

RECOVERY PLAN

CONTENTS	PAGE
I. PURPOSE	1
II. SCOPE	1
III. SITUATIONS AND ASSUMPTIONS	1
A. Situations	1
B. Assumptions	2
IV. CONCEPT OF OPERATIONS	2
A. General	2
B. Critical Functions	3
C. Actions to be Taken by Operational Timeframe	4
D. Logistics and Resources	5
V. ORGANIZATION AND ASSIGNMENT RESPONSIBILITIES	5
A. Primary Agencies	5
B. Support Agencies	5
C. State Support Agencies	6
D. Federal Support Agencies	6
E. Disaster Recovery Functions	7
VI. DIRECTION AND CONTROL	9
VII. CONTINUITY OF OPERATIONS	9
VIII. DEVELOPMENT AND MAINTENANCE	9
IX. AUTHORITIES AND REFERENCES	9
APPENDICIES	
1. FEMA: Disaster Declaration Fact Sheet	11
2. FEMA: Public Assistance Fact Sheet	13
3. FEMA: Assistance to Individuals and Household Fact Sheet	15
4. Consumer's Guide to Recovery from Disasters	17

RECOVERY PLAN

PRIMARY AGENCY: Community Organizations Active in Disasters (COAD)

SUPPORT AGENCIES: Office of Emergency Management

I. PURPOSE

The Recovery Plan provides structure and focus to the disaster recovery process by guiding the restoration of critical infrastructure, vital resources, facilities, services, and programs. The Plan also facilitates the decision making processes of local agencies cooperating with citizens, non-governmental organizations, businesses, and other jurisdictions to restore Springfield-Greene County to much as nominal pre-disaster condition.

II. SCOPE

This plan utilizes an integrated approach to a Comprehensive Emergency Management (CEM) Program and takes into consideration:

- A. All-hazards which pose a risk to Springfield and Greene County, both natural and human-caused; and
- B. Local, state, and federal levels of government as well as the private sector.

In keeping with this CEM approach, the plan covers the disaster recovery process; beginning with damage assessment and continuing through short and long-term recovery phases. The Recovery Plan applies to activities conducted in the immediate aftermath of a disaster as well as to those performed during the extended recovery process.

III. SITUATION AND ASSUMPTIONS

A. Situation

- 1. Greene County is located in Southwest Missouri and is home to over 275,000 citizens. The county is subject to numerous hazards ranging from tornadoes to land subsidence.
- 2. The Greene County Threat and Hazard Identification and Risk Assessment (THIRA), identifies hazards that pose a threat to the jurisdiction. Although the THIRA is a component of the Mitigation Plan, it constitutes the foundation on which all of the county's emergency planning is based. These hazards are identified below:

Greene County Hazards	
Natural Hazards	Human Caused Hazards
Dams	Chemical Hazards
Droughts	Biological Hazards
Earthquakes	Radiological Hazards
Extreme Heat	Nuclear Hazards
Flooding	Explosives
Land Subsidence (Sinkholes)	Civil Disorder
Thunderstorms/Tornadoes	Technological Hazards
Wildfires	Waste
Winter Storms	

3. Due to its CEM approach, the Recovery Plan provides guidance which is applicable to each of the hazards identified in the THIRA.

B. Assumptions

1. Although disaster recovery is often seen in terms of returning to a pre-disaster state, victims of disasters and the communities in which they live are often changed irrevocably.
2. Decisions made during response operations will set the tone for the recovery process.
3. Solutions intended to facilitate short-term recovery may not prove beneficial to recovery processes in the long-term if their future implications are not carefully taken into consideration.
4. Many private and public organizations have their own recovery plans which will guide their decision making in a post-disaster environment.
5. The recovery process may be completed in months or continue for many years. The timeframe for the completion of this process will vary considerably based on factors including, but not limited to:
 - a. Type and scale of the disaster,
 - b. Availability of resources,
 - c. Presence of secondary hazards, and
 - d. Level of recovery pre-planning completed
6. Depending on the scale of a disaster, normal operations of both public and private organizations may be interrupted; the activities of first responders and many government entities may be limited; and businesses, both inside and outside of the affected area, may experience lost revenue as a result of the disaster.
7. Disasters may generate increased demand for public services while simultaneously diminishing local organizations' ability to provide such services.
8. Long-term recovery from a major disaster will require individuals as well as public, private, government, and non-governmental organizations to act in the interest of their community.
9. In the event of a large-scale disaster, the primary source of recovery funding will be the federal government. This assistance will be made available to Springfield-Greene County through a Presidential Disaster Declaration in accordance with the Robert T. Stafford Disaster Relief & Emergency Assistance Act (**see Annex II**).

