

## UNIT SIX

## Recovery



### Objectives

At the end of this unit you will be able to:

- List recovery-related activities that occur after a disaster or emergency.
- Identify the types of assistance that will be needed following a disaster and how to access this assistance.
- Identify considerations for recovery planning.
- State ways to gain support for emergency management while visibility is high.

## Recovery: The Final Phase

Recovery includes activities necessary to restore the jurisdiction to normal. Recovery activities are classified as short-term and long-term.

During response, the jurisdiction takes emergency action to restore vital functions while instituting protective measures against further damage or injury. Short-term recovery is immediate and tends to overlap with response. The jurisdiction restores interrupted utility services, re-establishes transportation routes, and shores up or demolishes severely damaged buildings. Additionally, there may be a need to provide food and shelter for those displaced by the disaster. Although called short-term, some of these activities may last for weeks.

Long-term recovery may involve some of the same activities, but it may continue for a number of months, sometimes years, depending on the severity and extent of the damage sustained. For example, it may include the complete redevelopment of damaged areas. The goal is for the community to return not only to its pre-emergency condition but to an improved state.

This is an ideal time to implement new mitigation measures so that the community is better prepared to deal with future threats and does not leave itself vulnerable to the same setbacks as before.

Helping the community to take new mitigation steps is one of your most important roles during the recovery phase. You will also be your community's liaison with state and federal assistance program officials. In addition, you will have to keep track of the myriad of other tasks associated with your daily position as the emergency management coordinator.



### Things To Do

*If you are new to the job, conduct an interview with local officials who were in office at the time of a disaster and ask them about the recovery effort. If you live where there has not been a recent major disaster, review the recovery needs after a major fire or some other event that caused significant losses in the community.*

*Another possibility is to visit a neighboring jurisdiction that has had a disaster, talk to the emergency manager and get an idea of the recovery issues that jurisdiction faced.*

## Recovery Assistance

For the majority of disasters, local communities are able to provide the assistance needed for recovery.

However, for a major disaster, it may be necessary to obtain assistance from the state or federal government. Therefore, you must be prepared to request outside aid if a major disaster occurs.

## Documentation

The most common reason for failure to obtain federal assistance is lack of adequate documentation. Documenting a disaster simply means providing evidence of what happened. Photographs of the damage provide irrefutable evidence. Take pictures of the damage, the repair work, and completed restorations. You cannot take too many pictures.



*You cannot take too many pictures.*

Keep careful records of expenditures of time and money. Federal and state agencies require an audit trail starting with the request for an expenditure and ending with a canceled check as proof of the

expenditure. If you cannot prove that you spent money for the purpose for which you requested funding, the state or federal government will not reimburse you for the expenditure.

You will have good documentation if you follow these five simple steps:

- 1.** Take pictures of damages and repairs. More is better than too little. Private citizens may have excellent shots to supplement your own.
- 2.** Take notes on damages and repairs. Again, more is better than too little. If there is too much to write at one time, dictate your notes into a tape recorder for later transcription.
- 3.** Clip and file newspaper reports and stories. If you can get video footage from the television stations, do that also.
- 4.** Record all expenditures carefully and keep all receipts and invoices.
- 5.** Make sure anyone acting on behalf of the jurisdiction does the same.

When the time comes for requesting financial assistance, these simple steps will prove invaluable.

## **How to Get Aid**

The federal, tribal or state, and local governments must work together in any major emergency. The emergency assistance plan is based on each level of government beginning assistance when the scope of destruction caused by the disaster overwhelms the next lower level. The exact procedure for getting federal or state assistance varies from state to state, but the following comments describe generally how it is done.

When the emergency or disaster occurs, officials activate the emergency preparedness plan and the emergency operations center (EOC) and notify the state emergency management office. As soon as possible, they should order a damage assessment and compile documentation.

### **From the State**

If your initial assessment calls for resources beyond your local capability, notify your state emergency management office immediately. Most require the chief executive of the local government to officially request a governor's declaration of disaster to obtain state assistance. Remember, overseeing the damage assessments and preparing the report to the state emergency management office for your chief official's signature are two of your major responsibilities.

