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INTRODUCTION

he COVID-19 pandemic is uncharted territory for the country's disaster response and recovery system. President Trump's National Emergency Declaration on March 13, 2020 was the first time such a declaration was made regarding a pandemic. The last time our country faced such a threat - the 1918 Spanish Flu pandemic - the Federal Emergency Management Agency (FEMA) had not yet been created. The majority of the existing laws, policies, and regulations, regarding disaster response are crafted with natural disasters or terrorist attacks in mind - and not the public health crisis our nation now faces. The national disaster recovery system is also decentralized, creating issues of coordination and presenting challenges to the creation of a unified front in nationwide disasters.

NLIHC leads the Disaster Housing Recovery Coalition of more than 850 national, state, and local organizations, including many working directly with disaster-impacted communities and with first-hand experience recovering after disasters. We work to ensure that federal disaster recovery efforts reach all impacted households, including the lowest income seniors, people with disabilities, families with children, people experiencing homelessness, and other marginalized populations who are often the hardest-hit by disasters and have the fewest resources to recover afterwards.

The disaster recovery system has profound flaws when addressing the needs of the lowest-income and other marginalized survivors - including people of color, seniors, people with disabilities, people experiencing homelessness, people with limited English proficiency, and others. Despite the clear need, federal efforts frequently leave these survivors without the assistance needed to get back on their feet. For a clear overview of how our disaster recovery system fails to reach those most in need of assistance, you can read a report from NLIHC and Fair Share Housing Center of New Jersey, "Fixing America's Broken Disaster Housing System Part 1: Barriers to a Complete and Equitable Recovery."

While the President's decision to activate FEMA in response to the COVID-19 pandemic creates opportunities for collaboration and funding at all levels of government, these resources will not reach those people with the greatest needs without concerted effort and advocacy at the local, state, and national level.

This toolkit provides you will find information on FEMA's role, legal authority, programming, eligibility requirements, and funding opportunities in areas that have received a federal Major Disaster Declaration or are covered by the president's National Emergency Declaration.

THE NEED FOR DISASTER RECOVERY REFORM

merica's disaster housing recovery framework exacerbates and reinforces racial, income, and accessibility inequities at each stage of response and recovery; it is broken and in need of major reform. FEMA has often resisted calls to implement common sense reforms to lower barriers to aid for low-income individuals, increase transparency, and ensure due process.

Even when tools are created by advocates that could easily but dramatically improve the distribution of assistance, FEMA often refuses to implement them. For instance, 70,000 survivors of Hurricane Maria in Puerto Rico were denied assistance because they did not have title documents attesting to ownership of their homes.

NLIHC and DHRC partners Ayuda Legal worked to create a form allowing for applicants to attest to ownership of their home without the lengthy and pricey process to create title documentation. Although FEMA accepted the form to be used in the application process, it still refuses to make the form available to individuals on its website or at local disaster recovery centers – severely curtailing its usefulness.

Although many FEMA employees recognize the benefits and necessity of reform - and work within FEMA to assist low-income individuals - the formal process of the agency does not encourage outreach to low-income individuals or their advocates.

BACKGROUND ON FEMA

EMA is the federal government's primary agency in charge of responding to disasters. Housed within the Department of Homeland Security (DHS), the agency responds to disasters or other disturbances that overwhelm a state or municipality's ability to ensure the safety of life and property. The agency is primarily governed by the Stafford Act and is funded through its Disaster Relief Fund (DRF) and supplemental congressional appropriations.¹

Although organizationally focused around emergency response, FEMA has been placing greater emphasis on short- and long-term recovery operations as climate change produces more frequent and stronger natural disasters. FEMA has been moving towards a model that shifts responsibility for responding to disasters to state governments. This emphasis means that the emergency response network has become increasingly decentralized with FEMA attempting

to remove itself from direct recovery efforts as soon as state resources come back online. This strategy often results in gaps in assistance programming and low-income disaster survivors failing to receive assistance.

FEMA also maintains a culture of rigid adherence to narrowly defined protocol when it comes to disaster recovery and assistance programs. This inflexibility means that it can be difficult for the agency to adapt to situations outside of the norm - such as the COVID-19 pandemic. In addition to these existing challenges, the agency and its workforce are now responding to an unprecedented situation. Robust communication and cooperation between FEMA, state and local governments, and nonprofit housing and homelessness service providers will be needed to ensure that federal resources serve those that need it most.