IV. CONCEPT OF OPERATIONS

A. General

1. Short-term Recovery

Though the recovery process can be conceptualized as beginning with the cessation of life-saving efforts, actions to promote the short-term recovery process should be conducted concurrently with response operations. Short-term recovery is better characterized by its focus on restoring the most services, infrastructure, and other functions which are most vital to the community.

2. **Long-term Recovery**

Long-term recovery is characterized by its focus on restoring the community to normalcy. While many of the short-term processes may still be ongoing well into the long-term recovery period, they will begin to shift emphasis towards economic, structural, social, and economic sustainability.

The responsibility for implementing this phase is diffuse in comparison to short-term recovery. Once critical services and infrastructure are restored, community organizations and individuals will play an increasingly larger role in providing for their own recovery.

B. **Critical Functions**

Disasters may interrupt functions which provide for the safety and well-being of Springfield-Greene County's residents. The restoration of these functions will be emphasized during short-term recovery. During long-term recovery, this emphasis will begin to shift towards the role of businesses in rebuilding the local economy and restoring normalcy.

1. **Public Services**

Public services address needs ranging from utilities, police, fire, EMS and transportation to childcare assistance. Disasters may not only disrupt the provision of these services but may also increase the need for them. The ability to restore public services quickly and efficiently may significantly improve individuals' quality of life during and after the recovery process.

2. **Vital Resources**

The county and city governments will play a major role to ensure that the processes for state and federal funding sources are available and correctly administered for reimbursements. This will become vital in the overall restoration of the community.

3. **Facilities**

During the recovery process, the restoration of facilities which are deemed critical will be prioritized. These facilities include:

- Police stations, hospitals, fire stations, emergency operations centers, and other facilities that are needed or contain equipment needed for a disaster response activities; and
- Structures or facilities that produce, use or store highly volatile, flammable, explosive, toxic, and/or reactive materials;
- Utility facilities that are vital to maintaining or restoring services to affected areas.

4. **Programs**

During restoration or recovery of programs, the programs which are deemed priorities for the impacted jurisdiction will be the following, but not limited to:

- Citizen Corps Programs (CCP);
- Local Emergency Planning Committee (LEPC); and
- Emergency Management Performance Grant (EMPG).

5. **Infrastructure**

Restoration of affected infrastructure such as transportation, energy and the economy should begin shortly after a disaster and may continue well into the long-term recovery process.

6. **Individual Needs**

Providing individuals with access to appropriate forms of assistance and addressing a variety of unmet needs will be essential in the effort to restore normalcy to the lives of those affected by disasters.

7. **Public Protection**

Although the majority of safety hazards are often associated with the immediate response to a disaster, protection of the public remains a priority throughout the entirety of the recovery process. Threats posed to individuals during the disaster recovery phase extend beyond physical safety. It is therefore necessary to protect Springfield-Greene County residents from additional threats including those posed by financial exploitation and future disasters.

C. **Disaster Recovery Functions (DRFs)**

Additional pre-disaster planning efforts will include the further development of the functions below in coordination with the COAD. These functions will be integrally involved in the long-term planning process.

DRF-1: COAD

Community Organizations Active in Disaster (COAD) can help a community make the best use of its resources in a disaster. COADs are effective because local organizations are in the best position to mobilize and bring practical and timely assistance to disaster victims.

DRF-2: MARC

The Multi-Agency Resource Center (MARC) is a central location for local and state agencies as well as human service organizations to answer your questions, provide information and disaster related assistance such as clean up kits, other bulk supplies, and information about how to apply for financial assistance from state and federal agencies.

DRF-3: PIO

The public will expect local government to provide specific information relating to personal safety, survival, and protection of property. An effective public information program will reduce casualties and damages, keep rumors to a minimum, and provide education to the public. Examples include; Available webpage to provide information for recovery efforts after a disaster and, FEMA flyers made available on proper debris segregation.