The state, acting on the information provided, will probably dispatch personnel and equipment to the disaster area to assist. If it appears that you may need federal assistance, the state office will alert FEMA, which may also dispatch representatives to the area to review the damage.

### **From FEMA**

As the local emergency manager, you will then work with the federal and state personnel in an expanded damage assessment. Out of this joint assessment will come an estimate of the types and extent of disaster assistance needed. If officials determine that there is sufficient damage and local and state capabilities are exhausted, the governor can submit an official request for a Presidential declaration. Information you and the other officials gathered during the assessment becomes part of the declaration request.

Only the governor or acting governor of a state can request a federal disaster declaration by certifying the expenditure of state and local funds and implementation of the state emergency plan. The state will assume most of the responsibility for seeking federal assistance. You will be responsible for providing the state officials with the necessary documentation to support the request for federal aid.



Sample FEMA/State Agreement

A sample FEMA/State agreement is located in the Toolkit.

A governor's request for a declaration can result in three responses from the federal government, each with a different form of assistance. The federal government could:

- 1.** Issue a Presidential declaration of a major disaster authorizing the resources of the federal government for assistance.
- 2.** Issue a Presidential declaration of emergency focusing on specific assistance needed to save lives; protect property, public health, and safety; or lessen the threat of future disasters.
- 3.** Authorize direct assistance from various federal departments through their own emergency or normal programs without a Presidential declaration.

In any of these three cases, you will receive some kind of assistance. Of course, the federal government may also turn down the request if existing resources are sufficient.



## Things To Do

*Determine what emergency or contingency funds are available for recovery and what the specific procedure is for requesting assistance outside the jurisdiction. Make sure the procedure is included in your recovery plan.*

## **What to Expect from Federal Involvement**

If the President declares an emergency or a major disaster, FEMA will name a federal coordinating officer (FCO) to coordinate federal assistance, and the governor will appoint a state coordinating officer (SCO). The SCO is your primary liaison with the FCO.

Once on the scene, the FCO is responsible for an initial appraisal of needed assistance. The FCO is also responsible for coordinating all the federal agencies and programs involved in assistance. In most cases, volunteer groups, such as the American Red Cross, the Salvation Army, and the Mennonite Disaster Service, will coordinate their private relief efforts with FEMA as well.

The officials will set up a disaster field office (DFO), usually staffed with federal, state, and local officials as well as representatives from the private relief organizations. A DFO provides one location from which various agencies coordinate assistance efforts.

## **Community Expectations**

In most cases, the local citizens do not know exactly what type of local, state, or federal aid is available. However, they expect you to know what is available and how to make it accessible.

A danger is that your citizens may expect too much from those who provide assistance. The federal government can never make your community whole again. Encourage members of your community to have realistic expectations of disaster recovery and to be responsible, as much as possible, for themselves. An example would be purchasing flood insurance for flood-related losses to buildings and contents. FEMA's National Flood Insurance Program (NFIP) makes insurance available in communities agreeing to adopt and enforce wise floodplain management practices.

## **Types of Federal Assistance**

The following types of aid are available from the federal government:

- 1.** Grants
- 2.** Loans/loan guarantees
- 3.** Technical assistance

### **1. Grants**

You must apply for a grant and meet the qualifications. A federal grant is an award of money accompanied by certain clearly stated conditions for using the funds. Grants do not have to be repaid and are tax-free. Usually, some type of matching funds from the state or local community are required.

Before applying for a grant, make sure of three things: Your community can meet all the applicant qualifications; it can provide all the matching funds required; and it will be able to complete the activity or project for which the grant will provide financial assistance.

### **2. Loans or Loan Guarantees**

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. You can be sure the government is very careful in deciding who qualifies for a guaranteed loan.

After a Presidential declaration, loans are made available for home and personal property, business physical loss, and economic injury.

### **3. Technical Help**

Technical assistance usually consists of experts who possess skills that are not available in the local community. For example, an agricultural expert may help assess crop damage or someone from the Army Corps of Engineers may help plan future flood control.

Let's look in a little more detail at some of the specific types of federal assistance.

