

the Federal Emergency Management Agency



# Disasters can strike at any time, any where. . .

... They can be an act of nature or an act of terrorism. They can strike suddenly, or build over days and weeks before bringing catastrophe.

No matter how they come, disasters put millions of Americans in danger every year, and destroy billions of dollars worth of property.

But every year, FEMA employees are there — helping communities reduce their risk, helping emergency officials prepare for the inevitable or helping people get back on their feet after their lives are torn apart.



#### What is FEMA?

FEMA is an independent federal agency with about 2,500 full-time employees stationed in Washington, D.C., and across the country, and nearly 4,000 standby disaster assistance employees who are available to help out after disasters.

#### FEMA's mission is to:

reduce the loss of life and property and protect our nation's critical infrastructure from all types of hazards, through a comprehensive emergency management program of risk reduction, preparedness, response and recovery.



While FEMA was not created until 1979, it can trace its beginnings to 1803, when the first disaster legislation was passed, to provide assistance to a New Hamphire town following an extensive fire. FEMA was formed by executive order from the many

separate disaster-related functions and agencies that had existed previously.

The new agency developed an all-hazards approach that treated civil defense and natural hazards preparedness as similar emergencies. Since its creation, FEMA has responded to hundreds of disasters in all 50 states, Puerto Rico, Guam, the Pacific Island Trust Territories and the U.S. Virgin Islands.

#### What does FEMA do?

One way to look at what FEMA does is to think about the disaster cycle. Emergency managers prepare for emergencies and disasters, respond to them when they occur, help people and institutions recover from them, work to reduce future risk of losses and prevent disasters, when possible, from occuring in the first place.

#### Some specific things FEMA does:

- Work with state and local officials to determine the scope of the disaster and essential needs in the impacted area;
- Create and staff federal/state Disaster Field Offices and coordinate with other federal agencies under the Federal Response Plan;
- Make disaster aid available;
- Educate the public about preparing for and reducing risk from disasters;
- Fund emergency planning in all 50 states;
- Sponsor emergency preparedness exercises;
- Train firefighters and set firefighting standards;
- Administer the National Flood Insurance Program;
- Credential urban search and rescue teams;
- Develop consequent management plans for domestic terrorism.





#### Disaster Response and Recovery

When it becomes clear that a hurricane or other potentially catastrophic disaster is about to occur, FEMA moves quickly. Equipment, supplies and people are pre-positioned in areas likely to be affected. In other situations, when disasters such as tornadoes or earthquakes occur without warning, FEMA must respond immediately with staff and supplies, and must assess if other federal agencies are needed as well.

While the disaster response phase is quick and dramatic, the recovery phase is often long and painful. Communities and individuals must cope with great loss. In some disasters, whole towns have been virtually destroyed. In other disasters, the community survives, but residents lose everything they own.

#### Disaster Response and Recovery

FEMA does not respond to every disaster that occurs in the U.S. FEMA responds when a disaster overwhelms a state's resources and is requested by a state governor. Federal disaster declarations are made by the President, and allow the federal government to pay for disaster recovery. Disaster assistance comes from a special fund set up by Congress under the Stafford Act.

# Disaster Aid Programs

Individual Assistance: This aid goes to residents for damage to homes and businesses or personal property losses. Residents affected by a federally declared disaster may be eligible for rental assistance, temporary housing, grants to make repairs to disaster-damaged homes, crisis counseling, legal aid and disaster-related unemployment assistance.

The U.S. Small Business Administration also



provides low interest disaster loans to help those affected by disaster losses.

Public Assistance:

This aid goes to state and local governments and certain private non-profit organizations to repair or rebuild infrastructure or public

facilities damaged or destroyed by disasters. Schools, public buildings and bridges fall into this category. FEMA will also help pay for debris removal and emergency services.

#### Being Ready for Disasters

The key to effective emergency management is a rapid, well-planned response. FEMA coordinates training, exercises and response planning at federal, state and local levels. These activities help to ensure that when a disaster strikes, emergency managers will be able to provide the best response possible.

FEMA's National Emergency Training Center in Emmitsburg, Md., is home to the Emergency Management Institute and the National Fire Academy. There, emergency managers, firefighters, and elected officials take classes in emergency planning, exercise design and disaster management evaluation, hazardous materials response and fire service management. Educators are also trained to teach youngsters about disaster safety.

Independent Study Courses on disaster preparedness and assistance are available to the general public, and broadcasts are offered via satellite as part of the Emergency Education Network. FEMA also tests emergency procedures and planning with large-scale exercises involving other federal agencies, and state and local officials, and coordinates training and exercises for nuclear power plants and chemical stockpile emergencies.

# Reducing Disaster Risk

Reducing or elminating the risk of disaster damage before the disaster occurs is called mitigation. Mitigation takes many forms. It can mean removing homes from floodplains, elevating homes above flood level, strengthening buildings to withstand earthquakes and creating and enforcing effective building codes. New technologies and better planning and mapping makes it easier for community officials to look ahead and safeguard their residents.

One important mitigation project doesn't save property, but does save lives. Tornado safe rooms — special, reinforced interior rooms — can withstand strong winds that leave the restof the house in splinters.

Even relatively small mitigation projects can mean a huge difference to homeowners and businesses. For example, hurricane shutters and hurricane straps can help a house withstand high winds, strapping a water heater to the wall can prevent a house fire during an earthquake and elevating utilities above a floodplain can prevent unnecessary damage from high water.

FEMA uses a percentage of disaster assistance money to fund hazard mitigation projects in communities devastated by disasters. Local and state officials and residents develop the mitigation projects they believe will pre-

vent future disaster losses.



