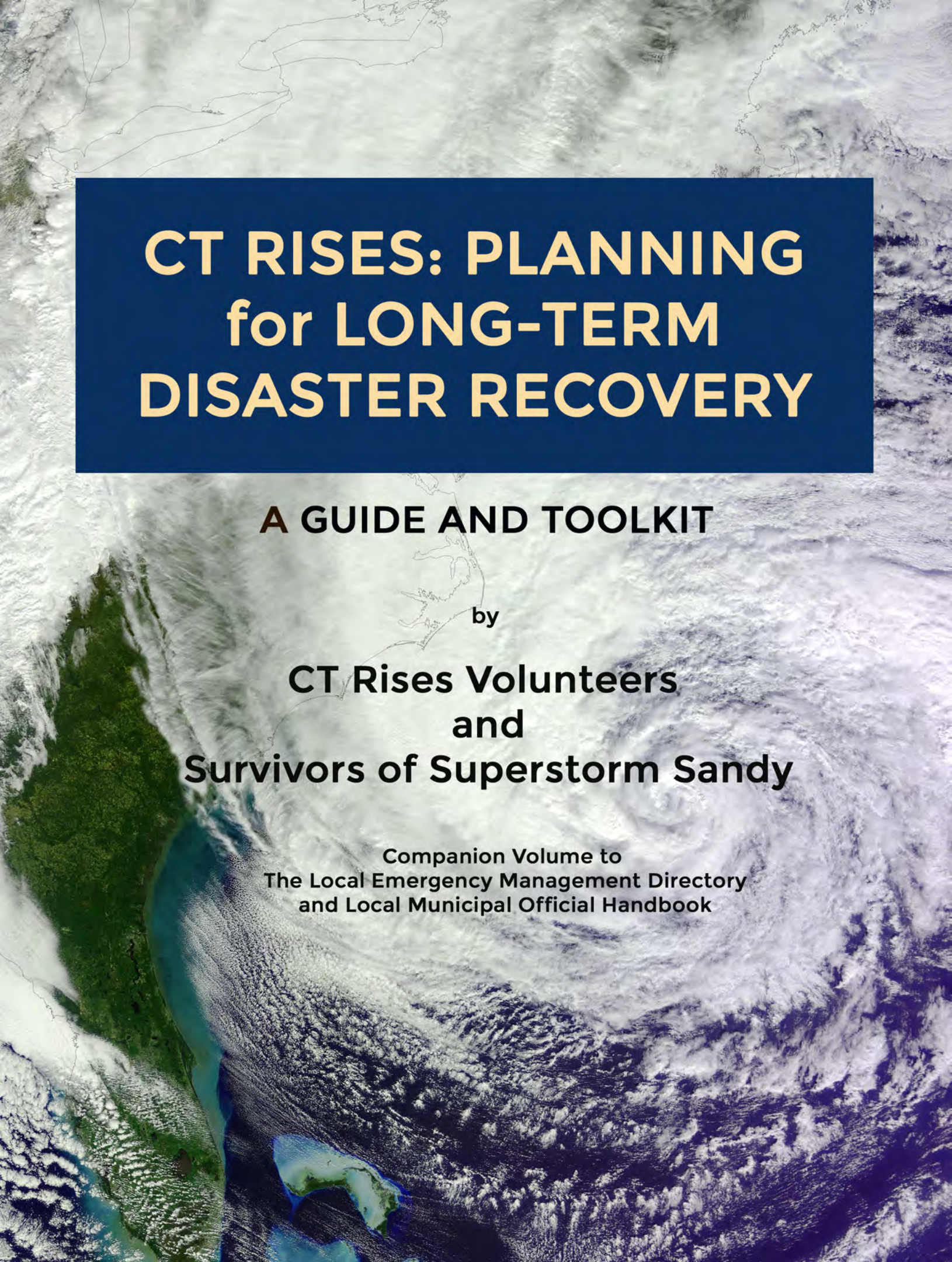




# **CT RISES: PLANNING for LONG-TERM DISASTER RECOVERY**

**A GUIDE AND TOOLKIT**

by

**CT Rises Volunteers  
and  
Survivors of Superstorm Sandy**

Companion Volume to  
The Local Emergency Management Directory  
and Local Municipal Official Handbook



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*A Guide and Toolkit*

Supplement to  
The Local Emergency Management Directory  
and Municipal Official Handbook



FEMA

by

**CT Rises Volunteers and Survivors of Superstorm Sandy**  
2019

*CT Rises, a long-term recovery non-profit, developed this guide and toolkit based on Superstorm Sandy recovery efforts. It is a grant deliverable funded by the State of Connecticut Department of Housing through a Community Development Block Grant—Disaster Recovery (CDBG-DR) grant.*

*[www.ctrises.org](http://www.ctrises.org)*



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## PLANNING FOR LONG-TERM DISASTER RECOVERY

## PREPARING FOR LONG-TERM DISASTER RECOVERY

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*This document is available in a print and an electronic format. Links which are live in the electronic PDF version are available in the appendix of the print edition as BIT.LY links that are easily entered into a browser.*

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## EXECUTIVE SUMMARY

CT Rises prepared this guide and toolkit to provide guidance to local and regional Recovery Coordinators in the State of Connecticut. The goal of this companion-volume to the Local Emergency Management Director and Municipal Official Handbook (Local EMD and CEO Handbook), is to provide insight into the consequences of disaster and guidance to prepare for future disasters. It was prepared by CT Rises funded through the State of Connecticut Department of Housing under the Community Development Block Grant-Disaster Recovery (CDBG-DR) program, and is intended to do the following:

1. Provide an overview and analysis of Superstorm Sandy response and recovery efforts
2. Provide best practices, lessons learned and recommendations based on the response to Superstorm Sandy
3. Provide Local and Regional Recovery Coordinators with a community-based framework for recovery
4. Report on innovative national disaster recovery tools and programs
5. Share stories of recovery and the impact on people and programs

This document supports efforts to engage communities to be prepared for future disasters by examining and learning from previous natural disasters in Connecticut, especially Hurricane Irene, in August 26, 2011, and Superstorm Sandy, which made landfall October 28, 2012.

It's clear that continuing to fund crisis-to-crisis is not only insufficient, but unsustainable. Funding for disasters must be more strategic—and with an eye to mitigating loss through disaster preplanning, building community resilience, as well as Non-Governmental Organization (NGO) partnerships and collaborations.

Preparedness is a shared responsibility; it calls for the involvement of everyone — not just the government — in preparedness efforts. By working together, we can help keep the nation resilient when struck by hazards, such as natural disasters, acts of terrorism, and pandemics. Planning necessitates taking stock of not only the potential hazards, but also the response and recovery capabilities of local government. Recovery planners should include all stakeholders in preparing and updating emergency plans— the planning process should involve the Whole Community.

The phrase “whole community” appears frequently in preparedness materials, as one of the guiding principles. For the purpose of this guide, “Whole Community” includes:

- Individuals and families, including those with access and functional needs
- Businesses
- Faith-based and community organizations
- Nonprofit groups
- Schools and academia
- Media outlets
- All levels of government, including state, local, tribal, territorial, and federal partners



Photo: Bridgeport CT. Channel 12 News

## 1. Introduction: AN OVERVIEW OF EMERGENCY MANAGEMENT IN CONNECTICUT

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There are two phases of recovery:

**Short-term recovery.** During short-term recovery, many emergency and relief programs complete their work. Restoration of infrastructure and vital life support systems happen in this phase. The community identifies local resources to form a long-term recovery group (LTRG), and initiation of plans for permanent housing begins.

**Long-term recovery.** Transition occurs between the presence of national organizations and the local community. Implementation begins for disaster case management (DCM) and recovery initiatives administered by the local community.

Construction activities include repairing, rebuilding or relocating homes, proceeds during this phase. Resumption of the routines of daily life characterizes this phase. Human, material, and finan-

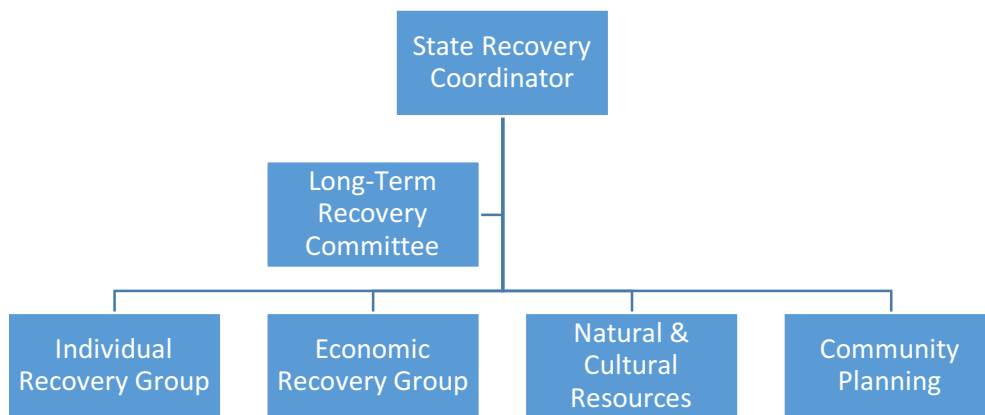


## PREPARING FOR LONG-TERM DISASTER RECOVERY

cial resources come into a community after a disaster, but will decrease as public awareness diminishes over time. A strong, well-organized Long-Term Recovery Group can ensure that available resources are utilized to address recovery needs.

### State Response Framework (SRF)

In Connecticut, emergency management at the state level, is implemented through the State Response Framework (SRF). The SRF describes the interaction of state government with local, federal and tribal governments, nongovernmental response organizations and other private sector partners, the media, and the public in implementing emergency response and recovery functions in times of crisis. The Department of Emergency Services and Public Protection, Division of Emergency Management and Homeland Security (DESPP/DEMHS) has the primary responsibility for the development and implementation of the state's emergency management program. DEMHS is supported by the DEMHS Advisory Council and its various sub-committees including the Long-Term Recovery Committee.



### The State Long-Term Recovery Committee

The State Long-Term Recovery Committee (SLTRC), a subcommittee of the DEMHS Advisory Council, is comprised of local, state, federal, and private sector partners working together to enhance long-term recovery and prepare for future events. The SLTRC is co-chaired by the state Department of Insurance and the state Department of Economic and Community Development, under the auspices of the State Disaster Recovery Coordinator. The State Long-Term Recovery Committee conducts regular meetings to discuss and review plan updates, best practices and next steps in ensuring that Connecticut is better prepared for future disasters.

### Planning

The structure of the SRF aligns with the National Response Framework (NRF). The SRF describes how the State and its partners will work together to support local government and residents in responding to disasters and emergencies. In addition to State plans, each DEMHS Region has developed a Regional Emergency Support Plan (RESP) which outlines enhanced mutual aid within the region. Each municipality in the State has developed and maintains a Local Emergency Operations Plan (LEOP). An LEOP template and resources can be found on the DESPP/DEMHS website.

## PREPARING FOR LONG-TERM DISASTER RECOVERY

The State and municipalities organize their emergency response under the standards of the National Incident Management System (NIMS). Under NIMS, response capabilities are organized into Emergency Support Functions (ESFs). **ESF-14** is the Recovery support function. As part of the SRF, the State of Connecticut Disaster Recovery Framework and ESF-14 outlines the following activities:

1. Training and Exercises
2. Emergency Plan Updates
3. Community Education and Awareness
4. Assessment of State and Local Hazards and Risks
5. Partnerships with Response and Recovery Partners on Local, Regional, State and Federal Levels
6. Identification, recruitment and Training of Volunteers in Disaster Response and Recovery

The most important preparedness activity for State, Regional and Local recovery planners is advance planning. Planning necessitates taking stock of not only the potential hazards, but also the response and recovery capabilities of local government. Recovery planners should include all stakeholders in preparing and updating emergency plans— the planning process should involve community members including residents, regional partners, state agencies and organizations. Whole community partners should also be included in training on the emergency plans. Exercises help to identify planning gaps and corrective actions. The After-Action Reports and Improvement Plans that are developed as a result of exercises should be utilized to update these plans.

The mantra of recovery is: “All disasters start and end locally.” While federal, state and regional recovery agencies will provide coordination and assistance, municipal leaders are the ones whose abilities and skills will shape long-term recovery outcomes.

### **United Way 2-1-1**

Under the SRF, United Way’s 2-1-1 is the statewide point of access for information and resources on emergencies or disasters by phone or online ([www.211ct.org](http://www.211ct.org)). 2-1-1 provides information and referrals to residents and businesses during and after disasters. This system provides a critical service throughout the recovery process. United Way 2-1-1 has a seat at the State Emergency Operations Center during drills and activations.

For more on 2-1-1, see Appendix C or visit 2-1-1’s website at <http://www.211.org/>.

### **CT VOAD**

The mission of CT Voluntary Organizations Active in Disaster (CT VOAD) is to provide a liaison with volunteer organizations that provide disaster services and local, state and federal agencies.

CT VOAD has a seat at the state Emergency Operations Center (EOC), at the State LTRC and at the IR (Individual Recovery) Working Group. Its mission is to foster efficient, streamlined service delivery

while eliminating unnecessary duplication of effort through cooperation in the four phases of disaster: preparedness, response, recovery and mitigation. Recovery begins and ends with voluntary organizations.

American Red Cross and other non-profit organizations that are active in disaster response are members of the CT VOAD. For more information on Red Cross see Appendix B, or visit The Connecticut Red Cross online at [www.ctredcross.org](http://www.ctredcross.org). Additional information on CT VOAD is contained in Appendix A and on the CT VOAD website, at [ctvoad.communityos.org](http://ctvoad.communityos.org).

## CT RISES

Working in collaboration with CT VOAD, CT Rises is a statewide long-term recovery non-profit and is comprised of non-profit and governmental partners. CT Rises was formed immediately after Superstorm Sandy, a disaster that, along with two major disasters that preceded it (Tropical Storm Irene in August of 2011 and the October Nor'easter of 2011), affected our state and its residents and changed the way we look at disasters.

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CT Rises is an organization dedicated to resilience and long-term recovery. What this means for Connecticut is that the next time disaster strikes—declared or otherwise—we will be able to assist with effective collaboration, and revitalize our towns and cities more completely.

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CT Rises provides guidance and assistance to local and regional recovery coordinators, as well as local and state partners for all types of disasters: natural, man-caused, small or large, as well as declared or non-declared. Working with the State, CT VOAD, as well as private and governmental partners, CT Rises assists in the coordination of recovery activities. For more information, visit [www.ctrises.org](http://www.ctrises.org).

While the focus of this report is on Superstorm Sandy recovery, the guidance and lessons learned are useful in any type of event that overwhelms a community. This guide is intended to be a resource which can be used in conjunction with:

- The Local Emergency Management Director and Municipal Official Handbook
- The Local Emergency Operations Plans
- The Regional Emergency Support Plans
- The State Response Framework, including ESF 14 State Disaster Recovery Framework.

It is important to note that “individuals having access and functional needs” refers to persons who may have additional needs before, during and after an incident in functional areas, including but not limited to: maintaining health, independence, communication, transportation, support, services, self-determination and medical care.



Photo: CT

Post/Bayview area of Milford

## 2. TROPICAL STORM SANDY— A CASE STUDY

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### **Challenges as a result of an expedited declaration**

Superstorm Sandy made landfall in New Jersey on October 29, 2012; by 6:00 P.M., winds statewide reached tropical storm force strength. Although the storm was not hurricane strength when it hit Connecticut, the ravages of wind and water were severe. Recovery efforts continued through the end of 2018, with mitigation initiatives continuing thereafter.

Due to the unusual severity of Superstorm Sandy, the State of Connecticut received an expedited Major Disaster Declaration which included both Public Assistance (municipal and state assistance) and Individual Assistance (assistance for households) for the four shoreline counties. As part of the declaration, the Small Business Administration Disaster Loan Program was also released.

**An expedited declaration** is when a major disaster is declared:

- Without the normal process of collecting damage data from municipalities
- Without conducting Joint Preliminary Damage Assessments (PDA)
- Without submitting a formal declaration request



## PREPARING FOR LONG-TERM DISASTER RECOVERY

Although this released federal disaster assistance programs sooner, the lack of PDAs did present some challenges.

- The number of impacted residents and the full extent of damages was not immediately known.
- The need for disaster case management services exceeded original expectations
- The ability to access other disaster programs, many of which required assessments, was affected and resulted in delays
- Unmet needs of impacted residents were not fully realized in the initial stages of recovery
- The demand for additional municipal support was not anticipated (land use, building official)
- The Emergency Management Director in many municipalities also took on the role of the Recovery Coordinator (in smaller scale disasters this was commonly done)
- The ability to share vital information with residents was impacted

Based on information gathered in the Joint PDAs, FEMA can project the number of registrations they may receive. Without the PDAs, estimating the level of uninsured damages and impacted households was more difficult and affected the State's application for a supplemental program under Individual Assistance (IA). The State applied for FEMA's Disaster Case Management Program (DCMP), a supplemental program under IA, that would provide 18 months of funding for disaster case management. As outlined in the program guidance, FEMA conducted an assessment of the need for the program and the capacity of non-profit organizations currently providing disaster case management services in the State. After reviewing the State's application and the assessment, FEMA advised that the assessment results were very low and the State's application was denied. The denial was based on FEMA's estimate of the number of potential cases and their assessment of the capacity of existing non-governmental organizations to provide Disaster Case Management.

The State filed an appeal, demonstrating that as further data became available, there was a clear and continuing need for the Disaster Case Management program in Connecticut. Additional factors such as the complexity of disaster programs available and the fact that residents were still recovering from the impact of Tropical Storm Irene were also cited. Although the appeal was successful, there was a significant delay in implementing the program.

This was the State's first application for FEMA's DCMP. With past disasters, our Individual Assistance staff and volunteer organizations had been able to address resident concerns and provide referrals for assistance. Following this disaster, residents needed additional support and guidance in rebuilding their lives.

### **Sandy Residents and Case Management**

The resiliency of shoreline residents has been impacted by recurrent disasters. Superstorm Sandy impacted Connecticut's shoreline in areas that had been devastated by Tropical Storm Irene just one year earlier. Residents who were still in the process of rebuilding their lives and homes were again hit by a disaster. These residents needed additional guidance to help them navigate the various federal, private, foundation programs that are available to affected residents.

Over 1,200 Connecticut residents registered via 2-1-1 or through recovery groups for Disaster Case Management services (DCM) with \$7 million in direct aid provided.

### **Demand on Municipal services**

The first weeks following a disaster revolve around taking care of urgent needs: clearing streets of debris; assessing damage to residences, businesses and infrastructure; and working with State and Federal agencies. The level of damages sustained from Tropical Storm Sandy created additional demands for municipal services.

Many municipalities faced the following:

- Difficulty in balancing recovery efforts while continuing to manage day-to-day city operations, including land use, economic and emergency management departments
- Slow transition from emergency and response functions to long-term recovery management
- The challenge of managing donations and linking residents to local resources
- Assessment of damages and the scope of unmet needs

Particularly in the area of repair and reconstruction, there were a number of issues post-Sandy, such as:

- Many individuals and city officials began undertaking recovery too soon. Post-Irene, building officials were issuing permits for storm repairs without a complete damage report. In some cases, homeowners were not aware that if the cost of repairs exceeded 50% of the value of their home, their work would be stopped by the building department and the homeowner would need to elevate.
- There were instances of homeowners opting to demolish their condemned homes; however, they were unaware of the need to inform their mortgage company. Some of these residents faced foreclosure.
- Residents started repair work without understanding the total costs involved, leaving them unable to complete repairs
- Residents hired the 'cheapest' contractors and found their homes not were not in compliance with building codes
- Homeowners did immediate repair work, such as mold remediation, that either did not meet standards or was unnecessary due to the home needing extensive repairs
- Municipalities found themselves unprepared for zoning issues. For instance, many homes in the Bayview area of Milford were multi-family. The town was confronted with residential demands to rebuild while zoning regulations prohibited the rebuilding of non-conforming structures and non-conforming uses. The confusion surrounded rebuilding of garages and fences also stymied local officials and frustrated residents.
- For those homeowners who were unable to afford the full cost of rebuilding or needed to mitigate their homes, there was a lack of understanding of the available grants programs such as Community Development Block Grant – Disaster Recovery (CDBG-DR) and the Hazard Mitigation Grant Program (HMGP). Post-Irene, many homeowners applied for HMGP to

help defray the costs of mitigation but were not aware that homes that had been substantially damaged were ineligible for the program.

### **Local Recovery Coordinators**

The Emergency Management Directors in many municipalities also served as the Recovery Coordinator. In small scale disasters, this may have worked fine. Due to the severity of Superstorm Sandy, the need for dedicated recovery staff became apparent.

### **Local and Regional Recovery Committees**

Post-Sandy, CT Rises and all 4 local Long Term Recovery Committees (LTRG) operated unmet needs committees. These committees were operated by volunteers who did not serve in an official capacity with the city. Unmet Needs Committees were set up in Norwalk, Fairfield, Bridgeport, and Milford. As originally envisioned, funding for resident unmet needs would be sourced through the LTRG in their community.

CT Rises operated a state-wide unmet needs group that worked to meet the needs of CT residents living outside of towns with LTRGs as well as providing additional assistance, if needed, to residents who had exhausted funding through their local LTRG.

Given the scope of damage and limited resources, it was not possible for any one agency to handle the unmet needs of residents. Participating agencies providing disaster case management services included: The American Red Cross, Catholic Charities of Fairfield County, United Way, UMCOR (United Methodist Committee on Relief), and The Salvation Army.

The process during Sandy was agency-centric, with agency DCMs undertaking recovery planning and providing assistance based on their own agency's criteria. Residents were referred to other agencies as needed for additional financial assistance. Unmet needs groups tended to be the last funding resource, although not in every case.

This process was in part necessitated by the late start of some community's unmet needs groups. It would have been preferable for these groups to be used as a first stop for recovery planning and resources. LTRGs and their unmet needs groups have a wider array of expertise available as well as the ability to provide a forum for other funders who can provide assistance.

The result was residential recovery not initially handled by local recovery groups and partner recovery agencies who participated through LTRGs. This posed several issues and challenges:

- Recovery planning, including all recovery assets that would be available through the unmet needs committee was not readily resourced. Agencies used their own resources to meet the needs of clients.
- Eligibility for assistance varied from agency to agency. In some cases, an agency would deny assistance without referring to other agencies whose help may have been available.

## PREPARING FOR LONG-TERM DISASTER RECOVERY

- Reviewing recovery plans with local recovery coordinators and unmet needs groups helps arrive at more efficient and at times less costly ways to provide assistance—this was missing in the agency-centric approach.
- LTRGs were unable to track recovery in their own community
- American Red Cross-funded unmet need committees were required to demonstrate need and spend money within a certain time frame; when agencies failed to use these earmarked funds, they depleted their own funds (those which could be used for residents not served by an LTRG)

CT Rises found that many case managers disliked using unmet needs groups; some of the reasons included:

- Case managers were handling more than 35 cases each in the first two years, and did not feel they had the time to prepare for unmet needs groups who met on a monthly basis.
- Paperwork was considered cumbersome, and in the first months of meetings each unmet needs group had different criteria and paperwork
- Processes were streamlined and templates provided, resulting in greater efficiencies



### 3. ADDITIONAL CHALLENGES POST-SANDY

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#### **Complexity of Disaster Assistance Programs and Funds**

Due to the severity of damage brought by Superstorm Sandy, more sources of disaster assistance were available than in previous disasters. Foundation funds (Robin Hood) and Federal Programs under the Sandy Recovery Act such as the Community Development Block Grants (CDBG-DR) were newer disaster programs to the State. The various eligibility requirements and program criteria could be confusing to residents trying to find the best program to meet their needs.

Unlike many states, Connecticut does not have a county government structure to handle the distribution of recovery funding. In its after-action report, the City of Bridgeport commented, “When recovery funding became available, it was left to be determined how the funds would be distributed within each municipality. Not having dealt with this magnitude of a disaster before, there were largely no mechanisms in place.”

#### **Challenges with Navigating Federal Programs - Hazard Mitigation Grant Program (HMGP)**

- Applicants needed to provide estimates and plans at the time of grant submission—which went through the municipalities grants administrator
- There were out-of-pocket costs for residents just to be able to submit the application; plans (including in some cases engineered drawings) cost more than \$5,000
- The time between application, plan review, and final approval was years. This meant for some residents, if not most, that the costs for elevation had increased
- Many homeowners did not have the ability to pay full costs of mitigation (on average \$100,000); but reimbursements were so slow that municipal officials told residents they should be prepared to pay the entire costs
- To be compliant with HMGP rules, the only activity that the homeowner could undertake was elevation—changes to the structure cannot be made (regardless of who is paying for those changes)
- For some homeowners, there were approval delays for changes to stairways or decks due to the planned elevation. This was true when mechanicals needed to be elevated and new outside structures needed to be built.
- The complexities of managing HMGP projects have caused some municipalities to refuse to offer HMGP to their residents

Most municipalities were very familiar with dealing with reimbursable grants; but HMGP was, according to many city economic development directors, too difficult and time-consuming to navigate

### **Challenges with Post-Disaster Volunteer Deployment**

CT Rises, in its development of a volunteer program, encountered some barriers, including:

- The lack of tracking tools
- Hesitation from municipalities and home owners about utilizing volunteer groups, due to concerns with liability, and possible proselytizing

The lack of tracking tools made it difficult to match projects with appropriate volunteers. For instance, when HomeFront ([homefrontprogram.org/](http://homefrontprogram.org/)), a community-based home repair program providing free home repairs to low-income residents, was available for roof repairs, CT Rises sent an inquiry to disaster case managers concerning:

- Clients that needed repairs to roofs
- Clients that met HomeFront's income guidelines
- Clients' location

Using the tools that they had, DCM groups could not readily identify appropriate clients. There was some difficulty in matching repair needs with available and suitable volunteer groups

Integrating volunteer projects into assistance was perceived by some case managers and recovery coordinators as burdensome. For instance, paying for a contractor to repair or replace the roof was sometimes faster than coordinating with available volunteer groups.

There was also skepticism about volunteer repair and rebuild on the part of clients, as well as disaster case managers and some municipal recovery leaders. CT Rises, working with local churches, was able to locate a home in Hamden for Methodist repair groups, because volunteers found it difficult to work in some areas of the state due to a lack of available and affordable housing.

Some municipal leaders were also skeptical. For example, WorldRenew ([www.worldrenew.net/](http://www.worldrenew.net/)), an international disaster recovery organization, was initially turned away from providing door-to-door assessments that were designed to help both case managers and CT Rises to understand the scope of the disaster. Municipal leaders, who had just completed their own city-wide assessments, were concerned that residents would be confused by additional assessments and that the results might impact federal disaster assistance. There was also a concern about possible proselytizing. CT Rises was able to address many of the concerns, and World Renew ended up providing assistance to hard-hit communities.

### **Other challenges faced while deploying volunteers:**

- *Clients Above Area Median Income (AMI).* Some programs (such as HomeFront) were exclusively for lower income residents (those at 80% or below AMI); however, CT Rises had many clients at or above AMI who were unable to recover without charitable assistance
- *Lack of quality communication with available volunteer groups.* Although CT Rises, in coordination with other CT VOAD partners, began to develop and implement volunteer operations, this did not occur until late in 2014.
- *Need for a central database.* It is evident that there is a need for a central database, to be updated at every instance of a disaster, to match resources and needs efficiently

## PREPARING FOR LONG-TERM DISASTER RECOVERY

- *No clear direction for Volunteer groups.* Hoping to provide assistance in the early months following the disaster, Volunteer groups were sometimes stymied since there was no clear direction on specific needs or where they were most required. As a consequence, volunteer groups moved on to other areas where volunteer opportunities were better defined.
- *Obtaining Permits and work quality.* Some volunteer groups worked directly with homeowners which resulted in issues. In some cases, the work was not permitted, or had not been completed, or some of the work was found to be deficient.

