where the President has declared a major disaster.
- ◆ **Unemployment Benefits:** Disaster Unemployment assistance and unemployment insurance benefits may be available through the state unemployment office and supported by the U.S. Department of Labor.
- ◆ **Crisis Counseling:** The purpose of the crisis counseling program is to help relieve any grieving, stress, or mental health problems caused or aggravated by the disaster or its aftermath. These short-term services, provided by FEMA as supplemental funds granted to state and local mental health agencies, are only available to eligible survivors of Presidentially-declared major disasters. Crisis counselors are often on-hand at Disaster Recovery Centers (when they are established). Eligible survivors may also learn more about where crisis counseling services are available via the media, and FEMA's Recovery Times newsletters. Crisis counseling services are also offered by the American Red Cross, the Salvation Army, other nongovernmental organizations, as well as churches and synagogues.
- ◆ **Free Legal Counseling:** The Young Lawyers Division of the American Bar Association, through an agreement with FEMA, provides free legal advice for low-income individuals regarding cases that will not produce a fee. (i.e. those cases where attorneys are paid part of the settlement which is awarded by the court.) Cases that may generate a fee are turned over to the local lawyer referral service.

- 3. Public Assistance after a Presidential Disaster Declaration:** The Public Assistance Program offered by FEMA provides supplemental federal disaster grant assistance for the repair, replacement, or restoration of disaster-damaged, publicly owned facilities and the facilities of certain private nongovernmental organizations. The federal share of assistance is not less than 75% of the eligible cost for emergency measures and permanent restoration. The state determines how the nonfederal share (up to 25%) is split with the applicants. Local jurisdictions are responsible for up to a 2 mill levy for the local share.

To be eligible, the work must be required as the result of the disaster, be located within the designated disaster area, and be the legal responsibility of an eligible applicant. Work that is eligible for supplemental federal disaster grant assistance is classified as either emergency work or permanent work.

FEMA's Public Assistance Program is the primary source of grants to state and local governments for emergency work such as debris removal, evacuations, sandbagging, search and rescue operations and security. These governments, as well as certain nongovernmental organizations, are also eligible for FEMA grants to repair or replace public facilities that are not covered by other

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federal agency programs when a Presidential Declaration is in effect.

◆ Emergency Work:

- Debris removal from public roads and rights-of-way as well as from private property when determined to be in the public interest.
- Emergency protective measures performed to eliminate or reduce immediate threats to the public, including search and rescue, warning of hazards, and demolition of unsafe structures.

◆ Permanent Work:

- Work to restore an eligible damaged facility to its pre-disaster design. Work ranges from minor repairs to replacement.
- Categories of permanent work include:
 - Roads, bridges and associated features, such as shoulders, ditches, culverts, lighting and signs. The U.S. Department of Transportation, Federal Highway Administration, can provide financial and technical assistance for repair or reconstruction of highways of the Federal Aid System, forest highways, park roads, and trails and other similar projects damaged by the disaster.
 - Water Control Facilities including drainage channels, pumping facilities, and the emergency repair of levees.
 - Buildings including their contents and systems.
 - The Office of Elementary and Secondary Education, U.S. Department of Education, can provide grants to restore public schools damaged or destroyed by disasters that are declared by the President. The agency also may provide grants to construct minimum public school facilities to take the place of a destroyed non-public school that will not be replaced.
 - Utility Distribution Systems, such as water treatment and delivery systems; power generation facilities and distribution lines; and sewage collection and treatment facilities.
 - Public Parks, Recreational Facilities and other facilities, including playgrounds, swimming pools and cemeteries.

- 4. Hazard Mitigation Assistance:** Assistance may also be made available for hazard mitigation projects and activities. Through technical assistance and the Hazard Mitigation Grant Program (HMGP), FEMA can assist local jurisdictions and eligible nongovernmental organizations in identifying and implementing appropriate measures to reduce the severity of future disasters. The HMGP can fund up to 75% of the cost of approved projects.