

Lesson 5. After a Disaster: Recovery and Hazard Mitigation Programs

Introduction

The previous four lessons focused on pre-disaster mitigation: developing a program, and writing and implementing a hazard mitigation plan. The Disaster Mitigation Act of 2000 (DMA 2000) encourages these activities so that communities will reduce risks to the extent possible prior to hazard events.

This lesson focuses on the post-disaster environment. When a disaster occurs there are other opportunities to mitigate hazard risks, particularly if your community has a FEMA-approved or approvable hazard mitigation plan, and is ready to implement some or all of the actions in the hazard mitigation strategy. Your community's hazard mitigation plan may identify post-disaster resources to fund certain mitigation activities. It is important for communities to be aware of the roles of Federal, State, and local governments in disaster recovery, and the resources available for local hazard mitigation after a Presidential disaster declaration.

Disaster Declaration Process

After a hazard event, the local government responds, supplemented by neighboring communities and volunteer agencies. If overwhelmed, the local government turns to the State for assistance.

The State responds with State resources, such as the National Guard and State agencies. Local, State, Federal, and volunteer organizations conduct damage assessments to determine losses and recovery needs. If appropriate, the Governor submits to FEMA a request for a major disaster declaration. This request usually is based on the damage assessment, and is accompanied by the commitment of the Governor to devote State funds and resources to the long-term recovery. (A disaster declaration request is sometimes submitted when a hazard event, such as a catastrophic hurricane, is imminent and the local and State resources are anticipated to be overwhelmed.)

FEMA evaluates the request and recommends action to the White House based on the disaster 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 Assistance

The Stafford Act authorizes the President to declare that a major disaster or emergency exists. This “declaration” is the key to making available an array of Federal disaster assistance programs to State and local governments and individuals.

Public Assistance

Under Section 406 of the Stafford Act, the President may authorize funds to State or local government for repair, restoration or replacement of a public facility damaged or destroyed by a major disaster. Generally, Public Assistance programs pay for 75 percent 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.

Section 406 also authorizes funds for hazard mitigation measures that the State or local government determines to be necessary to meet the need for government services and functions in areas affected by the disaster.

Individual Assistance

Under Section 408 of the Stafford Act, temporary 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.

Section 408 authorizes the provision of financial assistance 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.

U.S. Small Business Administration (SBA) Loans

Low-interest disaster loans are available after a disaster for homeowners and renters from the SBA to cover uninsured property losses. Loans may be used 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.

Additional disaster loan amounts, up to 20 percent, may be requested by business owners and homeowners to help pay for hazard mitigation actions that can be incorporated during the repair or rebuilding process.

Disaster Assistance (Continued)

Hazard Mitigation Grant Program (HMGP)

The HMGP is authorized under Section 404 of the Stafford Act, and is the main post-disaster hazard mitigation program. It provides grants to States and local governments to implement long-term hazard mitigation measures after a major disaster declaration. The HMGP is intended to reduce the loss of life and property due to natural disasters and to enable hazard mitigation measures to be implemented during the immediate recovery from a disaster.

The amount of funding available for the HMGP is calculated from the total Individual Assistance plus Public Assistance amounts minus administrative costs. If the State has an approved Hazard Mitigation Plan, the HMPG amount may be as much as 7.5 percent of the total FEMA disaster assistance to the State. Local communities with FEMA-approved hazard mitigation plans submit applications for grants to fund projects that have been identified in their hazard mitigation strategy. Under the DMA 2000 planning regulations, consistency between the HMGP project application and the approved hazard mitigation plan is crucial.

FEMA can fund up to 75 percent of the eligible costs for each project. The State or grantee must provide a 25-percent match, which can be from cash and/or in-kind sources.

Some examples of eligible HMGP activities include:

- Acquisitions of hazard-prone property.
- Building elevations.
- Drainage upgrades.
- Education and training.
- Engineering studies.
- Flood proofing.
- Land-use planning.
- Seismic retrofits.
- Slope stabilization.
- Storm shutters.
- Window film.
- Zoning and building code ordinance development/strengthening.

To be funded, HMGP projects must be cost effective, a permanent or long-term solution, environmentally sound, and consistent with state and local hazard mitigation plan strategies.

Disaster Assistance (Continued)

National Flood Insurance Program (NFIP)

Communities that participate in the NFIP have floodplain ordinances that require that all insured structures damaged over 50 percent of the market value of the property must comply with the floodplain ordinance when the building is repaired. That could mean elevation, acquisition and demolition, or relocation to a location out of the floodplain.

If the disaster is a flooding event, and the insured structure is located in a floodplain identified on a Flood Insurance Rate Map (FIRM), the NFIP policy holder may be eligible for Increased Cost of Compliance funds up to a maximum of \$30,000. These funds are to be used to mitigate the risk of future flooding, and to assist the building owner with the cost of such an endeavor.

Technical Assistance

In addition to funding resources, both the State and FEMA offer technical assistance to local communities, as needed. If not readily available, contact the State Hazard Mitigation Officer for guidance on technical assistance available from Federal and State agencies.

Post-Disaster Hazard Mitigation Opportunities

After disaster damage has occurred, the subsequent uncertainty about how to recover provides unique opportunities for educating the disaster-affected public about hazard mitigation. Check to see if any of the home improvement stores are sponsoring hazard mitigation clinics to assist property owners with their projects. Other technical assistance is available from the State and from the agency representatives in Disaster Recovery Centers.

Disaster Assistance (Continued)

FEMA Hazard Mitigation Disaster Operations

FEMA recognizes that there are extraordinary opportunities for hazard mitigation post disaster. Under the National Response Plan, Hazard Mitigation is one of the branches in the Operations Section, along with Public Assistance and Individual Assistance.