### **Challenges – Need for Rental Assistance**

Many Connecticut residents did receive FEMA rental assistance, under IA, well over half of clients in disaster case management were registered with FEMA. However, in a review of the clients assisted by CT Rises and other groups, there were others eligible who did not obtain assistance, due to the following:

- Many residents reached their maximum grant under IA (using funds for home repairs)
- Many residents were not aware of the IA program's limited registration period
- There were delays in implementing FEMA's Disaster Case Management Program (DCMP)
- Some residents were hesitant to register for FEMA or any type of government assistance
- Some residents thought their home repair would take only a few months and did not anticipate needing rental assistance
- Some NGOs began paying for rentals from other funds, that in some cases rendered the client ineligible for FEMA housing assistance (to avoid duplication of benefits)
- Monthly rental caps for FEMA housing did not meet costs associated with housing in certain areas of the state. In these cases, DCM would try to help bridge the gap.
- FEMA closed its rental assistance in April 2014. This closure coincided with the end of The Salvation Army's Move in Assistance Program (MIAP), which also helped to pay housing costs

By the middle of 2014 (18 months after Superstorm Sandy) no stand-alone rental or housing program remained. However, CDBG-DR OORR and HMGP were just getting under way; neither program had funding earmarked for rental assistance during the repair and mitigation of homes.

### **Contractors and Rebuilding**

In their after-disaster report, Bridgeport noted the following:

"A central system for identifying contractors and others is important, so case workers don't have to search for resources. This could be a database with people who are vetted almost like an Angie's List. Too much time was wasted with case workers having to figure things out."

In some cases, residents had issues with contractors. Some clients of CT Rises reported they felt “taken-in” by their contractors. In some cases, work had been done without permits, or contractors did not complete a project or did sub-standard work. The lowest bid was not always the best option.

Mold was an issue for many residents impacted by Superstorm Sandy. Approximately \$1 million in mold remediation was funded by charitable organizations. Mold remediation can be expensive. Many residents, in the days and weeks post-flood, hired mold remediation services—sometimes costing over \$20,000—only to find out that the work was insufficient or not needed. Some mold remediation companies promised homeowners the costs would be covered by their insurance; however, for a variety of reasons, that was not always the case. There are volunteer groups trained to remove mold, but there were not enough in state at the right time in the wake of Superstorm Sandy.

### **List of Key Recovery Challenges Post-Sandy**

1. Lack of affordable housing
2. Lack case managers trained on what is legally required when serving people with access and functional needs
3. Lack of appropriate accessibility for those with access and functional needs
4. Need for improved communications addressing the needs of those with hearing and visual impairments
5. Lack of partnerships and collaborations with organizations that can provide expertise and assistance addressing the needs of seniors, people with functional needs, etc. Lack of connection to peer support
6. Lack of housing that accepts pets
7. Lack of transportation options for displaced residents
8. Chronic unemployment or underemployment
9. Affordable child care
10. A need for pro-bono professional services—legal, financial, mortgage

### **Best Practices:**

Housing—temporary and permanent—will be the toughest and most expensive challenge. Look at your most vulnerable housing pre-disaster and begin thinking about solutions, if that housing is destroyed.



## 4. PROGRAM GUIDANCE, RECOMMENDATIONS AND LESSONS LEARNED

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A key factor in community resiliency is the ability of local government to confront the challenges of disaster. The strength and capacity of local, regional and state partnerships will all play a role in how recovery operations function.

### **Key Steps for Municipalities to Build Resiliency**

In addition to the items outlined in the Recovery Checklist (Appendix 3), municipalities should consider the following steps to increase resiliency:

- Appoint or maintain a local Recovery Coordinator as the municipal link to regional, state and federal agencies—including the State Long-Term Recovery Committee and Individual Recovery Working Group
- Coordinate with the DESPP/DEMHS to pre-identify locations for FEMA’s Disaster Recovery Centers (DRC).
- Review the guidance for setting up a municipal or regional Resource Center or a Municipal Assistance Resource Center (MARC) to provide extended assistance.
- Improve pre- and post-recovery communications with local and regional partners – participate in CT VOAD, Regional Emergency Planning Team (REPT) and other regional meetings.
- Review construction/rebuilding permitting and confront possible zoning issues that may hinder recovery efforts



## PREPARING FOR LONG-TERM DISASTER RECOVERY

- Expand the recovery role of Economic Development department, through participation in Joint PDAs. Designate department staff to develop an understanding of federal and state recovery programs, including loans and grants that may become available after a disaster
- Explore ways to reach more residents through the use of the town website, social media to:
  - Provide updated information
  - Encourage the use of 2-1-1 as a resource
  - Encourage residents to visit FEMA's Disaster Recovery Centers (DRC) for information on disaster assistance programs. (when applicable)
  - Encourage residents to apply for assistance (when applicable)
- Establish or partner with adjoining communities to form effective Long-Term Recovery Groups
- Recruit and train new CERT (Community Emergency Response Team ) members and sustain existing members with participation in advanced training, exercises and activations (see the Citizen Corps Program and Handbook for additional information)
- Maximize non-monetary resources, including local and state-wide volunteers
- Solicit and manage donations

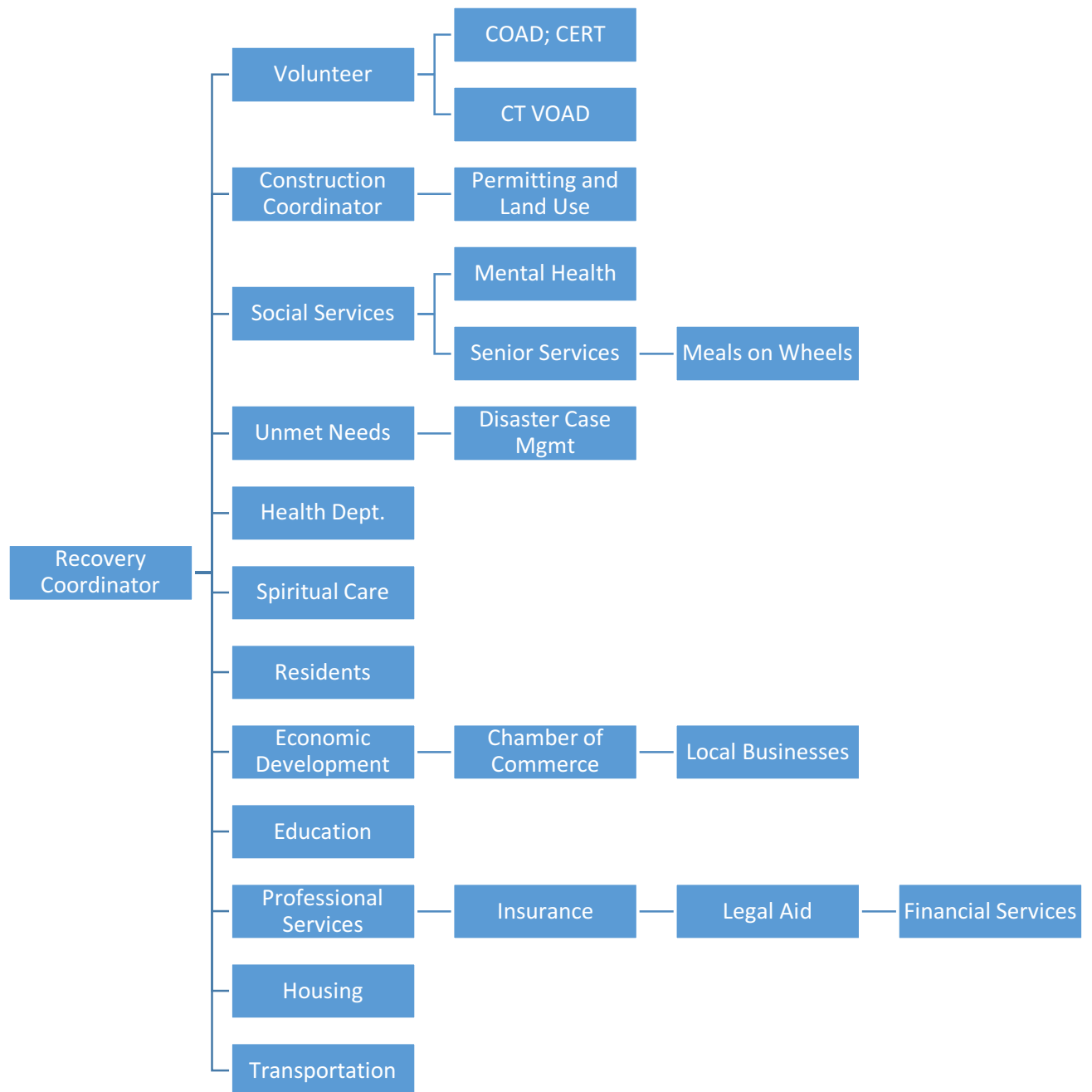
### **Local Recovery Coordinator**

Municipalities are encouraged to appoint a Local Recovery Coordinator. This effort has already begun in many municipalities through coordination of the Regional Emergency Planning Teams (REPTs). REPTs are multi-jurisdictional, multi-disciplinary planning teams in each of the five planning and preparedness regions of the Connecticut Division of Emergency Management and Homeland Security (DEMHS) The person selected to serve as the long-term recovery coordinator should not have a competing disaster response role. For example, a municipality should not select its Emergency Management Director to serve as the long-term recovery coordinator since their response role will prevent them from the proper focus on recovery.

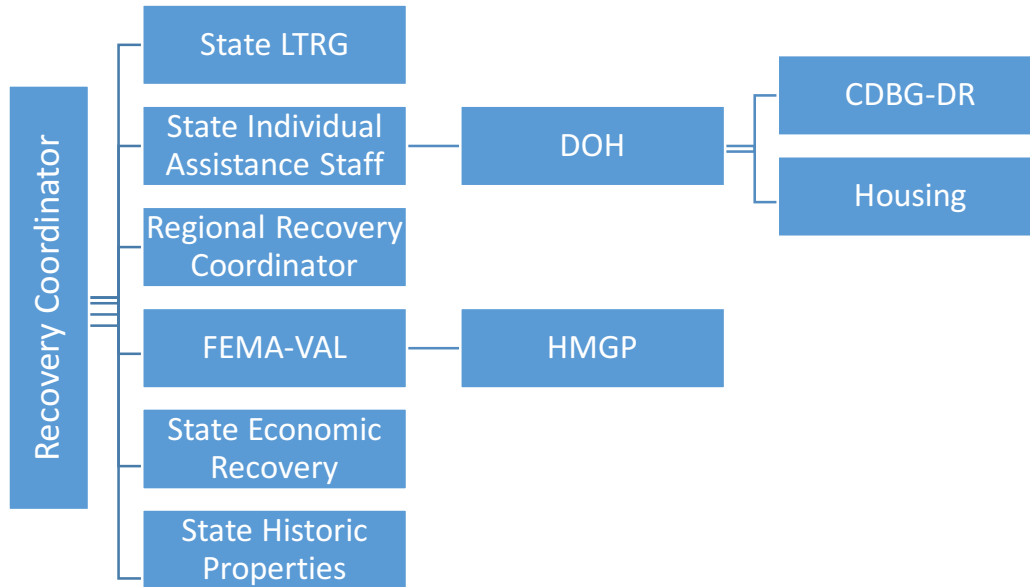
### **Role of the Recovery Coordinator**

The State ESF-14 identifies the Recovery Coordinator as the lead in both pre-disaster planning and post-disaster recovery operations. Local Recovery Coordinator will coordinate with local, regional and state partners:

## PREPARING FOR LONG-TERM DISASTER RECOVERY



## PREPARING FOR LONG-TERM DISASTER RECOVERY



Long-term recovery coordinators do not need to be experts in emergency management, but rather people who have a strong basis in community development and knowledge of the community's demographics, such as a municipal planner.

Recovery planners must be proactive in reaching out to all community stakeholders prior to a disaster. They should address long-term recovery planning with the same focus as preparing for emergency response. Regional and state recovery agencies assist local communities to develop the tools and training needed to ensure competent recovery planning, and must link to the State Long-Term Recovery Framework early, and throughout the process.

Ensuring inclusion of the whole community is the cornerstone of any successful recovery effort. Understanding legal obligations and sharing best practices when planning and implementing recovery strategies to avoid excluding groups is critical.

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It is critical to provide current  
information on shelters,  
resources, etc.  
to United Way 2-1-1

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## A CONCISE TO-DO LIST

- Do not tell your residents that everything will be made better in 1, 3 or 6 months. Tell them recovery takes time and you will work together toward that goal. Recovery is a marathon, not a sprint.
- Identify a long-term recovery coordinator who is NOT an emergency services employee. They will be busy with response. Do this now, prior to disaster.
- Introduce yourself to your DEMHS Regional Coordinator. He or she is your link to the State.
- Have your assessor, your planner, and your building inspector ready to work with all disaster assessment teams – including the American Red Cross, FEMA and World Renew.
- Remember: thorough assessments based on proper documentation will mean more funding opportunities.
- Work with the State, FEMA, 211, VOADS and the American Red Cross on a regional Multi-Agency Resource Center to get it up and running. Get yourself and your people there. The volunteers are on their way.
- Volunteers and Donations. Using Volunteers correctly can save your town or city the 25% that FEMA will not reimburse for public assistance. Donations: people will want to help and donate. Cash is the best kind of donation, as you don't want what you can't use or store. The more quickly you can organize a Long-Term Recovery Group, the sooner volunteers and donations can be organized and distributed.
- Call your local movers and shakers - the Rotary Club, the Lions' Club, religious leaders, PTA heads and seniors active in the community. Find out what their neighbors are saying and what they need. Ask them for suggestions for recovery committee members.
- Inclusion and diversity matter. Your Long-Term Recovery Group should be comprised of members that represent the whole of the community. This may mean venturing out of your political or social circles.
- Invite CT Rises to meet with your committee. Do not re-invent the wheel – the sooner your committee has its credentials, the sooner they can expect assistance.
- Ask what FEMA can provide – and make sure your regional representative and your emergency director advocate loudly for these programs. The worst scenario for a politician is to have it said that they didn't do enough.
- If you have local large businesses and corporations, call on them. Ask them to consider directing some funding to your local long-term recovery groups – the LTRG will be there to the end helping their employees.
- Most disasters are widespread – look at recovery options with a regional eye. Resources can and should cross town lines.
- Regardless of the type of disaster, housing—temporary and permanent—will be your biggest challenge. Current rebuild programs take years to be completed.

## PREPARING FOR LONG-TERM DISASTER RECOVERY

- Silver Lining: Use this opportunity to fix what was broken or missing before the disaster. Is the street torn up? Put in sidewalks where there were none! Seniors out of unsafe homes? Look now for developers and funding opportunities for senior housing.
- A disaster may have an effect on the physical, mental and emotional health of your citizens. Be empathetic in dealing with all who have been affected.



## 5. DISASTER RECOVERY CENTERS (DRCs)

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FEMA opens DRCs in coordination with the state following an IA declaration. These centers are designed as a central location where residents and businesses can receive information and ask questions on disaster assistance programs.

In order to facilitate the opening of DRCs within 48 hours of a declaration, DESPP/DEMHS has entered into a Memorandum of Understanding with community colleges and interested municipalities. The MOU outlines FEMA's requirements and expectations for DRC operations.

For more information on DRCs – see the State Disaster Recovery Framework (ESF 14) (<https://portal.ct.gov/DEMHS/Emergency-Management/Resources-For-Officials/Planning-For-All-Hazards>) (<https://bit.ly/2WydrsX>)

### **Best Practices:**

Attend a CT VOAD meeting in “blue skies” and work to identify a local, long-term recovery coordinator.



### **Assistance Centers**

Following a disaster, a municipality may choose to open up a resource center to provide additional, longer term assistance to residents. The American Red Cross has developed a Multi-Agency Resource Center (MARC) protocol on setting up a center. Ideally, these 'centers' are located at neutral locations and are places where a full range of disaster resources are represented. In order to be fully accessible, centers need to comply with the ADA and the federal Rehabilitation Act. These include the ability to provide equally effective communications, admitting service animals, modifying policies and practices when necessary to provide accommodations to residents with access or functional needs.

Ideally, MARCs are operational within the first weeks after a disaster event.

- Planning for where and how these centers operate and who should be represented at these Centers should be coordinated pre-disaster
- **At a MARC and working with professionals, residents can formulate a recovery plan and begin the process of recovery**

MARCs can differ by community, but some of the professionals and others who should be present include:

- Representatives from mental health agencies
- State Independent Living Council, Centers for Independent Living Centers and other statewide support organizations that understand access, effective communication and policy and practices for people with disabilities
- Case management agencies (i.e. The Salvation Army, Centers for Independent Living) who will be representing clients with unmet needs
- The American Red Cross and other assistance agencies (or their materials re: available assistance)
- Volunteers from the legal, banking, and mortgage and insurance industries to answer questions from residents
- A volunteer or representative from state agencies assisting in disaster
- A member or representative from VOAD
- Volunteers to assist in child care
- Seniors or older adult representatives through Area Agencies on Aging and other aging organizations
- A representative from the building trades
- An agency or person to fully coordinate the MARC

Specific types of assistance and services provided at a MARC are determined by participating agencies based on community needs and available resources. The resources may commonly include:

## PREPARING FOR LONG-TERM DISASTER RECOVERY

- Information about the casework process, how to obtain assistance, and referrals to other off-site services as available
- Assistance with navigating grant and federal or state programs that provide assistance to residents and businesses
- Mental health services and peer recovery specialists
- Emotional and spiritual care, as well as other health and mental health services (with a provision for MARC staff to receive support and prevent emotional fatigue)
- Access to systems that support reunification including, but not limited to, email accounts, social media sites, and reunification tools such as the American Red Cross "Safe and Well" website, which enable those affected by the disaster to register and notify family members of their condition and location.
- Office areas provided for paperwork management
- Distribution of bulk supplies
- A location that serves as a meeting place for families, friends and community members

While different communities may determine additional principles, most MARCs are designed to:

- Expedite individual, family and community recovery following a disaster
- Provide efficient, effective assistance to individuals and families affected by a disaster in a single, "one stop shop" location
- Minimize the time and travel distance needed for affected individuals and families to obtain assistance after a disaster
- Aid the reunification of family and friends
- Maximize the use of collective resources and expedite the ability of organizations to deliver services

All MARCs have an obligation to provide physical, program and effective communication access. It is critically important to note that individual, family and community needs cannot be expedited unless access and functional needs are met and people have equal access to disaster services.

### **Response-to-Recovery Phase Communications**

As part of their Local Emergency Operations Plan (LEOP), the Emergency Support Function (ESF) 15 outlines emergency messaging and external affairs. The following should be considered under ESF 15:

- Equally accessible communication strategies for people with visual and speech impairments. This includes sign language interpreters on screen and in-person, website with screen reader compatible and accessible to people with visual needs.
- Strategies for use of the municipal web site, including Podcasts and web-streaming
- The use of social media such as Facebook and Twitter, to disseminate preparedness, response, and recovery information
- Regular website updates during the recovery phase to provide information relating to recovery resources, building permits, businesses re-opening, municipal recovery activities, and programs for residential recovery

## PREPARING FOR LONG-TERM DISASTER RECOVERY

- Methods of communicating with faith-based organizations and community organizations
- Providing translators or translated information to provide preparedness, response, and recovery information
- Communication tools to support secure and consistent communication among municipal staff
- Methods of sharing information on damage assessment, permitting, and inspection information to residents and business owners
- Use of the municipality's emergency notification system to provide key information
- Regular media updates and press releases (ask local news outlets to provide a regular feature updating recovery efforts and relaying key information)
- Flyer distribution to: hotels and motels; door to door; cafés and other community meeting places; all municipal offices

The information provided, especially in the early phase of recovery, should be focused on:

- Encouraging residents to contact 2-1-1 for information
- Identifying the types of disaster assistance available
- Advising residents to contact their insurance carriers
- Stressing the importance of registering with FEMA.gov (if a major disaster has been declared authorizing Individual Assistance)
- Ensuring that displaced residents are not forgotten
- Reuniting families and loved ones

As with an emergency communications plan prior and during a disaster, a post-event communication strategy should include outreach to:

- People with limited literacy
- Speakers of other languages (as well as the deaf community)
- People with functional needs

An example of an effective communication tool is “Show Me.” This booklet serves as a communication tool for emergency shelters.

Effective and accessible communication for all residents must continue throughout a disaster.

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*Those impacted by disaster should  
not feel—or be—forgotten.*

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Keeping the disaster recovery process in the minds of residents also helps keep disaster assistance flowing into the community, in the form of direct donations or volunteers.

**Best Practices:** In a symposium on Katrina, participants urged that a pre-disaster community center be formed. This center would provide post-disaster contact information as well as taking resident contact information. Too many people who could not return to their homes were “lost” to their community and friends.

### **Registering with FEMA**

Following a declaration authorizing Individual Assistance, FEMA opens its registration process. Unfortunately, despite press releases and other forms of outreach, many impacted households do not register for assistance. In some cases, residents may be overly optimistic about what it will take to recover from a disaster, or what their share of the costs may be to rebuild their homes. Depending on the disaster, a variety of disaster programs may be available.

Key messaging following an IA disaster declaration includes encouraging affected residents to contact their insurance company and register for FEMA assistance.

It is important that residents gain an understanding of the types of disaster assistance programs available through FEMA and non-governmental organization disaster programs. Information can be accessed through United Way’s 2-1-1 (a confidential, free, 24-hour service to connect residents to human services). A variety of resources may be available; depending on the disaster, this may include:

- Financial assistance for clean-up, repair and rebuild
- Rental assistance and other housing needs
- Information on rebuilding and mitigation grants
- Mold testing and remediation
- Advocacy
- Recovery guidance
- Legal and mortgage assistance
- Access to spiritual care and mental health professionals
- Donated goods such as clothing

### **Best Practices:**

Following a disaster declaration, residents should contact their insurance companies and register with FEMA.

Outreach to residents is not one-way. Those assisting in the response-recovery phase have the opportunity to get a first-hand assessment of the types of needs and populations that are most affected. Communication of residents’ needs with the local and regional Recovery Coordinators will aid in the recovery process.



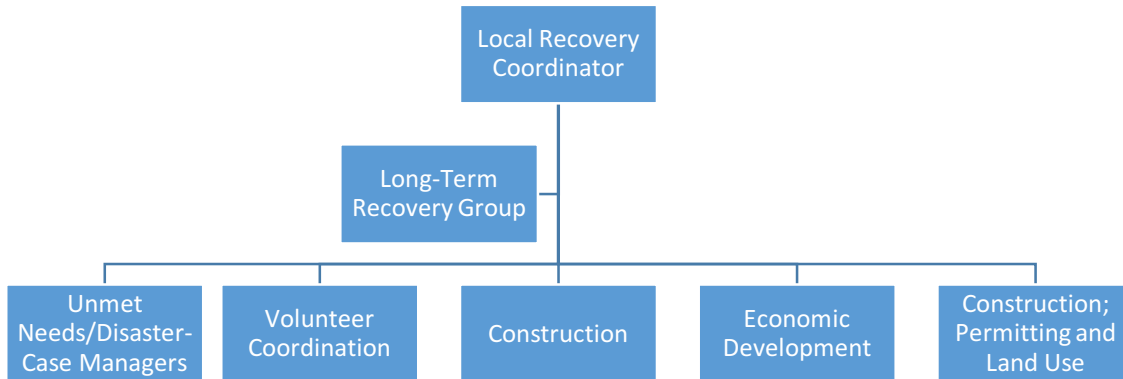
## 6. LONG-TERM RECOVERY GROUPS (LTRG)

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Establishing a municipal Long-Term Recovery Group (LTRG) is central to recovery. Its formation will set the tone and pace of recovery. The unmet needs group will provide the framework and criteria for addressing the needs of impacted families—either through direct financial assistance or by providing access to professional services, donations or volunteers.

The Recovery Coordinator can identify governmental and non-governmental individuals to participate in the LTRG.

## PREPARING FOR LONG-TERM DISASTER RECOVERY



LTRGs should include representatives from:

- Businesses
- Faith-based organizations
- Professional services such as financial and legal, social services, community advocates, education, and residents

While the LTRG is a mechanism for the municipality to move forward, public-sector participation is imperative in order to have an involved and informed citizenry.

An ideal board would consist of a mix of local citizens, members of the volunteer community, and representatives of the “helping community,” including mortgage, insurance, banking, and construction.

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*What you need in a long-term recovery group is community knowledge and flexibility, an ability to seek solutions. A bureaucratic or government-centric long-term recovery group may not always allow for this.*

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The LTRG should also designate committees; these committees should be led by non-governmental organizations and residents. Key committees are: Unmet Needs/Case Management; Construction and Land Use; Volunteer Management and Coordination; Economic Development.

**Under Connecticut’s Disaster Recovery Framework, the local Recovery Coordinator will be the person to convene a long-term recovery group.** Post-Superstorm Sandy, the State had four local LTRGs, and CT Rises served as the statewide LTRG, providing assistance to communities with an LTRG, as well as communities that did not have recovery groups or unmet needs funding.

### **Importance of DCM-LTRG Partnership**

The interaction between disaster case managers and long-term recovery groups is vital in disaster recovery. LTRGs often coordinate recovery resources for voluntary agencies in a community during the long-term recovery process. It is therefore imperative that clear, collaborative processes and policies are in place for case managers to access resources on behalf of clients.

**Best Practices:** Ocean City NJ’s Long-Term Recovery Group assigned a disaster case manager to walk residents through the often-cumbersome process of applying for the state’s rebuilding program.

There is no single “correct” way to structure the collaboration of DCM and LTRGs. The most appropriate structure is dependent on the nature of the disaster, the local community, the resources available, and the voluntary agencies working on the recovery. The following points should be considered:

- The Disaster Case Manager is the primary point of contact, assisting the client in coordinating necessary services and resources to address complex disaster recovery needs. Therefore, the Disaster Case Manager serves as the central link between the individual and family and the LTRGs.
- LTRGs must ensure that resource allocation is only provided to clients that have been approved through the case management process
- Identifying client information presented through the unmet needs process must be kept confidential. The LTRG shall not provide case specific information to any other entity external to the LTRG.
- Each LTRG should have an unmet needs review process consisting of members experienced in reviewing cases and approving funds according to pre-determined criteria
- There should be a fair and equitable process through which disaster case managers from various organizations may present cases to the LTRG in order to access recovery funds on behalf of their clients
- There should be a standard LTRG unmet needs application used by all Disaster Case Managers for their clients in order to access funds
- LTRGs have the responsibility of case presentation, including the forms and resources specific to the LTRG unmet needs process



### **Case Management Advisory Group**

LTRGs are most effective when they are supported by a case management advisory group. Subject matter expertise of this group may serve one or more of the following functions:

- Provide support, guidance, resource development, and opportunities for training
- Offer the opportunity for peer review of cases to be presented to the unmet needs table.
- Coordinate with the other functions and committees of the LTRG
- Appoint a representative to serve within the LTRG leadership structure. The optimal LTRG structure is dependent upon the needs of the local community as well as the scale, nature, and resources of the disaster and recovery efforts.