## Agricultural Assistance

The US Department of Agriculture (USDA) Farm Service Agency (FSA) provides low-interest emergency management loan assistance to eligible farmers to help cover production and physical losses in counties declared disaster areas by the President or designated by the Secretary of Agriculture. The FSA administrator may also authorize emergency management loan assistance to cover physical losses only.

Funds are available to:

- Restore or replace essential physical property, such as animals, fences, equipment, and orchard trees
- Pay all or part of production costs associated with the disaster year
- Pay essential family living expenses
- Reorganize the farming operation
- Refinance debts



[www.fsa.usda.gov](http://www.fsa.usda.gov)

For more information about FSA loans, visit [www.fsa.usda.gov](http://www.fsa.usda.gov). Click on Disaster Assistance.

## Small Business Assistance

The Small Business Administration (SBA) is authorized by the Small Business Act to make two types of disaster loans:

- 1.** Physical disaster loans are a primary source of funding for permanent rebuilding and replacement of uninsured disaster damages to privately owned real or personal property. SBA's physical disaster loans are available to homeowners, renters, nonfarm businesses of all sizes, and nonprofit organizations.
- 2.** Economic injury disaster loans provide necessary working capital until normal operations resume after a physical disaster. The law restricts economic injury disaster loans to small businesses only.



*After a Presidential declaration, loans are made available.*

Disaster victims must repay SBA disaster loans. SBA can approve loans only to applicants with a reasonable ability to repay the loan and other obligations from earnings. The terms of each loan are established in accordance with each borrower's ability to repay.



[www.sba.gov](http://www.sba.gov)

For more information about SBA disaster loans, visit [www.sba.gov](http://www.sba.gov). Click on Disaster Assistance.

## Individual Assistance

Some of the other types of aid that may be available to individuals include:

- Emergency needs—Voluntary agencies attend to essential needs that must be met immediately. Emergency needs include food, shelter, transportation, and medical care.
- Disaster housing—FEMA provides:
  - Home repairs—Grants for repairs to make essential areas of the home livable.
  - Rental assistance—Grants for rent when the residence has been made unlivable by the disaster.
- Individual and family grant (IFG) program—Individual and family grants are available for those who do not qualify for assistance from other means. Those with real and personal expenses and needs must first apply to SBA for a disaster loan. Other necessary expenses and needs include medical, dental, funeral, transportation, and required flood insurance.
- Crisis counseling (CC)—Referrals and counseling are offered to individuals suffering from mental health problems caused by the disaster.
- Disaster unemployment assistance (DUA)—Disaster unemployment benefits may be available for individuals who are unemployed because of the disaster and who do not qualify for regular unemployment benefits.
- Insurance information—The state insurance commissioner and the American Insurance Association provide advice on the following insurance-related issues:

- Obtaining copies of lost policies
- Filing claims
- Expediting settlements
- ➡ Legal Services—Disaster-related legal services are provided to low-income individuals. Legal advice is provided on:
  - Replacing legal documents
  - Transferring titles
  - Resolving contracting problems
  - Filing will probates
  - Resolving insurance problems
  - Handling landlord-related problems
- ➡ Social Security benefit assistance—The Social Security Administration (SSA) works to expedite the delivery of checks delayed by a disaster. SSA also helps eligible individuals apply for Social Security disability and survivor benefits.
- ➡ Tax assistance—The Internal Revenue Service (IRS) provides tax assistance to individuals with disaster-related losses of more than 10 percent of their adjusted gross income. The state department of revenue and local tax assessor may also provide information on state and local income tax returns.
- ➡ Veterans benefit assistance—The Department of Veterans Affairs (VA) provides information about pensions and other benefits, insurance settlements, and VA mortgages. A representative can help eligible individuals apply for death benefits, pensions, and adjustments to VA-insured home mortgages.



[www.fema.gov](http://www.fema.gov)

Go to [www.fema.gov/rrr/inassist](http://www.fema.gov/rrr/inassist) for a comprehensive list of individual assistance sources.

## Public Assistance

The objective of FEMA's public assistance (PA) program is to provide assistance to states, local governments, and selected nonprofit organizations.

