

FEMA's Individual Assistance Program

Jessica Nusbaum
State Individual Assistance Officer

Individual Assistance Program

- FEMA Stafford Act Program
- NO THRESHOLD!
- Assists individuals and households upon receipt of Federal Declaration

Preliminary Damage Assessments

- Based on levels of damage- Destroyed, Major, Minor, Affected, Inaccessible
- Community impact data is extremely important
 - Demographics
 - Infrastructure challenges- transportation, commerce, pharmacies, schools, utilities
 - Concentration of damages
 - Other recent events
 - Casualties/Fatalities
- Fiscal capacity of the state also taken into consideration

Individual Assistance Program

- Umbrella program for several other programs
 - Individuals and Households Program (IHP)
 - Housing Assistance
 - Other Needs Assistance
 - Crisis Counseling Program (CCP)
 - Disaster Case Management (DCM)
 - Disaster Unemployment Assistance (DUA)
 - Disaster Legal Services (DLS)

Individuals and Households Program (IHP)

- Housing Assistance (HA)
 - For repair/replacement of home or lodging assistance
 - \$35,500 cap
- Other Needs Assistance (ONA)
 - Appliances, furniture, clothing, child care, vehicle, funeral, dental, medical
 - \$35,500 cap
- Rental assistance and accessibility-related personal property costs do not count toward the cap (DRRA)
- Average National payout from FEMA for these programs combined is between \$3,000-\$4,000

Resource Links

- Individual Assistance Declaration Factors:
<https://www.fema.gov/disasters/individual-assistance>
- Preliminary Damage Assessment Guide:
<https://www.fema.gov/disasters/preliminary-damage-assessment-reports/guide>
- Individual Assistance Program and Policy Guide:
<https://www.fema.gov/assistance/individual/program-policy-guide>



Maryland

EMERGENCY MANAGEMENT
AGENCY

The mission of the Maryland Emergency Management Agency is to proactively reduce disaster risks and reliably manage consequences through collaborative work with Maryland's communities and partners.

Jessica Nusbaum

443-386-1287

jessica.nusbaum@maryland.gov

Hazard Mitigation Program

JaLeesa Tate, CFM
State Hazard Mitigation Officer
Branch Manager

What is Hazard Mitigation?

Any sustained action taken to reduce or eliminate the long-term risk to life and property from hazard events. It is an ongoing process that occurs before, during, and after disasters and serves to break the cycle of damage and repair in hazardous areas.



Activity Eligibility

Eligible	Ineligible
<ul style="list-style-type: none">● Property Acquisition/Demolition● Structure Elevation● Dry Floodproofing● Flood Risk Reduction● Soil Stabilization● Planning● Emergency Power● Advance Assistance (Design and Engineering)	<ul style="list-style-type: none">● Deferred maintenance● Repair or replacement of existing infrastructure, roads, facilities, etc.● Debris/snow removal● Mitigation for damaged infrastructure that can be funded under Public Assistance

Hazard Mitigation Grant Program (HMGP)

- Funds available after a **Presidential Disaster Declaration**
- Application due approximately 1 year from Declaration date
- Cost share: 75% Federal and 25% non-Federal
- Greatest flexibility for eligible activities
- Local Hazard Mitigation Plan must be adopted and approved by the date funds are obligated

Flood Mitigation Assistance (FMA)

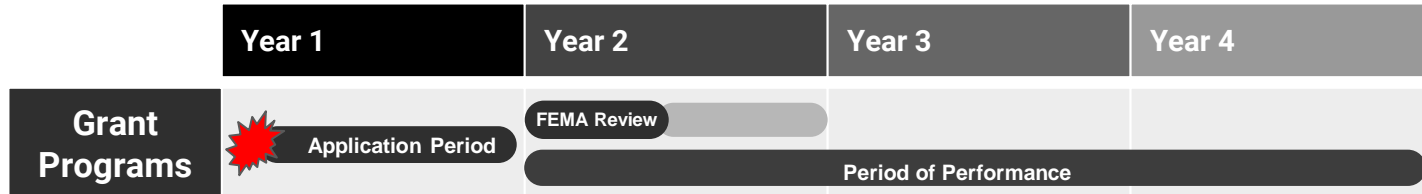
- Funds available **annually**
- Cost share:
 - 75% Federal and 25% non-Federal
 - 90% Federal and 10% non-Federal for small impoverished communities
 - 90% Federal and 10% non-Federal for Repetitive Loss; 100% Federal for SRL
- **Nationally competitive**
- Projects and Plans limited to **flood mitigation activities only**
- Local Hazard Mitigation Plan must be adopted and approved by the State
Application due date
- Community must be in **Good Standing with National Flood Insurance Program (NFIP)** and property must carry NFIP policy in perpetuity

Building Resilient Infrastructure and Communities

- Funds available **annually**
 - Cost share:
 - 75% Federal and 25% non-Federal
 - 90% Federal and 10% non-Federal for small impoverished communities
 - **Nationally competitive**
 - Local Hazard Mitigation Plan must be adopted and approved by the State
- Application due date

What are the limitations?

