



FEMA

Federal Emergency Management Agency

FEMA Public Assistance Program

Navigating Insurance and FEMA

RECOVER. RESTORE. REBUILD.
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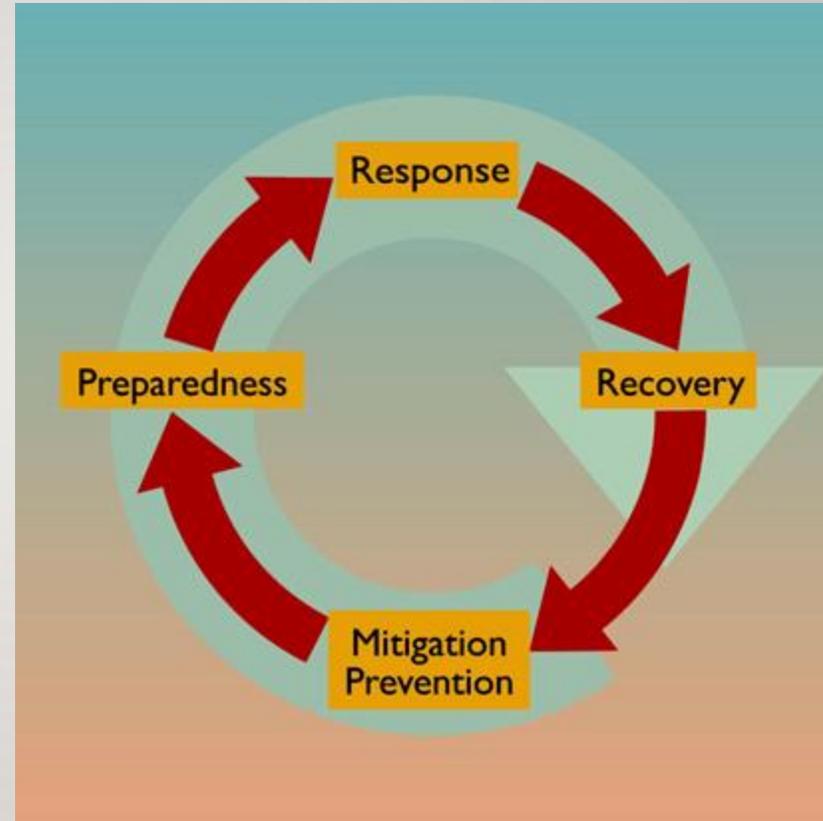
- FEMA Public Assistance Program Overview
- What to Expect After a Disaster
- FEMA Funding Process
- FEMA & Insurance
- Tips for Maximizing FEMA Funding & Avoiding De-obligations

Purpose: Provide financial aid to governments, non-profit organizations, and individuals to assist with recovering from a major disaster.