DRF-4: Debris Management

This Plan establishes the framework within which the City/County will respond and coordinate the removal and disposal of debris generated by potential manmade and natural disasters. This Plan will also address the potential role that State and Federal agencies and other groups will take in a debris operation.

DRF-5: Mental and Spiritual Health

A program designed to assist others in dealing with the physical or psychological symptoms that are generally associated with trauma exposure. Debriefing allows those involved with the incident to process the event and reflect on its impact.

DRF-6: Community Health

The Springfield-Greene County Health Department is committed to its partnership with the COAD by providing community protection from public health risks and hazards through continual status monitoring with enforcement and development of policies and procedures."

DRF-7: Resource Management

In order to deal with the many types of disasters that could affect Springfield-Greene County, donated resources must be managed in a timely manner. These resources may include such things as goods and materials, services, personnel, financial resources, facilities and other resources. These resources may come from a variety of sources, both solicited and unsolicited.

DRF-8: Community Planning

Organizations of all kinds are increasingly prepared to contribute as they begin to see how community planning activity can benefit the communities they are located in, or are responsible for. Fixed budgeting, securing financial and additional support will be part of the process.

DRF-9: Economic Planning

Economic Planning will be integrally involved in the recovery process. It will help obtain and administer small business financing programs as necessary; function as liaison and problem solver for business with local, state, and federal entities; and assist business with relocation within Springfield-Greene County.

D. Actions to be Taken By Operational Timeframes

1. Mitigation

- a. Increase the resiliency of governmental, non-governmental, public, and private organizations through the utilization of available mitigation grants.
- b. Inform organizations of mitigation opportunities through on-site facility assessments.
- c. Decrease disaster vulnerability by incorporating mitigation measures into local land use planning and building codes.

2. Preparedness

- a. Maintain Continuity of Operations Plans (COOPs).
- b. Identify potential locations for temporary housing.
- c. Incorporate recovery functions into staff training and exercises.
- d. Establish and maintain mutual aid agreements with neighboring jurisdictions.
- e. Pre-establish contracts for use in disaster recovery.
- f. Maintain lists of existing and potential resources for recovery assistance.

3. **Response**
 - a. Conduct damage assessments as required.
 - b. Activate COOP Plans as necessary.
 - c. Request assistance from Region D jurisdictions and the state through mutual aid agreements as necessary.
 - d. Prioritize recovery functions based on assessments.
 - e. Transition from response to recovery actions as deemed appropriate.

4. **Recovery**
 - a. Provide public information concerning the recovery process through the Joint Information Center (JIC) or Public Information Officer (PIO).
 - b. Restore interrupted services.
 - c. Restore operation of local government agencies and non-governmental organizations.
 - d. Remove debris.
 - e. Restore public infrastructure.
 - f. Ensure the availability of adequate housing.
 - g. Coordinate social services delivery.
 - h. Support the recovery of businesses.

E. Logistics and Resources

Implementation of the recovery functions outlined in this plan is done concurrently with the response phase of an emergency or disaster. Logistical and resource needs will be made on as need basis and as determined by the size and scope of the emergency or disaster. Refer to ESF 7, Resource Management in the Emergency Operations Plan (EOP) for additional logistical and resource information.

V. ORGANIZATION AND ASSIGNMENT RESPONSIBILITIES

The disaster recovery process will involve federal, state, and local government agencies as well as private businesses and non-governmental agencies and organizations.

Due to the number of organizations which may be involved in disaster recovery, this list is not exhaustive. The exclusion of any given organization is not intended to downplay its role in the recovery process. More information regarding the specific roles of these and additional organizations is in the development process.

A. Primary Agency

Greene County Community Organizations Active in Disaster (COAD)

Greene County COAD consists of public, private, and non-governmental organizations that focus on assuring the most complete recovery for Springfield-Greene County following a disaster.

B. Support Agencies

Office of Emergency Management (OEM)

OEM plays a supporting role in coordinating with COAD in both short and long-term recovery processes. Actions to be taken by OEM during recovery include, but are not limited to:

- a. Managing staff and activities at the Emergency Operations Center (EOC);
- b. Coordinating with local, state and federal government agencies in addressing major disaster recovery issues.