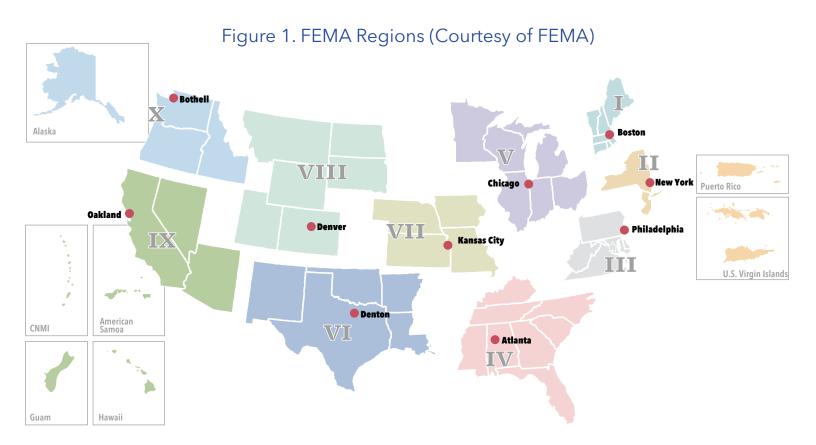
FEMA'S CURRENT ROLE IN COVID-19 RESPONSE

n the lead up to the current crisis, FEMA's role in COVID-19 response was to supply logistical expertise to the Department of Health and Human Services (HHS), the lead agency for pandemic response. As the pandemic spread, first prompting President Trump's National Emergency Declaration and now a myriad of Major Disaster Declarations, FEMA has taken on a larger role in its area of expertise: operational coordination and providing funding assistance for emergency protective measures.

On the operational side, FEMA has focused on assisting state and local governments in acquiring personal protective equipment (PPE) and increasing the capacity of hospitals and COVID-19 testing. The agency has been working in tandem with the Army Corp of Engineers as well as activated National Guard units.

FEMA is also focusing on implementing the assistance measures approved through the President's National Emergency Declaration and Major Disaster Declarations. This involves accepting applications for reimbursement from state, local, and tribal governments and, in some cases, designated nonprofits, for disaster response work. Both the National Emergency Declaration and Major Disaster Declarations, as well as the various forms of assistance available under them, are described in detail below.

Due to the large scale of the disaster, FEMA has taken the unusual step of delegating the responsibilities for processing and approving assistance applications. While FEMA regional offices are more familiar with the needs of the areas they cover, this creates the possibility of inter-region variations, where some regions may accept an application that another would reject.



EMERGENCY DECLARATIONS

n March 13, 2020, President Trump issued an Emergency Declaration under Section 501 of the Stafford Act.² As stated above, this is the first time a nationwide disaster has been declared under this section. Unlike a Major Disaster Declaration, an Emergency Declaration can be issued under the Stafford Act when the President "determines that an emergency exists for which the primary responsibility for response rests with the United States because the emergency involves a subject area for which, under the Constitution or laws of the United States, the United States exercises exclusive or preeminent responsibility and authority." The Emergency Declaration was envisioned as a limited type of Major Disaster Declaration. As such, there are only a few assistance programs authorized under Section 501 of the Stafford Act. Section 501 provides for only Public Assistance Category A and B to be approved under an Emergency Declaration. Although the Emergency Declaration only approves \$5 million in spending from the DRF, the President can direct FEMA to spend more.

In the case of the COVID-19 pandemic, the disaster's is defined by the spread of an infectious disease, which is recognized as an area of federal primary responsibility. Unlike a Major Disaster Declaration, this national declaration requires no request from a Governor or tribal government in order to be issued. The President need only determine that the emergency exists.

CONGRESSIONAL APPROPRIATION

TRUMP SEC. 501 EMERGENCY DECLARATION

DISASTER RELIEF FUND

EVERYWHERE IN COUNTRY

DISASTER AREA

DISASTER UNEMPLOYMENT

DIRECT FEDERAL ASSISTANCE

PUBLIC ASSISTANCE

PUBLIC ASSISTANCE

Figure 2: A Model of FEMA Response under Emergency and Major Disaster Declarations

^{2 42} USC Sec. 5191 et. seq.

^{3 42} USC Sec. 5191

MAJOR DISASTER DECLARATIONS

ypically, when a major disaster occurs the state or territorial governor or a tribal government will demonstrate to the White House that the disaster exceeds the ability of their jurisdiction and request a Major Disaster Declaration under Section 401 of the Stafford Act⁴. This type of declaration is the most common and is often issued in response to hurricanes, wildfires, and earthquakes. A Major Disaster Declaration permits the activation of the full suite of FEMA's assistance program. This assistance, described in greater detail below, must be specified in the request made by the state's governor. FEMA will subsequently approve the forms of specified aid the federal government is willing to provide. There can often be major differences between the aid

requested by a Governor or tribal government and the assistance approved by FEMA. However, FEMA can authorize certain assistance programs after the initial declaration.

A Major Disaster Declaration can exist in tandem with a National Emergency Declaration. As the COVID-19 pandemic spreads, the administration has been approving Major Disaster Declarations for areas of the country that have been hard hit.