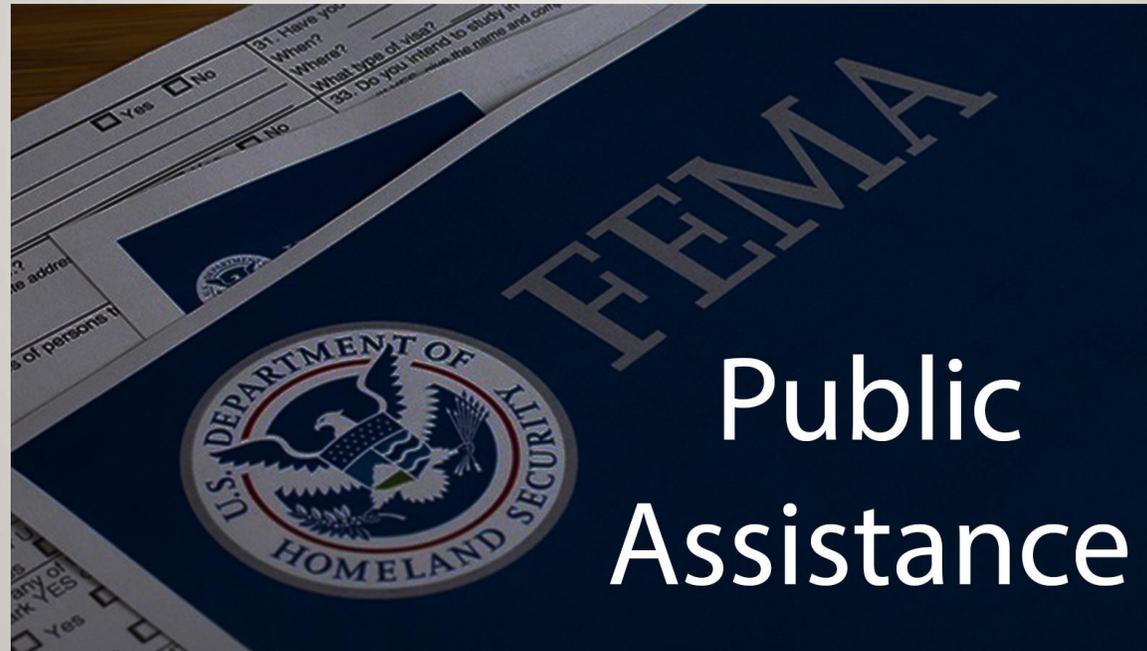


- Individual Assistance (IA)
- Public Assistance (PA)
- Hazard Mitigation (HM)
- National Preparedness (NP)





Public Assistance Program Overview



The PA Program

Under the PA Program, FEMA awards grants to assist State and local