- c. Deploying damage assessment teams and determining what further actions should be taken based on the teams' findings;
- d. Identifying and utilizing applicable federal programs to support recovery efforts;
- e. Coordinating recovery and mitigation grant programs;
- f. Provide assistance in recovery operations and post-disaster community planning;
- g. Disseminating information about how to apply for local, state, and federal assistance to citizens and businesses as they become available; and
- h. Coordinating with FEMA in establishing locations for the placement of temporary housing sites.

City/County Departments

- a. Assist in plan enhancement;
- b. Participate in coordination of plan implementation
- c. Conduct health and safety inspections of residential rental properties;
- d. Administer interim housing projects with the federal government;
- e. Coordinate with utility companies with the installation or reconnection of service after a disaster;
- f. Oversees the safety of drinking water and food;
- g. Provide information to senior citizens and persons with disabilities on available services;
- h. Provide case management to assist adults and disabled personnel to remain independent and in their homes or living situations;
- i. Inspect buildings in the wake of incidents that could damage structures and placard them to indicate habitability status;
- j. Begin the process of contracting for either the renovation of damaged buildings or the construction of replacement buildings;
- k. Take steps to return to service, sewer, water and electrical utilities;
- l. Take steps in building an economic recovery team to ensure proper funds management.

C. State Support Agency

State Emergency Management Agency (SEMA)

Provide support to local governments and act as an intermediary between those governments and federal assistance programs. The agency may perform a number of additional support roles depending on the needs of the situation.

D. Federal Support Agencies

Federal Emergency Management Agency (FEMA)

In the event of a Presidential Disaster or Emergency Declaration, FEMA will provide direct, technical, and financial support to Springfield and Greene County.

This support will vary considerably based on factors including but not limited to: the type, extent, duration, and impact of the disaster, as well as the availability of Federal resources.

Financial assistance from FEMA will be particularly critical in funding recovery from a large-scale disaster. A significant portion of this funding is made available through two types of grants:

- a. **Public Assistance (PA)**

Following a Presidential Disaster Declaration, the primary form of federal assistance to Springfield and Greene County government agencies will be PA provided by FEMA. PA will also be made available to eligible privately owned public organizations.

- b. Individuals & Households Program (IHP).

FEMA will make financial assistance available to individuals affected by a presidentially declared disaster through the IHP. This assistance may be used for expenses related to temporary housing, housing repairs, replacement of qualifying personal property, and a variety of other needs.

U.S. Army Corps of Engineers (USACE)

In the event of a Presidential Declared Disaster, USACE may provide direct and technical assistance to communities in flood control and debris removal. USACE may also supplement state and local recovery actions by providing additional services including:

- a. Technical advice and evaluation,
- b. Engineering services,
- c. Inspection, and
- d. Contracting for emergency repairs to water and wastewater treatment facilities, potable water, ice, emergency power, and real estate support.

Environmental Protection Agency (EPA)

- a. Assess the safety of hazardous waste sites.
- b. Support the long-term cleanup of hazardous waste sites once they are placed on the National Priorities list, in accordance with the Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA).
- c. Assist the Springfield-Greene County Health Department in overseeing air monitoring during disaster cleanup operations.

Small Business Administration (SBA)

The SBA makes a number of low-interest disaster loans available to both individuals and businesses which may be used to offset business losses and restore or repair personal property, and fund approved mitigation programs.

VI. DIRECTION AND CONTROL

- A. The chief elected City/County official, depending on the jurisdiction, has overall responsibility for all recovery activities.
- B. In a limited disaster or emergency situation, the EOC may not be activated.
- C. Springfield-Greene County OEM is responsible for the coordination of recovery efforts among City/County departments and outside agencies.

VII. CONTINUITY OF OPERATIONS

Due to the number of different public, private, governmental and non-governmental agencies and organizations that have a role within COAD, these plans are not available at OEM.

VIII. DEVELOPMENT AND MAINTENANCE

The Recovery Plan will be reviewed annually with changes and updates being implemented at the discretion of the Greene County COAD and Springfield-Greene County OEM.