Resources such as **SustainableCT** ([www.sustainablect.com](http://www.sustainablect.com)), provide municipalities with a variety of voluntary actions, designed to assist them to become more sustainable. It provides resources and tools that municipalities can use to implement actions, advancing programs for the benefit of all residents. The organization certifies and recognizes municipalities for their ongoing sustainability achievements.

There are a number of ways that disaster case managers can coordinate with LTRGs:

- Disaster case managers from various voluntary agencies access the LTRG through an established unmet needs committee, but operate case management services separately from the LTRG administration and infrastructure
- Voluntary agencies may pool their resources and hire one or more disaster case managers to work as employees of the LTRG
- One or more voluntary agencies may offer to provide case management services to individuals and families on behalf of the LTRG

LTRGs are encouraged to consider other factors, including but not limited to:

- Conflict of interest and dual relationships
- Capacity of the disaster case managing organization to provide services throughout the recovery phase (limited by available resources)
- Capacity of the disaster case managing organization to support the disaster case management personnel (limited by available resources)
- Capacity of the case managing organization to implement services in accordance with National VOAD Case Management Committee Guidance (<https://bit.ly/2C0J8p0>)
- Applicable State and Federal laws for hiring, retention and termination of staff relative to the time-limited nature of disaster recovery
- Equitable access to recovery resources whether the case manager is a representative of the LTRG or of a voluntary organization

### **Rebuilding—Permits and Ordinances**

Planning and permitting services in the aftermath of a disaster will present a challenge to municipalities. Staffing levels in the building and land use departments are a major concern post disaster. Regular permitting operations in the local town halls will be overwhelmed by the volume and range of requests for assistance.

The municipality should consider planning for two approaches to handle the demand. First, if a DRC or Assistance Center is set up in the municipalities, provide staff from the departments and/or trained volunteers. Second, the building and zoning departments should plan for additional staff and extended hours, into the evening and on weekends.

Municipalities should consider entering into contracts or Memoranda of Understanding (MOU) with private companies or other entities, to supplement existing staff resources in the aftermath of a large-scale disaster. Services covered under an MOU could include providing adequate support for recovery-related data collection and mapping, damage assessment, permit review and processing, and property inspection services. Pre-positioning contracts and mutual-aid agreements to support recovery activities should be designed to address the nature of services required; the skills and experiences of staff; requirements for training and certification to ensure readiness and performance.

### **Considerations for Land Use Departments**

- Additional staffing and extended hours including weekend hours
- Mutual aid agreements established with other municipalities
- Ensure land use staff understand DEEP (Department of Energy and Environmental Protection) and NFIP (National Flood Insurance Program) building requirements
- Provide on-line permit process, if possible (many residents may be displaced and living outside of the community)
- Plan for extra staff to handle inspections
- Consider prioritizing disaster plan reviews
- Explore Disaster Ordinance or regulations with the town attorney

### **Disaster Ordinance / Regulations**

In order to establish emergency powers for extraordinary actions facilitating short-term recovery, Disaster Ordinance or regulations may be set in place to help to intervene in matters affecting private property and protecting public safety, and ensuring desired long-term recovery outcomes.

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*Temporary and special regulations are  
at the heart of the early recovery  
process.*

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This type of ordinance is designed specifically to fill a void that often appears during immediate post-disaster hours, days, and weeks when it is difficult to obtain necessary quorums to adopt emergency authorizations to protect public health and safety.

Ordinances can provide special regulatory tools through which a municipality can enact temporary regulations following the declaration of a local emergency. These regulations will strike a balance between regulatory streamlining needed to facilitate recovery and protection of the underlying zoning laws.

Temporary and special regulations are at the heart of the early recovery process. Although state law or town ordinances may authorize certain incidental emergency functions, it is desirable to have a source of regulation enabling implementation of recovery. These can be achieved either through modification of existing regulations to expedite recovery or intervention on matters dealing with private property to protect public health and safety. Among these special regulations are provisions dealing with:

1. **Environmental clearances.** Inland Wetlands, Zoning, and Coastal Area Management are some approvals that residents may need in order to rebuild after disaster
2. **Debris clearance and hazard abatement.** In compliance with state statutes regarding access to private property, a municipality will need to work with the owners to remove debris appropriately and in accordance with the law
3. **Damage assessment and placarding.** Assessing damage and classifying the level of damage must be consistent with FEMA's definition for affected minor, major and destroyed structures (see section on Damage Assessment). It is important to identify damage severity and what type of information is needed to assure public health, access and safety.
4. **Temporary use and repair permits.** This type of permitting will aid in the immediate restoration of critical facilities in an area adversely impacted by a major disaster (police, fire, emergency medical, or emergency communications facility). The placement of a recreational vehicle, trailer or a short-term storage facility on a residential or commercial property for use during rebuilding is an example of a temporary use permit.
5. **Deferment of permit fees for repair and rebuilding.** Fees for repair and reconstruction permits may be deferred until issuance of certificates of occupancy. There is often pressure to waive processing fees after a disaster when victims are unsure of their sources of financing for rebuilding. As an alternative, local governments defer fees to allow repairs and rebuilding to continue. Deferral of fees until occupancy permit issuance allows time to locate alternate funding sources without impacting necessary revenue flows to the municipality.
6. **Continuity of nonconforming buildings and uses, accompanied by safety upgrades.** In many older parts of cities and towns, buildings might be nonconforming legally in terms of use, height, number of stories, lot area, floor area, residential density, or other zoning requirements. This can be more common in beach communities and neighborhoods with rental properties. In theory, disasters are seen as an opportunity to eliminate legal nonconforming buildings and uses. In reality, following a disaster, property owners may seek to

reestablish the previous development pattern, including nonconforming buildings and uses. It is critically important to determine the existing programs and how they can be used to enhance hazard mitigation and public safety.

7. **Development of moratoria to assure public health and safety.** A moratorium is a temporary hold, for a defined period of time, on the issuance of building permits, approval of land-use applications or other permits and entitlements related to the use, development, and occupancy of private property in the interests of protection of life and property. This approach may be utilized to allow an examination of existing building and life safety codes. A new development moratorium might be useful based upon the results of damage assessment and recommendations from the municipal Building Official and the Recovery Coordinator. If all inspectors are working on disaster assessment, daily business tasks may need to be put on hold.
8. **Emergency contractor certification.** The Purpose of this measure is to reduce unscrupulous post disaster predator activity. It requires contractor certification in disaster clean up and reconstruction. In this process, the town or city verifies that contractors are properly registered and/or licensed with the state contractors' licensing agency of the state. Contractors must comply with state licensing.

Although temporary regulatory modifications outlined here are associated with the municipal code, federal and state disaster assistance will be contingent upon compliance with requirements of federal laws and programs, such as the National Flood Insurance Program, Stafford Act, National Environmental Policy Act, National Historic Preservation Act, and Endangered Species Act.

Changes to local ordinances, though temporary, will not change these federal requirements. For a detailed analysis of 2018 Connecticut Regulations and Recommendations for Future CT Regulations, see the University of Connecticut Institute for Resilience and Climate Adaptation (UConn/CIRCA), Law and Policy White Papers: "Statutory Adoption of Updated Sea-Level Rise Scenarios," "Height Restrictions on Elevated Residential Buildings in Connecticut Coastal Floodplains," "Floodplain Building Elevations Standards – Current Requirements and Enhancement Options for Connecticut Shoreline Municipalities," and "Oceanfront State Coastal Management Programs." These were produced by UConn Law School as a part of a "Municipal Resilience Planning Assistance Project Grant" funded by CT CDBG-DR.

### **Residential Repair and Construction**

Bridgeport recovery coordinators noted that they needed

"... someone who specializes in construction management, available during the process; this would have avoided duplicating services, poor product and unnecessary repairs."

Ideally, recovery coordinators and long-term recovery groups should have access to a professional construction advisor. This person should not be associated with municipal government.

Bridgeport's observations were certainly not unique to Bridgeport; many case managers had little or no ability to oversee or gauge projects, nor were all unmet needs groups fully aware of construction needs. Moreover, in some cases, the DCM agency acted as the contractor.

- CT Rises had two construction professionals available (beginning in late 2014) who provided scope of work guidance and reviewed contractor quotes, in compliance with all local and state requirements
- CT Rises' construction verified that damage was disaster-related and not the result of deferred maintenance
- Bids were reviewed and all contractors needed to be in compliance with insurance, etc. Typically, at least two bids were required for repair costs between \$2,500 and \$7,500 and three bids for projects over \$7,500. This allowed homeowners to work with a contractor they felt comfortable using rather than needing to go with the lowest bidder.

### **Mold and Standing Water**

- Even in homes that may have had slight damage or only basement flooding, mold can cause pervasive and serious health issues.
- Mold is especially dangerous for people with existing breathing problems caused by allergies or asthma. High levels of mold can cause problems for people who are relatively healthy. Both the CDC ([cdc.gov](http://cdc.gov)) and the CT Department of Public Health ([portal.ct.gov/DPH](http://portal.ct.gov/DPH)) provide information and details on mold and environmental health concerns.
- In addition to health complaints, mold damages building materials, goods, and furnishings as it grows. Mold growth and moisture may eventually compromise the building's structural integrity. Because of potential health concerns and damage to property, mold should not be allowed to grow and multiply indoors.
- Damage may be done by one inch of floodwater. Mold is often hidden in building and home materials. Pulling up sections of carpet and padding, of wallpaper and wall board or sheet-rock is necessary if mold is present. Molding, floors and hollow core doors also need to be removed and examined. Crawl-spaces and attics are prime spots for growth. The growth can be identified by smell as well as color and texture. Generally, a mold growth area over 10 sq. feet should not be attempted for clean up by a homeowner or volunteer group.
- One very important step that all homeowners need to remember is to document damage. All flooded areas, all home contents and especially all areas that are hidden (e.g., mold beneath rugs) need to be photographed. Post Superstorm Sandy, mold abatement cost NGOs and homeowners millions of dollars.

### **Supporting Local Contractors and Builders**

While residents may be able to hire outside area contractors for less money, local contractors are likely to be more familiar with local building codes (particularly important for repairing and rebuilding in flood zones) and better able to navigate local building departments. Where the price difference was not significant, home owners often opted to "pay a little more" for work performed by someone local. It was also easier to check references and to contact contractors should additional work be required.

## PREPARING FOR LONG-TERM DISASTER RECOVERY

Construction professionals can and should help with site supervision for volunteer repair and rebuild.

- CT Rises was able to use local contractors to oversee and help with volunteer projects much to the advantage of volunteers, the homeowner and the funding agency
- These contractors enhanced the recovery mission by volunteering their time and professional expertise
- Discounted materials and construction donations were obtained through affiliation with local contractors. Independent contractors also provided pro-bono services on behalf of residents, including: Providing residents with a scope of work for no fee
- Advising on permitting and zoning procedures
- Referring residents to charitable resources
- Providing cost estimates on behalf of residents needing to apply for grants (HMGP grants required estimates of work prior to acceptance of grant requests. These estimates could cost up to \$5,000)

Municipal personnel should provide general guidance to residents on choosing and working with a contractor. This information can be made available in land use departments, posted or on websites, social media sites and at public gathering places such as cafes and libraries.

- Any claims with contractors should be reported to the CT Department of Consumer Protection
- In addition to 2-1-1 services, each town should have a local post-disaster hotline available to answer resident questions and handle complaints related to disaster repair
- All residents need to be educated on contractor fraud or unethical practices including being overcharged for work
- Most residents have never undertaken such a large and expensive repair and therefore may not be familiar with overseeing the work of a contractor
- MARCs should have building officials or construction professionals available to answer questions. Municipalities should consider conducting informational meetings with residents to outline how they should approach rebuilding and repair.
- Outreach methods such as the use of social media and the distribution of pamphlets should also be considered
- Copies of **Contractor Fraud Checklist** (see Appendix 3) should be made available in Planning and Zoning, Building, Town and City Clerk offices, social services departments and senior centers. LTRG should also provide this checklist to the residents they serve. Be sure to have them check for lead, mold, and asbestos when considering abatement.

See **Appendix 3, Contractor Fraud Checklist**

### **Municipal Volunteer Recruitment and Management**

Municipalities such as Bridgeport that had a robust Community Emergency Response Team (CERT), leveraged their teams to perform basic post-disaster functions such as muck-outs, stair and deck repairs, debris removal, and site clean-up.

Seasoned volunteer groups can help communities manage ‘spontaneous’ volunteerism by providing mentoring and training that will allow residents within the community to assist in their own recovery. Lessons learned by these local volunteers can form the basis of a Community Organization Active in Disaster (COAD), or add capacity to existing CERT Teams that will provide greater resiliency to the community.

Municipalities may also look to COADs for assistance. These local groups take on the role of Long-Term Recovery Committees and undertake preparedness as well as recovery operations.

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According to a 2013 FEMA report, an estimated 173,544 volunteers had invested more than 1 million volunteer hours in Sandy recovery efforts. The value of their contributions was estimated to be over \$30 million.

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Local groups, such as CERT, communicated with local recovery leaders about emerging needs and helped identify residents in critical need.

Bridgeport found that having local groups active in repair and other volunteer activities served dual purposes: it gave people hope and optimism and it helped connect residents and communities with disaster resources.

The State’s Disaster Recovery Framework encourages recovery coordinators to include planning for and deployment of local and state-wide volunteers.

- In 2014, CT Rises coordinated with volunteer organizations such as Team Rubicon, Mormon Helping Hands, as well as UMCOR/NYAC, World Renew, and HomeFront
- Activities undertaken were: debris removal; roof repair and replacement; basic interior and exterior repair; site clean-up; moving of household items, door to door canvassing, and spiritual care

Local Recovery Coordinators were encouraged to use volunteers in community recovery. The use of multiple groups can have a huge positive impact on recovery. Residents should connect with local



United Way, and municipal office of community/social services to determine the best way to proceed and connect.

### **Pre-Event Volunteer Identification and Capacity Building**

Expanding the number of CERTs and providing continual training in recovery skills, including carpentry and muck-out, will help meet basic residential recovery needs. Identifying other volunteer recovery partners through faith-based or civic organizations—and combining their efforts with CERT Teams is a good way to expand capabilities. Identifying a volunteer recovery coordinator pre-disaster is recommended. Local CERT teams or volunteers can also help to undertake door-to-door canvassing that will help local Recovery Coordinators better understand the scope of damage and needs, and will help to communicate to residents how and where to find services.

For additional information on the State’s Citizen Corps Program see the “Citizen Corps Program Manual” on the DESPP/DEMHS website. (<https://bit.ly/2JrjUIM> )

With LTRG and CT Rises involvement:

- Permits were obtained on behalf of the homeowner and inspections scheduled (some of our local building officials were open to working Saturdays to accommodate volunteer work)
- On-site licensed contractors were used who both scoped the project prior to volunteer repair or rebuild and remained on site to make sure work was properly completed
- If work could not be completed, case managers had the ability to pay contractors to make sure work was completed

### **Faith-based and Non-Governmental Organizations**

The prevalence of faith-based and non-governmental organizations (NGOs) in communities, and their ability to provide needed assistance following emergency operations, is a critical recovery resource. Many of these organizations are more responsive to the diversity of needs in the local community. Throughout the recovery process, nonprofit organizations and volunteers play key roles in mitigating effects of the initial disaster and preventing subsequent crises.

Polls show that during times of crisis, the majority of Americans – nearly 60% – say they turn first to a religious leader for comfort and guidance.

In the model by GEMA (Georgia Emergency Management Agency) described above, faith-based organizations partnered with emergency management to prepare and respond to disaster (see <https://bit.ly/2WRPnFC> ). These types of partnerships can make a positive difference in recovery assistance provided through non-governmental organizations include clothing, goods, money, temporary shelter, mental health and spiritual services, as well as volunteer repair and rebuild, child care and much more.

### **Considerations and Recommendations:**

- When developing or updating emergency preparedness plans, municipalities should be aware of the availability and capabilities of faith-based organizations

## PREPARING FOR LONG-TERM DISASTER RECOVERY

- Communities should engage with faith-based and NGOs in disaster and recovery planning and exercises
- Recovery services needed after a disaster sometimes extend far beyond the traditional boundaries of emergency relief (see below)
- Coordination among resource providers, emergency personnel and faith-based organizations should be enhanced
- Soliciting and managing cash, material donations and volunteer services are key to effective disaster response
- The ability of faith-based organizations to respond will depend on the magnitude of the disaster and the extent of damage they sustain to their own operations
- As discussed in this guide, development and training of Community Organizations Active in Disasters (COADs) can enhance preparedness activities
- The development and training provided by Community Emergency Response Teams (CERT), provide great benefits through basic disaster response skills, such as fire safety, light search and rescue, team organization, and disaster medical operations.

### How Faith-Based and NGOs Prepare for Disaster Response and Recovery Activities

- Take stock of the organization's capabilities
- Expand resources and abilities to meet community vulnerabilities and anticipated disaster needs
- Partner with other organizations
- Engage in training (Long-Term Recovery, CERT, Rebuild and Repair, Muck-out, Spiritual Care)
- Develop a preparedness and recovery plan
- Letting municipal Emergency Management Directors (EMD) and Social Services agencies know how they can help with recovery efforts
- Staying in contact with members before, during and after a disaster: their information helps to keep EMDs informed and helps to form response
- Partnering with Long-Term Recovery groups and other aid providers, during recovery, if a LTRG has been formed prior to disaster. This will aid in gauging and addressing immediate needs of residents and planning for the challenges of recovery.

*Faith-based organizations can be key to providing and receiving important information.*

**Best Practices: Those preparing emergency preparedness plans need to better understand the availability and capabilities of faith-based organizations.** Identifying disaster survivors, their needs and the resources to address those needs is critical to a response effort. Incorporating an inventory of local faith-based organizations and their contact information into disaster plans is recommended. Ideally, the nature of their facilities, their capabilities, and prior experience would be included in the plan.

### **Faith-Based Organizations and Disaster Planning**

Thurston County, Washington, has actively involved faith-based organizations in emergency planning since 2006. In addition to quarterly meetings to discuss disaster planning, Thurston County Emergency Management (see <https://bit.ly/2LBcteC> ) conducts a multifaceted training and education program in disaster ministry and support for the long-term recovery process.

“The purpose originally was getting the faith communities to realize where they could help out in a disaster or prior to a disaster. We gave them training at the personal level so they could prepare their congregation, and then talked to them about how they can help others and educate them on what responders do and what the role of emergency management is. We had a church host the initial gathering for us, and we had booths with educational information and supplies. It was a way to bring them to the table and make them more of a partner in emergency management.”

—Vivian Eason, County Emergency Management Coordinator.

Eason said the county preparedness training at churches, works to form relationships between faith communities, emergency management personnel and first responders. The county also provides a wide array of education opportunities, such as ham radio training and shelter training in coordination with the American Red Cross.

“We have to be ready to take care of the whole county,” she said. “Faith communities are often in select areas, so we are trying to give them ideas on how they can be better prepared to help the folks in their community, or maybe just stand up to be a shelter if needed. The more hands on deck, the better.” (from *Churches Play a Growing Role in Emergency Management*, Justine Brown. Emergency Management, April 28, 2015)

### **Donations Management**

Communities can easily find themselves challenged by unsolicited donations. After a large apartment complex fire in Bridgeport, donations filled an entire ball field. Storing and distributing such largesse is sometimes overwhelming, with the result being that items cannot reach those who need them most.

Public messaging post disaster should encourage donations to NGOs or cash donations rather than donation of goods. Even with consistent messaging, donations still may arrive.

Pre-planning should include identification of available warehouse facilities—either locally or regionally. The State maintains a Memorandum of Agreement with Adventist Community Services, which specializes in warehousing of donations.

Communities can also work with regional Recovery Coordinators to locate off-site warehousing and distribution centers.

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Social media has helped in matching resources to needs. Several communities have websites devoted to assisting in managing donations. Better tools are needed to track areas of need and available resources.

CT Rises worked with St. Vincent de Paul Society to provide home goods to CT residents. This program was called “House in a Box” and provided everything from beds and mattresses to plates and towels. A local business owner in Milford donated the use of an empty warehouse. Disaster case managers helped match these items with residents in need. The total value of goods distributed was estimated to be around \$85,000.

### **Best Practices: Social Media**

Utilize social media platforms as soon as possible, post-disaster, to identify necessary items and drop off points for in-Kind donations. Planning for re-distribution can be done in cooperation with VOADs and local non-profits.



## 7. ECONOMIC RECOVERY

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Business recovery is important to a community. Businesses can also play a role in recovery operations by providing leadership and management skills, providing material goods and services to impacted residents and communities.

Even if businesses escape the brunt of storm damage, businesses are still vulnerable to economic downturns due to lack of consumer confidence.

Local economic development departments, commissions and local business organizations should participate in preplanning and recovery operations. During recovery, most towns rely on economic development offices to also manage grants for residential rebuilding.

### **Role of Local Economic Development Agencies**

Economic development offices will be tasked with providing guidance to residents seeking state and federal grants such as CDBG-DR and HMGP and other recovery resources such as the Small Business Administration's Disaster Loan Program (SBA).

## PREPARING FOR LONG-TERM DISASTER RECOVERY

- Most economic development departments were found to be understaffed; personnel were required to take on the added role of grants administrator while continuing to do their regular duties. In towns like Milford, residents looked to the Economic Development Director as their resource for direction and assistance.
- Management of HMGP applications and mitigation activities (also including acquisition applications) are extremely time-consuming for municipalities.

While recognizing that the impact on local economies was not profound, post-Sandy, there is still a possibility a future disaster may cause more wide-spread business downturns and failures.

- Small businesses likely to fail prior to a disaster will have a harder time post disaster. For example, looking at the states affected by the Mississippi River flooding, 262,555 businesses—95% considered small—had a worse than average financial outlook, making it even more difficult if they were impacted by the disaster.
- As noted earlier, (Business Preparedness and Recovery), according to a study in 2007 of 2,500 businesses, 71% of small businesses did not have a disaster plan in place; 64% said they did not need one.
- It falls to Economic Development departments to work with the local chambers, economic development commissions, and organizations, to help ensure that businesses are both prepared for a disaster and the municipality is able to assist the business community to survive, post-disaster.

In pre- and post-disaster planning, Economic Development leaders and municipal planners need to address post-disaster rebuilding in their plans.

### **Guidelines Toward Developing a Pre-disaster Plan**

Several economic development planning guides were reviewed (Fairfax, VA; San Francisco Bay Area Recovery; and Restore Your Economy, compiled by the State of Florida), and many use the following steps:

- Identify a lead economic development agency
- Hold kick-off meetings with all economic recovery stakeholders
- Think strategically about how a disaster could affect economic development
- Propose action strategies and steps
- Compile contact information
- Develop a list of funding sources
- Identify zoning regulations that may need to be altered post-disaster to better enable critical businesses to operate
- Provide ongoing education opportunities for businesses to adopt pre-disaster practices
- Follow up with a plan

### **Post-Disaster Business Revitalization**

In a recent survey of Sandy-impacted businesses within the Rockaway Peninsula in the Borough of Queens, 300 businesses were contacted to discuss their recovery needs. The most frequently stated issue for all surveyed businesses was the need for financial assistance to repair and rebuild their

livelihoods. Of those surveyed, Hurricane Sandy had forced 90% of all businesses to close immediately, and almost 60% of those had remained closed for at least four months after the storm.

This reluctance was driven by either existing indebtedness or significant doubts about their ability to recapture a lost customer base. This issue presents a significant challenge for many business assistance programs, especially federal loan programs. Planners, EMDs, businesses, business associations, and economic development commissions should become familiar with the disaster assistance available through Small Business Administration (SBA). A large-scale economic disruption may necessitate a more strategic and focused approach.

Below are considerations on helping the business community to rebound:

- Immediately following a major disaster, a recovery center should include resources to meet the pressing needs of local businesses, particularly when a large number have been affected.
- Centers should be set up to provide an integration of local, state, and federal resources available to businesses—often small and medium-sized firms—after an incident to help them recover.
- The centers provide an important role in assisting impacted businesses with critical recovery information and resources such as financial and business counseling services and information on utility restoration
- Often guided by trained business counselors who have the information or dedicated commitments from a broad suite of assistance resources
- Recovery centers can do much to help small and medium-sized businesses secure financing and technical assistance in short-term and gap-financing. Traditional loans are considered risky for small businesses in the immediate aftermath of a disaster. In the short term, small businesses need access to financing with low interest and flexible terms.
- Gap financing provides businesses with working capital until they can secure funds from other sources, such as insurance claims and other long-term financing sources
- A Business Emergency Operations Center or Network Background (BEOC) facilitates communication with businesses and industries, as well as owners and operators of critical infrastructures and key resources, to enhance emergency management efforts
- BEOCs support that relationship and coordinating private sector involvement and support during a time of crisis
- BEOCs work with businesses to improve their disaster preparedness; improve communication with business and industry before, during and after disaster events; rapidly develop sound economic-impact estimates to support decision making and requests for business assistance
- An effective BEOC Network could work with businesses to improve their disaster preparedness; improve communication with and between business and industry before, during and after disaster events; provide a venue for training and building of relationships between and

## PREPARING FOR LONG-TERM DISASTER RECOVERY

among businesses and support organizations to enhance business continuity; coordinate response efforts to assist businesses in their efforts to return to normal operations as quickly as possible; and help coordinate overall emergency response and resilience efforts.

- A “buy local” campaign is encouraged, post-disaster, to help support local business recovery
- During Sandy recovery, many case managers tried to hire and source materials through local businesses

### **Best Practices: small business administration (SBA)**

Low interest loans may be available from SBA for businesses. Be sure to communicate this pre- and post-disaster to your local Chamber of Commerce, Economic Development Commission, and other stakeholders.





Photo: Fox News

## 8. MUNICIPAL POST-DISASTER MITIGATION: PLANNING AND ACTIVITIES

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HMGP funding is available state-wide after a Major Declaration authorizing Public Assistance. In addition, FEMA has two annual mitigation grant programs: Flood Mitigation Assistance and Pre-Disaster Mitigation Grant Program. More information on these programs can be found in the State Recovery Framework and on FEMA.gov.

For residents looking to mitigate homes, there is currently little funding available to help underwrite or defray costs. FEMA HMA (Hazard Mitigation Assistance) did provide some non-Sandy related mitigation funding to cities, including Milford CT. Yet post-disaster mitigation is the most expensive and, in terms of whole-community resiliency, is less effective than pre-event mitigation.

Many municipalities impacted by Sandy utilized CDBG-DR funding to better secure municipal facilities and bolster infrastructure, which will help harden these areas. But these municipalities and others are still vulnerable to future disasters.

There are activities that can be undertaken that may help lessen the impacts of future storms.

Altering zoning regulations to limit building density in high-risk areas is effective, and can also involve efforts to lower density in risk areas including zoning against multi-family homes.

## PREPARING FOR LONG-TERM DISASTER RECOVERY

Municipally-owned properties in high-risk areas should be restricted to open space whenever possible. The number of foreclosures increased during the aftermath of Sandy due to unpaid taxes on properties in high-risk areas. Rather than selling these properties, municipalities should consider reverting the property to open space, or as in one case, allowing residents to use the property for off-street parking.

Ensure homes and businesses are being built to comply with updated national, state, and local building codes, and zoning ordinances. Businesses should conduct preparedness workshops through Economic Development Commissions, Chambers of Commerce and Rotary Clubs or other local business organizations.