governments and certain Private Nonprofit (PNP) entities with the response to and recovery from disasters.

Preparation and Response

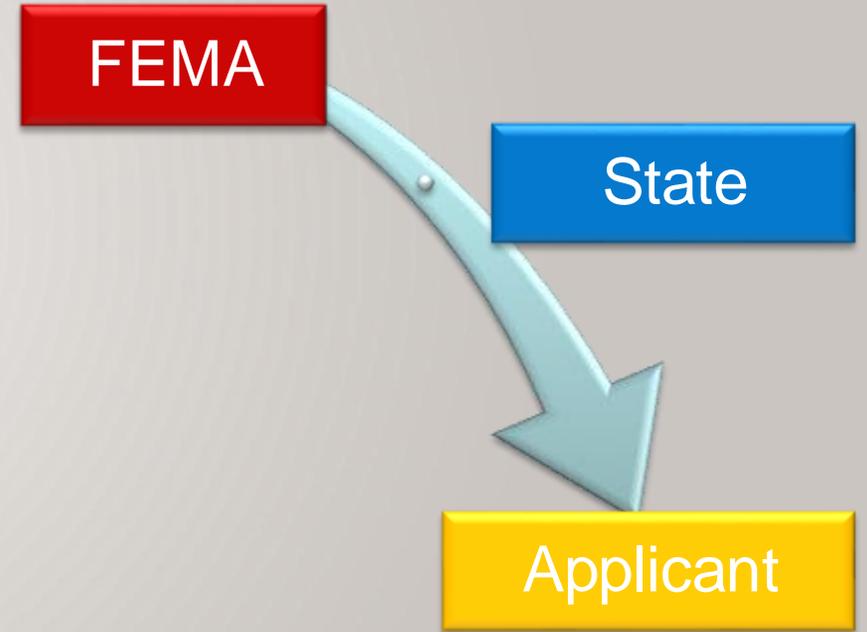
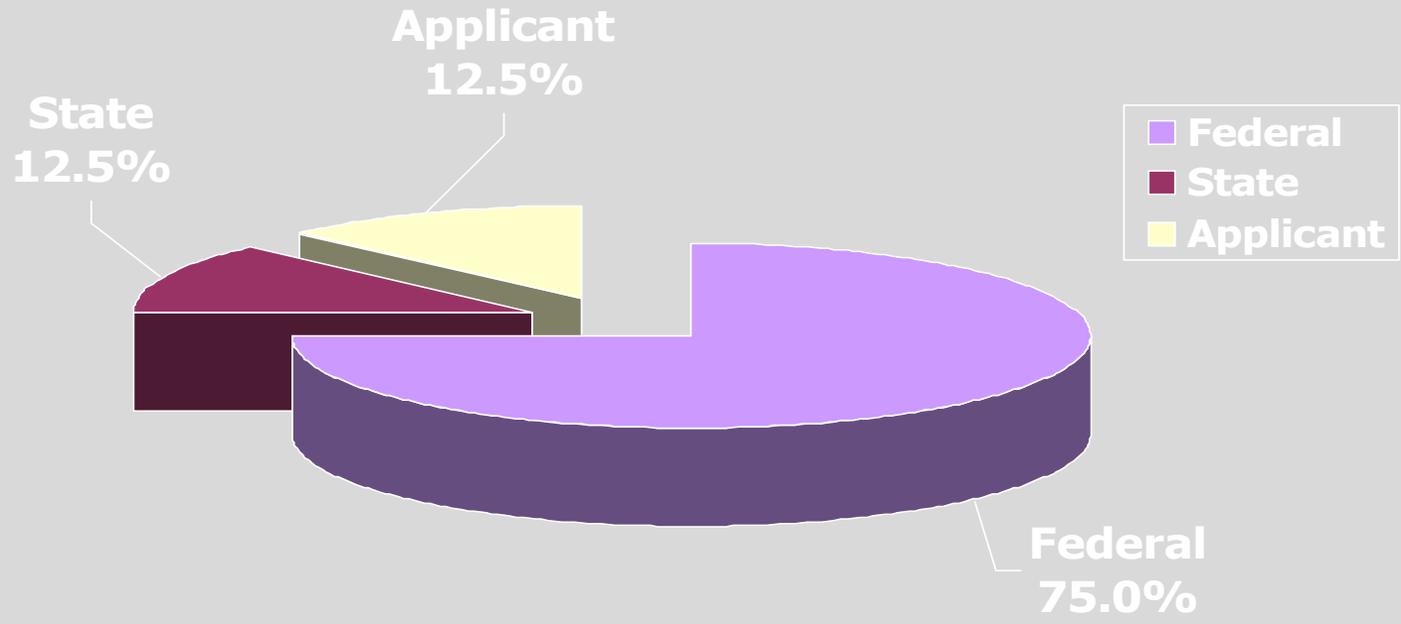
- Establishing Emergency Shelters
- Debris Removal
- Emergency Response