IX. AUTHORITY AND REFERENCES

- A. Federal Public Law 93-288, Robert T. Stafford Disaster Relief Act
- B. Federal Public Law 99-499, SARA, Title III
- C. National Incident Management System (NIMS-March 2004, Updated August 2007)
- D. Revised Statutes of Missouri, Chapter 44
- E. Springfield City Code Chapter 34

RECOVERY

APPENDICES

<u>CONTENTS</u>	<u>PAGE</u>
APPENDIX 1: FEMA: Disaster Declaration Fact Sheet	11
APPENDIX 2: FEMA: Public Assistance Fact Sheet	13
APPENDIX 3: FEMA: Assistance to Individuals and Household Fact Sheet	15
APPENDIX 4: Consumer's Guide to Recovery from Disasters	17

APPENDIX 1



Disaster Declarations

The Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C. §§ 5121-5207 (the Stafford Act) §401 states in part that: "All requests for a declaration by the President that a major disaster exists shall be made by the governor of the affected state." A state also includes the District of Columbia, Puerto Rico, the Virgin Islands, Guam, American Samoa, and the Commonwealth of the Northern Mariana Islands. The Marshall Islands and the Federated States of Micronesia are also eligible to request a declaration and receive assistance.

Preliminary Disaster Assessment

The governor's request is made through the applicable FEMA Regional Office. State and federal officials conduct a joint federal, state, and local Preliminary Damage Assessment (PDA) to determine the extent of the disaster and its impact on individuals and public facilities. This information is included in the governor's request to show that the disaster is of such severity and magnitude that effective response is beyond the capabilities of the state and the local governments and that supplemental federal assistance is necessary. Normally, the PDA is completed prior to the submission of the governor's request. However, when an obviously severe or catastrophic event occurs, the governor's request may be submitted prior to the PDA.

State Resources Overwhelmed

As part of the request, the Governor must take appropriate action under State law and direct execution of the State's emergency plan. The Governor shall furnish information on the nature and amount of state and local resources that have been or will be committed to alleviating the results of the disaster, provide an estimate of the amount and severity of damage and the impact on the private and public sectors, and provide an estimate of the type and amount of assistance needed under the Stafford Act.

In addition, the governor must certify that, for the current disaster, state and local government obligations and expenditures (of which state commitments must be a significant proportion) will comply with all applicable cost-sharing requirements.

Declaration Types

There are two types of disaster declarations provided for in the Stafford Act: Emergency Declarations and Major Disaster Declarations. Both declaration types authorize the President to provide supplemental federal disaster assistance. However, the event related to the disaster declaration and type and amount of assistance differ.

- **Emergency Declarations:** An Emergency Declaration can be declared for any occasion or instance when the President determines federal assistance is needed. Emergency Declarations supplement State and local efforts in providing emergency services, such as the protection of lives, property, public health, and safety, or to lessen or avert the threat of a catastrophe in any part of the United States. The total amount of assistance provided for a single emergency may not exceed \$5 million. If this amount is exceeded, the President shall report to Congress.



"FEMA's mission is to support 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."

APPENDIX 1 (cont)

Fact Sheet

Disaster Declarations



FEMA

- **Major Declaration:** The President can declare a Major Disaster Declaration for any natural event, including any hurricane, tornado, storm, high water, wind-driven water, tidal wave, tsunami, earthquake, volcanic eruption, landslide, mudslide, snowstorm, or drought, or, regardless of cause, fire, flood, or explosion, that the President believes has caused damage of such severity that it is beyond the combined capabilities of state and local governments to respond. A major disaster declaration provides a wide range of federal assistance programs for individuals and public infrastructure, including funds for both emergency and permanent work.

Assistance Available for Major Declarations

Not all programs, however, are activated for every disaster. The determination of which programs are authorized is based the types of assistance specified in the governor's request and on the needs identified during joint PDA and any subsequent PDAs

FEMA Disaster Assistance Programs

- **Individual Assistance**
Assistance to individuals and households
- **Public Assistance**
Assistance to state and local governments and certain private nonprofit organizations for emergency work and the repair or replacement of disaster-damaged facilities
- **Hazard Mitigation Assistance**
Assistance to state and local governments and certain private nonprofit organizations for actions taken to prevent or reduce long term risk to life and property from natural hazards.



FEMA

"FEMA's mission is to support 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."

APPENDIX 2



FEMA

Fact Sheet

PUBLIC ASSISTANCE

The Public Assistance Program provides grants to state and local governments and certain non-profit entities to assist them with the response to and recovery from disasters. Specifically, the program provides assistance for debris removal, emergency protective measures, and permanent restoration of infrastructure.