The federal government usually provides 75 percent of the funding, with the state or other nonfederal source providing the other 25 percent.

Damages and reimbursable activities are divided into the following seven categories:

- 1.** Category A: Debris removal emergency work
- 2.** Category B: Emergency protective measures
- 3.** Category C: Road systems
- 4.** Category D: Water control facilities
- 5.** Category E: Public building and equipment
- 6.** Category F: Public facilities
- 7.** Category G: Parks, recreational, and other

Before redevelopment projects begin, it is critical that all appropriate officials know why such heavy damages occurred, because redevelopment provides the opportunity to reduce the chances of similar damage.

Your task is to challenge the redevelopers (public and private) to think of ways to rebuild so that damage can be prevented or reduced.



*Your task is to challenge the redevelopers to find ways to rebuild so that damage can be prevented or reduced.*

## Mitigation Program

FEMA’s mitigation program can provide grants to state and local governments to assist with the cost of mitigation measures like strengthening buildings to withstand earthquakes or raising furnaces, storage areas, or entire buildings above flood elevations. Hazard mitigation refers to measures that protect lives and property from future damage caused by natural disasters. In the long term, mitigation measures reduce personal loss, save lives, and reduce the future difficulty and cost of responding to and recovering from disasters.

Examples of types of mitigation measures include

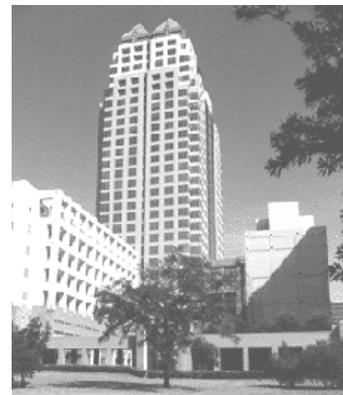
- Acquisition of real property in high hazard areas, demolition or relocation of structures, and conversion of land to open space use
- Strengthening existing structures against high winds
- Seismic rehabilitation and structural improvements to existing structures
- Elevation of flood-prone structures
- Implementing vegetation management programs to reduce wildfire hazard to high-risk structures

## How to Recover

In Unit Four: Preparedness, one of the suggested “**Things To Do**” was to develop a community inventory listing individuals in your community with special skills or resources. These individuals are your partners in the response effort. However, during recovery, in addition to working with many of these same persons, you will be developing relationships and working with a new set of partners.

## Recovery Partnerships

You may already know some of your new partners, such as the officials from your state emergency management office and FEMA regional staff. In addition, you will continue to work with the people who helped you to assess the damage, such as tax assessors and insurance and financial institution appraisers.



*You will work with banks and other financial institutions in the community.*

However, you will also need to work with new community resources or partners. You will probably develop working relationships with most banks and other types of financial institutions in the community. Just because the federal government insures or guarantees a loan, that does not mean that the money comes from the government. In most cases, the money comes through banks and savings and loan institutions in your community or surrounding areas. As such, you may have to help those in your community requesting assistance loans with the loan application process.

As you begin the long-term recovery effort, you will also develop new relationships with people on various local government commissions and departments. For example, you may find yourself working with the local government planning commission, zoning authorities, licensing and permitting offices, and various mitigation specialists.

## **Recovery Planning**

You and your partners in recovery will work together much better if you understand the recovery process and have a general plan for recovery. You should append such a plan to your emergency operation plans.

Its primary purpose is to spell out the major steps for managing successful recovery. For each step you will also designate key partners and their roles and steps to mobilize them. The plan should have at least the following seven steps:

- 1.** Gathering basic information
- 2.** Organizing recovery
- 3.** Mobilizing resources for recovery
- 4.** Administering recovery
- 5.** Regulating recovery
- 6.** Coordinating recovery activities
- 7.** Evaluating recovery



Challenges for Recovery Planning

The Toolkit contains a list of 25 challenges for recovery planning.

The following table shows the steps that are typically performed during recovery and compares long-term with short-term activities. You will note the transition from action objectives (restoration of utilities, for example) to planning and coordination objectives.