Recovery

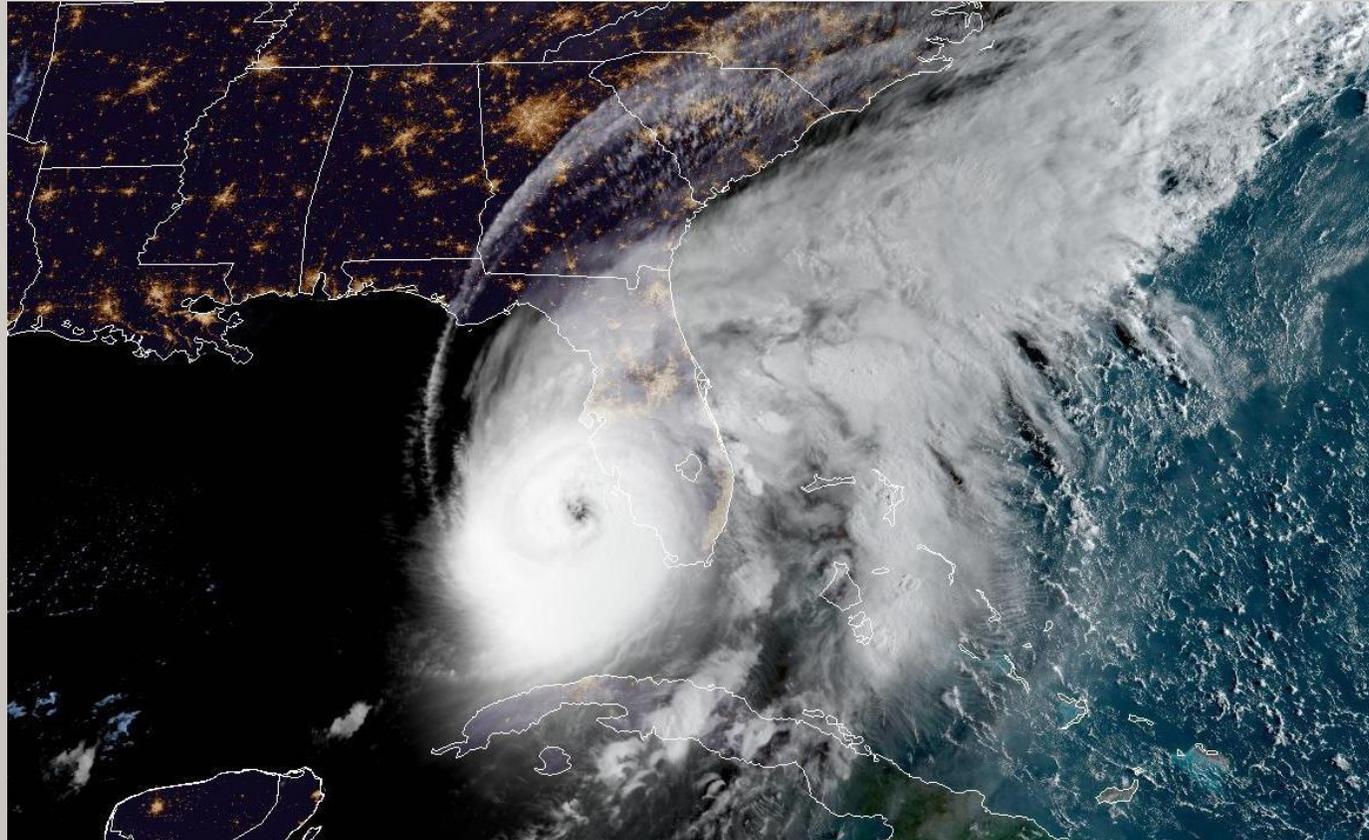
- Facilities and Buildings
- Roads
- Utilities
- Municipal Infrastructure