Given the scope of the disaster, it is advisable that every Governor and tribal government request a Major Disaster Declaration. These requests should specifically include the highest possible range of FEMA assistance.

42 USC Sec. 5170 et. seq.; 44 CFR Sec. 206

FEMA ASSISTANCE PROGRAMS

o date, all Major Disaster Declarations made in connection with the COVID-19 pandemic have included only public assistance grants and not any major assistance programs targeting individuals. This is in direct conflict with the requests of many governors. For example, Governor Roy Cooper of North Carolina requested numerous FEMA disaster assistance programs be activated for the state; in response, FEMA provided the state with a Major Disaster Declaration, but did not enact any additional programs. The only individual assistance that has been approved for states is FEMA's Crisis Counseling Programs, which provide mental health counseling assistance to disaster survivors - an important, but relatively minor program given the scale of the pandemic.

FEMA can amend disaster declarations, and state requests for individual assistance programs are currently "under review" at the agency. Although FEMA has indicated that it will be concentrating its efforts on public assistance, it is important for policy makers, service providers and advocates working during this pandemic to understand the scope of FEMA assistance programs should advocates, governors and tribal governments successfully petition a change in policy at FEMA.

When crafting requests to FEMA, policy makers and advocates should recognize that requests for reimbursement should not duplicate other federal assistance for the activity. This includes assistance from HHS or other federal agencies. In the past, FEMA has placed a large emphasis on avoiding this "duplication of benefits" and the agency will always err on the conservative side should a potential conflict emerge.

ASSISTANCE TYPE: PUBLIC ASSISTANCE

CURRENT AVAILABILITY: NATIONWIDE UNDER AN EMERGENCY DECLARATION

Public Assistance Overview

FEMA's Public Assistance (PA) Program provides assistance to state, territorial, tribal, and local governments, and certain types of nonprofits to allow communities to quickly respond to and recover from major disasters or emergencies. The PA program provides supplemental federal disaster assistance grants. The types of grants available are broken up into categories:

- Category A: Debris Removal
- Category B: Emergency Protective Measures
- Category C: Roads and Bridges
- Category D: Water Control Facilities
- Category E: Buildings and Equipment
- Category F: Utilities
- Category G: Parks, Recreational, Other

Given the lack of structural damage and debris caused by a pandemic, Category B: Emergency Protective Measures will likely see the most intense use during the current crisis. Grantees under Category B can receive reimbursement for eligible emergency protective measures taken to respond to the COVID-19 pandemic. Emergency protective measures are "activities taken to eliminate or reduce an immediate threat to life, public health or safety, or significant damage to improved public or private property in a cost-effective manner."⁵

Activities eligible for reimbursement under this category include:

- Transporting and pre-positioning equipment and other resources for response
- Emergency Operations Center (EOC)-related costs
- Supplies and Commodities
- Medical Care and Transport
- Evacuation and sheltering, including that provided by another state or tribal government.
- Childcare
- Security, such as barricades, fencing, or law enforcement
- Dissemination of information to the public to provide warning and guidance about health and safety hazards using various strategies such as flyers, public service announcements or newspaper campaigns.
- Mass mortuary services

For more information on Category B Emergency Protective Measures, see <u>NLIHC's factsheet</u>.

Evacuation and Sheltering

Generally, in the PA context, FEMA does not provide PA funding for emergency sheltering in non-congregate environments such as hotels, motels, dorms, unless congregate sheltering is unavailable. However, given the heavy usage and stress the current homeless shelter system is under, FEMA has determined that certain non-congregate sheltering costs will be reimbursable under this program.

For the COVID-19 pandemic, FEMA can offer non-congregate medical sheltering cost reimbursement. The term "medical sheltering" is meant to address the specific needs directly resulting from this Public Health Emergency. For purposes of eligibility under the COVID-19 declarations, FEMA will consider non-congregate sheltering for health and medical-related needs, such as isolation and quarantine resulting from the public health emergency. All such non-congregate sheltering must be approved by the FEMA Regional Administrator in order for such costs to be reimbursed. This approval should come before non-congregate sheltering begins – although limited circumstances exist allowing FEMA to approve the sheltering after the fact.

The target population for non-congregate sheltering is individuals that have been exposed or have tested positive for COVID-19 that do not require hospitalization but need isolation, people who have been exposed to COVID-19 and need isolation, or high-risk individuals that need social distancing as a precautionary measure. The CDC or state/local public health officials must require the non-congregate sheltering through an official order or it must otherwise be done at the direction of health officials. The target population should be determined by a public health official's direction or using procedures established by health-related state or local entities. Requests from health officials should specify the populations to be sheltered. FEMA can approve state-wide requests, provided the plan meets FEMA guidance and is approved before sheltering.