<b>ACTIONS TYPICAL TO THE RECOVERY PERIOD</b>		
	<b>Short-term</b>	<b>Long-term</b>
Gathering basic information	Documentation—Photographic press clippings, written estimates.	Documentation—Records of expenditures. More detailed damage assessment.
Organizing recovery	Notification of state emergency management office. Identification of aid programs.	Submit applications for loans, grants, and technical assistance.
Mobilizing resources for recovery	Restore utilities. Temporary housing and transportation. Secure hazardous property. Temporary food and clothing.	Implementation of assistance programs. Reconstruction of damaged areas.
Administering recovery	Short-term planning to return community services.	Long-term master plan for community development.
Regulating recovery	Assess needs for special laws or permits.	Get approval for proposed new laws or permits.
Coordinating recovery activities	Coordinate transition from response to recovery.	Coordinate among programs, service organizations, and local resources.
Evaluating recovery	Monitor recovery effort	Monitor recovery effort; evaluate if additional aid is needed.

This suggests again the importance of recognizing that emergency management is a partnership with a wide variety of individuals and organizations and requires quite a range of management skills, from command and control, to coordination, to planning. Effective emergency managers strive for a proper balance among these skills so that they can fulfill their role of stage manager during any of the emergency management phases. As we have said all along, this is no small challenge.



### Things To Do

*Outline a general plan you could follow in the recovery phase of an emergency. Make a list, including names, addresses, and phone numbers, of members in your community who may play a role in any recovery effort and get them involved in developing a plan for recovery.*

## Capitalizing on Events

One of the most effective ways to get needed support for emergency management programs is to make them highly visible in the aftermath of a disaster. Why? Because right after an emergency, local officials are most familiar with your efforts, and the public is willing to listen. Don't ignore the public as a means of drawing attention to your program and motivating elected officials.

Funding for emergency management is usually one of the items of lower priority in a community's budget. Because of the economic and financial constraints put on most local governments, officials are often reluctant to raise taxes to institute new programs. As a result, funding for many emergency management programs is minimal.

How much your community is willing to spend on emergency management is often based on your history. A community with no recent disasters or major emergencies is not likely to approve large expenditures for emergency management. However, immediately after a disaster or major emergency your local officials are more willing to listen to your needs as an emergency manager. Don't pass up the opportunity to capitalize on their willingness to listen.

There are several methods you can use to capitalize on a recent emergency. First, review what happened. Ask:

- Were you prepared?
- What weaknesses were there in your EOP?
- Did the recovery effort go smoothly?
- Did your EOC function as planned?
- Were communications adequate?

The next step is to determine what the community can do to correct the problems you identified in your review of the situation. Ask:

- Do you need more communications equipment?
- Do you need more help on a day-to-day basis to perform such tasks as keeping your resource inventory up to date?
- Do you need additional help in your EOC during an emergency?

Recall that in Unit Three we urged you to do a needs assessment. Another good time to do a detailed needs assessment is after a major emergency or disaster.



*Once your needs assessment is complete, meet with local officials.*

Once you have a good idea of what the community needs, begin your campaign. Meet with your local officials. Explain the problems you had. One of the best times to ask them “What if it happens

again?” is after a disaster, with the memory of the event still fresh in their minds.

If there are certain issues or needs that you believe the community must absolutely meet, muster public support. As you learned earlier, a good working relationship with the local news media can make your job much easier. Seek their assistance in getting the word out. You may even have to advocate unpopular positions, such as reorganizing offices to become more efficient. However, do not hesitate to suggest that you send up a trial balloon for an elected official. This is often an acceptable practice, because it allows the official to get feedback before making a final decision.

## **Conclusion**

It should be clear to you that your job as an emergency manager does not end when a disaster is over. In some cases, such as after a hurricane or earthquake, the recovery stage may go on for months or years. Even after minor emergencies, there may be battles over zoning changes or construction techniques in council meetings or commission hearings for a long time. Don't get discouraged. The wheels of government turn slowly. You may be the one to provide the oil needed to make the wheels turn just a little bit faster.