- Time
- Non-Federal Share
- Individuals/Businesses can not apply directly
- Activities can not take place prior to approval
- Federal Priorities
- Technical Expertise





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JaLeesa Tate

443-900-0073

jaleesa.tate@maryland.gov

Public Assistance Program

Sara Bender
State Public Assistance Officer
Branch Manager

What is Public Assistance?

FEMA Public Assistance is a reimbursement program, Based on actual/ incurred costs documented by an Applicant for eligible, event-related work. The FEMA PA program provides assistance to local, state and tribal governments, and certain types of private nonprofit (PNP) organizations after a presidentially declared disaster under the Stafford Act.

Generally, reimbursement is 75%, with 25% being the Applicant responsibility.

Process Overview

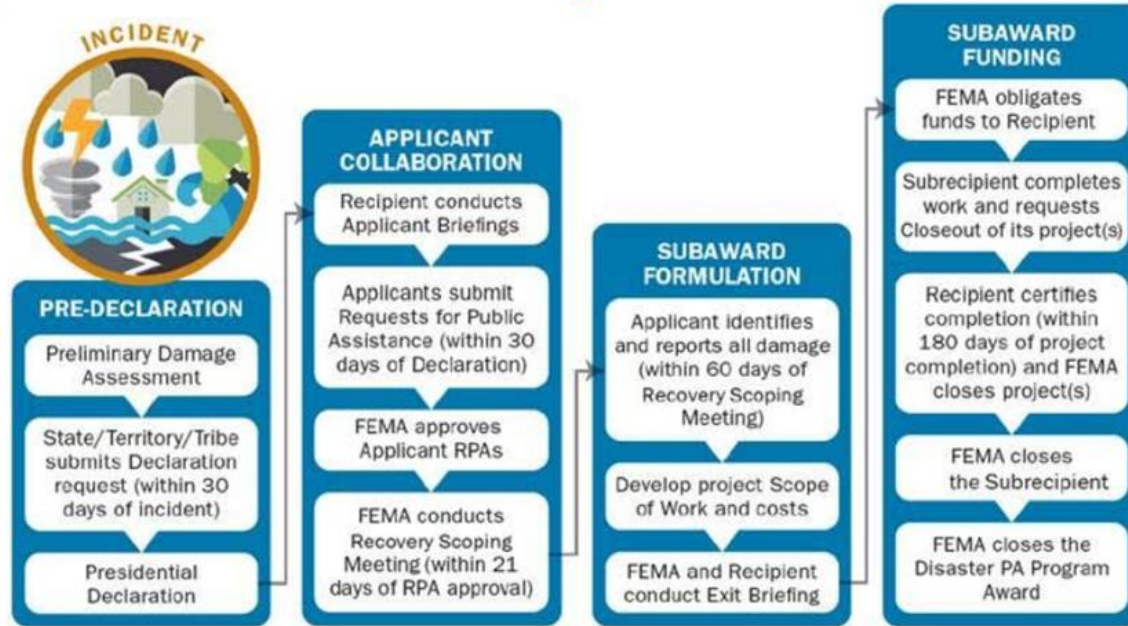


Figure 2. PA Program Implementation Process

Initial Damage Thresholds

Damage Per Capita Indicators must be met to be considered at the state and local (county) level:

State: $\$1.53 \times \text{current census} = \8.8 million

Local: $\$3.84$. Varies by county

https://mema.maryland.gov/community/Documents/FEMA_PAThresholds_and_Indicators-FFY2020.pdf

Eligible Work

Emergency Work

Address an immediate threat:

- A** Debris removal
- B** Emergency protective measures

Permanent Work

Restoration of:

- C** Roads/bridges
- D** Water control facilities
- E** Buildings/equipment
- F** Utilities
- G** Parks, recreational, and other facilities

Eligible Costs

- Incurred by an eligible Applicant
 - Must meet project minimum cost of \$3,300
 - Directly tied to the performance of Eligible Work
- *Necessary and reasonable* to accomplish the Eligible Work
- Properly documented
 - Consistent with Applicant's established policies (Insurance, personnel, etc.)
 - As detailed in a Mutual Aid Agreement or Memorandum of Understanding (MOU)
- Compliant with all Federal, State, Local Regulations
 - Procurement
 - Environmental & Historic Preservation
 - Permitting
- Reduced by all applicable credits (Insurance, Fair Market Value, etc.)
 - Cannot be duplicated by multiple funding sources



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Sara Bender 443-381-3209 sara.bender1@maryland.gov