When public forums are held for residents to discuss the importance of taking preventive steps to lower risks, highlight precautions such as:

- The value of elevations prior to disaster
- The importance of elevating mechanicals out of harm from flooding
- Applying for HUD grants through municipalities and other outside funding sources to assist in such pre-disaster activities for lower-income families in high-risk areas
- COADs or CERT teams providing assistance for some activities in some cases
- Simple and inexpensive ways to mitigate loss, such as water-sealing garages and basements which may help to prevent the accumulation of mold
- Install or repair sump-pumps
- Understand the types and limits of their insurance policies. Renters, in particular, are sometimes unaware they are renting in a risk area with the potential for loss. The importance of carrying renter's or contents insurance should be encouraged as well as the need to plan for displacement.
- Advocate for more federal spending on mitigation for low- to moderate-income families in flood-prone areas as well as for hardening essential infrastructure and barriers.
- Plan for more affordable housing as a way to help residents relocate out of high risk areas; this is particularly important for vulnerable residents
- Undertake acquisition and hazard mitigation planning

Most post-Sandy activities centered on returning residents to their homes; while there were some acquisition activities, most acquisitions were initiated by homeowners for financial reasons.

### **Best Practices: Code Compliance**

If damage exceeds 50% of assessed value, a property will most likely be rebuilt to meet all current codes (including building, fire, land use, etc.)

Municipalities must look to bolder mitigation activities to ensure repetitive loss areas are able to withstand future storms. More aggressive planning may be needed to identify areas where a gradual relocation of residents and a return of the area to its natural state must take place.

## PREPARING FOR LONG-TERM DISASTER RECOVERY

While the issues are complex, municipal planners and EMDs in coastal areas need to plan for possible relocation activities in high-risk areas. Such planning can include:

- Identifying high-risk areas
- Understanding acquisition programs through both HMGP and CDBG-DR
- How to market these programs to residents in high-risk areas
- Identifying affordable housing options near, but outside, flood areas
- How to give priority to the most vulnerable families for relocation to out-of-hazard zones

Challenges facing municipalities included hesitation on promoting acquisition, understanding acquisition programs, and identifying areas where acquisition could work for the municipality, in the long-term. For many towns, the post-disaster approach was wholly reactive—missing an opportunity to be proactive in redesigning neighborhoods to meet the realities of climate change.

### **Best Practices: Acquisitions**

An acquisition or “buyout” program can result in upgraded housing, additional open space and quality flood prevention. Keep an open mind about these programs. Consultation with DESPP/DEMHS is recommended.



CT Post: Point Beach, Milford, CT.

## 9. HEALTH IMPACT ASSESSMENTS (HIAs) AND ACQUISITION

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In a study for Hoboken, Rutgers prepared a report, based on survey results, that tracked residents' attitudes towards repetitive local flooding as well as a desire for open space and reduced risk. This survey allowed residents and planners to assess flooding's impact on health. The study also assessed public and governmental attitudes about acquisition and other mitigation activities. Such surveys can help community stakeholders arrive at solutions that mitigate risk and increase community resiliency and overall health.

The survey helps residents to understand both the human and financial toll of repetitive flooding by asking questions about missed time at work, missed medical appointments, changes in diet and exercise as well as mental stress due to flooding. This information, combined with data on actual costs associated with minor flooding losses, help residents understand the realities of living in flood-prone areas.

Additionally, these surveys help planners gauge attitudes towards establishing greenways as well as providing understanding on what types of acquisition programs might motivate residents to move out of vulnerable areas.

Rutgers has also used HIAs to assist recovery planners and municipal leaders to better understand their own attitudes and municipal costs—both short-term and long-term—of property acquisition. In a study for post-Sandy acquisition for Mystic Island, Rutgers published report under their "Planning Healthy Communities Initiatives" that provides decision-makers with an opportunity to understand the impacts of decisions on affected communities, and to consider recommendations for how the proposed activities and changes can best support public health, health equity, and environmental justice. See (<https://bit.ly/2BXQ6cN>). In this report it was suggested, based on their surveys:

## PREPARING FOR LONG-TERM DISASTER RECOVERY

- Buyouts should be clustered in a geographic area that result in greatest potential to reduce storm-related impacts. (i.e., most vulnerable to storm impacts and fewest elevated homes)
- Social services, particularly mental health services, should be included as a complement to a buyout program and targeted to lower income, less educated populations
- Buyout programs should be funded and readily activated and offered to residents quickly after storm-related disasters occur
- Uses for the new open space that will provide physical health benefits and gathering places for community-building and public events should be considered
- Focus on key risk areas and at-risk populations in planning for acquisition

The effects of post-disaster recovery on specific vulnerable sub-populations included:

- Prioritization of buyout areas based on health and risk reduction, considering socially vulnerable populations
- Quantify the impact of open space on nuisance flooding
- Impact of buyouts on neighborhood quality-of-life factors
- Health impacts for households who accept buyouts
- Effects of resiliency strategies on local and regional economy
- Comparison of resilience strategies vs. doing nothing (opportunity cost)

## 10. DEFINING AND FOSTERING COMMUNITY & MUNICIPAL RESILIENCE

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As a part of their mitigation planning, Connecticut communities are required to assess area risks. These reviews help Emergency Management Directors develop actionable response plans and identify emergency resources and capacities. Hazard mitigation planning also involves devising strategies for building and land use that reflect the need to move towards more sustainable communities.

### Risk Assessments

In developing disaster recovery plans based on risk assessments and mitigation plans, planners should assess community resiliency with similar urgency. Research into community resilience has identified different resources that define how well a community is poised to recover from disaster:

1. **Social capital**, measured by the levels of trust and engagement among community members; it is the strength of these types of relationships that comprise the sense of community that leads to greater resiliency through greater access to resources and social support.
2. **Economic capital**, not only about overall income, savings and employment but also the degree in which economic capital is disbursed among diverse and vulnerable populations.
3. **Natural capital**, the natural environment of the community and includes the ability of the community and individuals to withstand the effects of a disaster. This includes hazard reduction activities, including protecting vital resources and infrastructure, elevating homes or dis-allowing development in areas of high risk.
4. **Community competence**, the capability of local and state political leaders, businesses and community organizations to manage in times of crises *and* to work collaboratively

(from *How Firm Responses to Natural Disaster Strengthen Community Resilience: A Stakeholder-Based Perspective*, SAGE, 2016.

See <http://journals.sagepub.com/doi/abs/10.1177/1086026616629794> )

(<https://bit.ly/2Fojko3> )

### Hallmarks of Resilient Communities:

- Engagement at the community level, including a sense of cohesiveness and neighborhood involvement or integration
- Partnership among organizations and businesses, including integrated pre-event planning, exercises, and agreements
- Sustained local leadership supported by partnership with state and federal government
- Effective and culturally relevant education about risks
- Rapid restoration of services and social networks Individual-level preparedness and self-sufficiency
- Targeted strategies that empower and engage vulnerable populations
- Financial resiliency of families and businesses, and efficient leveraging of resources for recovery.

With an understanding of both the strength and weaknesses of communities, recovery planners can undertake steps that will help to bolster resiliency.

### **Natural Capital and Hazard Reduction**

Sea level rise and the effects of climate change on weather may force populations to migrate away from repetitive flood areas. Sea levels in New England are rising at an alarming rate, yet post-Sandy rebuilding remained primarily focused on rebuilding in place.

Municipalities are required to have (or be included in a multi-jurisdictional) FEMA-approved Natural Hazard Mitigation Plan to be eligible for federal disaster funding. Inclusive planning that moves towards greater coastal resiliency through a combination of mitigation and reduction of housing density in high risk areas is encouraged.

Acquisition of repetitive loss properties in Connecticut is often largely based on the economic realities of the homeowners and may not be reflective of long-term planning by municipal leaders. It is time to move towards inclusive risk reduction planning, in coordination with residents, while at the same time identifying and developing affordable housing options away from high-risk areas.

While individual homes recently rebuilt to FEMA standards may be able to withstand the next disaster, many are still not resilient. Municipalities that rely on tax proceeds from coastal areas could find themselves facing lean times should these areas be struck by another storm; preplanning is a way to chart a future that allows towns to remain vital long into the future.

Even in areas where homes were mitigated, risk remains due to potential hurricanes, continual beach and land erosion. Communities should look to:

- Zoning changes that encourage less density in risk areas
- Community-wide meetings to discuss post-disaster options for homeowners
- Community-wide engagement in planning resilient communities

Communities must chart their own future through a transparent and inclusive approach to hazard reduction planning.

### **Increasing Social Capital**

Following Sandy, communities that had developed a pre-disaster social cohesiveness were better able to meet the challenges of recovery. In communities throughout the State, local organizations—particularly those in beach communities—provided advocacy not just with local leaders but at the State and Federal level. Recovery coordinators and local leaders can rely on these groups to help get information out to the community and to help recovery personnel better understand the obstacles to recovery.

Local faith-based organizations assisted their local residents by providing spiritual care and material assistance. State-wide, the United Way provided direct funding. In both Bridgeport and Milford, United Way helped guide the development and operation of the LTRGs. But more could have been done. Many local organizations may not have known how they could help. As the local chairman of

a philanthropic organization said: “I didn’t know that anyone needed anything because no one asked.”

The State Disaster Recovery Framework identifies roles and establishes recovery partnerships on a local, regional, state and federal level. Long-term recovery should be incorporated into state-wide emergency drills. Through exercises, municipalities will better understand how these partnerships work and will be able to anticipate gaps in available resources.

Individual resiliency should be promoted by providing information to residents, especially those in high-risk areas, on the costs associated with post-disaster reconstruction. It was found that people not only under-assessed risk (“It hasn’t flooded here in over 50 years”) but under-assessed costs (even with insurance) associated with a devastating loss.

### **Economic Capital**

A central defining factor in establishing which residents would be considered vulnerable is income. The costs associated with disaster are high, much higher than most people may assume. Middle income families were just as challenged to meet these costs as lower-income residents. Housing costs in the State remain high as do transportation costs. For many residents housing costs were over one-third of their monthly income. This fact is supported by United Way’s ALICE report (Asset Limited, Income Constrained, Employed), which finds that 35% of families are struggling to get by.

Housing costs take up too much of a family’s income; the result being that even middle-income families are unable to recover from disasters without significant outside financial assistance.

The lack of affordable housing options across the state remains an impediment for easing housing density in many coastal areas, and remains a barrier for older or lower-income people to move out of repetitive loss areas.

### **Community Competence**

The ability of local leadership to manage post-disaster is increased when leaders undertake disaster preplanning and capacity building. Disasters, especially weather related, are more and more frequent; yet local leaders need to learn to address the urgent and long-term needs of their residents. There are resources including a growing number of studies on recovery processes and there needs to be continual improvements and integration of best practices as well as a need for better recovery tools and education.

- CT Rises has developed software tools that allow for a more integrated approach to client recovery and resource planning. These tools allow for a more transparent tracking of needs and demographics, while allowing for better donations and volunteer management.

Federal and State guidance and coordination through the Disaster Recovery Framework and the State Long-Term Recovery Committee has helped communities better respond to disasters. The focus on preplanning and capacity building by State, Regional and Local Recovery Coordinators will do much to increase community resiliency.



### **Individual Resiliency and Self-Assessment**

An overlooked aspect of preparedness and resiliency is making sure residents understand not only the risks and procedures for keeping themselves safe, but that they understand what they will be facing in the event of a devastating event. In Sandy, residents and municipal leaders for the most part, were unaware of the true costs of this disaster.

Operation Hope, a national organization focusing on empowering underserved communities, has prepared an online toolkit for assessing personal disaster resiliency (<https://bit.ly/2wxCBwx>). This type of framework was used at town meetings with residents. They reviewed the costs associated with displacement and rebuilding, as well as the limitations of insurance, and the added costs of mandated mitigation. Taken aback by the financial implications of a disaster such as Irene and Sandy, residents began to consider undertaking mitigation activities prior to a disaster, or to consider options for re-location away from high-risk areas.

If more funding was available to help lower income residents mitigate and secure their homes with activities such as relocating mechanicals to higher levels, it could greatly reduce overall community recovery costs.

Understanding the implications of long-term displacement (as well as the implications for real estate values and increased costs for insurance), helps people make better decisions regarding the long-term viability of living in high-risk areas and encourages pre-event mitigation activities. Residents who live in these areas need to have an understanding of the obstacles and challenges they will face should a disaster occur.

It is important that municipal recovery planners understand what individuals may face in post-disaster rebuilding, including:

- How long the family can be sustained if they are paying rent for a long period of time (in a declared disaster, residents may be able to secure rental assistance through FEMA during the first 18 months)
- Awareness of mitigation costs. Depending on the availability of funding, the majority of mitigation costs may be the responsibility of the homeowner (there is \$30K available through NFIP/ICC)
- Awareness that flood insurance policies cover Replacement Cost Value only
- Flood insurance or homeowners' insurance premiums may increase due to a flood loss
- Property and home values, particularly in repetitive loss areas, may go down
- Residents may not be able to keep up with increased insurance costs and possible increases in property taxes
- Residents need an understanding of SBA's Disaster Loan Programs in a declared disaster; these loans are available only to those with good credit and income; and are only available to repair home and bring it back to its pre-storm condition (excludes rent, and mitigation projects). SBA loans are available under a Major Disaster Declaration, authorizing Individual Assistance and for smaller disasters following an SBA disaster declaration.

## PREPARING FOR LONG-TERM DISASTER RECOVERY

- While there are programs that help with some of the costs associated with a catastrophic loss in the event of declared disaster (and some funding in non-declared), residents are facing a long road to recovery with out of pocket costs that can exceed their savings.
- Operation Hope uses an online questionnaire to help residents find their resiliency score; based on that assessment and what residents experienced post Sandy, the following guidance was developed:

### **Self-Assessment Guide to Resiliency**

- How secure is your employment?
- Do you live in a designated flood plain, and if so, does your home meet all current codes for homes in a floodplain?
- Do you have sufficient savings that you can access in the event of long-term displacement?
- Do you have a good credit score, sufficient income and employment records should you need to secure a loan, realizing that home equity may not help if your home is badly damaged?
- Are you fully aware of what your insurance policies do and don't cover?
- Do you have enough coverage to cover the costs of severe damage?
- Insurance proceeds are usually, for major losses, provided as a reimbursement and can be used only for designated repairs, not living costs or other costs not covered by your policy.
- If you cannot return to your home, do you know where you will be able to live for 3 months or more?
- Do you have access to proper transportation if you are living away from your home?
- Will your children have access to transportation to and from school?
- Will you be able to manage your pets?
- For those with limited mobility; what are the availability of suitable accommodations?
- Do you know what the building requirements are for your area should you need to undertake major repairs or rebuilding?
- Do you require waivers for non-conforming uses, such as on-site apartments or structures?
- Are you aware of flood plain building codes including elevation heights?
- Are you up to date on mortgage and tax payments? Delinquencies may cause you to be unable to access insurance payments or to begin rebuilding
- Do you know how much money it would take to rebuild your home (and mitigate if required) and how much money may be required to live elsewhere while your home is being rebuilt? (In flood zones, NFIP only covers ACV and does not cover mitigation).
- Once a home is rebuilt; there may be additional on-going costs such as increased property taxes, and increases in insurance—is income sufficient to bear these costs?
- If you are a renter, do you have renters/contents insurance?
- As a renter, do you have the financial ability to relocate—consider the costs of moving; first and last months' rent and security deposits?
- As a renter, do you have a credit history that will allow you to secure a rental unit?

**Best Practices: community self-assessment**

Important to take the above self-assessment test. Share it with commissions, local civic organizations and anyone involved in your town – it can give you an idea as to how prepared you and your citizens are for disaster.

**Individual and Family Vulnerabilities**

The stress of a disaster can cause significant challenges for anyone, but it is especially difficult for our most vulnerable citizens, the elderly, the poor (including the working poor), those with physical or mental illness, or those who have functional needs.

Not surprisingly many of these residents live in older, smaller homes which are more likely to incur substantial damage in a storm. It was also found that a number of lower income residents, particularly the elderly, did not carry insurance.

"...people who are poor, disconnected, ill-educated, old, or infirm do not have the luxury of information, counsel, time, and access to power. Consequently, many poor folks were able to readily access *immediate* food, clothing and shelter, but did not make the best judgments about long-term decisions relative to things like employment and housing."

—Dennis DeMers, executive director, TVOC

**Planning for Vulnerable Populations**

Pre-event planning that takes into account the challenges of recovery, including vulnerable populations, should be coordinated with local, regional and state agencies and NGOs. Planning and recovery should include the following:

- Centers for Independent Living and other organizations that support people with functional needs
- Senior centers and senior advocacy groups
- Local, regional and state transportation departments
- Mental health professionals and agencies and social service organizations
- Faith-based organizations
- Children's advocates and local child care centers
- Senior housing authorities, local and state

Conducting community-wide meetings with a focus on mitigation and recovery options should be held pre-disaster. Post-disaster, Recovery Coordinators should include advocates for challenged populations in long-term recovery groups at the State and local level.

An analysis of post-disaster unmet needs resourced through charitable providers shows the following:

## PREPARING FOR LONG-TERM DISASTER RECOVERY

- 65% of those receiving assistance were over 65 years of age with housing being their most critical need
- 80% of seniors receiving assistance had incomes below AMI (area median income)
- 80% of all seniors who required assistance had one or more family members who suffered from a chronic illness or functional need
- 55% of seniors receiving some form of assistance lived alone
- More than 65% of those seeking NGO services made below \$65,000 a year
- It is estimated that nearly two-thirds of those receiving case management were uninsured or had received insurance compensation that was more than 30% less than the cost of repair or rebuild
- The majority of charitable funding organizations supported housing with average housing costs at \$1,700 and average duration more than 12 months.

Lack of affordable housing in many areas have made it difficult for seniors to relocate away from high-risk areas. Over half of residents 65 and older, had mortgages that were paid-off and a majority of those that had mortgages were paying less than \$800 a month. Many of the homes were over 75 years old and located in densely populated areas near beaches or in low-lying areas. It also was not unusual to find those who had no mortgages had opted for forego insurance coverage. Many had deep connections to their community. Those who did not drive or own a car, were either in walking distance of stores, or had nearby friends who could assist.

A majority of Sandy affected senior residents receiving disaster case management services lived alone and had to face displacement and rebuilding on their own.

- A number of seniors had reverse mortgages. This form of home loan made it possible for these residents to afford property taxes and have enough income to support themselves while living in their own home. However, when their homes were substantially damaged, they lost the monthly equity payments. Some were at risk of foreclosure due to stipulations in their reverse mortgage contracts that they must live in the home.
- It was clear that without the benefits of the reverse mortgage, these residents were not sustainable. Moreover, a number of residents faced additional costs associated with rebuilding including higher property taxes and homeowners' insurance (due to the increased value of their homes once they were rebuilt).
- In a couple of cases, these residents looked to acquisition through programs such as FEMA's Hazard Mitigation Grant Program, HMGP. However, the assessed value and final payout was not enough to provide enough money for housing that was affordable or for living expenses (see section on HMGP acquisition). Some home values had declined in 2014 due to the recession; and in Milford and other areas particularly, Storm Irene had a negative effect on area prices. HMGP assessments are based on pre-Sandy land values.

For those clients on fixed incomes, it was not feasible to relocate primarily because of a lack of affordable housing options. Other concerns such as loss of community support played a role; but as it

was for many other residents making hard choices post-disaster, it came down to economics. As expensive and time-consuming as rebuilding and mitigation was, for those on fixed incomes, programs such as CDBG-DR OORR was the only economically viable solution. The best outcome for the health and well-being of the homeowner, would have been to relocate away from areas of repetitive flooding.

Services that enable individuals with access and functional needs to maintain their independence is critically important during all phases of disaster. Services needed may include durable medical equipment, personal assistance services, and communication assistance and devices. Legal requirements, to include, but not limited to the ADA, Fair Housing Act, Rehab Act, etc., for inclusion, integration and equal opportunity are not waived during disaster or emergency situations.

### **Other Considerations**

At some point during the course of recovery, clients would experience anxiety, depression and other emotional issues making it hard for them to focus on their recovery, on their jobs and family. For the most part, Disaster Case Managers did not have training necessary to deal with these types of issues. Chronic mental health issues, complicated the work of case managers and delayed, or derailed recovery.

- Those who hoard are less likely to allow outsiders into their homes. Embarrassment and concern that their possessions will be confiscated are the primary reasons for those who hoard to avoid assistance.
- Volunteers, both local and state-wide, provided assistance, but it was very difficult to locate available mental health professionals that could work with the family. While the home was made safe, it took the efforts of local social services departments, the mayor's office and city attorney to make mental health services available. When the project was done, case managers needed assurance that there would be continuing assistance for the family.
- Low-cost or free mental health services in Connecticut, have waiting lists of 4 to 6 months. Case managers and local recovery groups had difficulty accessing these services for families in need.
- SSBG (Social Services Block Grant ) provided grant funding for mental health services through Catholic Charities. While the program was helpful, it was short – lived and some clients who were benefiting were left without services when the program ended. (There were no other agencies or funding to provide continuing mental health services).
- Spiritual care is an important component of recovery, 60% of those facing crisis look to religious organizations for help

Bridgeport, post-disaster, was able to utilize their faith-based community to help locate residents in need and it was through their Community Emergency Response Teams (CERT) that they were able to provide translation services. Post Sandy, door-to-door canvassers help locate residents who for a myriad of reasons had been hesitant to reach out for help. For municipalities, the greatest concern is making sure that residents and their families are safe and that message has to be made clear to all impacted residents.

### **Chronic Health Conditions**

In Sandy, the pervasiveness of mold was noted. In Milford and in other municipalities, local health departments worked with their community and long-term recovery groups to get the word out about the dangers of mold. In Milford, efforts included ensuring that educators and school nurses were aware of mold related respiratory symptoms. Mold can threaten those who have respiratory illnesses or severe allergies.

### **Pets**

An overlooked population is pets. For many of us, our pets are considered part of our family. For the elderly and children, especially those who are ill, pets provided needed companionship. Children with functional needs, including autism, sometimes use pets to regulate stress and calm themselves. Pets give the elderly company and something to care for, as well as providing an opportunity for exercise and socialization.

### **Children and Single-Parent Households**

Children are often buffered from stress by resilient adults who protect them through the period of trauma and recovery. However, the longer recovery takes and the more stressful the process is, it becomes more difficult for the adults to remain a resilient buffer for the children. After weeks, months, and even years of waiting for the situation to improve, parents who were once strong begin to lose their ability to provide an emotional and functional safety net for their children. Children may be displaced from their neighborhood friends and surroundings. They may be living in crowded conditions in rental or transient housing. They also may be missing out on extra-curricular and social activities due to financial hardships caused by the disaster.

- Approximately 30% of households receiving assistance through disaster case management were single parent homes, with 10% of those homes having a senior as the sole guardian.

Following a disaster, children may remain in a home that has been damaged. In case of a disaster that has included flooding, mold may be present in the house. This can cause wheezing, shortness of breath, sore throats, flu-like aches and pains, and fatigue. It can also exacerbate asthma.

Acting out in class, withdrawal from activity, physical symptoms (headaches, vomiting, rashes), and anxiety or depression can be some of the issues children may exhibit.

### **Housing**

Limited housing options, as discussed, remains a major issue for the state. Post-disaster, this poses barriers to relocating residents or to help residents gain greater resiliency and independence.

Whole community planning is needed in every community that is inclusive of all populations and is in compliance with legal requirements, specifically providing equal access to people with access and functional needs. It is important to note that individuals cannot be resilient without providing equal access.

### **Low to Moderate Income Populations**

For those making funding decisions on behalf of charitable organizations, helping people get back to safe, secure and sanitary homes was complicated by residents' lack of economic stability. Tropical Storm Sandy struck Connecticut at the mid-point of the great recession. Middle-income and lower-income families in the state were struggling, as families were throughout the US.

The following is an example that is representative of residential barriers to recovery: A single mother with a teenaged daughter sought assistance to pay for storm-related damage to her home from Bridgeport's unmet needs table. She had lost her job several months ago and had no immediate job prospects.

- Funders at the table questioned the reasonableness of paying for the needed repairs, knowing that the homeowner was unable to pay the mortgage. Mortgage payments were already in arrears and the unmet needs group recognized that the home might move to foreclosure.
- The residents' inability to keep up with mortgage payments was not because of the disaster and therefore outside of Sandy recovery criteria. At first, the funders opted out of funding based on the criteria they had set for receiving assistance: all assistance needed to be for Sandy-related unmet needs.
- However, in the end, funders went forward with providing funding for repair and 2 months of mortgage assistance. The unmet needs committee also reached out to a local banker to help with a modification of the resident's mortgage.
- Funders opted to pay for non-Sandy related debt:
- The mortgage and the taxes on the home were \$950 per month. The committee felt that it was unlikely that if the resident lost her home, she and her daughter would be able to find a rental that was as affordable. For the city and for the community, helping the resident find a way to meet her housing obligations seemed a better alternative.

Decisions such as these were made frequently at unmet needs table throughout recovery. In the state, there is a lack of affordable housing coupled with poor local transportation; opportunities for low- to moderate-income families to 'downsize' in many cases simply does not exist.

United Way conducted an ALICE survey, (Asset Limited, Income Constrained, Employed). According to this study, 10% of Connecticut households live in poverty and 35% of residents struggle to get by. According to the survey, ALICE households represent a cross-section of the population that includes all races, ethnicities, ages and people from every city and town in Connecticut.

## PREPARING FOR LONG-TERM DISASTER RECOVERY

| <b>Household Survival Budget</b><br><i>Connecticut Average (2012)</i>              |                                                                     |
|------------------------------------------------------------------------------------|---------------------------------------------------------------------|
| <b>Monthly Expenses</b><br><i>(minimum cost options)</i>                           | <b>Family of Four</b><br><i>(2 adults, 1 infant, 1 preschooler)</i> |
| <b>Housing</b><br><i>HUD Fair Market Rent for a 2 bedroom apartment</i>            | <b>\$1,143</b>                                                      |
| <b>Child Care</b><br><i>Licensed home-based care for 1 infant &amp; 1 toddler</i>  | <b>\$1,518</b>                                                      |
| <b>Food</b><br><i>USDA Thrifty Food Plan</i>                                       | <b>\$592</b>                                                        |
| <b>Transportation</b><br><i>Avg. cost of maintenance, gas, insurance for 1 car</i> | <b>\$624</b>                                                        |
| <b>Health Care</b><br><i>Monthly out of pocket health care spending</i>            | <b>\$467</b>                                                        |
| <b>Miscellaneous</b><br><i>10% of line items above, for cost overruns</i>          | <b>\$490</b>                                                        |
| <b>Taxes</b><br><i>Federal and state income taxes</i>                              | <b>\$556</b>                                                        |
| <b>Monthly Total</b>                                                               | <b>\$5,391</b>                                                      |
| <b>Annual Total</b>                                                                | <b>\$64,689</b>                                                     |

*For detailed information about sources and methodology for the Household Survival Budget, see Appendix C in the Connecticut ALICE Report (<http://alice.ctunitedway.org/>)*

See: <https://alice.ctunitedway.org/files/2016/01/HousingBudget-600x491.png> (<https://bit.ly/2Mew18k>)

These facts demonstrate the vulnerability of many of Connecticut's residents to any disruption. According to the ALICE survey, a family of four, to be sustainable, must have a yearly income of \$64,689 a year (\$5,391 a month).

- During an unmet needs meeting where a question arose regarding a client's sustainability, a funder asked how many people in the room could pay their rent or mortgage if they missed 1 or 2 paychecks. Over half the people in the room raised their hands.

Given the results of the ALICE study and what was learned from Sandy recovery, a better understanding is gained on the potential impacts a major disaster event could have on residents, local communities and the state.

