

An aerial photograph showing a flooded area with a road sign for 'FRENCH ST' visible in the foreground. The water is a light blue-grey color, and the surrounding land is green with trees and vegetation. The road sign is a green rectangular sign with white text, mounted on a wooden post. The text on the sign reads 'FRENCH ST'.

Navigating FEMA & SBA: What Advocates Can do for Disaster Survivors

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FEMA's Mission

FEMA supports our citizens and first responders to ensure that as a nation we work together to build, sustain and improve our capability to prepare for, protect against, respond to, recover from and mitigate all hazards.

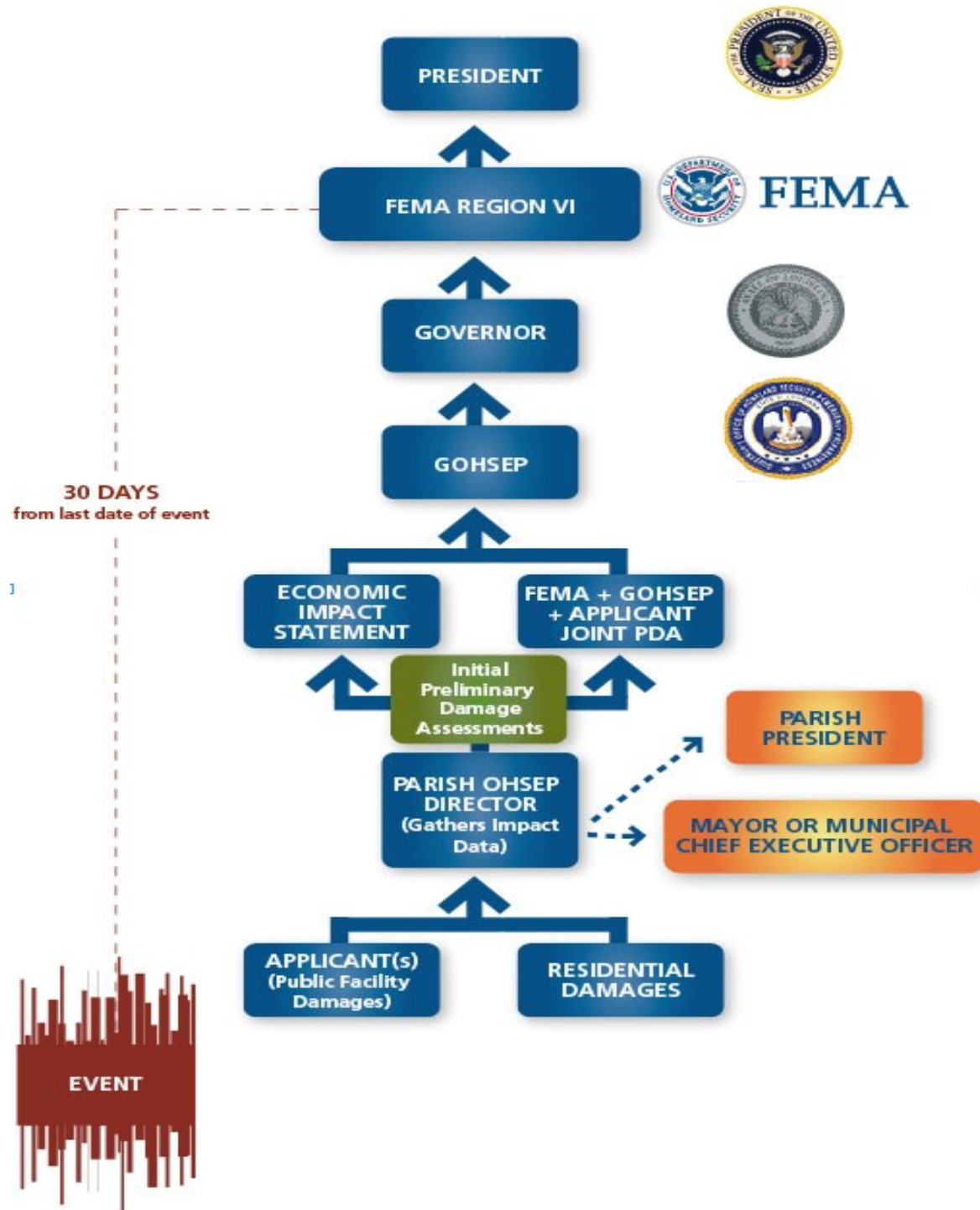
FEMA Regions



FEMA

How do you get a Federal Disaster Declaration?

[VIDEO](#)



Disaster Assistance – Myths and Facts

Who's in Charge?

- National events are still regional and local.
- Who's at the table?
- National Guard versus DoD



Disaster Assistance – Myths and Facts

A Peek Behind the Curtain

- I don't need to prepare; that's the government's job.
- How much is enough?
- FEMA will make me whole.
- What do you mean I have to apply for a loan?