For more information on non-congregate sheltering and FEMA during the COVID-19 pandemic please refer to FEMA's <u>fact sheet</u> on the subject. FEMA will negotiate non-congregate sheltering options with Governors and potentially mayors. Shelter providers or advocates should work through these

policy makers to urge the appropriate response.

For sheltering in congregate environments, the following costs can be eligible for reimbursement under PA Category B:

- Facility lease or rent, including space for food preparation
- Utilities
- Minor work to gain ADA compliance
- Medical staff
- Personal assistance service staff
- Custodial and facilities staff
- Food
- Durable medical equipment
- Consumable medical supplies
- Baby food/formula
- Personal hygiene kits
- Emergency and immediate life stabilizing care
- Triage, medically necessary tests
- Care for evacuees with chronic conditions
- Administering vaccines
- Medical waste disposal
- Mental health care
- Costs paid to the Red Cross or other NGO's.

MEDICAL CARE

Eligible emergency protective measures taken to respond to the COVID-19 emergency at the direction or guidance of public health officials may be reimbursed under the PA program. General eligibility considerations for emergency medical care activities apply to all claimed work and associated costs. They include Applicant, Facility, Work, and Cost eligibility to which all claims are subject under the PA program. These include:

- Non-deferrable medical treatment of infected persons in a shelter or temporary medical facility
- Related medical facility services and supplies
- Temporary medical facilities and/or enhanced medical/hospital capacity (for treatment when existing facilities are reasonably forecasted to become overloaded in the near term and

- cannot accommodate the patient load or to quarantine potentially infected persons)
- Use of specialized medical equipment
- Medical waste disposal
- Emergency medical transport

Under the COVID-19 declarations, eligible emergency medical care costs are eligible for the duration of the Public Health Emergency declared under the HHS. For further information on specific medical care reimbursement, please refer to this FEMA fact sheet.

PUBLIC ASSISTANCE ELIGIBILITY FOR STATE, TERRITORIAL, TRIBAL, AND LOCAL GOVERNMENT ENTITIES

State, territorial, tribal, local government entities and certain private non-profit (PNP) organizations are now eligible to apply for the FEMA Public Assistance Grant Program (PA) as a result. The 501(b) declaration allows for PA category A (debris removal) and category B (emergency protective measures) to be provided. This will be provided with the typical 75% federal government match. Typically, application request must be filed within 30 days of the federal declaration. If the request is approved, FEMA will conduct additional meetings with applicants to discuss disaster damage and project formulation. Applicants must identify and report damages to FEMA within the 60-day regulatory timeframe. FEMA, the recipient, or the applicant will then prepare project worksheets for eligible work and eligible facilities based on actual or estimated project costs. Recipients are responsible for managing the funds obligated to them by FEMA, including disbursement to applicants. FEMA will continue to monitor the recovery progress to ensure the timely delivery of eligible assistance, and compliance with federal laws and regulations.

PUBLIC ASSISTANCE ELIGIBILITY FOR NONPROFITS

Only certain Private Non-Profit Organizations (PNP's) are eligible for Category B Public Assistance. To be eligible, the Nonprofit in question must have an IRS-granted tax exemption or documentation from the state showing that they are a non-revenue producing, nonprofit entity organized under state law. They must own or

operate a facility that provides "eligible services." These eligible services are broken into two parts 1) Eligible Critical Services and 2) Eligible Non-Critical, Essential Social Type Services.

Eligible Critical Services include:

- Educational Facilities
- Utilities
- Medical Care

Eligible Non-Critical, Essential Social Type Services Include facilities that offer:

- Alcohol, drug treatment, and rehab services
- Assisted living, custodial care, childcare, or day care for adults living with disabilities or access and functional needs
- Food assistance, health and safety services
- Homeless Shelters, low-income housing (but not public housing), residential and other services for victims of domestic violence, residential services for individuals with disabilities

A Nonprofit that owns or operates a facility offering the above services can be eligible as a PNP if such use of the facility is not limited to any of the following:

- A certain number of individuals
- A defined group of individuals who have a financial interest in the facility (HOA's, Condominium Associations, etc.)
- Certain classes of individuals (NOTE: This requirement does not apply to facilities that restrict access in a manner clearly related to the nature of the facility)
- An unreasonable restrictive geographical area, such as a neighborhood within a community.

In cases where a facility operates multiple services, FEMA will review IRS documentation, business governing documents, and evidence of longstanding, routine (day-to-day) use in order to determine eligibility.

Please note: That while these rules do exist allowing for PNP's to access Public Assistance reimbursements for eligible activities. Based on conversations with FEMA officials, it is highly recommended that shelter and housing partners work with state and local governments to coordinate Public Assistance requests, allowing the entities to become subgrantees of a state and local government for the purposes of the COVID-19 pandemic. This strategy also utilizes existing familiarity with federal grants that state and local governments have and can save manpower and effort that are scarce in the midst of this pandemic.

