Overview

Federal, State, and local governments work together in any major emergency. Emergency assistance funding is based on the concept that each level of government provides assistance only when the next lower level of government is overwhelmed by the scope of the disaster. The exact procedure to obtain Federal or State assistance varies by State, but this unit describes in a general way how it is done.

Objectives

Upon completion of this unit, you should be able to:

- Explain the importance of conducting thorough and accurate damage assessments
- List the major types of disaster relief available to communities, businesses, and individuals
- Describe Federal mitigation and preparedness programs

Local damage assessment

When an emergency or disaster occurs, the community emergency preparedness plan is put into operation and the EOC is staffed. The State emergency management office is also notified. Local damage assessment personnel compile records of community damages as the first step in filing a claim for assistance. Damage assessment includes:

- Number of people injured or killed, and
- Damages to structures, infrastructure, and services.
When accounting for the care of animals and their owners, damage assessment also includes:

- Number of animals that have been injured or killed,
- Number of animals that need cages or fencing,
- Damages to animal-related businesses, such as veterinary practices, animal shelters, boarding and grooming facilities and farms.

Photographs and videos of damages can be used effectively for this purpose. Expenditure records related to activation of the EOC, damage assessment, and other operation costs should be compiled in standardized reports.

State assistance

If your initial assessment requires resources beyond your local capability, your State emergency management office should be notified of this immediately. Most States require the chief executive of the local government to officially request a Governor's declaration of disaster in order to obtain State assistance. The local emergency program manager is responsible for local damage assessment and the report to the State emergency management office.

The State, acting on the information provided, will dispatch personnel and equipment to the disaster area and assist in the response and recovery effort. The National Guard may be asked to assist with animal care and control issues and animal-related claims investigations. Detailed assessments and specific requests for assistance will receive the most appropriate response. If the State feels that Federal assistance is also required, the State's director of emergency management alerts FEMA. FEMA may also dispatch representatives to the area.
Once these groups are assembled, the local emergency program manager works with Federal and State personnel in an expanded damage assessment. An estimate of the type and extent of Federal disaster assistance will come through this joint assessment. If a Presidential disaster declaration appears warranted, your State emergency officer requests that the Governor submit an official request for a Presidential declaration. A request may be formalized in as little as a few days — the better the assessment is at the local level, the more realistic relief funding will be.

Only the Governor or acting Governor of your State can request a Federal disaster declaration by certifying that State and local funds are exhausted and the State emergency plan has been implemented. The State will assume most of the responsibility for seeking Federal assistance. The emergency program manager must however, provide State officials with necessary documentation to support the request for Federal aid. Accurate damage assessment claims must be filed with the appropriate emergency management agency in order to claim against losses suffered by animal-care industries.

A Governor’s request for a declaration can result in three responses from the Federal government. The Federal government could issue one of the following.

<table>
<thead>
<tr>
<th>Presidential Declaration of a Major Disaster</th>
<th>This would free all the resources of the Federal government for assistance.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Presidential Declaration of an Emergency</td>
<td>This would focus on specific assistance needed to save lives, protect property, public health and safety, or lessen the threat of future disaster.</td>
</tr>
<tr>
<td>Direct assistance from various Federal agencies</td>
<td>This provides assistance through the emergency or normal programs of Federal agencies, without a Presidential declaration.</td>
</tr>
</tbody>
</table>
What to expect from Federal involvement

If the President declares an emergency or major disaster, a Federal Coordinating Officer will be assigned to coordinate Federal assistance. The Governor will appoint a State Coordinating Officer. The SCO is the main liaison between the FCO and State and local officials. The SCO is the main contact for the affected community in filing a claim.

Once on the scene, the FCO is responsible for:

- An initial appraisal of needed assistance.
- Coordinating the Federal agencies and programs involved in assistance.
- May assist in coordinating the private relief efforts of the American Red Cross, the Salvation Army, the Mennonite Disaster Service, and others. This coordination may also include the Veterinary Medical Assistance Teams (VMAT) and animal-protection organizations.

The FCO does not coordinate humane groups because they are not part of the official response to disasters. Humane groups act on their own accord and provide assistance to individuals and local governments.