#### Building Disaster-Resistant Communities

Building Disaster Resistant Communities is a national philosophy that challenges the nation to undertake mitigation actions to protect families, businesses and communities. In short, this approach seeks to change the way America deals with natural disasters.

The goal is to reduce the personal and economic costs of disasters by bringing together community leaders, citizens and businesses to work together. This philosophy promotes a forward-thinking "plan ahead" focus that can

save residents the pain and loss from disasters, and which need to become a natural part of how communities operate.

Partnerships are a big part of disaster

resistance. Businesses, civic and volunteer groups, students, educators, individuals and government leaders all have an important role in preventing disasters.

More than 200 towns and cities are already striving toward disaster resistance and more than 1,000 businesses have entered into partnerships to support them.

# Federal Insurance Administration

Floods cause more destruction in the U.S. than any other disaster. In 1993, for example, the Midwest Floods hit nine states and cost more than \$1 billion in FEMA disaster assis-

tance. Four years later, the Red River Valley Flood hit three states and cost FEMA \$722 million. Flood damage is not covered by regular homeowners or renters insurance. FEMA's Federal Insurance Administration runs the National Flood Insurance Program. This program offers federally backed flood insurance coverage to residents in more than 19,000 participating communities.

FEMA also works in partnership with the insurance industry to sell and service flood insurance policies, works with the nation's lending institutions to

protect individual mortgages and increases awareness about the availability of and need for flood insurance. Since the program's inception, thousands of disaster victims have been able to get back on their feet and begin rebuilding their lives thanks to flood insurance.



#### U.S. Fire Administration

America's fire death rate is one of the highest per capita in the industrialized world. Fire kills more than 4,000 and injures more



than 23,000 people each year. Firefighters pay a high price for this terrible fire record as well; approximately 100 firefighters die in the line of duty each year. Direct property losses due to fire exceed \$8.5

billion a year. Most of these deaths and losses can be prevented.

In fact, America's fire losses today represent a dramatic improvement from 20 years ago. In 1971, the U.S. lost more than 12,000 citizens and 250 firefighters to fire. Acting to halt these tragic losses, Congress established the US Fire Administration (USFA) and its National Fire Academy. Since that time, through data collection, public education, research and training efforts, USFA has helped reduce fire deaths by at least half — making American communities and residents safer.

The USFA is part of FEMA. Its mission is to reduce life and economic losses due to fire and related emergencies, through leadership, advocacy, coordination and support. USFA works with other federal agencies, and fire protection and emergency service personnel.

# Partnerships

FEMA doesn't do its important work alone; it works with 26 other agencies that are part of the Federal Response Plan, ranging from the U.S. Small Business Administration to the

Department of Defense. FEMA also works closely with such voluntary organizations as the American Red Cross and the Salvation Army,



and with the emergency planners and officials of states and local governments.

In addition, in recent years, FEMA has joined with private sector businesses to fund disaster resistant initiatives and help to educate the public about disaster mitigation.

# **Two Disaster Myths**

Myth 1: A disaster will never happen to me.

Myth 2: If a disaster does happen, there's nothing I can do about it.

Reality: Upwards of a million Americans a year learn that disasters DO happen. Every state in the U.S. is at risk for some natural disaster, and all are at risk for man-made disasters. But you CAN do something about preventing damage and safeguarding lives. FEMA wants everyone to be knowledgeable about the risks they face and what measures to take. For more information, visit the FEMA web site, at www.fema.gov.

# Federal Disaster Declaration Process

- 1. Disaster event, either man-made or natural, occurs.
- 2. Local/state assessments of damage.
- 3. Governor reviews damage and decides to seek federal help.
- 4. Governor asks FEMA Regional Office to participate in federal/state preliminary damage assessments (PDAs).
- 5. Joint FEMA/state PDAs conducted.
- 6. Governor requests a federal disaster declaration through its FEMA Regional Office.
- 7. Regional Office reviews request and sends



its recommendation to FEMA Headquarters.

- 8. FEMA's Response and Recovery Directorate prepares a declaration packet, reviews information and recommends either approving or denying the request.
- 9. FEMA Director reviews declaration packet and sends recommendation for approval or denial to the President.
- 10. President makes final determination on federal disaster declaration.

# **FEMA Regional Offices**



FEMA Region I 442 J.W. McCormack POCH Boston, MA 02109 (617) 223-9540

FEMA Region II 26 Federal Plaza #1337 New York, NY 10278 (212) 225-7209

FEMA Region III 615 Chestnut Street One Independence Mall, Sixth Floor Philadelphia, PA 19106 (215) 931-5608

FEMA Region IV 3003 Chamblee Tucker Rd Atlanta, GA 30341 (404) 853-4200

FEMA Region V 536 South Clark St., 6th Floor Chicago, IL 60605 (312) 408-5501 FEMA Region VI FRC 800 North Loop 288 Denton, TX (817) 898-5399

FEMA Region VII 2323 Grand Blvd., Suite 900 Kansas City, MO 64108 (816) 283-7054

FEMA Region VIII Federal Center Building 710, Box 25267 Denver, CO 80255 (303) 235-4813

FEMA Region IX Presidio, Bldg. 105 PO Box 29998 San Francisco, CA 94129 (415) 923-7100

FEMA Region X Federal Reg. Center 130 228th Street, SW Bothell, WA 98021 (206) 487-4607



# For more information or to obtain FEMA materials, contact:

- Office of Public Affairs (202) 646-4600
- FEMA Web site: www.fema.gov
- FEMA for Kids: www.fema.gov/kids
- For the Media: www.fema.gov/media
- FEMA Photo Library: www.fema.gov/ photolibrary
- Fax on Demand: 202 646-FEMA
- FEMA Radio Network: 1-800-323-5248
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