APPLYING FOR PUBLIC ASSISTANCE

Figure 3: PA Application Timeline



Typically, applicants for Public Assistance must await the appointment of a Program Delivery Manager to handle the process. FEMA has introduced a streamlined application process for the Public Assistance program in relation to the COVID-19 pandemic that makes it possible for eligible entities to apply directly for assistance through FEMA's <u>PA Grants Portal</u>. After a Public Assistance Request (PAR) is received and approved by FEMA recipients will need to sign FEMA-state/tribal/territorial agreements, project worksheets (PW) and updated public assistance plans. Upon the receipt of the grant agreements, the money will be accessible for use.

ASSISTANCE TYPE: CRISIS COUNSELING

AVAILABILITY: AREAS UNDER A MAJOR DISASTER DECLARATION

FEMA implements the Crisis Counseling Assistance and Training Program (CCP) as a form of assistance to areas under a Major Disaster Declaration. The mission of the CCP is to assist individuals and communities in recovering from the psychological effects of disasters through community-based outreach and educational services. The CCP supports short-term interventions that promote counseling goals to assist disaster survivors in understanding and mitigating stress, as well as assisting survivors in reviewing recovery options and coping strategies. CCP is generally implemented through local mental health services and are conducted door-to-door. Crisis counselors do not diagnose survivors, and no medical records are kept of interactions.

During the COVID-19 pandemic, the usual models of the CCP are no longer advisable due to public health concerns. As such, the program is working to digitize their programming to provide the same outreach and assistance in a way that does not endanger the health of survivors and program staff.

This assistance is the only individual-type assistance available to areas under a Major Disaster Declaration for COVID-19. Grant awards are provided contingent upon state, local, tribe, or territorial governments providing regular progress and financial reports, providing documentation of the needs for the program, the agencies involved, and other pertinent information. For an additional description of the program, please see FEMA's fact sheet on the program.

ASSISTANCE TYPE: DIRECT FEDERAL ASSISTANCE

AVAILABILITY: NATIONWIDE

The Stafford Act authorize the President to "direct any Federal agency, with or without reimbursement, to utilize its authorities and the resources granted to it under Federal law" in support of State and local response efforts for emergencies and major disasters. This authority is carried out through a Mission Assignment (MA) document. MA's for Direct Federal Assistance (DFA) allow for FEMA to provide eligible emergency work to state, local, tribal, and territorial governments following an Emergency or Major Disaster Declaration. FEMA appoints a Disaster Recovery Manager (DRM) who works with an eligible government to manage the MA and who can amend or issue a new MA as necessary.

For the COVID-19 pandemic, DFA has been authorized to issue MAs related to Category B activities. FEMA coordinates DFA solely with state, local, tribal, and territorial government so shelter and housing providers should coordinate with those entities to facilitate DFA assistance.

ASSISTANCE TYPE: INDIVIDUAL ASSISTANCE

AVAILABILITY: NOWHERE; CRISIS COUNSELING AVAILABLE IN AREAS UNDER MAJOR DISASTER DECLARATIONS

Individual Assistance (IA) is the second major category of FEMA assistance programs. As the name suggests, these programs provide financial and program assistance directly to disaster survivors, as opposed to governments or eligible nonprofits. Within IA, there are two subcategories - Mass Care and Emergency Assistance (MC/EA) and Individuals and Households Program Assistance (IHP).

MC/EA assistance covers program assistance to affected individuals before, during, and directly after disasters. MC/EA assistance includes sheltering; feeding; distribution of emergency supplies; support for individuals with disabilities and others with access and functional needs; reunification services; animal and pet support; and mass evacuee support. MC/EA also includes the Blue Roof Program for quickly repairing roof damage and the Transitional Sheltering Assistance (TSA) Program, which provides hotel and

motel rooms for disaster survivors who have lost their homes. Please note that MC/EA sheltering programs are for individuals that have lost their homes to a disaster - in the context of a pandemic it is unlikely that this program will be utilized.

IHP Assistance provides direct financial assistance and services to eligible disaster survivors who are under or uninsured and have necessary expenses and serious needs. IHP has two provisions, Housing Assistance and Other Needs Assistance (ONA). For the purposes of this toolkit, only Housing Assistance is discussed here.

Housing Assistance is provided either through financial assistance (providing funds directly to an applicant) or direct assistance (providing the applicant with housing through FEMA). Examples of financial assistance related to housing offered by FEMA include Lodging Expense Reimbursement (LER), Rental Assistance, Home Repair Assistance, and Replacement Assistance. Direct Assistance includes Multi-Family Lease and Repair (MLR), Transportable Temporary Housing Units (TTHUs – which includes "FEMA Trailers"), Direct Lease, and Permanent Housing Construction (PHC).