Remember your role as stage manager. To be sure the cast is ready to perform well, you have a lot of people to coordinate and a lot of activities to complete. Every small positive action you take contributes to the success of the final performance.



Learning Check

## QUESTIONS

Answer the following questions to test your knowledge of Unit Six facts. Read each question carefully, then write in the answer that you think is correct. Answers can be found on page 6-20.

1. In addition to time, what are the differences between short-term and long-term recovery efforts?

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2. List two vital roles for the emergency manager during the recovery period.

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3. Documentation is important to your receiving assistance. What are some things you can do to ensure good documentation?

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 **QUESTIONS**  
Learning Check

4. What kind of assistance can you expect from others?

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5. Which government official is responsible for assessing recovery needs and coordinating resources for federal agencies?

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Match each agency listed below to the type of assistance it provides in a disaster.

- 6. Small Business Administration \_\_\_\_\_
- 7. Social Security Administration \_\_\_\_\_
- 8. Farm Service Agency \_\_\_\_\_
- 9. Voluntary Agencies \_\_\_\_\_
- 10. Federal Emergency Management Agency \_\_\_\_\_

- a. Food, shelter
- b. Loan assistance to farmers
- c. Debris removal
- d. Economic injury disaster loans
- e. Help applying for survivor benefits



## Learning Check

# ANSWERS

For every question that you answered incorrectly, review the page listed next to the answer to find out why your answer was incorrect.

1. In addition to time, what are the differences between short-term and long-term recovery efforts? (See page 6-1.)

*Short-term recovery is immediate and tends to overlap with response. The jurisdiction restores interrupted utility services, re-establishes transportation routes, and shores up or demolishes severely damaged buildings. Additionally, there may be a need to provide food and shelter for those displaced by the disaster. Although called short-term, some of these activities may last for weeks. Long-term recovery may involve some of the same activities, but it may continue for a number of months, sometimes years, depending on the severity and extent of the damage sustained. For example, it may include the complete redevelopment of damaged areas. The goal is for the community to return not only to its pre-emergency condition but to an improved state. This is an ideal time to implement new mitigation measures so that the community is better prepared to deal with future threats and does not leave itself vulnerable to the same setbacks as before.*

2. List two vital roles for the emergency manager during the recovery period. (See pages 6-1 through 6-2.)

*A major role for the emergency manager during the recovery period is helping the community take new mitigation steps. He/she will also be the community's liaison with state and federal assistance program officials. In addition, he/she will have to keep track of the myriad of other tasks associated with his/her daily position as the emergency management coordinator.*

3. Documentation is important to your receiving assistance. What are some things you can do to ensure good documentation? (See page 6-3)

*Any of the following: Take pictures of damages and repairs; take notes on damages and repairs; clip and file newspaper reports and stories; record all expenditures carefully and keep all receipts and invoices; make sure anyone acting on behalf of the jurisdiction does the same.*



## Learning Check

## ANSWERS

4. What kind of assistance can you expect from others? (See pages 6-4 through 6-5.)

*Major Disaster - all the resources of the federal government.*

*Emergency - specific assistance needed to save lives; protect property, public health, and safety; or lessen the threat of future disasters.*

*Direct Assistance - from various federal departments through their own emergency or normal programs without a Presidential declaration.*

5. Which government official is responsible for assessing recovery needs and coordinating resources for federal agencies? (See page 6-6)

*The federal coordinating officer (FCO) is responsible for an initial appraisal of needed assistance, and also is responsible for coordinating all the federal agencies and programs involved in assistance*

Match each agency listed below to the type of assistance it provides in a disaster.

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|---|---|
| 6. Small Business Administration        | <u>d. Economic injury disaster loans</u><br>(See page 6-8.)       |
| 7. Social Security Administration       | <u>e. Help applying for survivor benefits</u><br>(See page 6-10.) |
| 8. Farm Service Agency                  | <u>b. Loan assistance to farmers</u><br>(See page 6-8.)           |
| 9. Voluntary Agencies                   | <u>a. Food, shelter</u><br>(See page 6-9.)                        |
| 10. Federal Emergency Management Agency | <u>c. Debris removal</u><br>(See page 6-11.)                      |