Eligible Applicants: Eligible applicants include state governments, local governments and any other political subdivision of the state, Native American tribes and Alaska Native Villages. Certain private non-profit (PNP) organizations may also receive assistance. Eligible PNPs include educational, utility, emergency, medical, temporary or permanent custodial care facilities (including those for the aged and disabled), irrigation, museums, zoos, community centers, libraries, homeless shelters, senior citizen centers, rehabilitation, shelter workshops and health and safety services and other PNP facilities that provide essential services of a governmental nature to the general public. PNPs that provide "critical services" (power, water - including water provided by an irrigation organization or facility, sewer, wastewater treatment, communications and emergency medical care) may apply directly to FEMA for a disaster grant. All other PNPs must first apply to the Small Business Administration (SBA) for a disaster loan. If the PNP is declined for a SBA loan or the loan does not cover all eligible damages, the applicant may reapply for FEMA assistance.

Public Assistance Process: As soon as practicable after the declaration, the state, assisted by FEMA, conducts the Applicant Briefings for state, local and PNP officials to inform them of the assistance available and how to apply for it. A Request for Public Assistance must be filed with the state within 30 days after the area is designated eligible for assistance. Following the Applicant's Briefing, a Kickoff Meeting is conducted where damages will be discussed, needs assessed, and a plan of action put in place. A combined federal/state/local team proceeds with Project Formulation, which is the process of documenting the eligible facility, the eligible work, and the eligible cost for fixing the damages to every public or PNP facility identified by State or local representatives. The team prepares a Project Worksheet (PW) for each project.

Public Assistance Projects Categories:

- Category A: Debris removal
- Category B: Emergency protective measures
- Category D: Water control facilities
- Category E: Public buildings and contents
- Category F: Public utilities
- Category G: Parks, recreational, and other

APPENDIX 2 (cont)

Federal Emergency Management Agency

Small Projects: Projects falling below a certain threshold are considered "small." The threshold is adjusted annually for inflation. For fiscal year 2011, that threshold is \$63,900. For small projects, payment of the federal share of the estimate is made upon approval of the project and notification is required upon completion of the project.

Large Projects: For large projects, payment is made on the basis of actual costs determined after the project is completed; although interim payments may be made as necessary. Once FEMA obligates funds to the state, further management of the assistance, including disbursement to sub-grantees is the responsibility of the state. FEMA will continue to monitor the recovery progress to ensure the timely delivery of eligible assistance and compliance with the law and regulations.

The federal share of assistance is not less than 75% of the eligible cost for emergency measures and permanent restoration. The grantee (usually the state) determines how the non-federal share (up to 25%) is split with the sub-grantees (eligible applicants).

###

"FEMA's mission is to support 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."

May 2011

APPENDIX 3



Assistance to Individuals and Households

The Individuals and Households Program (IHP) provides financial help or direct services to those who have necessary expenses and serious needs if they are unable to meet the needs through other means. Up to the IHP maximum is available in financial help (adjusted each year), although some forms of IHP assistance have limits. Flood insurance may be required as indicated below. These forms of help are available: Housing Assistance (including Temporary Housing, Repair, Replacement, and Semi-Permanent or Permanent Housing Construction) and Other Needs Assistance (including personal property and other items).

Temporary Housing

Money to rent a different place to live or a temporary housing unit (when rental properties are not available).

Repair

Money for homeowners to repair damage from the disaster that is not covered by insurance. The goal is to repair the home to a safe and sanitary living or functioning condition. FEMA may provide up to the IHP maximum for home repair; then the homeowner may apply for a Small Business Administration disaster loan for additional repair assistance. FEMA will not pay to return a home to its condition before the disaster. Flood insurance may be required if the home is in a Special Flood Hazard Area.

Replacement

Money to replace a disaster-damaged home, under rare conditions, if this can be done with limited funds. FEMA may provide up to the IHP maximum for home replacement. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements.

Semi-Permanent or Permanent Housing Construction

Direct assistance or money for the construction of a home. This type of assistance occurs only in very unusual situations, in locations specified by FEMA, where no other type of housing assistance is possible. Construction shall follow current minimal local building codes and standards where they exist, or minimal acceptable construction industry standards in the area. Construction will aim toward average quality, size, and capacity, taking into consideration the needs of the occupant. If the home is located in a Special Flood Hazard Area, the homeowner must comply with flood insurance purchase requirements and local flood codes and requirements.