Individual Assistance

- Mass Care & Emergency Assistance
- Crisis Counseling & Training
- Disaster Case Management
- Disaster Legal Services
- Disaster Unemployment Assistance

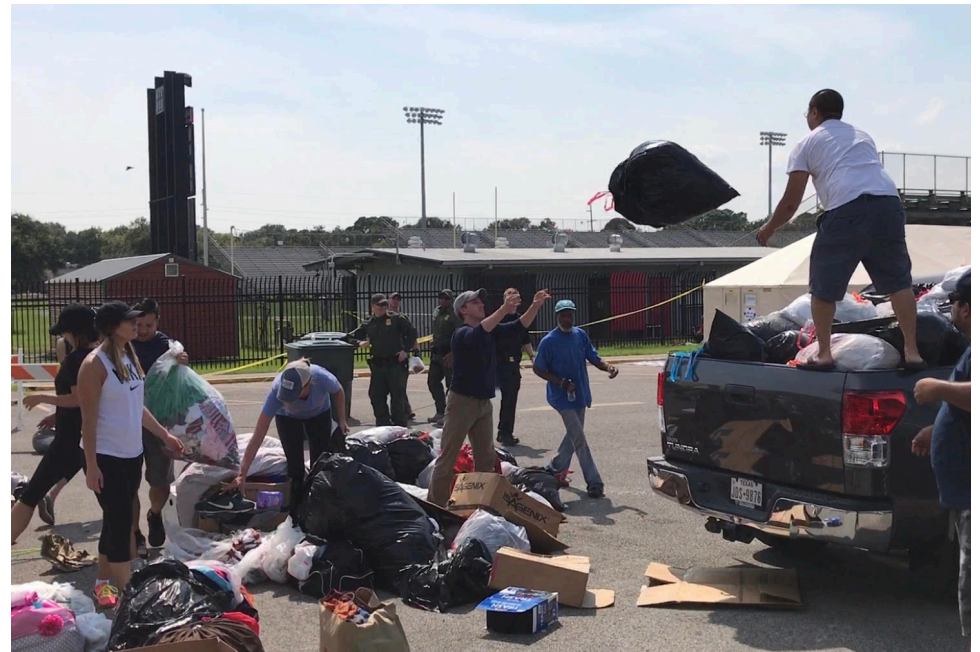


Individuals & Households Program

- Housing Assistance
- Home Repair
- Temporary Housing
- Uninsured Personal Property Loss
- Child Care Expenses
- Medical & Dental
- Funeral Costs

Critical Needs Assistance (CNA)

- One-time payment of \$500 per household for immediate or critical needs, such as food, water, medicine, toiletries, fuel/transportation. Requires:
 - Register w/FEMA;
 - Verify identity;
 - Applicant asserts that they have critical needs;
 - Residence is located in a designated county; and
 - Applicant is displaced from home due to disaster.



Transitional Sheltering Assistance (TSA)

- Provides vouchers for survivors to stay in a participating hotel or motel for a limited duration
- Payments made directly to the participating hotel
- Initial period is 5-14 days (can extend to 30d)
- Does not count towards maximum assistance available to survivor.



National Flood Insurance Program

[Video – 3:51](#)

Book Recommendation:

[Rising Tide: The Great Mississippi Flood of 1927
and How it Changed America](#)

Disaster Assistance – Myths and Facts

National Flood Insurance Program

- My homeowner's insurance covers floods.
- I can't get flood insurance because:
 - I live in the floodplain,
 - I don't live in the floodplain,
 - I'm a renter.
- I'm not in a flood zone so I don't need it.



SBA Loans

- Provides long-term, low-interest loans to disaster survivors.
- Similar to a mortgage app
- Must register with FEMA
 - \$200k max for real property
 - \$40k max for personal property



Intersection of Disaster and DV

- Disasters may cause DV
 - Couples forced into tiny living space
 - Couples are both not working, and have more time with each other
- Survivors who have successfully been hiding from an abuser may be exposed due to the disaster.

Unique Issues DV Survivors Have

- Disaster prevents leaving the household
 - Financial insecurity
 - No place for pets
- Application Issues
 - “One Household” rule
 - Lack of documentation
- Bureaucracy
- Not knowing one’s rights



Unique Issues DV Survivors Have

- Disaster may force abused and abuser in the same shelter
- Disaster may require enforcement of protective orders & custody agreements
 - (e.g., My ex left the state with the kids)
- Mental Trauma (Texas A&M [Article](#) from February 13, 2018)



What Issues Have You Seen?

Overcoming Barriers

- Understand the needs of your community and the clients you serve
- Develop a plan
- Test your plan
- Communicate your plan to strategic partners

Critical Element of Disaster Response and Preparedness



Talk to each other!

A yellow diamond-shaped sign with a black border and two mounting bolts. The sign is tilted and features the text "ARE YOU READY?" in large, bold, black, sans-serif capital letters. The background is a cloudy sky.

**ARE
YOU
READY?**