



Federal Emergency Management Agency

FEMA Public Assistance Program

Navigating Insurance and FEMA



Your Resource. Your Advocate. Your Partner.

Contents of Presentation



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





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











FEMA Programs

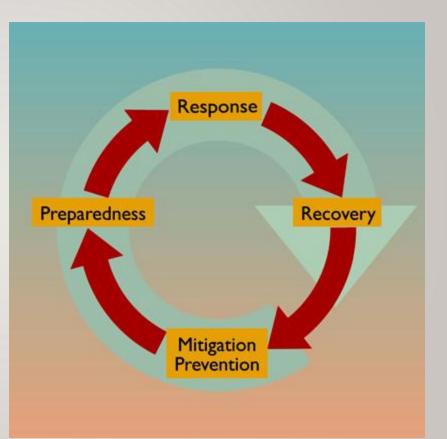


Individual Assistance (IA)

Public Assistance (PA)

Hazard Mitigation (HM)

National Preparedness (NP)





Public Assistance Program Overview



FEMA Public Assistance Program



The PA Program

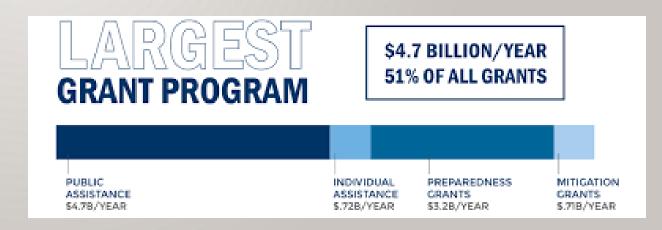
Under the PA Program, FEMA awards grants to assist State and local governments and certain Private Nonprofit (PNP) entities with the response to and recovery from disasters.