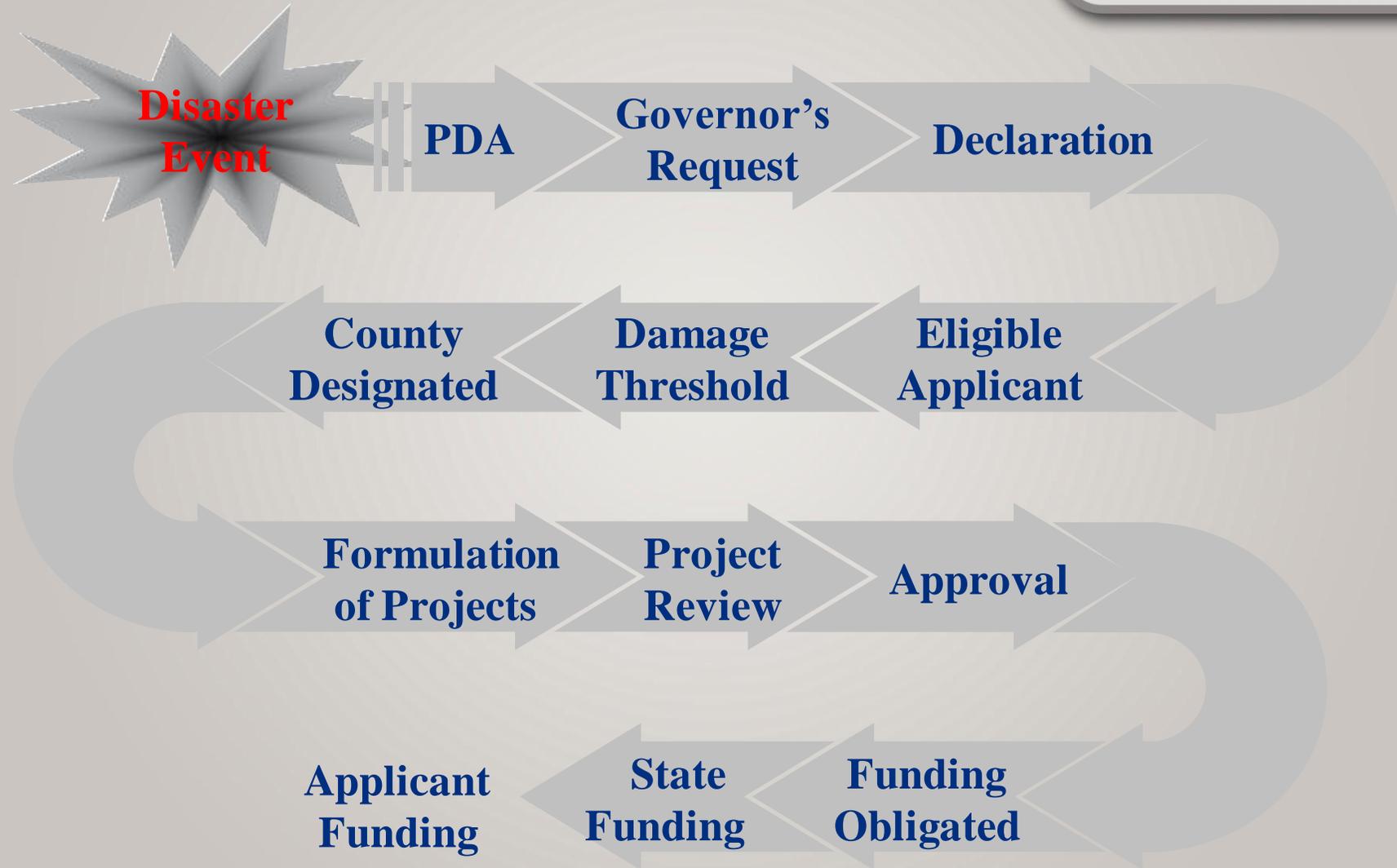
FEMA Funding Flow & Cost Share



What to Expect After a Disaster



Disaster Declaration Process



Preliminary Damage Assessment (PDA) Process

1. FEMA, State, and County conduct a joint PDA.
2. Emergency Management Staff and the Governor review and evaluate the data gathered from all eligible applicants.
3. The Governor (State) determines if the disaster is beyond State and local capabilities and whether to request Federal Assistance.
4. The Governor implements State Emergency Management Plan

TrackDown Damage Assessments

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Timely & Accurate Damage Assessment are Critical to Process

TrackDown
 INTELLIGENT ASSET MANAGEMENT

Florida Municipal Insurance Trust
 FMIT Turnkey Recovery Program

Member Damage Assessment Date: 3/27/2013

General Information

FMIT Member: City of Palm Beach Gardens
 Completed By: dbeck
 Related Event: Chaos (Test Event)
 Assessment Date: 3/27/2013
 Assessment Time: 2:24 PM
 End Time: 2:33 PM

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Policy & Claims Questions: (407) 367-1753
<http://insurance.fcities.com>
 Technical Support: (888) 852-4485

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Find Help

CLAIMS PROJECTS SOLICITATIONS QUESTIONS SOV-LOCATIONS SOV-ASSETS SOV-CONTENTS ASSET - COMPONENTS MEMBER POLICY DOCUMENTS EMERGENCY SERVICES RATES, etc.

CAT Event Dashboard [Back to Main Dashboard](#)

Damage Assessment Report 4 Damage Assessments

Location Number	Asset Name	Location Address	Location Damaged?	Immediate Attention Required?	Damage Description (For Reports)	Wind Damage %	Flood Damage %	Other Damage %	Building Limit	Named Storm Deductible	Total Calculated Damages	Total Estimated Damages	Photo1 Small
018 - Tennis Center - 2575 Sportsplex Drive, Coral Springs, FL (3 Damage Assessments)													
VIEW 018001	Sportplex Tennis Center - Clubhouse	2575 Sportsplex Drive, Coral Springs, FL	Yes	✓	Initial wind storm damage caused multiple broken w more...	25%	0%	0%	\$911,000.00	\$45,550.00	\$227,750	\$100,000 or greater	
VIEW 018003	Sportplex Tennis Center - Awnings 570 sq ft	2575 Sportsplex Drive, Coral Springs, FL	Yes		Wind damage to canvas	50%	0%	0%	\$230,000.00	\$11,500.00	\$115,000	\$100,000 or greater	
VIEW 018011	Sportplex Tennis Center Maintenance Bldg	2575 Sportsplex Drive, Coral Springs, FL	Yes	✓	Wind and canal flood damage to aluminum framed bui more...	50%	25%	0%	\$50,000.00	\$2,500.00	\$37,500	\$25,000 - \$50,000	
TOT						125%	25%	0%	\$1,191,000.00	\$59,550.00	\$380,250		
019 - Sportsplex Aquatics Complex - 12441 Royal Palm Blvd, Coral Springs, FL (1 Damage Assessment)													
VIEW 019017	Portable Canopies (deck area) 10-10x20	12441 Royal Palm Blvd, Coral Springs, FL	Yes	✓	Broken structure.	60%	0%	0%	\$30,000.00	\$1,500.00	\$18,000	Under \$25,000	

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FMIT Damage Assessment Form

Hurricane Bill Damage Assessment Report:

Step 2. You are filling out a form for damage due to Hurricane Bill. Fill out the form below completely and click the **Save** button to upload.