Repair and replacement items include

- Structural parts of a home (foundation, outside walls, roof)
- Windows, doors, floors, walls, ceilings, cabinetry
- Septic or sewage system
- Well or other water system
- Heating, ventilating, and air conditioning system
- Utilities (electrical, plumbing, and gas systems)
- Entrance and exit ways from the home, including privately owned access roads
- Blocking, leveling and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines and tanks



"FEMA's mission is to support 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."

APPENDIX 3 (cont)

Fact Sheet

Assistance to Individuals and Households



Other Needs Assistance

Other Needs Assistance provision of the Individuals and Households Program provides grants for uninsured, disaster-related necessary expenses and serious needs. Flood insurance may be required on insurable items (personal property) if they are to be located in a Special Flood Hazard Area. Assistance includes:

Medical and dental expenses

Funeral and burial costs

Repair, cleaning, or replacement of:

- Clothing
- Household items (room furnishings, appliances)
- Specialized tools or protective clothing and equipment required for your job
- Necessary educational materials (computers, school books, supplies)

Clean-up items (wet/dry vacuum, air purifier, dehumidifier)

Fuel for primary heat source (heating oil, gas)

Repairing or replacing vehicles damaged by the disaster, or providing for public transportation or other transportation costs

Moving and storage expenses related to the disaster (including storage or the return of property to a pre-disaster home)

Other necessary expenses or serious needs (for example, towing, or setup or connecting essential utilities for a housing unit not provided by FEMA)

The cost of a National Flood Insurance Program group flood insurance policy to meet the flood insurance requirements.

Conditions and Limitations of IHP Assistance

Non-discrimination: All forms of FEMA disaster housing assistance are available to any affected household that meets the conditions of eligibility. No federal entity or official (or their agent) may discriminate against any individual on the basis of race, color, religion, sex, age, national origin, disability, or economic status.

Residency status in the United States and its territories: To be considered for disaster housing assistance, applicants, or a household member, must provide proof of identity and sign a declaration stating that they are a United States citizen, a non-citizen national, or a qualified alien.

Supplemental Assistance: Disaster housing assistance is not intended to substitute for private recovery efforts, but to complement those efforts when needed. FEMA expects minor housing damage or the need for short-term shelter to be addressed by homeowners or tenants. Furthermore, the Disaster Housing Program is not a loss indemnification program and does not ensure that applicants are returned to their pre-disaster living conditions.



"FEMA's mission is to support 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."

APPENDIX 4

**A CONSUMER'S GUIDE TO
RECOVERING FROM DISASTERS**



CHRIS KOSTER
Attorney General of Missouri

Consumer Fraud Hotline
1-800-392-8222

web address: ago.mo.gov

APPENDIX 4 (cont)

A MESSAGE FROM MISSOURI ATTORNEY GENERAL CHRIS KOSTER

The destruction and loss of life in Joplin and the surrounding area is heartbreaking.

Sadly, as in any disaster of this nature, there are certain people who will seek to take advantage of others in their time of loss and sorrow. I want to make sure you have the knowledge and tools you need to protect yourself from these scam artists and to make good, long-term decisions during this difficult time.

That is why we have put together this packet that provides consumer tips following a disaster. In the packet, you will find information to arm yourself against those who would seek to take advantage of your situation by attempting to steal your identity, your money, and your trust.

My office stands ready to serve you during this time. If you have a question, concern, or complaint, contact my office at 1-800-392-8222 or online at ago.mo.gov. And please know that the thoughts of all of us at the Attorney General's Office are with you.

APPENDIX 4 (cont)

WATCH OUT FOR PRICE GOUGING!!!

After damaging storms and natural disasters, con artists can take advantage of consumers who are in desperate need of help.

Price gouging refers to artificially inflated prices on necessities after a disaster, natural or otherwise, so consumers should be aware of products that have suddenly seen large increases in price. Price gouging is illegal in Missouri.

Missouri law prohibits individuals and businesses from substantially raising their prices for the necessities of life during such an emergency. Missouri has seen price gouging after the onset of ice storms, hurricanes, floods, and other natural disasters. The types of goods and services covered by the price-gouging law include: food, water, gasoline, hotel rooms, kerosene, gas-powered generators, and other basic necessities. Those who violate the price-gouging provisions can face penalties of up to \$1,000 per violation. The Attorney General's office is vigilant in enforcing Missouri's law against this type of activity.