Sources of disaster assistance

Federal assistance

There are many Federal government aid programs. These will be listed in summary form here. Aid is usually available for mitigation, preparedness programs, such as educational efforts, and the costs of response and recovery.

Federal funding

The Disaster Relief Act of 1974 (Public Law 93288), often referred to as the Stafford Act, provides the single greatest source of Federal disaster assistance. This act is implemented by FEMA following a Federal disaster or emergency declaration. There are many resources that summarize the types of available Federal aid. FEMA publishes a Program Guide and the Digest of Federal Disaster Assistance. Program Guide
summarizes programs available through FEMA. The Digest summarizes Federal programs. Various other groups in the private sector, most notably the American Red Cross, have also undertaken efforts to catalogue available assistance for individuals and local governments.

Federal emergency services

FEMA may provide temporary communication facilities in anticipation of, or following a Presidential declaration. Other emergency services provided include food, water, mass feeding and shelter services in time of natural disaster. Grants are available to remove debris and wreckage from public and private lands following a major disaster. Personnel and equipment for law enforcement, medical evacuation, refugee evacuation, and aerial and mobile search and rescue operations can be obtained. Finally, temporary public transportation services may also be provided.

Federal aid

Federal aid may come in the form of grants, loans, loan guarantees, or technical assistance.

| Federal grant | A Federal grant is a direct gift of money from the government. You must apply for grants. If there is a member of your community who is skilled in grantsmanship, their expertise would be a valuable asset. Grants take time to prepare and receive. They usually require some type of matching funds from the local community. Before applying for a grant, make sure your community can afford the matching fund requirement and that it is capable of maintaining the project to completion. Many grant applications are for mitigation programs. Such grants may be made available to assist in the reconstruction and repair of highways and roads in a disaster area. |
Federal loans

The Federal government may also supply low-interest loans or loan guarantees. A loan guarantee is simply a guarantee to a local bank or lending institution that a loan will be paid back. For example, if a local businessman takes out a guaranteed loan and goes bankrupt, the Federal government is responsible to repay the unpaid portion of the loan. For this reason, the government is very careful in deciding who qualifies for a guaranteed loan. Many of the applications for loans are for businesses affected by a disaster.

Technical assistance

Technical assistance is usually provided by experts who possess skills that are not available in the local community. For example, the U.S. Public Health Service or military veterinarians can provide assistance in performing damage assessment to the animal industries or an agricultural expert may be sent in to assess crop damage.

Programs for rebuilding of the community

Loans and grants are available for your local community. Areas that may be included are:

- Repair and restoration of public and private nonprofit facilities,
- School construction and equipment,
- Utilities restoration, and
- Food distribution.

Community disaster loans are also available to provide funds to a local government that has suffered a substantial loss of tax and other revenue from a
One condition for receiving Federal assistance following a Presidential disaster declaration is that recipients must take measures to mitigate the hazards in the area. To accomplish this, FEMA provides technical assistance and support for State and local mitigation planning. Also, the Interagency Hazard Mitigation Team (IHMT) or a FEMA/State survey team works with local government applicants to evaluate the hazards and develop mitigation plans.

### Examples of Federal assistance

Let’s look in more detail at some of the specific types of Federal assistance. These can be for the community, industry or individuals.