Figure 4: A Typical FEMA Individual Assistance Timeline (courtesy of FEMA)

Mass Care and Emergency Crisis Counseling Assistance and Training Program (CCP) Assistance (MC/EA) Immediate Service Program (ISP) Application deadline is 14 days from the date of the major disaster declaration with IA. The seven MC/EA activities begin immediately before or immediately after a disaster incident. Blue Roof Program provides a free temporary roof from USACE to provide survivors short-term reher until the homeowner can make 0 ISP services last up to 60 days from the date of the major disaster declaration with IA. 0 permanent repairs Regular Service Program (RSP) application is due no later than 60 days after the date of declaration. Transitional Sheltering Assistance may be authorized by the Assistant Administrator (AA) for Recovery up to 180 days from the date of Declaration. Presidential Disaster Declaration 2 3 1 1 Emergency Response RSP services last up to 9 months from the date of the notice of award. 0 1 Disaster Legal Services (DLS) DLS may be available to survivors after a major disaster declaration with IA. Individuals and Households 2 Program (IHP) Initial Registration for IHP Assistance starts on the date Individual Assistance was designated for the declaration and runs for 60 days. Disaster Unemployment 0 Assistance (DUA) Short-Term Recovery Applications for DUA begin after a disaster declaration and close 30 days from the date of the public announcement of DUA availability. The Regional Administrator (RA) may extend the initial registration period. 3 FEMA will accept late registrations for IHP for an additional 60 days after the initial registration period with extenuating circumstances. Applicants have 21 calendar days from the time a claim is filed to provide proof of employment. 3 DUA benefits may be paid for no longer than 26 weeks beginning the first week following a major disaster declaration with IA. 4 IHP Assistance lasts for a period of up to 18 months. Long-Term Recovery 4 Voluntary Agency Coordination Voluntary Agencies are the first support services immediately before or directly after a disaster and continue throughout the response and recovery phases. Disaster Case Management (DCM) Application deadline no later than 90 days after the IA declaration. 2 DCM funding may continue for up to 24 months from the date of the major disaster declaration. Voluntary Agencies provide support after Federal and State services have ended.

Advocates and service providers should be advised that the application process for these programs are long, confusing, and often disqualify low-income applicants - by design - at a disproportionate rate. Although FEMA has recently made some progress in reforming policies to assist in the quick inspection of damaged homes, the inspection process - wherein FEMA inspectors evaluate damage to homes to verify an application for aid - is far from perfect, resulting in even more difficulty for lowincome individuals seeking assistance.

Please note that MC/EA sheltering programs and IHP Rental Assistance are for individuals that have lost their homes to a disaster. FEMA does not provide Housing Assistance to homeless applicants because the need for housing was not caused by the disaster. In the context of a pandemic, it is unlikely that these assistance programs will be activated absent substantial regulatory and policy change allowing for these programs to serve individuals

experiencing homelessness and individuals that have not lost their homes but who are struggling to remain housed due to the pandemic. Additional information on ONA and Housing Assistance can be found in FEMA's <u>Individual Assistance Policy</u> Guide.

CRISIS COUNSELING

FEMA implements the Crisis Counseling Assistance and Training Program (CCP) as a form of assistance to areas under a Major Disaster Declaration. The mission of the CCP is to assist individuals and communities recovering from the psychological effects of disasters through community-based outreach and educational services. The CCP supports short-term interventions that promote counseling goals to assist disaster survivors in understanding and mitigating stress, as well as assisting survivors in reviewing recovery options and coping strategies. CCP is generally implemented through local mental health services and are conducted door-to-door. Crisis counselors do not diagnose survivors, and no medical records are kept of interactions.

This assistance is the only individual-type assistance available to areas under a Major Disaster Declaration for COVID-19. Grant awards are provided contingent upon state, local, tribe, or territorial governments providing regular progress and financial reports, providing documentation of the needs for the program, the agencies involved, and other pertinent information. For an additional description of the program, please see FEMA's fact sheet on the program.

During the COVID-19 pandemic, the usual models of the CCP are no longer advisable due to public health concerns. As such, the program is working to digitize their programming to provide the same outreach and assistance in a way that does not endanger the health of survivors and program staff.

DISASTER UNEMPLOYMENT

Disaster Unemployment Assistance (DUA) provides unemployment benefits and re-employment assistance services to survivors affected by a Presidentially declared major disaster. The program is overseen by the Department of Labor and administered by state, local, territorial, and tribal government emergency management officials. DUA is reserved for disaster survivors who are not

eligible for regular state unemployment insurance (UI).

The level of assistance provided by DUA is based on state law. However, DUA is usually provided for up to 26 weeks after a disaster declaration. Unlike typical UI, the continuation of DUA assistance is dependent on survivors' period of unemployment as a direct result of the disaster.