The mission of FEMA Hazard Mitigation is to protect lives and prevent or reduce the loss of property from hazard events. Post-disaster, this mission is accomplished through comprehensive efforts authorized by the Stafford Act as amended by the Disaster Mitigation Act of 2000, the National Flood Insurance Act, the Flood Insurance Reform Act, and Executive Orders. FEMA Hazard Mitigation staff partner with State, local, and Tribal governments to accomplish the following objectives:

- Assess the factors that contributed to disaster effects.
- Identify hazards.
- Identify structures, population, and special features for risk assessment.
- Identify risk reduction opportunities.
- Develop and implement hazard mitigation strategies.
- Educate the public in methods to reduce future risks.
- Promote hazard mitigation planning and project development that will result in sustainable community development.
- Provide grants to fund hazard mitigation projects.
- Assist communities in post-disaster administration and marketing of the National Flood Insurance Program (NFIP).
- Assess the performance of ongoing hazard mitigation activities.
- Identify and document proven mitigation actions and/or projects.
- Quantify the benefits of hazard mitigation.

These objectives are carried out by Hazard Mitigation Branch staff working in the Branch Management unit or in one of four functional groups:

Disaster Assistance (Continued)

Hazards and Performance Analysis (HPA)

- Collects critical information on the disaster affects using such resources as FEMA's Mitigation Assessment Team (MAT) Program. MATs use the data to increase damage resistance through improvements in construction codes and standards, designs, methods, and materials used for new construction and post-disaster repair and recovery. MAT reports are found can be found at http://www.fema.gov/fima/mat/mat_rprts.shtm.
- If applicable, identifies what mitigation actions can be implemented to prevent or reduce such damages in the future and coordinates with the other Hazard Mitigation functional groups to disseminate the information as needed and in a form useful to individuals, businesses, building professionals, local and state governments who need it.
- Provides technical assistance using tools such as GIS and HAZUS, discussed in Lesson 3, to assist in developing hazard mitigation strategies. These strategies may be implemented using hazard mitigation funding that becomes available post-disaster, such as HMGP, Public Assistance, SBA disaster loans.

Hazard Mitigation Grants and Planning

- Provides technical assistance to implement the HMGP in support of the State's hazard mitigation priorities.
- Provides assistance to local and State entities in developing or revising multi-hazard mitigation plans, and utilizing hazard mitigation funding to reduce the loss of life and property from future hazard events.
- Supports local and State compliance with the laws, regulations, and guidance of Section 404 of the Stafford Act (HMGP) and Section 322 of the Disaster Mitigation Act. (Mitigation Planning).

National Flood Insurance Program (NFIP) and Insurance

- Serves as the point of coordination and resource on all hazards insurance for all components of FEMA and other Federal agencies.
- Assists FEMA Hazard Mitigation Advisors working with the public in Disaster Recovery Centers.
- Promotes community participation in the NFIP.
- Ensures compliance with NFIP floodplain management regulations in disaster recovery.

Disaster Assistance (Continued)

Community Education and Outreach (CEO)

- Provides advice to the public and disaster assistance applicants on hazard mitigation techniques and insurance through Disaster Recovery Centers (DRCs), other disaster assistance facilities, and special events.
- In coordination with Community Relations, voluntary agencies (VOLAGs), and the State, develops and implements public education strategies to encourage communities to become more disaster resistant through hazard mitigation action in the pre- as well as the post-disaster time frames.
- Produces educational materials, brochures, displays, and fact sheets on hazard mitigation topics relevant to the disaster.
- In partnership with External Affairs, identifies, documents, and disseminates Best Practices, which illustrate reduced damage and/or injuries and reduced disaster recovery costs associated with hazard mitigation actions.

Summary

Federal, State, and local governments all play important roles in disaster response and recovery. While there are several programs that can help communities recover and reduce hazard risks after a disaster, these programs cannot rebuild all that is lost during a disaster. Communities and individuals can help themselves before disasters by reducing their risks of damages, and using hazard mitigation measures to protect themselves and their property.

Lesson 5. After a Disaster: Recovery and Hazard Mitigation Programs

Hazard Mitigation in Your Community

Identify at least one source of post-disaster funding for one of the local hazard mitigation actions you listed in the Hazard Mitigation in Your Community activity in Lesson 4.

Lesson 5. After a Disaster: Recovery and Hazard Mitigation Programs

Test Yourself

1. When a State's resources are overwhelmed by a disaster event, the _____ submits a request for a major disaster declaration to _____.
2. The _____ Act authorizes the President to declare that a major disaster or emergency exists.
3. Section _____ of the Stafford Act authorizes funds for hazard mitigation measures to meet the need for government services and infrastructure in areas affected by the disaster.
4. Section _____ of the Stafford Act authorizes temporary housing for up to 18 months for displaced persons whose primary residences was heavily damaged or destroyed.
5. The _____ is authorized under Section 404 of the Stafford Act and is the main post-disaster hazard mitigation program.
6. In order for the State and its local jurisdictions to be eligible for Hazard Mitigation Grant Program funds, the State must have a FEMA-approved _____.
7. A National Flood Insurance Program (NFIP) policy holder may be eligible for _____ funds to mitigate the risk of future flooding if the structure is located in a Special Flood Hazard Area (SFHA) and is more than 50 percent damaged.
8. The _____ may make available additional disaster loan amounts, up to 20 percent, to help pay for hazard mitigation actions.
9. The _____ group in the Hazard Mitigation Branch uses Mitigation Assessment Teams (MATs) to collect critical information on disaster effects.
10. The _____ group in the Hazard Mitigation Branch provides advice to the public on hazard mitigation techniques and insurance at the Disaster Recovery Centers.