For many people, their home reflected most of their wealth. This "wealth" provided a safety net, a way to afford retirement when the time came, or quick money should they encounter economic difficulties. A source of money they could realize with an equity loan or quick sell. But substantially damaged homes or homes in areas where there has been extensive damage have little equity (at least within the first 3 years post-disaster, and longer in some areas such as the Cosey Beach area of East Haven).

- A resident, whose home was substantially damaged, was also the sole supporter for a severely disabled child. Insurance payments for the damage barely covered repair costs (the resident received \$100,000), and did not cover most of the costs associated with elevation. (The State's CDBG-DR program estimated repair and mitigations to be \$425,000).
- The homeowner, recognizing that even if she could afford to rebuild and mitigate, access to the home for her disabled son would be too difficult (due to stairs), opted to put the home



on the market. The best offer for the home was \$30,000. This offer, plus the proceeds from the insurance settlement, would not cover the amount due on her mortgage, nor allow her to provide alternative housing for herself and her son.

- This resident, whose income was \$70,000, had, prior to the storm been self-sufficient. Post-storm, she was looking at foreclosure in a community with few affordable housing options.

The ALICE study serves to highlight that AMI and poverty numbers are poor guides to assessing who should receive charitable assistance. Many residents were above AMI (40%), but were demonstrably unable to manage the out-of-pocket costs of displacement or repair. Due to focus on AMI, some of these residents may have been underserved.

- Sandy recovery assistance through American Red Cross-funded unmet needs groups was capped at \$12,000.
- Exceptions were made only in cases of income at or below 80% of AMI, if the family had a family member with a functional need.
- Consideration was also given to single parent families. This type of income-centric criteria for eligibility is not unique.
- Deeper analysis of needs and vulnerabilities in establishing eligibility for assistance is encouraged.

Disaster Loan programs such as SBA may be available to homeowners who need assistance with the reconstruction or mitigation of their home. Many middle-to-low to income households did not have the income or credit-worthiness needed to secure these low-interest loans. The same was true for other loan programs, such as Shore Up! Connecticut.

Many residents had their wealth tied up in their homes. Once the homes lost their equity, homeowners that were sustainable and able to plan for the future, were left facing something they never thought they would have to face: foreclosure and in some cases, homelessness.

### **Challenges**

- Lack of clear information and confusing paperwork for residents—particularly among vulnerable populations
- Lack of access to mental and spiritual care—especially care for young children
- Unsafe living conditions—particularly in homes that had developed mold
- Language and cultural barriers
- Reaching those that are marginalized
- Inability of residents to remain in a community “they know”

## 11. BUSINESS PREPAREDNESS & COMMUNITY RECOVERY

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The economic vitality of a community is a central component of recovery. Economic capital (and its disbursement throughout the community, Sage, 2018) is a measure of a community's resiliency. A municipality depends on its businesses for tax revenue and for providing economic growth and opportunities.

For the most part; central business districts were spared from the type of devastation that affected areas of New York and New Jersey. However, given the potential for disruption of business operations and the possible effects that a major disaster would have on community and state economic vitality, business and economic development agency involvement in pre-disaster planning is encouraged.

According to a study conducted in 2007 of 2,500 businesses, 71% of small businesses did not have a disaster plan in place; 64% felt they did not need one.

For recovery to move forward, pre-planning focused on business preparedness and recovery is vital. The cost to conduct pre-planning is small compared with potential dollars lost following a disaster. The U.S. Chamber of Commerce and its Business Civic Leadership Center has provided guidance to local chambers of commerce and businesses on the importance of preparedness and the roles that businesses can play in disaster recovery. "In many cases, protecting their business operations in order to get back up and running quickly after a disaster is the best thing to do for its community," write Stephen Jordan and Gerald McSwiggan (US Chamber of Commerce Business Civic Leadership Center, Corporate expertise in Disaster). (See Appendix 3, Toolbox: Business Preparedness Guide)

Former FEMA director, Craig Fugate lauded the "incredible restorative function of businesses." One benefit of supporting local business operations is the assistance they can provide with delivering water or other needed resources. Municipal leaders, Emergency Management Directors and economic development organizations on a Federal, State and local level, should incorporate businesses into their emergency preparedness, response and recovery plans. A model such as the BEOC can help community's recover and ensure a revitalized business community.

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### Disasters and Business

Studies, including from FEMA and the US Small Business Administration find that **40% of businesses do not reopen after a disaster and another 25% fail. Upwards of 90% of businesses fail within two years after being struck by a disaster**

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Bruce Moeller, city manager of Sunrise, Florida, says open communication with the business community is essential. "The city manager needs to have a frank discussion with the business community regarding the importance of business continuity plans in the event of a disaster," Moeller says. "This is particularly true with small businesses to help them understand how to prepare to recover quickly after a disaster."

### **Examples of Businesses Active in Disaster Response and Recovery**

Major businesses such as Walmart and Waffle House have grown their roles in response and recovery. In the aftermath of Hurricane Katrina, Louisiana developed the Louisiana Governor's Office and Homeland Security and Emergency Preparedness (GOHSEP) and later the development of the Business Emergency Operations Center (BEOC) which was named a best practice by the Department of Homeland Security. The directive was to support the resiliency of businesses and use their capabilities in disaster response whenever possible (US Chamber of Commerce Foundation, Public-Private Collaboration: Six Years after Hurricane Katrina, June 20, 2012).

"This integration...enables government to leverage the capabilities of the private sector...and contributes to the community's overall ability to manage through a disaster." This model was used during Hurricane Gustav (2008). Using the BEOC concept local restaurants were able to support mass feeding operations of impacted people. This program, according to the U. S. Chamber of Commerce Foundation report, saved taxpayers approximately \$1.5 million. (US Chamber of Commerce Foundation, Public-Private Collaboration: Six Years After Hurricane Katrina, June 20, 2012).

Businesses can provide services and materials to the community (food, generators, building supplies, insurance, office supplies, clothing etc.), and retail outlets can provide a space where people can meet, exchange information and reconnect (US Chamber Foundation). Businesses are part of the community and their ability to "bounce back" helps to bring normalcy back to the community.

### **Building Resilient Communities – Examples**

The Neighborhood Empowerment Network (NEN) was formed by several Northern California communities to help foster stronger, more resilient communities and neighborhoods. Its pilot initiative is the Empowered Communities Program. This program is focused on building neighborhood engagement that will pave the way for positive recovery outcomes following a disaster or emergency.

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Understanding that long-term recovery is a community effort, building a stronger, more resilient community prior to a disaster is a community responsibility.

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NEN uses FEMA's Whole Community Approach which "supports communities as they work to achieve a pre-event condition that will allow them to perform at the highest level in times of stress."

Declaring that everyone has the right to live in a safe, clean, healthy and inclusive neighborhood, NEN's mission is to "support the empowerment of residents and communities with the capacity and resources to build strong communities."

(adapted from <http://www.empowersf.org/2016/12/01/nen-resilience-summit/> )

(<https://bit.ly/2ML3BiC> )

To move towards greater resiliency, communities following the NEN model built partnerships with disparate members of their communities as well as city departments, civic leaders, disaster recovery organizations such as Team Rubicon and corporate entities such as Microsoft

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*"We urge donors to focus not just on immediate relief, but to consider the full arc of disasters from planning, preparation, and mitigation to the long and arduous task of rebuilding. Most disaster funding is still driven by the emotions experienced immediately following a disaster, and most funding is still awarded within two months of an event."*  
—Robert Ottenhoff, president and CEO,  
Center for Disaster Philanthropy.

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## 12. THE ROLE OF THE STATE IN DISASTER CASE MANAGEMENT PROGRAMS

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Section 426 of the Stafford Act authorizes FEMA to “provide case management services, including financial assistance, to State or local government agencies or qualified private organizations to provide such services to victims of major disasters to identify and address unmet needs.” The DCM program is administered by DESPP/DEMHS, and allows for a potential two-stage implementation process following an Individual Assistance (IA) declaration:

1. Immediate Federal DCM: a rapid deployment and implementation of services to support state, local, and non-profit capacity for disaster case management, and to augment and build capacity where none exists
2. DCM State Grant: a long-term program focused on matching resources with the survivor’s Disaster Recovery Plan and continued capacity building within the State.

NGOs, particularly those providing Disaster Case Management services funded through FEMA, sometimes need money to begin operations. The Nongovernmental Sector in Disaster Resilience: Conference Recommendations for a Policy Agenda highlights this need: “NGOs need up-front funding available to quickly provide services. Current mechanisms that provide funding to NGOs that must pass through state agencies create delays in processing and distribution of that funding. In addition, state agencies often take administrative costs out of this funding, requiring NGOs to cover their own administrative costs.” (See Acosta, Chandra, and Feeney, 2010) (<https://bit.ly/2LekzV5>)

To ensure quick delivery of needed funds, there needs to be in place a prequalification process before a disaster occurs.

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In recommendations based on Katrina recovery, Rand Health found that such a process of determination would populate a “qualified list” of NGOs, especially those in case management. This allows organizations to be ready for a disaster and would also inform a set of contingency plans for other NGOs to engage, if the primary group is overwhelmed due to disaster. (“The Role of NGOs in Long-Term Human Recovery After Disaster,” Acosta and Chandra, 2009)

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### **DCM and Client Unmet Needs**

The goal of the Disaster Case Management Program is the delivery of fair and equitable post-disaster case management services. These services require qualified and motivated DCMs, the willingness and ability of the agency or agencies to partner with other NGO providers, and coordination with federal, state, and local LTRGs to leverage and expand resources. Additionally, providers of disaster case management must provide transparent funding criteria and be accountable to their partners and the community they serve. It is also incumbent that providers offer continuity of services for the term of their program.

In practice, it was not always clear how funding decisions – to provide assistance or deny assistance—were determined within certain agencies. Clearer and more consistent funding would have enabled agencies to work together more collaboratively, since it would have led to greater trust.

### **Establishing Criteria for Assistance**

Our experience from Sandy shows that there is a need to look past AMI as a pre-requisite for assistance. AMI is just one tool that can be used in assessing a residents’ qualifications for assistance, but it shouldn’t be a barrier to disaster aid. (For more information on AMI determinations, see CT Demographics and the United Way’s ALICE study at chapter 10 in this guide). Similarly, most agencies establish caps on assistance. Our experience in Sandy is that most DCM agencies increased funding caps on a case-by-case basis when the need was urgent and all other funding options were closed, especially in the case of particular resident vulnerabilities such as chronic illness or age.

#### **Best Practices: Assistance Criteria**

Assess what portion of your citizens is insured. Many senior citizens, who do not have mortgages, are not (many renters are not as well.) These groups will be more likely to be in need of assistance from your long-term recovery group (LTRG).

All programs stress that funding must be for a direct disaster unmet need. However, all agencies acknowledged that it was necessary to provide for needs that were not related to Sandy. A home that was flooded may receive funding for new flooring, electrical and other interior repair; but these repairs are meaningless—and a waste—if the roof is leaking due to lack of pre-storm maintenance. Deferred maintenance of homes, especially among lower income and vulnerable populations, was prevalent. In order to provide safe, secure and sanitary housing, NGOs provided the needed resources.

Pre-existing, non-disaster related circumstances such as economic, health, legal and family issues, often made it difficult to begin recovery. NGOs funded, where necessary, financial planning, mental health and legal services—needs that were not directly associated with the disaster. However, our experience indicates that, overall, these types of expenditures allowed for more cost-effective recovery and helped build a foundation for sustainability. Pre-planning and capacity building should include identifying and bolstering the availability of such services and post-disaster these services should be integrated into recovery operations.

### **Client Recovery Planning**

Agencies will be called on to provide assistance for emergency needs such as locating and funding temporary housing as well as providing food, clothing and other basic needs during and shortly after the response phase of a disaster. But when emergency-management turns to longer-term recovery functions, case managers need to work with clients to prepare a recovery plan. Too often a resident's desire to "get started" and the disinclination of their case manager to be seen as unhelpful are in conflict with the best interest of the client and with good management of resources.

Lack of a recovery plan—or failure to consider all recovery needs—led to agencies and funders to begin funding cases without fully appreciating what the total costs would be.

Recovery planning requires both the resident and case manager to stop, take a breath, and put together a plan that encompasses all the steps and resources needed to re-attain sustainability or to reach a new normal.

Planning for repair or rebuilding may mean using consulting contractors to undertake a full scope of work prior to undertaking even the most basic repairs. Planning for recovery may also involve taking a close look at the clients' financial resources as well as examining pre-existing conditions such as age, functional needs or chronic health problems that may impact the clients' ability to reach their goal of sustainability.

In many cases, to achieve the goals of a client's recovery plan, the disaster case manager will need to leverage assistance from other funding and resource providers. Reviewing such plans with identified partners *prior* to initial client recovery funding ensures that everyone is on board and recovery can move forward without interruption.

An important aspect of assessing a client's path to recovery is establishing if and how assistance will lead to sustainability.

- There were cases in the aftermath of Sandy where a client had no means of sustaining post-disaster (mostly due to pre-disaster health or financial issues), making it difficult to justify financial assistance.

With coordination among local social service and health departments (as well as Department of Housing and other State agencies), as well as nurturing a network of professional service providers, a path towards sustainability might be found—this approach, however, may not result in returning residents to their pre-disaster condition. These professional connections need to be part of pre-planning for recovery and need to be strengthened during the recovery phase.

### **Coordination with Partner Agencies, NGOs, LTRG, State and Federal Organizations**

Working with available partners and identifying new partners forms the basis of FEMA's Whole Recovery Framework. DCM agencies must engage collaboratively with all stakeholders and recovery partners, such as community leaders, other non-governmental organizations (NGOs) providing assistance, social services, mental health professionals, Long-Term Recovery Groups (LTRG), volunteers, businesses, as well as State and Federal agencies.

Our experience from Sandy is that DCMs were not always working collaboratively with our five long-term recovery groups. The demands of recovery require all agencies to practice the 4 C's: coordination, collaboration, cooperation and communication.

Various agencies working in Sandy recovery had, at times, fluctuating funding criteria. This caused frustration and confusion among partners and clients. Some changes to criteria were brought about by changes in recovery grant programs or were instituted by an agency due to dwindling available funds. Whatever the reasons behind changes in the administration of resources, there needs to be continuity among all agencies, as much as possible.

All resource partners should develop a consensus view about such basic criteria as how to establish direct disaster unmet needs and how to gauge sustainability.

Since DCMs are sometimes called on to make decisions about sourcing materials and services, it is important to purchase goods and services, whenever possible, locally. While there may be some savings in making purchases outside of an impacted area—it isn't possible to buy locally, sometimes), supporting local economies post-disaster is part of achieving whole-community recovery. Local providers of services and goods are oftentimes valuable partners in recovery—local contractors and suppliers were indispensable during Sandy recovery—and these connections will be available if and when another disaster strikes. It's important to note "that 68% of every dollar spent at locally-owned businesses stays in the community." (*American Independent Business Alliance*)

### **Information Gathering and Sharing (Software Tools)**

The Coordinated Access Network (CAN) is not robust enough to help Disaster Case Managers coordinate resource distribution among a variety of partners. Nor is there the transparency needed to



## PREPARING FOR LONG-TERM DISASTER RECOVERY

ensure that funding decisions and the use of non-monetary resources are meeting the needs of residents and their communities. DCMs need tools that allow them to formulate recovery plans and to communicate with an array of partners—again, with the necessary safeguards to protect client confidentiality. Part of the development of a DCMP is to have recovery tools that allow for efficient distribution of resources, while providing disaster recovery stakeholders with the information needed to track the progress and quality of recovery operations.

**AFTER SANDY, IT WAS NOT POSSIBLE TO VIEW NEEDS WITHIN AN AGENCY OR ACROSS AGENCIES. SIMILARLY, IT WAS NOT ABLE TO REPORT TO THE STATE PARTNERS' EXACT DATA ON EMERGING NEEDS OR DEMOGRAPHICS. TO ENHANCE RECOVERY OPERATIONS, ALL NGOS—AND PARTICULARLY DCMs—NEED THE PROPER REPORTING TOOLS.**

## 13. DISASTER AND MITIGATION PROGRAMS INDIVIDUAL ASSISTANCE

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Depending on the disaster, major disaster declarations can authorize Public Assistance (PA) and/or Individual Assistance (IA) in declared counties.

### **FEMA Individual Assistance**

FEMA's Individuals and Households Program or Individual Assistance (IA) is comprised of two categories of assistance:

- Housing Assistance (HA) – funds for home repair, rental assistance
- Other Needs Assistance (ONA) – essential needs, personal property

The FEMA registration period for is open for 60 days. Public messaging should stress the importance of contracting insurance carriers and registering with FEMA. Failure to register with FEMA may prevent a resident from receiving other–non-FEMA assistance. For instance, The Salvation Army does not accept clients that have not registered with FEMA.

**The funds an eligible household will receive under IA are based on uninsured damages verified by a FEMA-contracted inspector.**

For most ONA items, households must first complete a Small Business Administration (SBA) Disaster Loan Application. An SBA Loan application is sent to households after completing their FEMA registration. ONA items that are not SBA-dependent are disaster related funeral, dental, and medical expenses.

#### **Best Practices: SBA Individual Loans**

SBA loans for homeowners are income and credit based. Not all residents will qualify but all should apply

Other IA Programs that a State can request from FEMA as part of a declaration and/or following a declaration include:

- Crisis Counseling
- Disaster Unemployment
- Disaster Legal Services
- Disaster Case Management

*For more information on IA – See the State Disaster Recovery Framework*

### **Small Business Administration Disaster Loans**

The Small Business Administration (SBA) Disaster Loan Program can provide federally subsidized low interest disaster loans to homeowners, renters, eligible nonprofits and businesses in a declared disaster.

The Disaster Loan Program includes three types of disaster loan programs to qualified households and businesses:

## PREPARING FOR LONG-TERM DISASTER RECOVERY

- Home disaster loans: loans to homeowners and renters to repair or replace disaster related damages to home or personal property
- Business physical disaster loans: loans to business owners to repair or replace disaster damaged property including inventor
- Economic Injury Loans: loans to businesses to provide working capital to help businesses meet their obligations during recovery

SBA's Disaster Loan Program is released in conjunction with a Presidential Major Disaster declaration authorizing IA. In addition, for disasters that do not meet FEMA's criteria for a declaration, the State may seek an Agency-only declaration from the Small Business Administration.

### **FEMA Public Assistance**

The Public Assistance Program provides assistance to state, local cities and towns, and federally-recognized tribal governments as well as certain private non-profit entities, to assist them with the response to and recovery from disasters. A Request for Public Assistance must be filed by the grantee within 30 days after the area is designated eligible for assistance, in the following categories:

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

In Connecticut, post-Sandy federal funding exceeded \$160 million dollars and supported more than 660 projects. These included road drainage improvements and flood mitigation projects in Milford, and the Old Field Creek Reclamation project in West Haven, to name a few.

More information on FEMA's Public Assistance Program can be found in the State Disaster Recovery Framework.

### **Volunteer Hours**

In many cases, volunteer hours can be applied to the municipalities 25% cost-share with FEMA. Volunteer hours should be carefully tracked during response and recovery.

#### **Best Practices: Volunteer Hours**

Volunteer hours, including in-kind donations, may help offset local share of FEMA assistance. Be sure to track all hours and report to the state through your DEMHS regional coordinator.

### **FEMA Hazard Mitigation Grant Program (HMGP)**

HMGP funding is released in conjunction with a Major Disaster Declaration authorizing Public Assistance. This mitigation program provides funding for projects that lessen the impact of future disasters.

HMGP is administered by the municipality; in most cases, the local Economic Development office provides support for HMGP projects which involve helping residents to apply, and then provide oversight to the grant through the end of construction. Not all municipalities will choose to participate in HMPG.

FEMA also offers annual Hazard Mitigation Grants: the Pre-Disaster Mitigation Program (PDM) and Flood Mitigation Program (FMA).

- PDM: is designed to assist States, Territories, Indian Tribal governments and local communities to implement a sustained pre-disaster hazard mitigation program to reduce overall risk to the population and structures from future hazard events, while also reducing reliance on federal funding in future disasters.
- FMA: The goal of the FMA Program is to reduce or eliminate claims under the National Flood Insurance (NFIP).
- Eligible applicants include States, Indian Tribal governments, and local communities.
- Projects must directly benefit structures insured under the NFIP.

More information on these programs can be found on FEMA's website under Hazard Mitigation Grant Program. (<https://bit.ly/1j14PHC> )

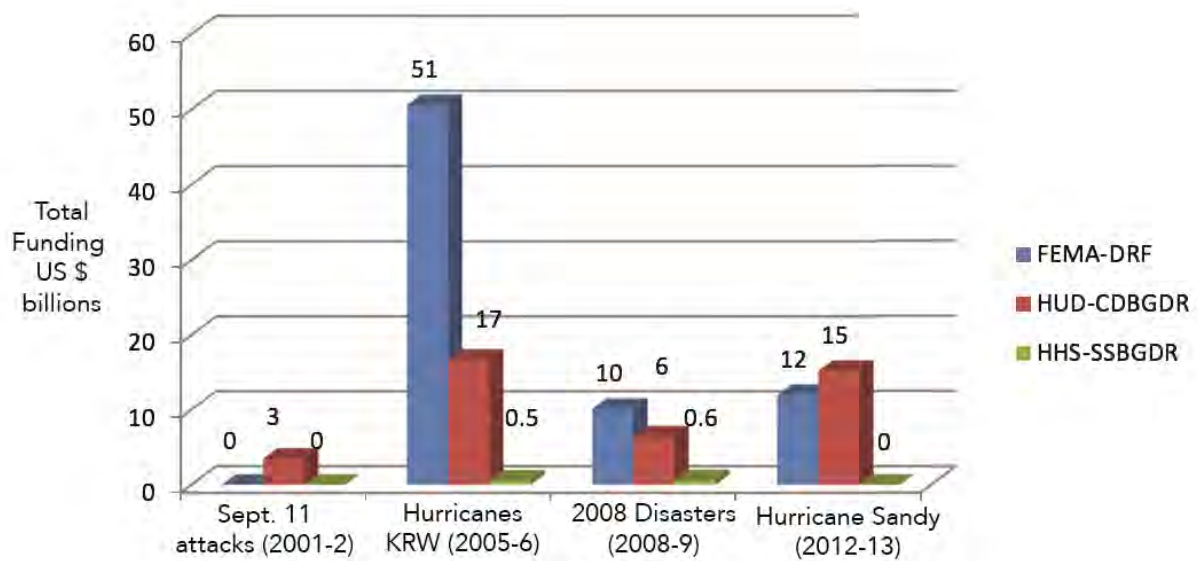
### **CDBG-DR and Owner-Occupied Rehabilitation and Rebuilding (OORR)**

One of the larger sources of supplemental recovery assistance is the Community Development Block Grant for Disaster Relief (CDBG-DR). After a major disaster, Congress may choose to release this funding mechanism to provide additional support to communities for disaster recovery.

CDBG-DR funds are targeted to those communities that have demonstrated significant unmet needs not addressed by other grant programs. These funds have three important advantages over Stafford Act funds: flexibility (owing to their nature as a block grant), the ability to address unmet needs, and targeted assistance provided to vulnerable populations.

**At least half of CDBG-DR funds must be used to assist low- and moderate-income residents, unless a waiver is granted by the HUD Secretary.**

## PREPARING FOR LONG-TERM DISASTER RECOVERY



Comparison of Federal Emergency Management Agency (FEMA), Community Development Block Grant (CDBG), and Social Services Block Grant (SSBG) expenditures for disaster recovery for recent disasters. *NOTES:* FEMA-DRF = FEMA Disaster Relief Funds, including Individual Assistance, Public Assistance, and Hazard Mitigation Grant Program funds; HHS-SSBGDR = HHS Social Services Block Grant Disaster Recovery Funds; HUD-CDBGDR = HUD Community Development Block Grant Disaster Recovery funds; KRW = Hurricanes Katrina, Rita, and Wilma. *SOURCES:* Data from CRS, 2012b, 2014b; HUD, 2014a

These funds can be used for a variety of disaster recovery activities. Because they are more flexible and available for a broad range of uses, CDBG-DR appropriations create a number of opportunities for communities to make changes to physical and social environments that influence health.

“With community development dollars you can address housing, economic recovery as well as social services, bricks and mortar, economic development” (Smith Parker, 2014)—all factors that significantly influence health. All that is needed is vision to utilize the funds in creative ways that meet multiple needs (e.g., multipurpose buildings). However, these funds can be used only for needs that arise as a direct result of a disaster. Furthermore, given their supplemental nature, CDBG-DR funds are not available in all presidentially-declared disasters.

Connecticut, in its allocation plan for CDBG-DR, opted to provide funding primarily for residential use through Owner-Occupied Rehabilitation and Restoration (OORR), which was earmarked to repair, rebuild and mitigate homes, as well as some planning and infrastructure projects. In addition to the OORR Program, Multi-Family Assistance Programs were established, such as the Scattered Site Rehabilitation and Rebuilding Program (SSRR). CDBG-DR assistance under the SSRR program has provided financial assistance to rehabilitate non-owner-occupied homes (1-4 units). Once rehabilitated or rebuilt, property owners commit to renting year-round to low/moderate income households for five years.

**Best Practices: Staff Training for Disaster Victim Interactions**

Training on how to work with post-disaster victims should be mandatory for a Department of Housing personnel, municipal employees, consultants, engineers and contractors and any others who will be interacting with the public.

Multifamily CDBG-DR assistance programs also provided funding for necessary expenses for larger scale low or moderate-income housing. Typically, this included public housing, HUD-assisted housing, McKinney-Vento funded shelters and housing for the homeless, which were damaged by Superstorm Sandy. Depending upon particular program requirements, the housing may have been located either within or outside the 100 or 500-year floodplain in any eligible community located in the four designated counties with emphasis on properties located in Fairfield and New Haven counties. (Source: CT CDBG-DR Multifamily Assistance Programs).

The DOH program, under HUD guidelines, prioritized low- and moderate-income families with at least 51% of monies needed to be expended on those between 80% and 120% of AMI. As an example of AMI, a family of four in Milford would be at 80% of AMI if they earned \$64,000 annually and at 120% if they earned \$109,000.

Given the urgency and necessity of providing safe, secure, sanitary and affordable temporary housing, DOH must play a greater role in assisting residents who have been—or will be due to mitigation—displaced. This is especially true for those of lower income who cannot afford rent (average \$1700) for the duration of repair. FEMA does not provide rental assist unless there is work being done on a home and FEMA's rental program lasts only 18 months (subject to max grant).

There are areas where DOH has expertise that can be used during post-disaster recovery:

- Helping individuals and families locate affordable housing
- Helping residents find new homes away from repetitive loss areas (including promoting acquisitions)
- Assisting with finding temporary or permanent housing for those with functional or access needs.

The DOH Housing Group is an integral part of disaster response and recovery, and it needs to play an active role in disaster recovery. DOH should provide a rental component in its administration of CDBG-DR dollars to cover rental costs. DOH should work to:

- Develop a public and private housing initiative
- Match appropriate housing based on clients' needs and income
- Make funding available for moving expenses (for tenants, not homeowners), security deposits and other needs (furnishings, etc.)

These existing programs could be leveraged to assist lower income and vulnerable families during times of disaster:

- Security deposit guarantee program
- Renters' rebate for elderly or disabled renters
- Transitional Living Program

### **Acquisition Programs**

A decision to part with one's home and community is not an easy one. As FEMA describes in literature to prospective participants, the advantages include the elimination of future risk, fair compensation for the property's pre-storm value, and the opportunity for a new start. The disadvantages include the loss of roots and community and the possibility that one's individual economic situation will not improve due to the cost of replacement properties in other areas.