DUA could foreseeably be utilized during the COVID-19 pandemic. Many requests for Major Disaster Declarations made by state governors have included requests for DUA to be activated. While FEMA has not approved DUA for any area of the country, running such a program to assist individuals unable to access the expanded UI program could be feasible. It is advised that state governors continue to include the DUA program in their request for Major Disaster Declarations.

DISASTER CASE MANAGEMENT

Disaster Case Management (DCM) involves connecting a disaster survivor with a disaster case manager to develop and execute an individual disaster recovery plan. The process also provides a survivor with a single point of contact to access the broad range of FEMA as well as additional federal, state, and local assistance programs. DCM services can be provided by FEMA to state, territorial, tribal, or local government agencies, and qualified private organizations with case management experience (known as non-Federal entities) may be used by FEMA to identify and address the needs that exist after a disaster. The purpose of the program is not to supplant existing case management services operating in a disaster area, but to supplement them given the increase of demand for such programs. The program is typically run through a grant agreement when no substantive involvement by FEMA is anticipated, otherwise, a cooperative agreement is used.

A federal award is available allowing non-federal entities to provide services. While state, local, tribal, and territorial governments generally apply for the award, the applicant can request a federal award to be directly provided to an eligible non-federal entity. The awards are typically for a period shorter than 24 months.

The size of the impacted population, the scope of the disaster, as well as the ability of a local

jurisdictions can be factors in determining whether or not FEMA allows for a DCM award or agreement. Currently, no DCM programs are active in relation to the COVID-19 pandemic. For more information on how nonprofits could access DCM funding for case management should DCM be approved, please see FEMA's toolkit on the subject.

DISASTER LEGAL SERVICES

When a Major Disaster Declaration is approved with IA, FEMA automatically works with the Young Lawyers Division (YLD) to provide free legal assistance for survivors of that disaster through a request from the state, local, territorial, or tribal governments. This program is activated immediately following an IA declaration and continue until services are no longer needed. Legal assistance is provided for non-fee generating cases (cases that would not be taken by local non-pro bono attorneys) regarding a wide range of insurance, estate, consumer protection, home repair, landlord/tenant, and FEMA appeal topics. Clients must meet the definition of low-income and be without the ability to hire an attorney.

VOLUNTARY AGENCY COORDINATION

The Voluntary Agency Coordination section of FEMA provides technical assistance, coordination, and subject matter expertise to nonprofit partners who are addressing gaps in resources, providing financial support, and additional support to survivors after government assistance is exhausted. This assistance is facilitated through Voluntary Agency Liaison (VAL) staff at FEMA. VALs establish and maintain relationships between government, voluntary, faith-based, and community partners. These can range from community-based NGOs to Voluntary Organizations Active in Disasters (VOADs) like the Red Cross or Project Rubicon.

During Emergency Declarations and PA-only declarations (like those being seen in response to the COVID-19 pandemic), VALs can be used to facilitate assistance where gaps in federal assistance exist. This entails the direction of donations, the communication of areas of need, managing volunteer intake, and offering volunteer training. During the current crisis, the usefulness of VALs are likely diminished, both by the personal health consequences of volunteering during a pandemic, and the extreme stress the nonprofit housing and homeless services sector is experiencing. However, keeping in touch with FEMA's VAL employees could be a useful way to get information on local FEMA thinking and planning.

CONCLUSION

The disaster recovery system has profound flaws when addressing the needs of the lowest-income and other marginalized survivors - including people of color, seniors, people with disabilities, people experiencing homelessness, people with limited English proficiency, and other individuals. The scope of this crisis will magnify these inequalities of disaster response even more, requiring advocates, officials, and organizers to forge new relationships and utilize every type of assistance available to continue their mission to care for the most vulnerable pandemic survivors.

In support of this goal, NLIHC has been providing updated information on federal, state, and local level responses to the pandemic, the latest guidance and procedures, and federal agency announcements on a dedicated website. The NLIHC has also formulated a number of policy recommendations for congressional and regulatory action and will be hosting a series of webinars to continue as the COVID-19 pandemic continues.