<table>
<thead>
<tr>
<th>Grants programs</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Agriculture</strong></td>
<td>Agricultural disasters could range from reclamining land after a flood to major crop damage as a result of drought or insect infestation. There are several types of agricultural assistance programs.</td>
</tr>
<tr>
<td><strong>Grants</strong></td>
<td>Available for the purpose of removing damaged timber from privately owned lands when it is in the public interest to do so. The local government may be authorized to reimburse any person for expenses incurred in removing damaged timber that poses a threat to life, property, or creates a flood hazard.</td>
</tr>
<tr>
<td><strong>Direct Payments</strong></td>
<td>Available to farmers when they are prevented from planting or suffer substantial loss on planted acres because of drought, flood, or other natural disasters beyond their control. In the past, funding has also been made available to livestock producers under similar programs.</td>
</tr>
<tr>
<td>Loans programs</td>
<td></td>
</tr>
<tr>
<td>------------------------</td>
<td>-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Other businesses</td>
<td>Business and industrial grants are also available. May be used for financing industrial sites in rural areas including the acquisition and development of land and the construction, repair, or modernization of buildings, equipment, access roads, and other purposes. Loans are also available to provide working capital for the expansion of a business if it creates substantial new permanent employment.</td>
</tr>
<tr>
<td>Grants</td>
<td></td>
</tr>
<tr>
<td>Agriculture</td>
<td>Emergency guaranteed/insured loans are available to help farmers and ranchers cover their losses resulting from a disaster and return the operation to a sound financial position.</td>
</tr>
<tr>
<td>Insurance loans</td>
<td>Insurance loans are available for irrigation, drainage, and other soil conservation measures.</td>
</tr>
<tr>
<td>Crop insurance</td>
<td>Farmers can get crop insurance to ensure that they will have a basic income in the event of drought, freeze, insect infestation, or other natural causes of a disastrous crop loss.</td>
</tr>
<tr>
<td>Emergency feed</td>
<td>An emergency feed program assists in the preservation and maintenance of livestock where there is not sufficient feed because of a natural disaster. This program is administered through the State director of the Agriculture and Soil Conservancy Service.</td>
</tr>
<tr>
<td>Other businesses</td>
<td>The Small Business Administration provides long-term low-interest loans to employment sources in disaster areas so that they may resume operations quickly. This helps restore the economic viability of a community.</td>
</tr>
<tr>
<td>Low-interest loans</td>
<td></td>
</tr>
<tr>
<td>Economic dislocation</td>
<td>Economic dislocation loans are available to assist otherwise financially sound businesses in the impacted regions that will become insolvent or be unable to return quickly to their former level of operations. These would be the appropriate format for businesses such as veterinary practices and animal shelters, which contribute to the normal functioning of a community.</td>
</tr>
<tr>
<td>loans</td>
<td></td>
</tr>
</tbody>
</table>
Community health services

After a Presidential declaration of a major disaster, funds for crisis counseling services become available. FEMA can support training of disaster workers. FEMA can also request that agencies such as U.S. Public Health Services and the Department of Defense help with the following tasks.

- Plan and supervise health programs,
- Assist and advise in the establishment of programs for the control, treatment, and prevention of disease,
- Assist in the protection of the food and water supplies, and
- Assist in the supervision and establishment of temporary cemeteries and grave registration.

In addition, assistance may be given in the following forms.

- Grants are available for the repair or replacement of health facilities damaged or destroyed by a natural disaster.
- Grants are available for the expansion and improvement of emergency medical services if they are found to be inadequate in times of emergency.
- Technical assistance and training are available to assist in establishing and managing emergency medical services units.

Programs for helping individuals

There is a variety of aid available to individuals following the Presidential declaration of a disaster. Some of these are listed to follow.

- Loans are available for single family homes, including mobile homes.
- Temporary housing may be provided at no cost to those who are displaced.
- Direct grants may be made to individuals or families to meet disaster-related expenses.
Other services include:
- Legal services,
- Unemployment assistance,
- Tax information,
- Educational assistance,
- Emergency food stamps, and
- Loans for refinancing, repair, rehabilitation, or the replacement of property.

To process individual claims, a Disaster Recovery Center (DRC) is usually set up. Such a center is staffed with Federal, State, and local officials and representatives from private relief organizations. A DRC is a centralized location for assistance to individuals. The following types of assistance may be available. The FEMA regional director decides what assistance to offer.
- Temporary housing,
- Mortgage or rent payments,
- Unemployment payments,
- Job placement counseling,
- Low interest loans to individuals, businesses and farmers,
- Food coupons,
- Individual and family grants,
- Legal services,
- Consumer counseling,
- Mental health counseling,
- Social Security assistance, and
- Veterans assistance.