From the taxpayer's perspective, property acquisitions could result in greater cost savings for the government than continued repair of at-risk properties. In comparison with traditional disaster relief measures, which generally encourage rebuilding in the path of future repetitive disasters, the acquisitions eliminate the cost of maintaining and repairing flood control structures and public buildings and infrastructure, as well as the cost of flood insurance payments.

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#### *Benefits of Acquisition*

*"For many floodplain communities, voluntary buyouts of repetitive-loss structures would generate substantially greater long-term cost savings than continuing to rebuild these properties after every flood. Specifically, past buyouts of repetitive loss structures have generated, for every \$1 invested, \$2 in reduction of future flood insurance payments alone."*

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### **FEMA Acquisition Process**

FEMA does not buy properties directly. State and local communities identify potential buyout areas and submit applications on behalf of homeowners. When the state approves an application, it is submitted to FEMA, which then must determine if the proposal is environmentally sound, within the rules, and cost-effective. If the application is approved by FEMA, then FEMA contributes 75% of the funding, while the remainder of the funds are derived from sources including the state and local communities.

The community buys the properties, acquires title, and clears the land. The process can take months to initiate, but once a homeowner accepts a buyout offer, the average closing takes 45 days.

Various limitations exist on what properties may be purchased. Property sites with hazardous waste will not be purchased. In addition, property owners must be U.S. citizens or qualified aliens. While the program is voluntary for homeowners, property acquisitions may come as an unwelcome surprise for residential and commercial tenants and mobile home owners who rent homepads. These individuals are entitled to assistance, including out-of-pocket moving expenses and increases in rent, and utility costs due to the move. (Federal Emergency Management Agency, Hazard Mitigation Assistance Unified Guidance: Hazard Mitigation Grant Program, Pre-Disaster Mitigation Program, Flood Mitigation Assistance Program, Repetitive Flood Claims Program, Severe Repetitive Loss Program, (2010) pages 83-90).

FEMA's acquisition process is subject to environmental review under the National Environmental Policy Act (NEPA), but the Sandy Recovery Improvement Act of 2013 adds a new provision for "streamlined" environmental review procedures, requiring that adequate resources are devoted to environmental review and that "the shortest existing applicable process under [NEPA] is utilized. (Sandy Recovery Improvement Act of 2013, HR 152-36. FEMA's existing NEPA regulations are found at 44 C.F.R. Part 10.)

### **Costs Involved**

Homeowners are entitled to the fair market value of their homes before the disaster, as determined by a licensed appraiser chosen by the community. The local community must pay for appraisals, title searches, lot surveys, and other closing costs. The property owner is responsible for mortgages and liens against the property, as well as moving costs and other costs associated with renting or buying a new property. (FEMA, Hazard Mitigation Assistance, Property Acquisition Buyouts.)

If the purchase offer is too low for the owner to purchase a comparable local replacement dwelling, a supplemental payment of \$22,500 to the homeowner may be available. The final purchase price must be the greatest of the following: the current market value of the property; the pre-disaster market value of the property; the original purchase price of the property; or the outstanding amount of any loan to the property owner secured by a recorded interest in the property. Other additional allowable costs include moving the structure to a new site and the removal of demolition and debris to a landfill. (Federal Emergency Management Agency, Hazard Mitigation Assistance Unified Guidance: Hazard Mitigation Grant Program, Pre-Disaster Mitigation Program, Flood Mitigation Assistance Program, Repetitive Flood Claims Program, Severe Repetitive Loss Program (2010), pages 81, 85, 89, and 96).

By law, the property acquired under the program becomes public property that cannot be redeveloped, and must remain open space in perpetuity.

### **CDBG-DR Acquisition**

Both FEMA through HMGP and CDBG-DR have programs available for acquisition following a disaster declaration. Post-disaster programs such as acquisition of repetitive loss structures are difficult to "sell" at times of stress and ambiguity. Too many residents are still reeling and do not have a



good picture of available assistance for rebuild and mitigation. Most residents are prone to want to get back to the “way things were” prior to a disaster.

Some residents who considered acquisition found that the buy-out was not sufficient to pay off an existing mortgage and still have money to relocate. Cities were very reluctant even to entertain acquisitions; part of this was a reflection of the negative response from residents, but also from a fear of losing some of their tax base and also needing to continue to maintain the open space in perpetuity.

CDBG-DR received a lump sum of money for Individual Assistance; cities believed—rightfully—that money earmarked for acquisition would diminish the amount of money available for rebuild and mitigation. All acquisition programs are voluntary; and because of this, acquired properties (in the case of Sandy—properties acquired through HMGP) were not contiguous nor necessarily in the most vulnerable areas. The decision to use HMGP funds for acquisition was purely a financial one. Those residents who could not afford to rebuild and mitigate opted for the only program available to them.

Consideration must be given to elderly and disabled residents; relocation can be difficult insofar as it separates these populations from areas to which they are accustomed. However, mitigated homes can pose problems for those with limited mobility; finding appropriate housing in the area can be difficult if not impossible.

## **Additional State and Federal Disaster Resources**

### **FEMA Housing Portal**

The FEMA Housing Portal is aimed at assisting people and households to find a home who have been forced to relocate due to a calamity. The portal merges rental supplies to assist individuals and households locate vacant rental housing in their area.

### **FEMA 90-Day Private Sector Representative Program**

This is a special seat that is activated in the National Response Coordination Center (NRCC). It can be in place both when the NRCC is activated or not, and is an important tool in a disaster. This representative will work to communicate, coordinate and collaborate between public and private stakeholders to fulfill various objectives that support and contribute to the overall response and recovery during an event. When NRCC is activated, the representative can:

- Serve as the intermediary between FEMA and the private sector
- Support situational awareness of disaster impact and recovery within the private sector
- Coordinate with other Emergency Support Functions and infrastructure liaisons to support private sector recovery efforts

### **State Historic Preservation Office (SHPO)**

On behalf of the National Park Service, the Connecticut State Historic Preservation Office (SHPO) offered grant assistance for the restoration of properties listed on, or eligible for listing on the National Register of Historic Places which were damaged by Hurricane Sandy. This grant was proposed

to provide reimbursements technical assistance and emergency repairs to homes built more than 50 years ago.

For historic properties damaged—but not in need of intrusive elevation, SHPO was able to provide needed assistance. However, while many communities believed, based on information from SHPO that elevated homes would be eligible, more than 2 years after accepting grants and confirming eligibility, the National Parks Service deemed elevated homes could not also be historic.

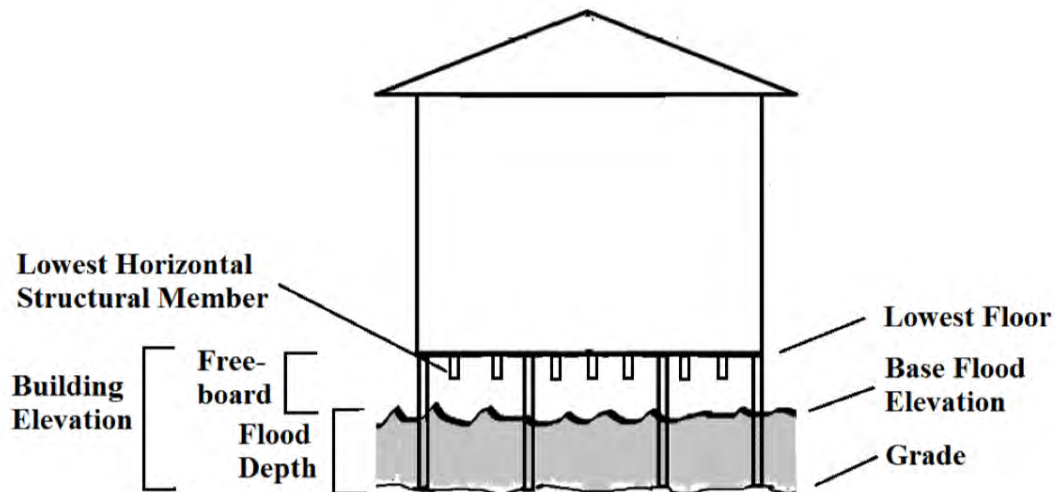
- Information about all relevant recovery resources should be available to State and Municipal Recovery planners
- State, Regional and Local recovery coordinators should also become aware of these programs—prior to disaster—so they can advocate for appropriate resources from State and Federal agencies

### **Shore Up Connecticut**

During Sandy, Shore Up CT was a state-financed, low-interest loan program which provided loans to property owners in coastal municipalities located in Flood Zones VE or AE to finance or refinance property elevations and repair. Additional retrofitting for flood protection and windproofing activities could also be financed.

Shore Up CT also adopted the State's elevation requirement of 500' year +1 (in contrast to FEMA's and local building codes which require elevation of 100' year +1). This was the only loan program that addressed the needs of multi-family homes and income properties. Criteria for eligibility were:

- Primary and secondary single-family homes, or 1-4 unit owner-occupied rentals
- Businesses with fewer than 100 employees and in good standing with all state agencies
- Open to most coastline municipalities
- Must be up to date with all local, state, and federal taxes
- Up to \$300,000.00 could be borrowed for 15 years at a 2.75% rate.
- Property, hazard and flood insurance must be maintained for the life of the loan



Floodplain Building Elevation Standard Requirements (CIRCA/UCONN)

### Internal Revenue Service

The Internal Revenue Service has tax relief programs available to assist those affected by disaster. The IRS may allow, with a presidential declaration:

- Underinsured or uninsured disaster losses on home, personal property, and household goods to be deducted on income tax returns
- Tax counseling and tax rebates
- IRS may allow deductions of certain uninsured casualty losses on a homeowner's federal income tax return
- IRS may grant additional time to file returns and pay taxes

Special tax law provisions may help taxpayers and businesses recover financially from the impact of a disaster.

Taxpayers may also be eligible for a reduction in property valuation due to disaster-caused damages, resulting in a reduction of local property taxes. This does not require a presidential disaster declaration.

**NEXT STEPS:** The State LTRG, the IR Working Group and CT Rises should all have tax professionals at their tables. Charitable organizations assisted many clients with tax issues.



CTPost/Milford CT

## 14. FEMA NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

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The National Flood Insurance Program (NFIP) provides flood insurance to millions of Americans. Homeowners' insurance does not cover losses associated with flooding.

This program is presently being reviewed in Congress, and is subject to change. Claims from floods far exceed the premiums paid; and because of the growing number of catastrophic storms, the program is looking to increase premiums based on risk as well as develop better flood mapping, and focus more on mitigation and resiliency.

Homeowners in flood areas are required to purchase flood insurance if they hold a mortgage; those who fail to have flood insurance not only risk being unable to pay for repairs but may find themselves ineligible for rehabilitation and mitigation grants.

### **What Everyone Should Know About NFIP Flood Insurance Coverage**

- Flood insurance policies are capped at \$250,000 per claim.
- Flood insurance policies pay Actual Cash Value (ACV)—not replacement cost
- NFIP has limitations on coverage. Rental costs while home is being repaired are NOT covered.

### **What this means:**

- Older and or smaller homes have less value; flood insurance payouts will be less for older homes (ACV) despite the actual costs associated with rebuilding and repair
- To help with the code compliance, including mitigation associated with bringing homes back up to code that have been substantially damaged, NFIP insurance provides up to \$30,000 toward the cost of elevation—and not to exceed the \$250,000 cap for rehabilitation or rebuilding
- In Sandy, despite 60% of homeowners assisted by NGOs having flood insurance, requests for additional financial help was needed. This help was required to defray housing costs not covered by NFIP insurance, as well as financial assistance to make up the shortfall in insurance settlements.
- Recovery Planners should become familiar with NFIP insurance as well. Assessing the amount of time and money it will take for homeowners to repair and rebuild and if necessary, mitigate their homes, requires an understanding of what flood and homeowner's insurance will and will not cover, and how long it will take to settle claims.

It is not unusual for insured homeowners impacted by flooding to settle their claims for less than the cost for repair or rebuild. This is particularly true for those homes that are substantially damaged. Such homes may also need to be mitigated. Costs for mitigation (elevation) can be well over \$100,000, of which only \$30,000 is eligible to be underwritten by Increased Cost of Compliance-Coverage (ICC). However, even with ICC coverage, claims are capped at \$250,000.

### **Helping Residents manage after-disaster claims:**

- Homeowners and renters must understand the need for insurance—and in flood prone areas—flood insurance (and renters' insurance) and understand clearly what their policies cover and do not cover
- Post-disaster, representatives from the insurance industry and NFIP should be available in the community to answer questions
- Policies need to be written in plain English. Since Sandy, lawmakers in New Jersey have taken note of the hordes of angry policyholders and have drafted a bill to help ease customers' confusion. The bill would require that a one-page summary of the policy be included in the brochure consumers are already given when purchasing the policy. The drafters of the bill promise that “notable coverage and exclusions” will be essential parts of these summaries.

## PREPARING FOR LONG-TERM DISASTER RECOVERY

- At risk communities (and those communities participating in CRS) should include public meetings about flood insurance and best practices for filing flood claims
- People need to understand, in the case of a storm or hurricane, the coverage contained in their Homeowners' policies.
- Homeowners must understand the adjusting process and be sure they know what their costs will be to repair or rebuild their home
- In the wake of Irene and Sandy, changes to how NFIP adjusts claims have been suggested. Among them is to cap profits for independent insurance companies managing NFIP. All lease agreements for residential housing in designated flood zones should be required to state clearly that the property is in a flood zone and that renters are strongly encouraged to purchase flood insurance for their contents

Finally, the NFIP should not be in conflict with the goal of ensuring more resilient homes and communities. Delays, under-adjusting, or complex processes make repair and mitigation difficult. While homeowners are required to mitigate if their home is substantially damaged—and a bulk of the cost for mitigation is borne by the homeowner—their ability to pay for such activities is harmed if they are denied a fair and timely settlement. Additionally, homeowners are facing rental and other costs associated with being displaced.

### **Best Practices: Flood Insurance Coverage**

Increased cost of compliance coverage is one of several resources for flood insurance policy holders who need additional help rebuilding after a flood. It provides up to \$30,000 to help cover the cost of mitigation measures that will reduce flood risk. This information should be shared with your local assessor as well as land use and building inspectors.

## 15. RECOMMENDATIONS FOR THE LONG-TERM RECOVERY COMMITTEE

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### **Economic Recovery Working Group**

There was a limited disruption of economic activity post-Sandy; however, things could have been markedly different. Recommended steps for the Long-Term Recovery and the Economic Recovery Working Group include:

- Instituting regular pre-disaster planning strategies meetings across the state, working with CT Chamber of Commerce
- Providing information direct to businesses to help bolster individual business disaster preparedness
- Helping to develop adaptable economic recovery plans for municipalities

### **Community Planning and Capacity Building (CPCB) Working Group**

This group has been focused on mitigation and community resilience activities. They should also undertake some of the capacity building activities described in this guide, such as:

- Assist municipalities conduct community-wide meetings with residents to discuss risks and pre-disaster mitigation activities.
- Help identify state and regional partnerships that will help communities better manage post-disaster operations
- Provide leadership on pre-disaster planning

### **Additional Information and Resources**

#### **Floodplain Mapping**

Through FEMA's flood hazard mapping program, Risk Mapping, Assessment and Planning (MAP), FEMA identifies flood hazards, assesses flood risks and partners with states and communities to provide accurate flood hazard and risk data to guide them to mitigation actions. Flood hazard mapping is an important part of the National Flood Insurance Program (NFIP), as it is the basis of the NFIP regulations and flood insurance requirements. FEMA maintains and updates data through Flood Insurance Rate Maps (FIRMs) and risk assessments.

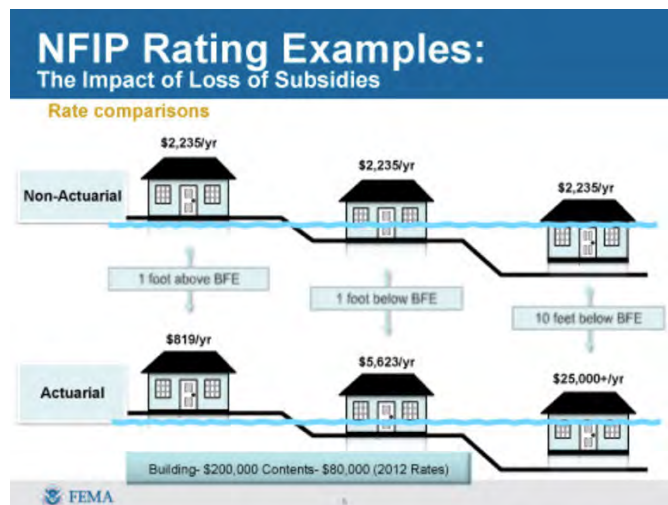
#### **Calculating Risk**

Frequency of flooding in the US is usually depicted as a 1% chance (1/100) of occurring in any given year, which is why it is known as "100-year flood." Practically speaking, it means that in 25 years there is a 1-in-4 chance of a major flood.

Risk = hazard x frequency; you can mitigate risk by decreasing the magnitude of the frequency or the hazard. (FEMA)

### Flood Insurance Costs

On April 2017, flood insurance rates were set to rise an average of 6 percent—to date, this has not yet happened. Under the 2014 Affordability amendments to the Biggert-Waters reforms, individual property owners may see a rate increase up to 18% for newer properties and 20% for older ones. Rates for newly mapped properties begin at the lowest or preferred risk rate and gradually increase to full risk using a multiplier table.



*BFE = Base Flood Elevation*

### Community Rating System – up to 45% off flood-insurance costs

The Community Rating System (CRS) recognizes and encourages community floodplain management activities that exceed the minimum NFIP standards. Depending upon the level of participation, flood insurance premium rates for policyholders can be reduced up to 45%. Besides the benefit of reduced insurance rates, CRS floodplain management activities enhance public safety, reduce damages to property and public infrastructure, avoid economic disruption and losses, reduce human suffering, and protect the environment. Technical assistance on designing and implementing some activities is available at no charge. Participating in the CRS provides an incentive to maintaining and improving a community's floodplain management program over the years. Implementing some CRS activities can help projects qualify for certain other Federal assistance programs.

Despite the emphasis on resiliency and the billions of dollars spent on recovery, there are no agreed-upon metrics for gauging resiliency or evaluating post-disaster outcomes. Understanding that different communities face varying pre-disaster risks and post-disaster challenges, there still remains within reach a wealth of information that can help better guide both resiliency and recovery actions and spending across all recovery networks.

### Importance of goal setting and evaluation

The development of benchmarks can assist planners grade resiliency, preparedness and recovery activities; only in this way can performance be continually assessed improvements be undertaken. All those vested in disaster planning, response and recovery, need to be continually moving toward more efficient and therefore less-costly post-disaster recovery operations. They cannot continue to rely on anecdotes or perceived wisdom to make critical decisions costing millions of dollars and affecting both individuals and communities.

Finally, there is no better way to encourage pre-planning activities (on the part of towns, individuals, states as well as NGOs and corporations) than by taking a more quantitative look at



costs of recovery and questioning whether those recovery costs achieved their goals, overall. Rutgers' Health Impact Assessments is part of the answer in terms of individual assessments, but there is still more that could be done to ensure good pre-planning and recovery choices.

### **RESILIENCY:**

- Define 'Resiliency' and Establish Goals and Benchmarks (i.e., Social Capital; Economic Capital; Natural Capital. Community Competence—see, Preparedness Fostering Individual and Community Resiliency)
- Pre-planning Strategies—Evaluate and Prioritize Activities based on established goals for post-disaster outcomes

### **RECOVERY:**

- Define goals of post-event recovery across response and recovery networks
- This Pre-Disaster and Post-Recovery appraisal can be carried out by all stakeholders: GOs and NGOs can use such a model to evaluate how their resources were used and if they achieved the community goals.



With the increase in man-caused and natural disasters (Deep Water Horizon, Hurricanes Matthew and Sandy) there needs to be a change in how response and recovery is managed.

The top-down approach is not enough—and is often times insufficient—to manage recovery. The RAND Gulf States Policy Institute for nongovernmental sector disaster response and recovery has published:

“In the wake of (manmade and natural disasters), both government and nongovernmental organizations (NGOs, including nonprofit and for-profit organizations) must be engaged in long-term recovery and community resilience-building activities to improve communities’ ability to withstand future stressors. NGOs are the ‘go-to’ entities in disaster response and recovery because of their real or perceived insight on the assets, needs and sociocultural complexities of their neighborhoods; ability to leverage resources with less administrative hassle for more-efficient response; often unique access to distribution and dissemination channels for disaster-related information and resources; and ability to support sustainable long-

term recovery efforts given ongoing and integrated local presence.” (*The Non-Governmental Sector in Disaster Resilience, Conference Recommendations for a Policy Agenda*, 2011)

While direct assistance from charities and foundations is more easily accessible after a disaster; rarely are these funds available for preparedness and resiliency activities—either prior to an event or after.

The National Center for Disaster Preparedness at Columbia University produced a Disaster Recovery Guide for Donors in January, 2013. Its key recommendations:

“Create, nurture or fund local NGOs to promote widespread adoption of existing preparedness standards by local non-profits and faith-based organizations, and to provide preparedness training. Simply increasing the likelihood that non-profit networks will survive major disasters would be a major contribution to the success of long-term recovery.”

The primary goals of bringing about full participation across all recovery networks and NGOs involves the following:

- Clearly delineating roles and responsibilities for NGOs during each phase of a disaster
- Identifying NGO capacities & opportunities for expanding roles in preparedness and operations
- Improving information exchange among NGOs, Governmental Agencies and Community
- Increasing community capacity to deliver seamless, evidence-based services before, during and after disaster through NGO partnerships
- Creating guidance about how to allocate resources for NGOs—financial and non-financial
- Evaluating costs and benefits of NGO participation to work towards continual improvement

In their after-report on recovery after tornadoes struck Alabama in April 2011, the Jessie Ball DuPont Fund noted the following:

“When a disaster is not on the immediate horizon. . . or has faded from memory, it is easy to overlook the preparations that organizations and communities can make to mitigate loss of life and property and facilitate effective disaster response.”

They urge charitable foundations and others to know the benefit of having disaster preparedness and recovery plans in place, with review and rehearsal of these plans part of ongoing training.

They conclude:

“...communities will benefit if foundations emphasize the importance of disaster preparedness and provide appropriate assistance in that effort.”

What is clear is that there is a rise in disasters and a decrease in available funding for recovery at the Federal/State level and throughout the NGO community. Both are overly taxed by meeting the ongoing needs of weather-related disasters.

According to a study, U.S. foundations and corporations donated nearly \$300 million for disaster recovery in 2014, an increase over 2013. These numbers do not come close to what is spent through FEMA and HUD for rebuilding and mitigation after a disaster.

It’s also clear that continuing to fund crisis-to-crisis is not only insufficient, but unsustainable. Funding for disasters must be more strategic—and with an eye toward mitigating loss through disaster preplanning, community resilience building, as well as NGO partnerships and collaborations.

## 16. APPENDIX 1: ACRONYMS

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| <b>ACRONYM</b> | <b>MEANING</b>                                              |
|----------------|-------------------------------------------------------------|
| ABC            | American Baptist Churches                                   |
| ACF            | Administration for Children and Families                    |
| ACV            | Actual Cash Value                                           |
| ALICE          | Asset Limited, Income Constrained, Employed                 |
| AMI            | Area Median Income                                          |
| ARC            | American Red Cross                                          |
| BEOC           | Business Emergency Operations Center                        |
| CAN            | Coordinated Access Network                                  |
| CC             | Catholic Charities USA                                      |
| CCP            | Crisis Counseling Program                                   |
| CCUSA          | Catholic Charities USA                                      |
| CDBG-DR        | Community Development Block Grant Disaster Recovery         |
| CERT           | Community Emergency Response Team                           |
| CIRCA          | Connecticut Institute for Resilience and Climate Adaptation |
| CM             | Case Manager                                                |
| CME            | Christian Methodist Episcopal Church                        |
| COA            | Council on Accreditation                                    |
| COAD           | Community of Organizations Active in Disaster               |
| COB            | Church of the Brethren                                      |
| CPCB           | Community Planning and Capacity Building                    |
| COG            | Councils of Governments                                     |
| CRS            | Community Rating System                                     |
| CRWRC          | Christian Reform World Relief Committee                     |
| CWS            | Church World Service                                        |
| DCM            | Disaster Case management                                    |
| DCMCW          | Disaster Case Management Case Worker                        |
| DCMP           | Disaster Case Management Program                            |
| DEEP           | Department of Energy and Environmental Protection           |
| DEMHS          | Division of Emergency Management and Homeland Security      |
| DESPP          | Department of Emergency Services and Public Protection      |
| DHCR           | Division of Housing and Community Renewal                   |
| DHSES          | Division of Homeland Security and Emergency Services        |
| DLS            | Disaster Legal Service                                      |
| DOB            | Duplication of Benefits Report (provided by FEMA)           |
| DOH            | Department of Housing                                       |

## PREPARING FOR LONG-TERM DISASTER RECOVERY

|          |                                                                |
|----------|----------------------------------------------------------------|
| DPH      | Department of Public Health                                    |
| DR#      | Disaster Recovery Number                                       |
| DRC      | Disaster Recovery Center                                       |
| DRS      | Disaster Recovery Specialist                                   |
| DUA      | Disaster Unemployment Assistance                               |
| EIDL     | Economic Injury Disaster Loan                                  |
| EMD      | Emergency Management Director                                  |
| ESF      | Emergency Support Functions                                    |
| ESF-14   | Emergency Support Function - Recovery Support                  |
| FEMA     | Federal Emergency Management Agency                            |
| FEMA-VAL | FEMA Volunteer Assistance Liaisons                             |
| FIRMs    | Flood Insurance Rate Maps                                      |
| GEMA     | Georgia Emergency Management Agency                            |
| GOHSEP   | Governor's Office & Homeland Security & Emergency Preparedness |
| HA       | Housing Assistance                                             |
| HIA      | Health Impact Assessment                                       |
| HHS      | U.S. Department of Health and Human Services                   |
| HMA      | Hazard Mitigation Assistance                                   |
| HS       | Human Service                                                  |
| HUD      | US Department of Housing and Urban Development                 |
| IDCMP    | Immediate Disaster Case Management Program                     |
| I&R      | Information and Referral                                       |
| IA       | Individual Assistance (FEMA benefits)                          |
| ICC      | Increased Cost of Compliance-Coverage                          |
| ICS      | Incident Command System                                        |
| IHP      | Individuals and Households Program (FEMA benefits)             |
| IT       | Information Technology                                         |
| JFO      | Joint Field Office (FEMA regional offices)                     |
| LDR      | Lutheran Disaster Response                                     |
| LDS      | Church of Jesus Christ of Latter-day Saints                    |
| LEOP     | Local Emergency Operations Plan                                |
| LEP      | Limited English Proficient                                     |
| LER      | Lodging Expense Reimbursement                                  |
| LTRC     | Long-Term Recovery Committee                                   |
| LTRG     | Long-Term Recovery Group                                       |
| MAP      | Mapping, Assessment and Planning                               |
| MARC     | Municipal Assistance Resource Center                           |
| MC/EA    | Mass Care and Emergency Assistance                             |
| MDS      | Mennonite Disaster Service                                     |

## PREPARING FOR LONG-TERM DISASTER RECOVERY

|        |                                                              |
|--------|--------------------------------------------------------------|
| MIAP   | Move-in Assistance Program                                   |
| MLRP   | Multi-Family Lease and Repair Policy                         |
| MOU    | Memorandum of Understanding                                  |
| NDRF   | National Disaster Recovery Framework                         |
| NEMIS  | National Emergency Management Information System (FEMA DB)   |
| NEN    | Neighborhood Empowerment Network                             |
| NEPA   | National Environmental Policy Act                            |
| NFIP   | National Flood Insurance Program                             |
| NGO    | Non-Governmental Organization                                |
| NIMS   | National Incident Management System                          |
| NRCC   | National Response Coordination Center                        |
| NVOAD  | National Voluntary Organizations Active in Disaster          |
| NYAC   | Methodist New York Area Conference                           |
| OCFS   | Office of Children and Family Services                       |
| OEM    | Office of Emergency Management                               |
| OHSEPR | Office of Human Services Emergency Preparedness and Response |
| OMH    | Office of Mental Health                                      |
| ONA    | Other Needs Assistance (FEMA benefits)                       |
| OORR   | Owner Occupied Rehabilitation and Rebuilding                 |
| OOR    | Owner Occupied Rehabilitation                                |
| OTDA   | Office of Temporary and Disability Assistance                |
| PA     | Public Assistance (FEMA benefits)                            |
| PDA    | Preliminary Damage Assessments                               |
| PHA    | Public Housing Authority (HUD local offices)                 |
| PNP    | Private Non-Profit                                           |
| RESP   | Regional Emergency Support Plan                              |
| REPT   | Regional Emergency Planning Team                             |
| SA     | Salvation Army                                               |
| SAMHSA | Substance Abuse and Mental Health Services Administration    |
| SBA    | Small Business Association                                   |
| SHPO   | State Historic Preservation Office                           |
| SLTRC  | State Long-Term Recovery Committee                           |
| SPB    | St. Bernard Project (Disaster Resilience Organization)       |
| SRF    | State Response Framework                                     |
| SS     | Social Security                                              |
| SSBG   | Social Services Block Grant                                  |
| SSI    | Supplemental Security Income                                 |
| TANF   | Temporary Assistance for Needy Families                      |
| TDD    | Telecommunications Device for the Deaf                       |

## PREPARING FOR LONG-TERM DISASTER RECOVERY

|       |                                                     |
|-------|-----------------------------------------------------|
| THU   | Temporary Housing Unit                              |
| TRO   | Transitional Recovery Office (FEMA local offices)   |
| TSA   | The Salvation Army - also SA                        |
| TVOC  | Tri-Valley Opportunity Council, Inc. (North Dakota) |
| UConn | University of Connecticut                           |
| UMCOR | United Methodist Committee on Relief                |
| VAL   | Voluntary Agency Liaison (FEMA staff)               |
| VOAD  | Voluntary Organizations Active in Disaster          |

## 17. APPENDIX 2: RECOMMENDATIONS

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### **DCM and Unmet Needs Committees Recommendations**

- Based on how unmet needs groups operated in the state, a basic template has been developed for unmet needs. The template below outlines the information unmet needs groups should look for when reviewing a case. (See “Appendix 3: Unmet Needs Preparation Templates”)
- CT Rises has developed software to share information electronically and to enable case managers to more easily provide funding groups with the ability to easily review cases and make determinations and commitments
- These tools have been designed for unmet needs groups and other resource providers, including volunteers
- These tools are not meant to replace unmet needs meetings, but may allow DCMs and unmet needs groups to address priority cases more efficiently

### **Best Practices for Unmet Needs Committee Members:**

When making a funding decision, gather and review the following information:

1. The entire unmet needs of the resident
2. The families’ financial picture
3. The family situation prior to disaster
4. That the family, if they receive assistance, will be sustainable.