Preparation and Response

- Establishing Emergency Shelters
- Debris Removal
- Emergency Response

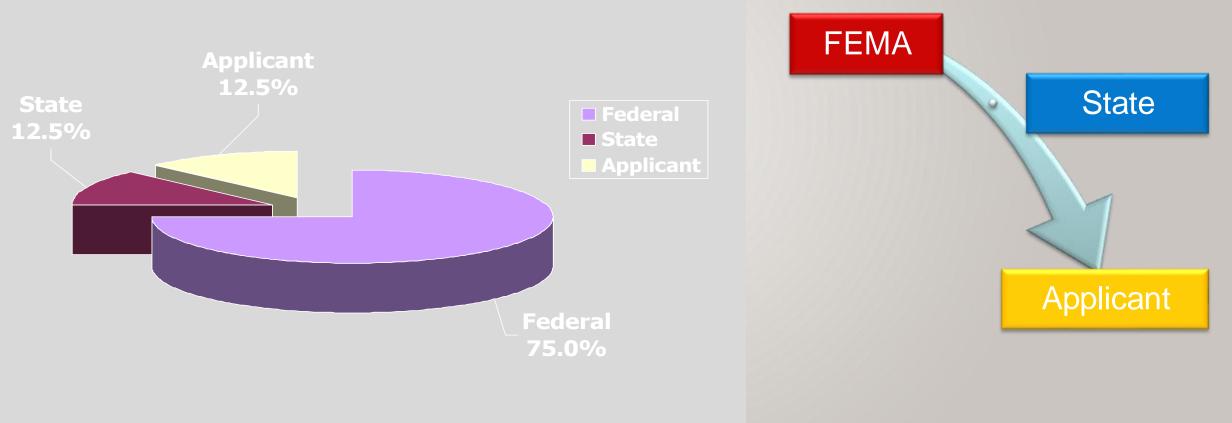
Recovery

- Facilities and Buildings
- Roads
- Utilities
- Municipal Infrastructure



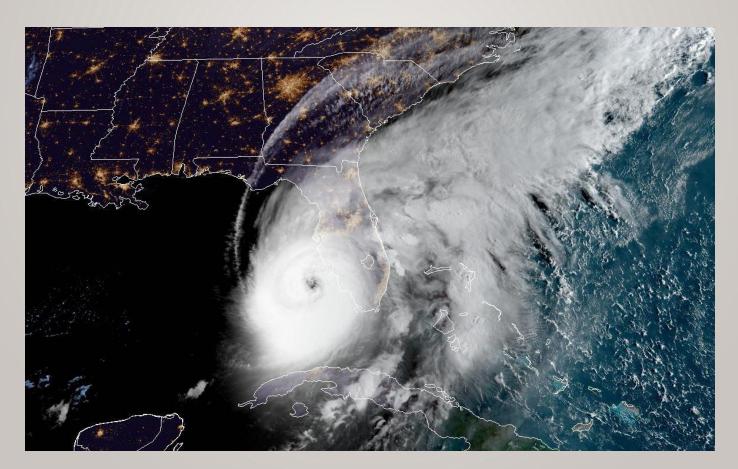
FEMA Funding Flow & Cost Share







What to Expect After a Disaster



Disaster Declaration Process





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Preliminary Damage Assessment (PDA) Process

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

TrackDown Damage Assessments



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Asset/Location Information														
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Damage Notes:	VIEW	018001	Sportplex Tennis Center - Clubhouse	2575 Sportsplex Drive, Coral Springs, FL	Yes	*	Initial wind storm damage caused multiple broken w more	25%	0%	0%	\$911,000.00	\$45,550.00	\$227,750	\$100,000 or greate
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Other Damage %: Damage Photos & Signal	VIEW	018003	Sportsplex Tennis Center - Awnings 570 sq ft	2575 Sportsplex Drive, Coral Springs, FL	Yes		Wind damage to canvas	50%	0%	0%	\$230,000.00	\$11,500.00	\$115,000	\$100,000 or greate
	VIEW	<u>018011</u>	Sportplex Tennis Center Maintenance Bldg	2575 Sportsplex Drive, Coral Springs, FL	Yes	~	Wind and canal flood damage to aluminum framed bui <u>more</u>	50%	25%	0%	\$50,000.00	\$2,500.00	\$37,500	\$25,000 - \$50,000
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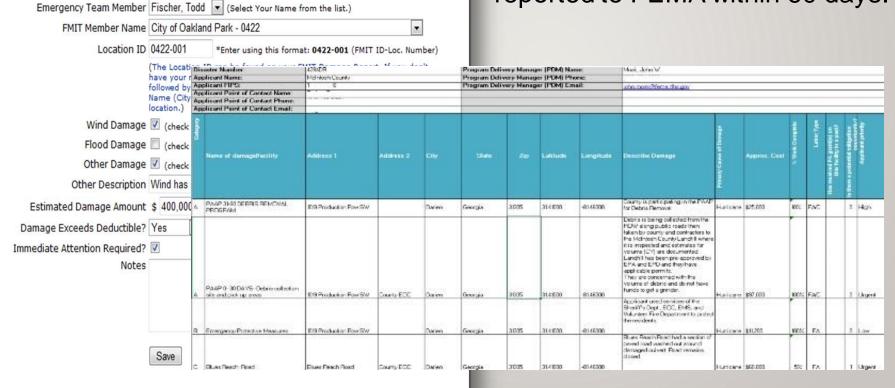
Damage Inventory



FMIT Damage Assessment Form

Hurricane Bill Damage Assessment Report:

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



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

Presidential Disaster Declaration

Presidential Declaration Identifies:

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

Public Assistance Damage Threshold

State: \$1.77/Per Capita Impact

County: \$4.44/Per Capita Impact

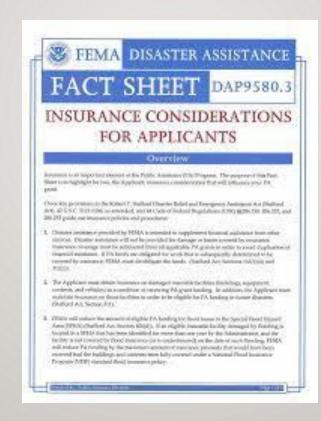


State of Florida Threshold 22,600,000 x \$1.77 = \$**40,002,000**

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



Insurance & FEMA





FEMA Public Assistance & Insurance

Issue: Primary Disaster Funding Sources but Managed Independently

Insurance

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

FEMA Public Assistance

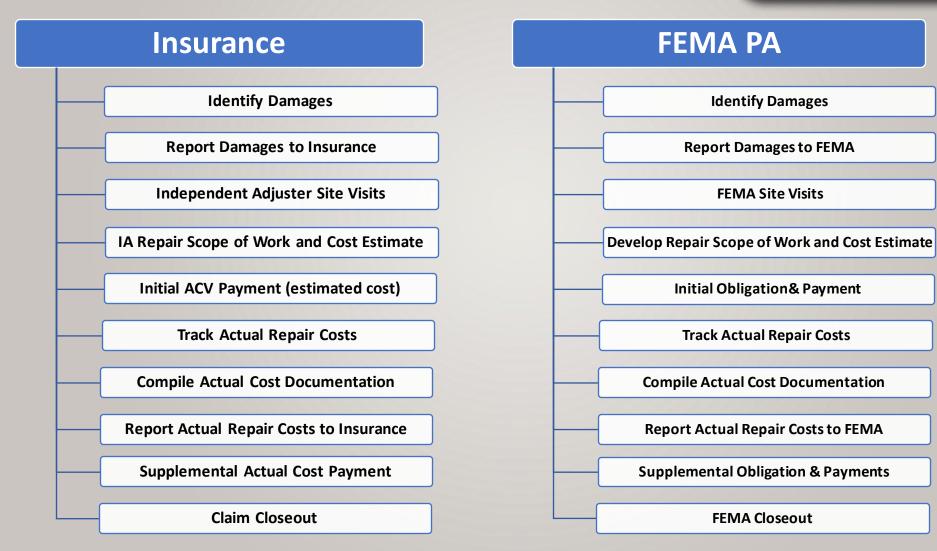
• Supplemental funding for costs not covered by insurance.

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

Insurance & FEMA

Insurance and FEMA Public Assistance







Insurance and FEMA Processes Managed Independently

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

SynergyPACT

2/25/2019 Scope of Work Related Pr

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COMPLEX NEEDS | SIMPLE SOLUTIONS **IDENTITY PARTY AND A CONTACT AND A CONTACT**



Bridge the gap between Insurance and FEMA • for projects managed through the TurnKey Recovery Program.

RECOVER. RESTORE. REBUILD.

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- Maximize & Streamline FEMA funding for • insured assets.
- Minimize financial impact of a loss. •
- Reduce staff workload. •

Services

- Participate in meetings with FEMA and Florida • **Division of Emergency Management** Personnel.
- Prepare Damage Assessments and Damage • Inventories for insured assets.
- Secure FEMA reimbursement for deductibles • and costs outside of insurance coverage.
- Prepare FEMA funding packages for insured assets.
- Assist in providing insurance documentation • during OIG Closeout and Audit Process.

Deductibles



FEMA Deductible Reimbursement

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

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



Obtain & Maintain

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

FEMA Insurance Reconciliation

FEMA Insurance Reconciliation Process

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



Navigating FEMA & Insurance



Tips for Navigating Insurance & FEMA

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



Managing FEMA PA Process

About Us

Public Assistance Consultants

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

Contract Recommendations

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

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About Us

FEMA Direct Administrative Costs (DAC)



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

Purpose

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

Eligible Uses

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

Available funding: 5% of Total Eligible FEMA Project Costs

About Us

Resources

FLC PACT Resources

http://www.synergynds.com/managed-programs/flc-pact/

FEMA Public Assistance Policy and Guidance

https://www.fema.gov/public-assistance-policy-and-guidance

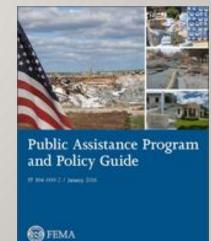
FEMA Public Assistance Policy Guide

https://www.fema.gov/media-library-data/1525468328389-4a038bbef9081cd7dfe7538e7751aa9c/PAPPG 3.1 508 FINAL 5-4-2018.pdf

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Questions?