Emergency Team Member (Select Your Name from the list.)
 FMIT Member Name
 Location ID *Enter using this format: **0422-001** (FMIT ID-Loc. Number)

(The Location you have your followed by Name (City location.)

Wind Damage (check)
 Flood Damage (check)
 Other Damage (check)
 Other Description

Estimated Damage Amount \$

Damage Exceeds Deductible?

Immediate Attention Required?

Notes

All damages must be identified and reported to FEMA within 60 days.

Category	Name of damage/affected	Address 1	Address 2	City	State	Zip	Latitude	Longitude	Describe Damage	Primary Cause of Damage	Approx. Cost	% Work Complete	Loss Type	Has required mitigation in this facility (Y/N)?	Is there a potential mitigation necessary?	Applicant priority
A	PAAP 30-DAYS DEBRIS REMOVAL PROGRAM	899 Production Row SW		Darien	Georgia	30205	31.4800	-81.4600	County is participating in the PAAP for Debris Removal.	Hurricane	\$25,000	100%	FAC			High
A	PAAP 30-DAYS Debris collection site and lock up areas	899 Production Row SW	County EOC	Darien	Georgia	30205	31.4800	-81.4600	Debris to be collected from the ROW along public roads then taken by county and contractors to the Hitchcock County Landfill where it is inspected and estimates for volume (CY) are documented. Landfill has been pre-approved by EPA and EPH and they have applicable permits. There are concerns with the volume of debris and do not have funds to get a trailer.	Hurricane	\$50,000	100%	FAC			Urgent
B	Emergency Protective Measures	899 Production Row SW		Darien	Georgia	30205	31.4800	-81.4600	Additional need reviews of the Sheriff's Dept., EOC, EMS, and Volunteer Fire Department to protect the residents.	Hurricane	\$11,200	100%	FA			Low
C	Blue Beach Road	Blue Beach Road	County EOC	Darien	Georgia	30205	31.4800	-81.4600	Blue Beach Road had a section of paved road washed out around damaged culvert. Road remains closed.	Hurricane	\$60,000	50%	FA			Urgent

Presidential Declaration Identifies:

- Eligible counties
- Incident periods
- Eligible programs (IA and PA)
- Cost share

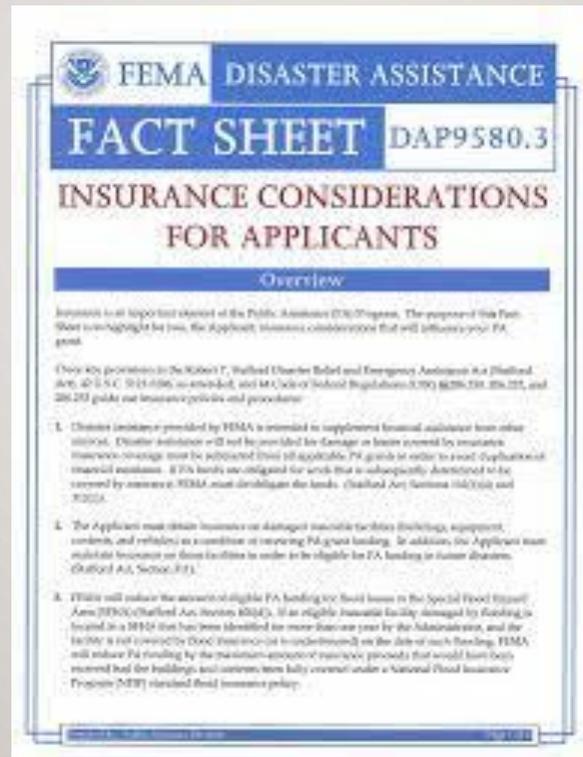
Public Assistance Damage Threshold

- State: \$1.77/Per Capita Impact
- County: \$4.44/Per Capita Impact

State of Florida Threshold
 $22,600,000 \times \$1.77 = \$40,002,000$

Lee County Threshold
 $803,443 \times \$4.44 = \$3,567,287$

Insurance & FEMA





FEMA Public Assistance & Insurance

Issue: Primary Disaster Funding Sources but Managed Independently

Insurance

- Primary source of immediate funding after a disaster.
- Initial payments based on estimates available quickly when accurate data is provided to insurer.