Don’t rely exclusively on AMI, Area Median Income (a statistic generated by the US Department of Housing and Urban Development (HUD) for purposes of determining the eligibility of applicants for certain federal housing programs) to determine need. Costs for repair can far exceed the ability of what most families can afford. Look at the totality of the family and its circumstances to determine if there are unmet needs.

While funding is exclusively for disaster-related needs, it is sometimes hard to ignore existing problems that must be solved if funding is to make a positive difference. For instance, it would not be beneficial to pay for new sheetrock and insulation if the roof is leaking (understanding that the roof damage is not due to disaster); nor can you repair a home where there is a pre-existing unsafe condition without taking care of that condition.

Ensure that the Disaster Resource Managers have prepared a comprehensive recovery plan and that you understand how your funding will help achieve recovery.

The committee will work closely with all disaster staff and agencies. Working together, the committee should adopt standards that ensure the highest level of integrity and professionalism. The Unmet Needs Committee should conduct business with strict confidentiality.



### **Municipal Volunteer Recruitment and Management - Next Steps and Recommendations**

- Seasoned volunteer groups can help communities manage “spontaneous” volunteerism by providing mentoring and training that will allow residents within the community to assist in their own recovery. Lessons learned by these local volunteers can form the basis of a Community Organization Active in Disaster (COAD) or add capacity to existing CERT Teams that will provide greater resiliency to the community.
- Continued development of better tools and software to show the concentration of needs by geographic area and other metrics. This type of information will allow volunteer coordinators (or recovery coordinators) to better align projects with volunteers. It will also aid in tracking of work performed.
- Recovery and volunteer coordinators need a plan for managing volunteers including locating necessary housing and providing other needed support, such as assistance with permitting and inspections
- These coordinators must work with qualified contractors who may serve as on-site project managers
- Whenever possible, effort must be made to have disaster case managers involved in providing resident support
- CT Rises, as a member of VOAD, can assist with volunteer coordination, develop partnerships with local recovery managers, facilitate meetings between recovery organizations and Emergency Management Directors. This would be a first step toward developing a mutual understanding of the strengths and limitations with both the community and NGO partners.
- Volunteers can and should play a role pre-disaster. Volunteers can help by performing pre-disaster mitigation activities such as water-sealing basements and elevating home mechanicals such as water heaters. There is not a lack of skilled assistance; communities should identify needs and develop a community framework for receiving assistance.
- Bolster the ability of volunteer organizations to meet recovery needs by 1) surveying and increasing their capabilities to meet the challenges of disaster response and recovery; 2) networking with other NGOs to better coordinate and prepare for disaster recovery; 3) integrating with Federal, State and municipal preparedness, response and recovery operations including the Disaster Recovery Framework and 4) developing robust tools and methods for organizing and communicating among volunteer partners and response and recovery stakeholders pre and post disaster.

### **BUILDING A NETWORK OF VOLUNTEER AND COMMUNITY SUPPORT**

#### **—Lessons Learned from Florida**

- Recognizing the goal of successful collaboration between Emergency Management Directors and volunteer organizations, Volunteer Florida undertook a program to build capacity and relationships through the establishment of Volunteer Centers

- Florida developed a grant program designed to increase preparedness and response capabilities of volunteers and volunteer centers statewide. Operation Step Up provided training to volunteer centers on a variety of emergency management related topics, including continuity of operations, disaster mitigation, long-term recovery, and management of spontaneous volunteers. The grant program joined local volunteer centers and emergency response agencies to: (1) develop the roles of volunteer centers in local emergency management plans; (2) mentor emergency response agencies to develop volunteer programs; (3) unite volunteer centers and emergency response agencies to use volunteers in disaster response; (4) engage and enable volunteers in urban areas to lead in preparation and response to disasters; and, (5) utilize volunteers to mitigate disasters locally.

### **Vulnerabilities Recommendations**

- Assistance programs should use AMI as just one of many factors in assessing eligibility for assistance. It should not be the determining factor in providing assistance or the level of assistance available.
- To understand what residents will be facing post-disaster (should their home be substantially damaged) it is important that planners understand the limitations of programs, particularly NFIP insurance. As discussed, many municipal recovery planners did not understand that insurance would not cover, in some cases, all or a significant portion of rebuild and mitigation costs. Planners should become familiar with these programs.
- As highlighted, part of community resiliency is ensuring that residents understand the true costs associated with loss of their homes. Many believed that insurance would cover disaster losses or that adequate assistance programs would be available. That was not always the case. Residents need to understand their own vulnerabilities, which may lead to better pre-disaster housing choices.
- Disaster case managers and social service departments need to have access to financial planners who can help families budget and manage their money. It is important to not only provide funding for immediate needs, but to also to provide guidance for residents who lack economic stability.
- Economic development departments can promote greater economic stability by hosting job fairs and providing referrals to training programs
- Recovery involves not simply helping people to rebuild, but removing some of the barriers that made them vulnerable. This can include assisting with language skills through use of non-profit literacy centers or helping work through other issues that add to vulnerability and impact sustainability.
- Recovery planners and case managers need to help their clients understand that costs associated with a newly-rebuilt home might increase due to higher insurance costs and property taxes.

### **Seniors**

- Affordable housing needs to be made available to seniors to relocate from high-risk areas
- Consider options such as acquisition programs such as FEMA's Hazard Mitigation Grant Program, HMGP or CDBG-DR

### **People with Functional and Access Needs**

#### **Important improvements:**

- Address households that report all functional needs, not just mobility concerns
- Organizations should work directly with the five (5) cross-disability Centers for Independent Living and other advocacy organizations for people with functional needs that work with people with functional needs every day and have the knowledge and expertise

### **Chronic and Situational Mental Health Needs**

- Greater focus on delivering mental health services to residents impacted by disaster is needed.
- Mental health representative should participate in State IA meetings
- Train Disaster Case Managers on mental health and appropriate referral services
- Work with peer mental health providers, Centers for Independent Living and other organizations that support people with functional needs
- Post-disaster, funding needs to be made available for mental health services
- Meetings for those impacted by the disaster are encouraged. For a short period of time a program was offered in Milford but closed due to lack of funding

### **Language and Other Barriers**

- Local nonprofits can be used to hold community meetings or to set up information centers, and faith-based organizations should be asked to assist in reaching out to those in the community who may need help—to use their networks to locate those who have unmet needs

### **Chronic Health Conditions and Mold**

- Residents with chronic conditions such as asthma or difficulty breathing are especially susceptible to mold. They need to be identified and prioritized for case management services, assistance and safe temporary housing. Particular attention should be given to rental options and repairs to their home including the removal of mold.

### **Housing and Pets**

- Accommodations for pets and co-locating pets should be considered in planning
- Find temporary housing as well as rebuild programs for pet-owning residents
- Coordinate transportation and social services for those with functional needs, autism, the elderly

### **Children and Single Parent Households**

- Mandatory training should be required for disaster case managers in dealing with children and disaster. While it was noted in the database that clients did have children, there was not a standard set of questions or outreach for this population.
- Much like the elderly and disabled populations, social services and local agencies that may already be serving children should be ready to reach out post disaster
- School nurses and teachers need to be trained to identify and recommend intervention for issues. Parents, day care providers, grandparents, sitters, coaches and clergy should also be informed. Training for all of these care givers should be provided pre-disaster.
- Approximately 30% of households receiving assistance through disaster case management were single parent homes, with 10% of those homes having a senior as the sole guardian.
- Many children lost clothing and possessions. Early assistance requests indicated needs for young adult clothing, backpacks and replacement of school items such as laptops.
- Superstorm Sandy occurred in the fall and disrupted holiday plans and festivities
- Schools provided support to displaced students. Some school districts were able to provide transportation to school, others provided gift cards to students whose homes had suffered damaged.
- Social services and local agencies that may already be serving children should be ready to reach out post disaster

### **Next Steps for State, Municipalities and NGOs**

- Affordable housing for displaced residents
- The Department of Housing has developed a Disaster Housing Plan that assists in providing affordable housing for those impacted by disaster (<https://www.hudexchange.info/resources/documents/Housing-Counseling-Disaster-Program-Guide.pdf>) (<https://bit.ly/2C0LnJa> )
- Develop relationships with the philanthropic community in order to assist with funding gaps in services
- Communities should plan to address housing needs for those who will be displaced for longer than 1 or 2 months
- Develop robust, pro bono legal services. Residents need legal assistance for Insurance Claims, Contractor Fraud, Bank foreclosures, zoning applications
- Provide financial services including mortgage and insurance claims assistance. Insurance policies and claims adjusting is complicated; for those with limited language skills or those with mental health issues, the process is extremely confusing and cumbersome
- State and federal grant applications must be more user-friendly
- It is necessary to work with residents to improve their financial situation. Issues such as chronic unemployment and poverty are not usually contemplated when setting up or man-

aging recovery resources. However, using resources such as non-profit employment agencies and other organizations can provide assistance to residents who would otherwise have few options.

- Centers for Independent Living and other organizations that support people with functional needs should provide case management for people with functional needs or should provide training for other case managers.
- Better access to translators: Universities and Colleges may be able to help

For improved post-disaster outreach into communities, door-to-door outreach is important and a great way to reach displaced residents (hotels, faith-based centers, public places) in order to direct them to services and assistance. This is particularly true for renters.

- CT Rises worked with VOAD member World Renew to provide door-to-door assessments (3/2014); this activity allowed CT Rises and its partners to reach out to residents in need and to gauge types of unmet needs
- Focus on Mental Health. Closer relationships are encouraged between disaster case management, local and state mental health professionals.

Better coordination with local and state social service departments can be achieved. Some of the issues facing our residents were chronic and needed to be addressed within the context of local social services. For example, social service departments can provide heating assistance and food assistance to low income families. DCMs were not always able to connect residents with area social services or were unaware of the availability of these services.

- Youth-centric recovery programs are needed. These programs can assist in easing anxiety and depression as well as provide allowances for replacement of lost items including clothes and computers.
- If possible, housing options for residents with children should be prioritized so they are able to live within or near their home community.
- Provide prepaid cell phones to displaced residents who do not have them. Case managers often had difficulty contacting displaced residents.
- Additional assistance for residents is needed with filing claims, obtaining assistance, applying for grants, and locating temporary housing.
- Provide a place where residents can have access to computers, printers, scanners, fax machines, copiers and trained staff that can provide coaching on preparing documents.
- Provide for transportation which may include local shuttles and free bus passes
- For residents relocated to hotels without cooking facilities, provide food assistance and restaurant vouchers

### **Business Preparedness Recommendations**

- Local, Regional and State Emergency Managers need to involve businesses in preparedness and recovery operations. Using the BEOC model – and having this organization set up prior to a disaster event—will help businesses and communities recover faster.

## PREPARING FOR LONG-TERM DISASTER RECOVERY

- The Chamber of Commerce—at the National, State and Local level—should make preparedness training part of their regular business seminars and trainings
- Businesses that supply materials, goods or services needed post-disaster should be given priority in getting back to business
- Buying local should be part of recovery strategies
- Key providers of goods—area grocery stores or gas stations—should be able to operate for long periods of time in the event of a power outage (in parts of Florida, these types of businesses are required to have back-up generators)
- All businesses need to be encouraged to undertake simple pre-disaster preparedness steps as outlined in this guide; and these businesses should also encourage their vendors to do the same
- Local Chambers of Commerce or Economic Development organizations should make disaster preparedness trainings part of their regular programming. In 2014 the Connecticut Chamber of Commerce undertook seminars on preparedness. These organizations can help integrate businesses into response and recovery activities.

### **Individual Recovery (IR) Working Group Recommendations**

IR, as a group, performed well during recovery operations, though with the following improvements suggested:

- Communication to local recovery personnel could have been improved. Responses from local coordinators suggest that they were not always aware of status of programs or direction in undertaking community recovery
- Some of the information disconnect was due to the pressure on local recovery organizations to meet immediate and pressing residents' needs—especially in the first 6 months post-event
- Recovery operations were undertaken by emergency managers who were also, in the first months, navigating response and focused on assessments and housing of displaced residents
- The State's Disaster Recovery Framework, should help recovery personnel better understand disaster programs, recovery responsibilities and processes
- CT Rises, as the state-wide long-term recovery group, can and should help to deliver important information to communities and recovery partners
- Long-term recovery puts a strain on government officials who must also manage their own—non-disaster—tasks. However, it would have been beneficial to have more consistent communications with IA group members such as:
  - CT housing Authority
  - Social Service
  - Volunteer groups such as The Salvation Army and Catholic Charities

## PREPARING FOR LONG-TERM DISASTER RECOVERY

- As suggested elsewhere in this guide, recovery challenges required recovery coordinators and case management to seek out disaster and non-disaster related assistance beyond traditional post-disaster programs. Given IAs focus on delivering and monitoring assistance, representatives from the Health Department (including Mental Health) as well as Banking and Legal should be included.
- Information gleaned from IA meetings needs to be transmitted to regional and local coordinators as well as to relevant recovery partners

CT Rises, in its role as the state-wide long-term recovery group, attended IA meetings and through the Disaster Resource Specialist, provided updates to existing LTRGs. This activity should be first, formalized and then, enlarged to encompass all communities impacted by Sandy. (Cities such as East Haven, Stratford, Greenwich, etc., did not have formal LTRG and were not usually—or formally—included in all communications. Note that information was transmitted through DEMHS and regional coordinators—but importance of a more thoughtful approach to communication that includes all stakeholders is important).

### **NGOS—VOAD, Next Steps**

Recommendations for strengthening NGOs:

- Continue to develop Capacity Building Opportunities for NGOs
- Identify and cultivate VOAD membership
- Be in a continuous state of organizational improvements; include trainings for working with vulnerable or disadvantaged communities and working with those with post-disaster health issues
- Enhance recognition of VOAD and NGO programs and disaster capabilities among all stakeholders
- For local recovery coordinators, prepare a guide to available recovery services—update guide regularly along with website
- Be a part of State-wide disaster drills
- Understand FEMAs and HUDs after-disaster procedures and assistance capabilities
- Avoid using volunteer or donated resources on activities that can be undertaken by State or Federal agencies
- Communicate regularly with VOAD and local Recovery Coordinators; update recovery partners on capacities and best practices
- Help communities train local volunteers (through CERT)
- Develop organizational tools that help coordinate volunteer activities
- In the section on VOAD, recommendations to improve coordination between State-wide groups and local recovery coordinators are provided
- Existing volunteer organizations are encouraged to increase training and capacity building. The State and recovery partners are urged to help better integrate volunteer services into recovery through the development of software tools that allow assistance providers and recovery coordinators to better match volunteer skills with suitable residents' needs

**Challenges and Next Steps for Individual Assistance-Volunteer Organizations Active in Disasters (VOADs) / CT RISES**

- The available software tool—CAN—is not robust enough to provide the type of information that allows for coordination among resource providers. Lack of more robust software makes it difficult for CT Rises to manage and distribute donations or match volunteers with suitable projects.
- Best practices and information on recovery activities and preparedness have not been able to be effectively communicated across all stakeholders
- CT Rises can continue to provide information to state and regional recovery groups and COGs, but CT Rises needs a more strategic communications plan. This plan would also consider how to better deliver information post-disaster.
- Lack of funding to advance pre-disaster capacity building among all stakeholders
- CT Rises' role in coordinating LTRG operations and unmet needs should be better defined among all DCM agencies, for future disasters
- CT Rises found itself unable to glean information on recovery status or client progress from some disaster case managers or agencies—some were helpful and some not. This made it more difficult to help other resource providers or groups manage recovery. Recovery partnerships must be collaborative in order to make sure that needs are being addressed.

**Recommendations for Disaster Case Management Programs (DCMP)**

- FEMA and the State need to develop or refine their criteria for selection of DCMP
- In non-declared disasters, where there may be no designated DCMP, CT Rises may be able to provide interim, or depending on number of clients, continuing Disaster Case Management
- A list of pre-qualified agencies able to conduct DCMP in the State should be compiled prior to a disaster.
- Pre-qualified agencies should be required to conduct once yearly pre-disaster training for DCM personnel to remain qualified
- Agencies chosen to supply DCMP after a disaster should be required to:
  - 1) Provide regular and as-needed reporting on cases, demographics and spending to state and local partners
  - 2) Establish MOU's with long-term recovery groups
  - 3) Work collaboratively with all other recovery groups
  - 4) Attend regular IA and Long-Term Recovery Meetings
- DCMP agencies should follow established DCM practices
- Agencies providing DCMP should, prior to a disaster, continue to expand their disaster response and recovery capacity, continue training for agency staff, and be an active member of VOAD. Training should focus attention on managing recovery across diverse and marginalized communities as well as assisting disabled and vulnerable populations.



## PREPARING FOR LONG-TERM DISASTER RECOVERY

- FEMA and the State, after awarding grants and contracts for delivery of DCM services, must monitor DCMP throughout the recovery phase; this review should focus on qualitative and quantitative measures of deliverables
- DCMP agencies should consider utilizing existing staff for DCM so that staff is ready in the event of a disaster
- Identify additional streams of funding for the administration of disaster case management
- Providers of DCM should consider committing for longer periods of time to ensure continuity of services. Currently it is standard to commit for 18 months—too short to bring residents and communities to recovery.
- Provide up-front State Funding for DCMPs (prior to release of FEMA DCMP funding) and cap on State administrative fees
- State and Federal review of DCMP effectiveness based on established goals—during and post disaster
- Providers of DCMP should conduct 360-degree reviews throughout the recovery process and post-disaster to find areas where they can enhance their programs

### Challenges and Recommendations for CDBG-DR Sandy Recovery

#### CDBG Guidelines

Eligibility threshold requirements for the OORR program refer to feasibility for each project, demonstrating that they are financially feasible, sustainable, and likely to contribute to the long-term recovery of disaster-impacted communities.

There were some cases where the clients were not economically able to sustain their home, post-mitigation. For NGO funders, it was difficult to justify providing alternate housing assistance to those who would be better served through a social service agency.

- CDBG-DR program required that homeowners be current on their mortgage and on property taxes and that there be no liens. It was more usual than not, that DCM agencies would assist homeowners in back mortgage payments etc. This type of activity in some cases (not all) provided a false impression of the homeowners' sustainability.
- A greater emphasis on establishing a client's sustainability should be undertaken by the DCM
- Disaster Case Managers need to be trained on how to work with CDBG-DR clients, and understand the program fully.

**Applicants:** Many applicants did not understand the detailed plans and the length of the project. Though CDBG-DR specialists tried to instruct applicants, there were occasional disconnects between homeowner and DOH. Some of our most vulnerable applicants—the elderly or disabled—had difficulty navigating the program.

- It may be worthwhile to have a point person at an agency or LTRG (such as CT Rises) who can work with CDBG-DR applicants who are in case management

### **Temporary Housing—DOH and CDBG-DR Recommendations**

After Sandy, there were older residents who would have agreed to HMGP's acquisition program, but there was no affordable housing available. This is especially true for residents with limited mobility.

- Give low-income, elderly, and disabled residents living in vulnerable areas priority for subsidized housing
- Revise the administration of the HMGP grants to make it easier for residents and cities to benefit from mitigation activities

### **CDBG-DR and Hazard Mitigation Grant Program (HMGP)**

#### **Acquisition Recommendations**

- As with all the recommendations, pre-disaster planning for acquisition of properties is strongly encouraged—particularly in the most vulnerable areas. This requires the city to take stock of structures and locations where acquisition makes the most sense and the State and Federal government to do a better job of marketing acquisition programs.
- Homeowners in areas vulnerable to flooding should be aware of all programs that may be available should there be a disaster, understanding that some of these programs change
- Municipalities should develop a long-term plan for gradually acquiring property, and look to lower density in those areas
- Consider ways to decrease building and re-building in areas that are the most ecologically sensitive and most susceptible to repetitive damage

#### **Next Steps Pre-and Post-Disaster**

- Better information at the recovery centers about IA eligibility
- Educating municipal personnel and residents during blue skies about FEMA program eligibility
- CT Rises and DCMP agencies standing up earlier in the disaster recovery process
- Coordination between CT Rises and other NGO/charitable agencies concerning rental and household assistance and use of FEMA funding first
- Provide in-depth assessment of damaged homes which includes examination for mold
- Request the FEMA cap be lifted or extended due to high cost of rentals
- FEMA rental assistance (extension) to assist those homeowners who are awaiting grants from HMGP and CDBG-DR (subject to max grant)

### **Community Activities Qualifying for Flood Rate Reductions**

The National Flood Insurance (NFIP) Program's Community Rating System (CRS) was developed by FEMA. CRS recognizes and encourages community floodplain management activities that exceed the minimum NFIP standards. Residents who live in a town that participates in the NFIP need to impress on their city leaders the importance of working towards a high CRS rating. Failure of cities to work to decrease losses due to flooding can cause homeowners to lose needed discounts; and in some cases, lose NFIP insurance coverage altogether. Depending upon the level of participation, flood insurance premium rates for policyholders can be reduced up to 45%. FEMA has created a series of activities (Series 300, 400, 500, 600) to provide towns and cities with a range of options aimed at creating more resilient communities.

#### **Public Information (Series 300)**

This series credits programs that advise people about the flood hazard, flood insurance, and ways to reduce flood damage.

- Activity 310 Elevation Certificates
- Activity 320 Map Information Service
- Activity 330 Outreach Projects
- Activity 340 Hazard Disclosure
- Activity 350 Flood Protection Information
- Activity 360 Flood Protection Assistance
- Activity 370 Flood Insurance Promotion

#### **Mapping and Regulations (Series 400)**

This series credits programs that provide increased protection to new development.

- Activity 410 Floodplain Mapping
- Activity 420 Open Space Preservation
- Activity 430 Higher Regulatory Standards
- Activity 440 Flood Data Maintenance
- Activity 450 Storm-water Management

#### **Flood Damage Reduction (Series 500)**

This series credits programs that reduce flood damage to existing buildings.

- Activity 510 Floodplain Management Planning
- Activity 520 Acquisition and Relocation
- Activity 530 Flood Protection
- Activity 540 Drainage System Maintenance

#### **Warning and Response (Series 600)**

This series credits flood warning and response programs.

- Activity 610 Flood Warning and Response
- Activity 620 Levees
- Activity 630 Dams

## PREPARING FOR LONG-TERM DISASTER RECOVERY

In addition to reduced flood insurance rates, CRS floodplain management activities enhance public safety, reduce damages to property and public infrastructure, avoid economic disruption and losses, reduce human suffering, and protect the environment. Technical assistance on designing and implementing some activities is available at no charge. Participating in the CRS provides an incentive to maintain and improve a community's floodplain management program over the years.

Implementing some CRS activities can help projects qualify for certain other Federal assistance programs. See: <http://www.fema.gov/national-flood-insurance-program-community-rating-system> (<https://bit.ly/PtQ400>). Contact by email [nfipcrs@iso.com](mailto:nfipcrs@iso.com), or phone 317-848-2898.  
(Source: FEMA –National Flood Insurance Program)

## 18. APPENDIX 3: TOOLKIT OF FORMS AND SUPPORT DOCUMENTS

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### Unmet Needs Table Preparation Templates (SAMPLE)

#### CT Rises Unmet Needs Table

Date Presented: \_\_\_\_\_

Agency: \_\_\_\_\_

Case Manager: \_\_\_\_\_

DOB: \_\_\_\_\_

CAN # \_\_\_\_\_

Total Request: \$ \_\_\_\_\_

- Ages of household members: \_\_\_\_\_
- Is this a single-parent household? (Y/N) \_\_\_\_\_
- Does this household include individuals with special needs or disability? (Y/N) \_\_\_\_\_
- Own or Rent \_\_\_\_\_
- Client Release for Unmet Needs Table (Y/N) \_\_\_\_\_

Address at time of disaster: \_\_\_\_\_

Provide an overview of client's Post-disaster condition:

What are the Unmet Needs for this disaster?