APPENDIX A: FEMA GUIDANCE ON COVID-19 AND RELATED PROGRAMS

News Releases

- FEMA Supply Chain Task Force Leads Four-Pronged Approach to Securing Needed Supplies and Equipment in COVID-19 Fight (<u>English</u>)
- FEMA Releases Information Regarding National Guard Title 32 Status (English) (Spanish)
- FEMA Extends Grace Period for Flood Insurance Renewal Premiums (<u>English</u>) (<u>Spanish</u>)
- FEMA Offers Ways for Private Sector to Help Fight COVID-19 (English) (Spanish)
- Coronavirus (COVID-19) Pandemic: Eligible Emergency Protective Measures (English) (Spanish)

Fact Sheets

- Coronavirus (COVID-19) Pandemic: Private Nonprofit Organizations (English)
- Coronavirus (COVID-19) Pandemic: Non-Congregate Sheltering- FAQ (English)
- Coronavirus (COVID-19) Pandemic: Emergency Medical Care (English) (Spanish)
- Coronavirus (COVID-19) Pandemic: Supply Chain Stabilization Task Force (English)
- COVID-19 Public Assistance Simplified Application (<u>English</u>) (<u>Spanish</u>)
- Coronavirus (COVID-19): FEMA Assistance for Tribal Governments (<u>English</u>) (<u>Spanish</u>)
- Use of Defense Production Act Authorities to Support the Pandemic Response (<u>English</u>) (<u>Spanish</u>)
- Procurement Under Grants: Under Exigent or Emergency Circumstances (<u>English</u>) (<u>Spanish</u>)
- Public Assistance: Non-Congregate Sheltering Delegation of Authority (<u>English</u>) (<u>Spanish</u>)
- COVID-19 Emergency Declaration (<u>English</u>) (<u>Spanish</u>)

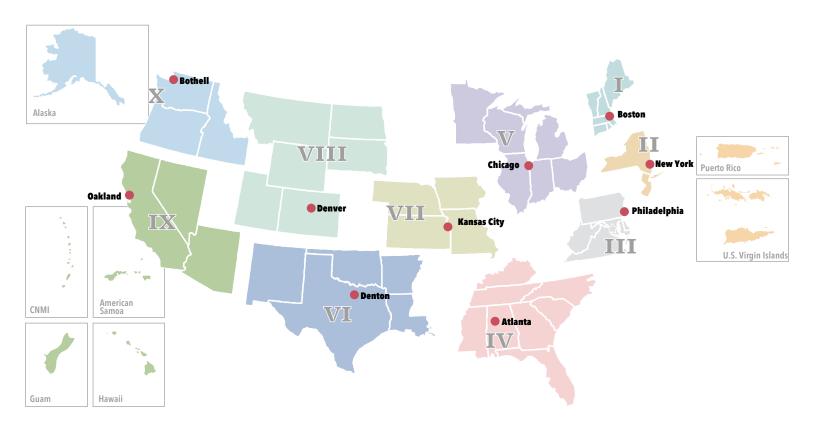
GUIDANCE

- COVID-19 Guidance: Short Term Administrative Relief for Recipients and Subrecipients of FEMA Financial Assistance Directly Impacted by the Novel Coronavirus (COVID-19) Due to Loss of Operations (English)
- COVID-19 Guidance: Procurements Under Grants During Periods of Exigent or Emergency Circumstances (English)
- FEMA Administrator March 27, 2020, letter to Emergency Managers Requesting Action on Critical Steps (<u>English</u>) (<u>Spanish</u>)

PROGRAM MANUALS

- Individual Assistance Program and Policy Guide (English)
- Public Assistance Program and Policy Guide (English)
- Disaster Case Management Toolbox (English)
- Crisis Counseling Assistance & Training Program Guide (English)

APPENDIX B: REGIONAL OFFICE CONTACT INFORMATION



REGION 1: CT, ME, MA, NH, RI & VT

99 High St. Boston, MA 02110 1-877-336-2734

REGION 2: NJ, NY, PR, USVI

26 Federal Plaza, Room 1337 New York, NY 10278-0002 (212) 225-7209

REGION 3: DE, DC, MD, PA, VA, WV

615 Chestnut Street One Independence Mall, Sixth Floor Philadelphia, PA 19106-4404 (215) 931-5500

REGION 4: AL, FL, GA, KY,

MS, NC, SC, TN Koger Center - Rutgers Building 3003 Chamblee-Tucker Road Atlanta, GA 30341 (770) 220-5200

REGION 5: IL, IN, MI, OH, WI

175 West Jackson Boulevard, Fourth Floor Chicago, IL 60604-2698 (312) 408-5501 REGION 6: AR, LA, NM, OK, TX Federal Regional Center 800 N. Loop 288 Denton, TX 76201-3698 (940) 898-5399

REGION 7: IA, KS, MO, NE

2323 Grand Boulevard, Suite 900 Kansas City, MO 64108-2670 (816) 283-7061

REGION 8: CO, MT, ND, SD, UT, WY

Denver Federal Center, Building 710 P.O. Box 25267 Denver, CO 80255-0267 (303) 235-4812

REGION 9: AZ, CA, HI, NV

Presidio of San Francisco, Building 105 San Francisco, CA 94129-1250 (415) 923-7100

REGION 10: AK, ID, OR, WA

Federal Regional Cntr 130 228th Street, SW. Bothell, WA 98021-9796 (425) 487-4604