Missourians who suspect price gouging or other fraud can file a complaint with the Attorney General's Office at ago.mo.gov, or by calling the Consumer Protection Hotline at 1-800-392-8222.

APPENDIX 4 (cont)

IDENTITY THEFT

The power of tornados can transport items over many miles, and the personal documents of people impacted by the tornado likely have been scattered. The Attorney General's Office offers the following suggestions for people whose personal financial information was lost:

- Contact your credit card companies and let them know of your situation. Ask if the company can put a pass code on your accounts to protect their use.
- Contact your bank to request similar assistance.
- Ask your credit card company and bank also to monitor your accounts for any suspicious activity.
- Consider running a credit report periodically with all three credit bureaus to make sure no one has used your identity.
- Sadly, you may discover mail belonging to other people. In that situation, the United States Postal Inspector's Office encourages you to either (a) give it to your letter carrier and tell him/her that it is found mail or (b) put the mail in a bag with a note stating that it was found mail and take it to a post office window or drop it into a mail deposit box.
- Don't give out your Social Security or account numbers unless you initiate the contact.
- Stop your mail service during the time you are unable to return to your residence, or have your mail forwarded to another address.
- Sadly, you may discover mail belonging to other people. In that situation, the United States Postal Inspector's Office encourages you to either (a) give it to your letter carrier and tell him/her that it is found mail or (b) put the mail in a bag with a note stating that it was found mail and take it to a post office window or drop it into a mail deposit box.

APPENDIX 4 (cont)

CHARITY FRAUD

Many charitable organizations are stepping up to help those in need. At the same time, there will be people who use this disaster to steal from you rather than raise funds to help others. Here are some tips for making sure your charitable donation goes to help your neighbors:

- Don't judge a charity by its name. False charities may use names that closely resemble legitimate charities.
- Don't let callers play on your sympathy by identifying their organization with the tornado. This can be a tactic to get your money.
- Don't be pressured. Give only when you are comfortable with the charity.
- Don't commit over the phone unless you have fully checked out the organization.
- Avoid cash donations and make checks payable to the organization, not to an individual.
- Be careful about letting solicitors into your home.

APPENDIX 4 (cont)

CONTRACTOR SCAMS

Be on the alert for “storm chasers” – companies that follow severe weather and try to contract with homeowners who have suffered storm or tornado damage to provide roofing and other repair services. Company representatives will typically go door to door in storm-damaged areas posing as recovery experts or contractors specializing in home repairs.

These storm chasers will ask homeowners to sign a contract allowing their company to negotiate with the homeowner’s insurance company. The companies generally use high-pressure sales tactics; ask for cash up front; may have out-of-state drivers licenses or plates; be unable to produce local references; and have no proof of workers’ compensation insurance. Often, they perform shoddy work, then leave the area, leaving the homeowner with little or no recourse.

Storm chasers strike at a time when people are at their most vulnerable, trying to capitalize on the misfortunes of storm victims. The elderly and disabled are particularly at risk because they may be unable to assess the damage to their homes themselves.

Use the following tips to avoid being scammed by the storm chasers:

- Get at least two estimates on work in writing before choosing a contractor to repair your home or remove debris.
- Never enter into or sign a contract while reviewing it quickly – review the contract and check with the Attorney General’s Office and the Better Business Bureau for complaints and information regarding the company and or individuals representing the company.
- Ask how long the company has been in business and their physical location.
- Know where you are getting your supplies and get invoices for all purchases.
- Make sure your insurance company is working with you to provide the proper estimate and coverage allotted by your policy.
- Ask for insurance and licensing information, and make sure the company has the proper work permits before work begins.
- Never pay cash up front before the job is completed. Paying by check is the best method.
- Watch for price gouging on materials and work to be provided.

APPENDIX 4 (cont)

- Don't pay full price for services you have yet to receive. Make full payment only when the terms of your agreement have been met.
- Always get a phone number and address for the company represented, and then check it out.
- Ask for local references and check with them about the work provided.
- If you notice out-of-state plates, logos on vehicles, etc., make note of the information.