The total \$ Amount requested: \_\_\_\_\_

Will Assistance help the client lead to sustainable recovery? (Y/N) \_\_\_\_\_

Client Recovery Resources

Personal Resources \_\_\_\_\_

Monthly Income \_\_\_\_\_

Monthly Expenses \_\_\_\_\_

PREPARING FOR LONG-TERM DISASTER RECOVERY

Investments \_\_\_\_\_

Savings \_\_\_\_\_

Other Personal Resources \_\_\_\_\_

**Total Personal Resources available for recovery \$ \_\_\_\_\_**

**Non-personal Recovery Resources \$ \_\_\_\_\_**

Total Non-personal available Recovery Resources \$ \_\_\_\_\_

Does the client have a sustainable recovery plan? (Y/N) \_\_\_\_\_

As the advocate for this client, I affirm that the information as described has been verified to every extent possible.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**INCLUDED WITH THIS FUNDING REQUEST:**

- Non-personal Recovery Resources Worksheet
- 2 construction Quotes for repair costs over \$2500 (or CT Rises' Construction Cost Verification)
- W-9; Contractor's License and Proof of Insurance (for direct-to-contractor payments)
- Contractor Payment Request Form
- Photographs of property damage
- FEMA duplication of benefits form
- Client release for unmet needs table

PREPARING FOR LONG-TERM DISASTER RECOVERY

**SAMPLE:** *(Dollar figures are shown for example only)*

| Funding                            | Approved<br>Y/N | Amount Re-<br>ceived | Amount Due       | How Funds were used |
|------------------------------------|-----------------|----------------------|------------------|---------------------|
| Flood insurance                    | Y               | \$16,242.00          | \$0.00           | Home Repair         |
| ICC                                | N               | \$0.00               | \$0.00           | N/A                 |
| Homeowners                         | N               |                      | \$0.00           | N/A                 |
| FEMA                               | N               | \$5,106.00           | \$0.00           | Rental Assistance   |
| SBA                                | Y               | \$0.00               | \$0.00           | N/A                 |
| SHPO                               | N               | \$0.00               | \$0.00           | N/A                 |
| Shoreline Resiliency               | N               | \$0.00               | \$0.00           | N/A                 |
| American Red Cross                 | N               | \$0.00               | \$0.00           | N/A                 |
| Catholic Charities of<br>Fairfield | N               | \$0.00               | \$0.00           | N/A                 |
| TSA Financial Assistance           | Y               | \$5,883.43           | \$9,116.57       | Other Assistance    |
| UMCOR                              | N               | \$5,200.00           | \$4,800.00       | Rental Assistance   |
| The United Way                     | N               | \$0.00               | \$0.00           | N/A                 |
| CT Rises                           | Y               | \$0.00               | \$0.00           | N/A                 |
| CDBG/Priority                      | N               | \$250,000            | \$0.00           | Home Repair         |
| HMGP                               | N               | \$0.00               | \$0.00           | N/A                 |
| Operation Hope                     | Y               | \$0.00               | \$0.00           | N/A                 |
|                                    |                 | \$0.00               | \$0.00           | N/A                 |
| <b>TOTAL</b>                       |                 | <b>\$282,431.43</b>  | <b>13,916.57</b> |                     |

## Contractor Fraud Checklist



Walmart  
Made possible by a grant from the  
Walmart Foundation



# Contractor Fraud Checklist

Contractor fraud is a big problem in the aftermath of disaster. In fact, over 60 percent of our clients in New Orleans following Katrina suffered contractor fraud. Following Sandy, contractor fraud was prevalent as well. Our mission at SBP is to shrink the time between disaster and recovery, and one way to do this is to eliminate the setbacks and delays brought on by contractor fraud.

Shrinking the time between disaster and recovery.

PLEASE USE THE FOLLOWING STEPS AND CHECKLISTS TO PROTECT YOURSELF FROM CONTRACTOR FRAUD:

**STEP 1**

**Licensure/ Insurance**

It is critical that your contractor is licensed and insured to perform this work. Ask the contractor to send you a photocopy of each document before your first meeting to expedite approval of the contractor, as you will not waste time meeting with someone who is unable/unwilling to provide this information. After you have requested this information, if you answer "NO" to any of these questions, **DO NOT** use the contractor.

- ☐ Contractor's Business Name
- ☐ Contractor's Full Name
- ☐ License Number, exp. date
- ☐ Do you have a photocopy of the contractor's business license?
- ☐ Do you have a photocopy of the contractor's identification?
- ☐ Does the contractor have workers' compensation?
- ☐ Do you have a photocopy of the documentation?
- ☐ Does the contractor have proof of insurance?
  - ☐ Insurance carriers name:
  - ☐ Policy number:
  - ☐ Phone Number:
- ☐ Do you have a photocopy of the proof of insurance?

! Reminder

Do not rush this process!

It is important to have everything in order before proceeding. If you have answered NO to any of the above questions, **DO NOT** use the contractor. Contractor fraud comes in many shapes and forms, so make asking questions a priority. Always verify a contractor's license and insurance. Never use a contractor who has expired licenses or insurance.

States that require contractors to be licensed by the state will have a publicly available online database of licensed contractors. Visit your state's website and search "licensed contractors" for more information. To check local licensing requirements, call your local government's permitting office or information line/3-1-1.

SBPUSA.org



## STEP 2

## Bids and Estimates

Ask the contractor many questions during this stage. If you feel at all uncomfortable with any of the answers to these questions, or if any of your answers to any of the questions are **NO**, do **NOT** proceed with this contractor.

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li><input type="checkbox"/> First, is the bid broken into labor and material costs?</li> <li><input type="checkbox"/> Is the scope of work on paper?</li> <li><input type="checkbox"/> Does the scope of work include:                         <ul style="list-style-type: none"> <li><input type="checkbox"/> The contractor performing an extensive walk through of your home?</li> <li><input type="checkbox"/> A list of the specified materials the contractor intends to use?</li> <li><input type="checkbox"/> A timeline for how long the work will take?</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> Did you obtain multiple bids? If so:                         <ul style="list-style-type: none"> <li><input type="checkbox"/> Have you compared price per square foot from multiple bids?</li> <li><input type="checkbox"/> Have others looked at bids to see if pricing is accurate/average in regard to the market rate?</li> </ul> </li> <li><input type="checkbox"/> Have you asked the contractor to provide you with three references from recent jobs?</li> <li><input type="checkbox"/> Have you contacted these three references, and do you feel comfortable with their endorsement?</li> </ul> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## STEP 3

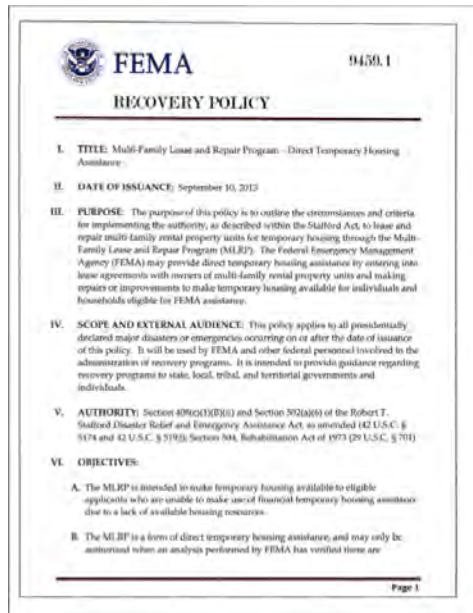
## Contract Details

Take your time during this step. If you feel at all uncomfortable with any of the answers to these questions, do not hire this contractor. Again, at the end of this step, if you cannot check all of the boxes, do **NOT** proceed with this contractor.

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li><input type="checkbox"/> Have you read the entire contract?</li> <li><input type="checkbox"/> Are the following elements in the contract?                         <ul style="list-style-type: none"> <li><input type="checkbox"/> Punch list: Walk through with contractor and build a punch list of all the final project items to complete before finishing the job.</li> <li><input type="checkbox"/> Home Inspection: Build in a requirement of a home inspection by a third party before final installation of payment (10%). The building must meet all relevant codes and standards in order for the contractor to receive payment. The cost of this inspection falls to you, the homeowner; however, it is worth the investment. Only after successful completion of the entire punch list and home inspection will the final 10% be awarded to the contractor.</li> <li><input type="checkbox"/> Release of Lien: Have contractor sign a Release of Lien document to release the homeowner of liability to subcontractors and vendors.</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> Have you agreed upon a payment structure? We strongly recommend "progress billing" or payments in stages as the work is completed to your satisfaction, and never pay 100% upfront.                         <ul style="list-style-type: none"> <li><input type="checkbox"/> Is the down payment less than 30%?</li> <li><input type="checkbox"/> Have you clearly identified progress points for payment/construction? We recommend no more than 30% up front for the first three stages, with a 10% installation after punch list items are complete. <b>Make sure that payment is accepted by check or credit card (DO NOT PAY IN CASH!)</b></li> <li><input type="checkbox"/> Is there a warranty for their work (typically 1-3 years)?</li> </ul> </li> </ul> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## PREPARING FOR LONG-TERM DISASTER RECOVERY

### FEMA Multi-Family Lease and Repair Program: (MLRP)



[https://www.fema.gov/media-library-data/1384452357718-95f11f1ef06e063e305edd22bee70964/MLRP\\_Policy.pdf](https://www.fema.gov/media-library-data/1384452357718-95f11f1ef06e063e305edd22bee70964/MLRP_Policy.pdf)

(<https://bit.ly/2NqCOse>)

## TIPS FOR EFFECTIVELY COMMUNICATING WITH PROTECTED POPULATIONS

U.S. Department of Homeland Security  
Office for Civil Rights and Civil Liberties



### DHS/Office for Civil Rights and Civil Liberties and DHS/FEMA

#### **Tips for Effectively Communicating with Protected Populations during Preparedness, Response, and Recovery**

While the Federal Emergency Management Agency (FEMA) and its federal partners remain in close coordination with state, local, and tribal governments to coordinate and provide resources as needed in connection with preparedness, response and recovery associated with the blizzard of 2015 impacting the northeastern United States, states, localities, and other recipients are reminded of their obligations to carry out their federally assisted activities in a manner that does not discriminate based on race, color, national origin, including limited English proficiency (Title VI of the Civil Rights Act of 1964), and disability (Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990), and to ensure their sub-recipients do the same. Furthermore, section 308 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (the Stafford Act) prohibits discrimination on the basis of race, color, religion, disability, nationality, sex, English proficiency, age, or economic status in all disaster assistance programs.

The following practices regarding effective communication can help jurisdictions meet their obligations to carry out their disaster related activities in a non-discriminatory manner:

1. Translate written materials in the major languages spoken in the community and provide oral interpretation to ensure limited English proficient (LEP) populations are informed and receive meaningful access to information or other programs and services.
2. Notify impacted LEP populations that language services are available and that these services are free.
3. Arrange to have sign language interpreters available at press conferences and in other televised or in person announcements to the public.
4. Review staffing and capabilities for 911 call centers to ensure personnel can effectively communicate with LEP callers and callers who are deaf or hard of hearing or have other communication disabilities.
5. Reach out to local ethnic media (television, radio, internet) to help get information out to impacted communities.

6. Maintain open lines of communication with non-profit, community and faith-based organizations that serve diverse racial and ethnic populations and those serving people with disabilities to assist in communicating emergency related information.
7. Identify bilingual employees and volunteers who can provide assistance to LEP populations, keeping in mind that individuals who serve as translators and interpreters must be competent to do so. Sign language interpreters must be qualified.
8. Provide auxiliary aids to communication such as Braille, TDDs, hearing aid-compatible telephones, or interpreters. This is especially important for emergency assistance providers (such as mass care shelters), along with health and social service programs.
9. Review websites used to provide information to the public during disasters to ensure they are accessible to persons with disabilities. (Simple features built into a web page will assist someone who, for instance, cannot see a computer monitor or use a mouse. Accessible features include using alt tags for graphics, using accessible online forms and tables, and posting documents that have been created in accessible text-based formats.) For technical assistance regarding Section 508 Standards and how to make web pages accessible to people with disabilities, please visit the U.S. Access Board:  
[www.access-board.gov/508.htm](http://www.access-board.gov/508.htm).
10. Review the Federal Communications Commission's (FCC) fact sheets summarizing the closed captioning and access to emergency information rules at the FCC's Website at <http://www.fcc.gov/cgb/consumerfacts/closedcaption.html>, and <http://www.fcc.gov/cgb/consumerfacts/emergencyvideo.html>.

For more information, to request technical assistance, or to report concerns or file a complaint:

Office for Civil Rights and Civil Liberties  
U.S. Department of Homeland Security  
[ocr@hq.dhs.gov](mailto:ocr@hq.dhs.gov)

Office of Equal Rights  
Federal Emergency Management Agency (FEMA)  
U.S. Department of Homeland Security  
[CivilRightsOffice@fema.dhs.gov](mailto:CivilRightsOffice@fema.dhs.gov)  
<http://www.fema.gov/office-equal-rights>  
(Complaints alleging discrimination by recipients of FEMA financial assistance)

Office of Disability Integration & Coordination  
Federal Emergency Management Agency (FEMA)  
U.S. Department of Homeland Security  
[fema-disability-integration-coordination@dhs.gov](mailto:fema-disability-integration-coordination@dhs.gov)

## PREPARING FOR LONG-TERM DISASTER RECOVERY

### Business Continuity Resource Worksheet (Sample)

| Resource Category                                     | Resource Details                                                                                       | Normal Quantity |          |          |        |                 |
|-------------------------------------------------------|--------------------------------------------------------------------------------------------------------|-----------------|----------|----------|--------|-----------------|
|                                                       |                                                                                                        |                 | 24 hours | 72 hours | 1 week | Later (specify) |
| Managers                                              |                                                                                                        |                 |          |          |        |                 |
| Staff                                                 | Primary site, relocation site and recovery site                                                        |                 |          |          |        |                 |
| Office space                                          |                                                                                                        |                 |          |          |        |                 |
| Office equipment                                      | Furniture, phone, fax, copiers                                                                         |                 |          |          |        |                 |
| Office technology                                     | Desktops and laptops (with software), printers with connectivity; wireless devices (with email access) |                 |          |          |        |                 |
| Vital records, data, information                      | Location, backups, and media type                                                                      |                 |          |          |        |                 |
| Production Facilities                                 | Owned, leased, or reciprocal agreement                                                                 |                 |          |          |        |                 |
| Production machinery & Equipment                      | Especially custom equipment with long replacement time                                                 |                 |          |          |        |                 |
| Dies, patterns, molds, etc. for machinery & equipment |                                                                                                        |                 |          |          |        |                 |
| Raw Materials                                         | Single or sole source suppliers and possible alternates                                                |                 |          |          |        |                 |
| Third party services                                  |                                                                                                        |                 |          |          |        |                 |

**Instructions:** Identify resources required to restore business operations following a disaster. Estimate the resources needed in the days and weeks following the disaster. Also review information technology disaster recovery plan for restoration of hardware and software.



## 19. CHECKLISTS AND RESOURCES

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### **Checklist for Pre-Event Planning and Post-Disaster Recovery**

#### **(Based on FEMA whole-community recovery)**

1. Identify vulnerable areas and people, businesses who are most at risk in various disaster scenarios. Utilize information on soil and building types, for example, in anticipating earthquake vulnerability.
2. Make sure all community groups, businesses and resource organizations understand how the government will respond and where they fit in by establishing roles and relationships
3. Understand issues related to access and functional needs and connect with senior and support organizations to participate in all planning.
4. Prepare a Community-Based Disaster Response Plan identifying linkages among government responders and the variety of organizations that will be involved in response including medical, shelter, relief, neighborhood, business, social service, religious, school, and others. Tailor the plan to the uniqueness of the community.
5. Formalize the relationships with Memoranda of Understanding between the City and each community-based organization. Supporting responders authorized in the adopted Disaster Response Plan become eligible for FEMA reimbursement.
6. Plan for flexible administrative structures adaptable to the particulars of the disaster. Keep in mind that new working relationships will need to be formed and that client groups outside city hall will seek to work with staff with whom they are most familiar.
7. Emphasize situation analysis and information gathering and dissemination capabilities in the Disaster Response Plan. Situation analysis is the essential building block from which to begin making recovery decisions. Establish information linkages and networks widely throughout the community.
8. Prepare mobilization strategies for massive building inspection needs.
9. Anticipate how emergency response decisions may affect long-term recovery (e.g., demolition policies). Prepare scenarios with a range of “acceptable risk” choices.
10. Establish separations and linkages between policymakers and the Emergency Operations Center. Anticipate how policy matters will be resolved and how information will flow to and from the EOC and the community political leadership.

### Checklist for Business Recovery

1. Retrofit vulnerable structures. Important! Retrofitting, even in marginal applications, can greatly enhance the recovery potential for an individual property.
2. Recognize that short-term survival of the damaged business district is critical to long-term recovery.
3. Recognize that strong public/private partnerships will be needed for long-term recovery.
4. Encourage private-sector pre-disaster planning for protection and/or redundancy of important business records and documentation.
5. Include inventory recovery strategies in pre-event planning
6. Formulate a plan and a structure for planning short-term business resumption following the disaster. Include consideration of who should be involved in the planning as well as substantive concerns such as transportation, circulation, alternative business locations, temporary quarters (e.g., pavilions), etc. Make sure to anticipate the resources needed to handle the details such as real estate agents and attorneys.
7. Include a long-term recovery planning process and structure in the Community Based Disaster Response Plan. Identify the key players (stakeholders, politicians, officials) who will need to begin planning for recovery during the emergency response phase and keep the list current.
8. Establish a tax-deductible business relief fund account through the Chamber of Commerce or other business organization that can accept relief contributions for business. Establish a process for disbursing relief money.
9. Identify and become familiar with post-disaster relief programs and sources such as FEMA assistance, Small Business Administration loan programs, etc. Assign responsibilities in advance for public agency and private sector people to pursue recovery assistance immediately following the disaster. Prepare to move quickly while the “opportunity window” is widest.
10. Anticipate how ongoing Federal or State economic development assistance programs could be refocused a recovery resources for particular business districts or areas.
11. Anticipate how redevelopment powers could be applied in the post-disaster setting, including the potential expansion or reconstituting of existing redevelopment districts.
12. Work to minimize vulnerability of content to damage. Content damage can be a major source of loss, even absent structural failure.

### Checklist for Housing Recovery

1. Emphasize retrofit and mitigation.
2. Establish shelter sites and identify areas that could serve as sites for interim housing. Be sure to identify inappropriate temporary sites and put emergency personnel there immediately following a disaster to direct people to the appropriate areas.
3. Adopt a policy or ordinance to deal with nonconforming uses.
4. Establish a city-sponsored relief fund that can be directed to housing recovery.
5. Tailor short- and long-term responses to meet the needs of the people with access and functional needs and anticipate ethnic, language, cultural or other considerations.
6. Identify resource and assistance programs in advance that can be activated following the disaster. Do not overlook foundations or philanthropic agencies that would not otherwise be involved in housing.
7. Plan ways for existing city housing programs (e.g., rehabilitation) to be refocused following the disaster.
8. Work with local non-profit housing agencies to establish post-disaster roles.
9. Evaluate local housing market conditions (elasticity) to anticipate how varying levels of need could be addressed.
10. Prepare a plan for building permanent streamlining, including field issuance of some types of permits, and how-to-repair information for common damage items such as chimneys.
11. Integrate pre-disaster planning for recovery into other ongoing community planning activities. For example, when preparing economic development strategies, include a component for business hazard mitigation, resumption and recovery. Do likewise for neighborhood planning.
12. Consider historic preservation needs and strategies in pre-event planning.
13. Be practical; avoid a doomsday mentality. Risk reduction is always an achievable goal and all incremental mitigations count.
14. Use scenarios to involve the community in risk identification and hazard reduction strategies.
15. Keep up with changing technology. Information exchange is the most important aspect of disaster response and recovery and this is where technology is moving the fastest. Use outside resources; learn from others



## RESOURCES

### Online resources mentioned in the text

1. National Response Framework: <https://www.fema.gov/pdf/emergency/nrf/nrf-core.pdf> (<https://bit.ly/1TlxZeu> )
2. Chief Executive Officer and Emergency Management Director Handbook, the Local Emergency Operations Plans, the Regional Emergency Support Plans, and the State Response Framework, including the National Disaster Recovery Framework. <https://www.fema.gov/national-disaster-recovery-framework> . ([bit.ly/2LZIKLi](https://bit.ly/2LZIKLi) )
3. State of CT Disaster Recovery Framework and ESF-14 <https://portal.ct.gov/DEMHS/Emergency-Management/Resources-For-Officials/Planning-For-All-Hazards> (<https://bit.ly/2WydrsX> )
4. Those applying the National Disaster Recovery Framework (NDRF) should be aware of statutory and Executive Order obligations involved: [https://www.fema.gov/media-library-data/1466014998123-4bec8550930f774269e0c5968b120ba2/National\\_Disaster\\_Recovery\\_Framework2nd.pdf](https://www.fema.gov/media-library-data/1466014998123-4bec8550930f774269e0c5968b120ba2/National_Disaster_Recovery_Framework2nd.pdf). (<https://bit.ly/2vjv1V1> )
5. LEOP Template and resources: <https://portal.ct.gov/DEMHS/Emergency-Management/Resources-For-Officials/Planning-For-All-Hazards/LEOP/Local-Emergency-Operations-Plan-Resources> (<https://bit.ly/2W6EMSb> )
6. Notice from the U.S. Department of Homeland Security Office for Civil Rights and Civil Liberties, FEMA Office of Equal Rights, and FEMA Office of Disability Integration & Coordination: <https://www.dhs.gov/sites/default/files/publications/notice-nondiscrimination-during-disasters.pdf> (<https://bit.ly/2M2cVBI> )
7. Rutgers Mystic Island Voluntary Buyout Health Impact Assessment: Assessing Health Outcomes of Post-Sandy Decision-Making. <https://bit.ly/2BXQ6cN2>.
8. Sustainable Connecticut (<https://sustainablect.org>). Providing municipalities with a menu of coordinated, voluntary actions to continually become more sustainable. Has resources and tools to assist municipalities in implementing sustainability actions.
9. Dept. of Justice Guidance to State and Local Governments and Other Federally Assisted Recipients Engaged in Emergency Preparedness, Response, Mitigation, and Recovery Activities on Compliance with Title VI of the Civil Rights Act of 1964 [https://www.justice.gov/crt/fcs/EmergenciesGuidance#\\_ftn6](https://www.justice.gov/crt/fcs/EmergenciesGuidance#_ftn6) (<https://bit.ly/2LVy2ph> )
10. State of CT Local Emergency Management Director & Municipal Official Handbook
11. [http://www.ct.gov/demhs/lib/demhs/ceo\\_emd/demhs\\_emd\\_ceo\\_handbook\\_2014.pdf](http://www.ct.gov/demhs/lib/demhs/ceo_emd/demhs_emd_ceo_handbook_2014.pdf) (<https://bit.ly/2LXnnqP> )
12. Reference to National Preparedness Goal 2: <https://www.fema.gov/media-library-data/1443799615171->

## PREPARING FOR LONG-TERM DISASTER RECOVERY

2aae90be55041740f97e8532fc680d40/National\_Preparedness\_Goal\_2nd\_Edition.pdf  
( <https://bit.ly/2nKSdHk> )

13. For more information on setting up a MARC, please review the following:  
<https://www.preparecenter.org/resources/multi-agency-resource-center-marc-planning-resource> (<https://bit.ly/2M5muzA> )
14. FEMA's Disaster Case Management Program (DCMP) Guidance Manual  
<http://www.hsd.org/?view&did=732994> (<https://bit.ly/2OgvM9k> )
15. National VOAD Case Management Committee Guidance  
([http://www.nvoad.org/wp-content/uploads/dlm\\_uploads/2014/04/dcm\\_guidelines\\_-\\_final\\_-\\_2012\\_-\\_feb.pdf](http://www.nvoad.org/wp-content/uploads/dlm_uploads/2014/04/dcm_guidelines_-_final_-_2012_-_feb.pdf)) (<https://bit.ly/2C0J8p0> )
16. Homeland Security National Preparedness Goal:  
[https://www.fema.gov/media-library-data/1443799615171-2aae90be55041740f97e8532fc680d40/National\\_Preparedness\\_Goal\\_2nd\\_Edition.pdf](https://www.fema.gov/media-library-data/1443799615171-2aae90be55041740f97e8532fc680d40/National_Preparedness_Goal_2nd_Edition.pdf)  
(<https://bit.ly/2nKSdHk> )
17. Community-based home repair program: HomeFront Program:  
[www.homefrontprogram.org](http://www.homefrontprogram.org)
18. World Renew, international disaster recovery organization: <https://worldrenew.net>
19. Operation Hope, online toolkit for assessing personal disaster resiliency:  
<http://www.njvoad.org/wp-content/uploads/2017/02/PDPG-Full-English-Color-1.pdf>  
(<https://bit.ly/2wxCBwx> )
20. United Way's ALICE survey:  
<https://alice.ctunitedway.org/files/2016/01/HousingBudget-600x491.png>  
(<https://bit.ly/2Mew18k> )
21. The Rand Corporation report: "The Nongovernmental Sector in Disaster Resilience"  
(<https://bit.ly/2LekzV5> )
22. The "Citizen Corps Program Manual" on the DESPP/DEMHS website.  
<https://portal.ct.gov/DEMHS/Emergency-Management/Resources-For-Officials/Citizen-Corps-Program> (<https://bit.ly/2JrjUIM> )
23. FEMA's Hazard Mitigation Grant Program (<https://www.fema.gov/hazard-mitigation-grant-program> ) (<https://bit.ly/1j14PHC> )
24. FEMA Multi-Family Lease and Repair Program (MLRP): (<https://bit.ly/2NqCOse> )
25. Notice from the U.S. Department of Homeland Security Office for Civil Rights and Civil Liberties, FEMA Office of Equal Rights, and FEMA Office of Disability Integration & Coordination  
<https://www.dhs.gov/sites/default/files/publications/notice-nondiscrimination-during-disasters.pdf> (<https://bit.ly/2M2cVBI> )
26. Dept. of Justice Guidance to State and Local Governments and Other Federally Assisted Recipients Engaged in Emergency Preparedness, Response, Mitigation, and Recovery Activities on Compliance with Title VI of the Civil Rights Act of 1964  
[https://www.justice.gov/crt/fcs/EmergenciesGuidance#\\_ftn6](https://www.justice.gov/crt/fcs/EmergenciesGuidance#_ftn6) (<https://bit.ly/2LVy2ph> )

**Additional Resources:**

- *Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act), as amended*
- *Post-Katrina Emergency Management Reform Act*
- *Rehabilitation Act of 1973, as amended*
- *Americans with Disabilities Act (ADA), as amended 2008*
- *Fair Housing Act of 1968, as amended*
- *Architectural Barriers Act of 1968*
- *Communications Act of 1934, as amended*
- *Individuals with Disabilities Education Act (IDEA) of 1975, as amended*
- *Title VI of the Civil Rights Act of 1964, as amended*
- *The Age Discrimination Act of 1975, as amended*
- *Executive Order 12898 (February 11, 1994), – Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations*
- *Executive Order 13166 (August 11, 2000), – Improving Access to Services for Persons with Limited English Proficiency*

*Executive Order 13347 (July 22, 2004), — Individuals with Disabilities in Emergency Preparedness.*

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**CT Rises prepared this guide and toolkit to provide guidance to local and regional Recovery Coordinators in the State of Connecticut. The goal of this supplement to the Local Emergency Management Director and Municipal Official Handbook is to provide insight into the consequences of disaster and guidance to prepare for future disasters. It is intended to do the following:**

- Provide an overview and analysis of Superstorm Sandy response and recovery efforts.**
- Provide best practices, lessons learned and recommendations based on the response to Superstorm Sandy.**
- Provide Local and Regional Recovery Coordinators with a community-based framework for recovery.**
- Report on innovative national disaster recovery tools and programs.**
- Share stories of recovery and the impact on people and programs.**



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