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
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.

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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

<table>
<thead>
<tr>
<th>Eligible</th>
<th>Ineligible</th>
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<tbody>
<tr>
<td>• Property Acquisition/Demolition</td>
<td>• Deferred maintenance</td>
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<tr>
<td>• Structure Elevation</td>
<td>• Repair or replacement of existing infrastructure, roads, facilities, etc.</td>
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<tr>
<td>• Dry Floodproofing</td>
<td>• Debris/snow removal</td>
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<tr>
<td>• Flood Risk Reduction</td>
<td>• Mitigation for damaged infrastructure that can be funded under Public</td>
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<tr>
<td>• Soil Stabilization</td>
<td>Assistance</td>
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<td>• Planning</td>
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<td>• Emergency Power</td>
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<td>• Advance Assistance (Design and Engineering)</td>
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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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Public Assistance Program

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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
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 \text{ million}

Local: $3.84. Varies by county

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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