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.
How do you get a Federal Disaster Declaration?
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!
ARE YOU READY?