Individual aid applications are available at the center. This single application procedure is designed to secure aid as efficiently as possible and with minimal burden on the applicant. The victim is guided through the application process and given help in selecting likely sources of aid. Counseling is also provided to help the applicant through the post-disaster recovery process.
<table>
<thead>
<tr>
<th>Federal mitigation and preparedness aid programs</th>
<th>Perhaps the most common emergency service provided by the Federal government is the forecast and warning service for all weather-related natural disasters such as hurricanes, floods, and tornadoes.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weather forecasting and warning</td>
<td>Many grants for reconstruction following a disaster are used for planning, surveying, right-of-way acquisition, new construction, reconstruction, and repair of unsafe bridges. These grants are intended to mitigate the impact of future disasters.</td>
</tr>
<tr>
<td>Reconstruction</td>
<td>Federal assistance is available for the suppression of any fire on publicly or privately owned forest or grassland that threatens to become a major disaster. Grants, research contracts, and technical assistance are also available to prevent fires. These include programs to improve suppression techniques, building construction techniques, and human behavior in fire situations.</td>
</tr>
<tr>
<td>Fire suppression</td>
<td>The National Flood Insurance Program (NFIP) provides insurance against flood-related losses to property owners and renters in communities that have agreed to adopt and enforce wise floodplain management practices. The NFIP provides maps of flood hazard areas to communities and offers technical assistance in adopting and enforcing required floodplain management ordinances and regulations.</td>
</tr>
<tr>
<td>Flood prevention and protection</td>
<td>Specialized services and funds are available from other Federal agencies, such as the U.S. Army Corps of Engineers, to lessen the effects of floods through structural flood control projects such as dams and levees.</td>
</tr>
<tr>
<td>Specialized services</td>
<td></td>
</tr>
</tbody>
</table>
LEARNING CHECK – WHAT HAVE YOU LEARNED ABOUT RECOVERY FROM DISASTERS?

This activity is designed to assess your understanding of the information presented in this unit. **Directions:** Answer the questions — use the Answer Key in Unit 9 to check your answers.

---

**True or False**

1. Farmers and ranchers may apply for loans to cover losses from a disaster.

2. Families are not eligible for loans after a Presidential disaster declaration.

3. Emergency assistance funding is based on the concept that each level of government begins to provide assistance simultaneously.

4. Photographs and videotapes of damages are effective in documenting damages and losses.

5. The local damage assessment and report to the State emergency management office are the responsibility of the federal government.

6. While not specifically mandated to do so, the National Guard may assist in animal care and control issues and animal-related investigations.

7. Once a Federal disaster has been declared, the Federal Coordinating Officer is responsible for an initial appraisal of needed assistance.

---

**Multiple Choice**

8. Providing for the repair of unsafe bridges is which type of Federal mitigation program?
   - a. Weather forecasting
   - b. Reconstruction
   - c. Fire suppression
   - d. Specialized services

9. Which one of the following is **NOT** a type of assistance provided to individuals immediately following a disaster?
   - a. Crop insurance
   - b. Food coupons
   - c. Temporary housing
   - d. Legal services

10. Providing experts with skills not available in the local community is which type of federal assistance?
    - a. Federal grant
    - b. Federal loan
    - c. Technical assistance
    - d. Expert advice
THINGS TO DO

- Determine what emergency or contingency funds are available from your State emergency management office and what the specific procedure is in your State to request Federal assistance. Write down the procedure and insert it in your plan.

- Review the types of assistance animal owners and other care providers, such as veterinary practices, shelters, groomers and feed stores may want to claim in a disaster. Think of these care providers as individuals, businesses, and charities in terms of disaster victims and what their needs may be.

- Develop a checklist for performing rapid local damage assessment with regard to animal losses and animal care and control needs. This will assist in ensuring that State and Federal officials are appraised of special animal-related needs for technical personnel, animal feed, treatment needs, carcass disposal, etc.
Summary

In this unit you learned how local, State and Federal governments work together in a disaster. This unit also covered the procedures that must be followed in order to obtain various forms of assistance. It explained the difference between types of assistance, including grants and loans, and also, assistance to communities, businesses and individuals. Finally, this unit described Federal mitigation and preparedness programs including weather forecasting and flood prevention and protection.