

sequence of delivery

Individual Assistance

- emergency assistance
 - first responders/local government
 - voluntary agencies
- insurance
- federal assistance
 - U.S. Small Business Administration (SBA)
 - FEMA/state – Individuals and Households (IHP) Program
 - (not a complete list)
- long-term recovery
 - voluntary agencies/local government

voluntary agencies

- some service and religious organizations assist those affected by disaster, for example...
- food/water
 - American Red Cross
 - Salvation Army
 - Seventh-Day Adventists
 - Southern Baptist Convention
- shelters
 - American Red Cross (and local governments)
- child care
 - Church of the Brethren

voluntary agencies, continued

- clothing
 - American Red Cross
 - Seventh-Day Adventists
 - Salvation Army
 - Society of St. Vincent de Paul
- home repair and rebuilding
 - Mennonite Disaster Service
 - Church of the Brethren
 - United Methodist Committee on Relief
- appliances and furniture
 - Society of St. Vincent de Paul

U.S. Small Business Administration (SBA)

- The U. S. Small Business Administration plays a key role in providing funding for disaster assistance.
- SBA provides long-term recovery assistance, in the form of low-interest loans, to those affected by disasters in the entire private, non-farm sector.
- SBA's disaster loans are the primary form of federal funding to owners of private property, for their disaster losses not fully covered by insurance.

Small Business Administration, continued

- SBA loan programs are made available automatically via Presidential “major disaster” declarations.
- The SBA Administrator can also make them available without a Presidential declaration.
- Thresholds to trigger availability of SBA loan programs are much lower than FEMA-Presidential declarations (for physical disaster, 25 or more homes and/or businesses that sustained 40% or greater uninsured property damage).

SBA, continued

- Physical Disaster Declarations
 - not just for small businesses: this loan program can assist homeowners, renters, and businesses of all sizes
- Economic Injury Disaster Loan
 - a separate program for disaster-related business losses, not physical damage
 - automatically provided when Physical Disaster is declared or in conjunction with certain U.S.D.A. declarations
 - EIDL... quite clever
- SBA assistance is usually also provided in those counties which are contiguous with those formally declared.
- SBA requires borrowers to obtain and maintain appropriate insurance as a condition of most loans.

Individuals and Households (IHP) Program

- in Oregon, implemented by FEMA with a state cost-share
- grant assistance to individuals and families
- housing assistance
- Other Needs Assistance (ONA)
- program maximum \$28,200 (adjusted annually)

housing assistance

- types of housing assistance
 - temporary housing
 - home repair
 - home replacement
- rental assistance
 - available to renters and homeowners
 - based on HUD fair market rent (FMR) for area, number of bedrooms
 - time limit is case-by-case (usually up to 18 months)

housing assistance, continued

- lodging expense reimbursement
 - hotels/motels expense only
 - does not include phone calls, meals, etc.
 - must not duplicate insurance or other assistance
 - requires verifiable receipts
- direct housing
 - rental units not available or insufficient
 - manufactured housing include installation and hookup
 - mobile homes
 - travel trailers
 - pre-fabricated units

housing assistance, continued

- home repair
 - available to homeowners only
 - to restore habitability – up to maximum IHP limit
 - repairs determined by FEMA inspector
 - applicant responsible to obtain required permits
- home replacement
 - available to homeowners only
 - award not to exceed maximum IHP limit
 - dwelling verified destroyed by FEMA or condemned by local jurisdiction

Other Needs Assistance (ONA)

- applicants must be denied by SBA prior to IHP other needs assistance (ONA) referral
- exceptions include uninsured medical, dental, funeral expenses
- categories of assistance
 - personal property
 - transportation
 - medical
 - dental
 - funeral
 - other

long-term recovery

- Voluntary agencies – in cooperation with local governments – sometimes manage and implement long-term recovery committees.
- These were known as “unmet needs” committees in the past (e.g., 1996 floods).
- ORVOAD is often involved; members include:

Adventist Community Services
American Baptist Churches
American Red Cross
Catholic Charities
Church of the Brethren
Ecumenical Ministries of Oregon
Lutheran Disaster Response

Mennonite Disaster Service
Northwest Baptist Convention
Northwest Medical Teams International
Oregon Food Bank
Salvation Army
Society of St. Vincent de Paul
United Methodist Committee on Relief