



FEMA REQUIREMENTS

The Federal Emergency Management Agency (FEMA) wants people to know they are not the first to call after a disaster. They will tell you to call your insurance company first. Then they might be able to help you with some of the things insurance doesn't cover. In fact, the current FEMA website states:

"If you sustained damage from snow and ice during the winter storms and you have insurance, contact your insurance company and then FEMA. Your insurance claim information is needed to determine eligibility for federal assistance."

This advice applies to individuals, businesses, and public entities. According to FEMA, there is a step-by-step process for working with them after a disaster under the Individual Assistance (IA) program for individuals and households. Once a disaster has been declared and you experienced damage to your home, you can begin the application process by going online at www.disasterassistance.gov accessible 24 hours a day (*FEMA bulletin, March 11, 2021*). You can also contact them at 1-800-621-3362. FEMA's involvement depends on a disaster declaration before they can begin offering assistance.

Through the Public Assistance (PA) program, FEMA provides supplemental Federal grant assistance for debris removal, emergency protective measures, and the restoration of disaster-damaged, publicly owned facilities. Whether requesting assistance because of damage to your home or as a public entity requesting assistance in your recovery, the key to success with FEMA is documentation. The first thing you need to document is your claim to the insurance company and any of their responses including claim denials, settlements of your claim, or a delay letter that documents no official decision by your insurance company.

The first step, then, for Fund members is to file a property claim loss notice by completing and returning the applicable [Property Loss Notice](#) which can be found under the Resources Tab of the Texas Council Risk Management Fund website. For prompt claim set-up, all Loss Notices should be emailed to osctexas@yorkrsg.com. This email address is at the top of each Loss Notice form.

After a filing a claim with the Risk Management Fund, download a copy of FEMA's "Public Assistance Program and Policy Guide." This 277-page book documents the steps necessary to meet FEMA requirements when filing a "Request for Public Assistance". Any FEMA awards will come through a "Recipient" or a "non-Federal entity" that receives a Federal award directly from a Federal agency to carry out an activity under a Federal program." (Public Assistance Program and Policy Guide) This is usually a state or tribal government. For the most recent winter weather disaster, the "Recipient" in Texas is the Texas Department of Emergency Management or TDEM. The FEMA designation for this disaster is DR4586.

The Recipient's first step in the award process requires the Recipient to complete an application for assistance and submit the required documentation before awards can be given. Elements the Recipient must implement include an agreement with FEMA, a payment management system, an administrative plan, and a hazard mitigation plan. For a Risk Management Fund member seeking an award (the Applicant), go to the TDEM website for "Public Assistance Resource" <https://tdem.texas.gov/public-assistance-resources/> to submit a Request for Public Assistance (RPA). If your entity has an existing account from a previous disaster, you will use that account to apply. If not, you can obtain an account through the FEMA Grants Portal. That is also where the application for assistance is located.

The FEMA website has very good descriptions of the process public entities must use to get help. Start with www.fema.gov and go to the "Disasters and Assistance" section, then to "Assistance for Governments and Non-Profits Program Overview." FEMA will continue to emphasize the need for effective documentation of all expenses associated with emergency recovery or long-term recovery projects. They will direct you to the "Grants Portal" to account for all activities associated with "damage claims." According to the website, "Applicants can use the Public Assistance Grants Portal to:

- Register for and update an applicant profile
- Submit a Request for Public Assistance
- Upload project documentation"

Access requires a username and password.

To date in 2021, FEMA has made 22 disaster declarations and paid out over \$11.6 billion in public assistance to governmental entities. The best source of information is the FEMA website. The best piece of advice offered by FEMA and our members who have dealt with FEMA is to document, document, document.

Source – FEMA website and bulletins, Texas Department of Emergency Management website.