FEMA Public Assistance

- Supplemental funding for costs not covered by insurance.

Many municipalities are well positioned to effectively manage FEMA Public Assistance funding. However, insurance claims are often managed independently, resulting in funding delays, lesser payments, and FEMA deobligations at closeout.



Insurance and FEMA Public Assistance

Insurance

- Identify Damages
- Report Damages to Insurance
- Independent Adjuster Site Visits
- IA Repair Scope of Work and Cost Estimate
- Initial ACV Payment (estimated cost)
- Track Actual Repair Costs
- Compile Actual Cost Documentation
- Report Actual Repair Costs to Insurance
- Supplemental Actual Cost Payment
- Claim Closeout

FEMA PA

- Identify Damages
- Report Damages to FEMA
- FEMA Site Visits
- Develop Repair Scope of Work and Cost Estimate
- Initial Obligation & Payment
- Track Actual Repair Costs
- Compile Actual Cost Documentation
- Report Actual Repair Costs to FEMA
- Supplemental Obligation & Payments
- FEMA Closeout

Insurance and FEMA Processes Managed Independently

- Disjointed approach in reporting damages to FEMA & insurance.
- Damages reported to FEMA or Insurance but not both.
- Inconsistent FEMA & insurance cost estimates.
- Missed opportunities to leverage FEMA & Insurance funding for improved or alternate projects.
- Inaccurate FEMA insurance reductions.
- Deobligations during closeout.
- Reduced insurance funding because claim is closed prior to FEMA closeout.

FEMA Deductible Reimbursement

- FEMA Public Assistance Program is available to provide supplemental funding for deductibles and costs that fall outside of insurance coverage.
- Applicants required to Obtain and Maintain insurance on a facility for which PA funding is received.
- FEMA generally only provides reimbursement for a deductible one time for each facility.

*“In the first disaster, FEMA deducts the total insurance proceeds received or anticipated from the total eligible cost of the project. The remaining amount is reimbursed...However a deductible, up to and including the amount of eligible damages incurred in a previous disaster, is **not** eligible for the same facility in a subsequent disaster of the same type.”*



Obtain & Maintain

- O&M – Applicants must insure their facilities and their contents with the ‘types and extent’ of insurance readily available, adequate, and necessary to protect against future loss to the property.
 - Same hazard
 - Life of the Item
 - Verified prior to Closeout
- O&M Impacts on Future Funding
- O&M Tracking

FEMA Insurance Reconciliation Process

- Very important to accurately report damages to FEMA
- Impacts the O&M Requirement
- Project Size
- Actual Proceeds vs. Anticipated Proceeds
- Duplication of Benefits (DOB)
- No double-dipping

Tips for Navigating Insurance & FEMA

- Accurate Schedule of Values.
- Ensure consistent reporting of damages to Insurance & FEMA.
- Do not group numerous insured assets into one FEMA grant.
- Understand previous Obtain & Maintain commitments.
- Consider administrative burden of low-value FEMA projects.
- **Carefully review initial FEMA insurance reductions to ensure accuracy.**

Managing FEMA PA Process

Public Assistance Consultants

- Expert to navigate Public Assistance program.
- Manage reimbursement process.
- Buffer between FEMA and City staff.
- Assist in maximizing funding opportunities.

Contract Recommendations

- Procure prior to disaster.
- Require significant experience.
- Require performance bond to protect against exposure from de-obligations.
- Include Not to Exceed provision.
- Require insurance expertise to bridge gap between insurance & FEMA



FEMA Direct Administrative Costs (DAC)

New Policy in Effect: Public Assistance Alternative Procedures for Direct Administrative Costs

Purpose

- Reduce administrative burden on Applicants, the State and FEMA
- Streamline reimbursement and reporting requirements.
- Incentivizes timely submission of projects for closeout.

Eligible Uses

- Public Assistance consulting costs; and
- Staff time to manage Public Assistance funding.

Available funding: 5% of Total Eligible FEMA Project Costs

Questions?

