Mark Peterson - Host:

I am Mark Peterson, and this is "Before, During, and After: A Podcast from FEMA."

Mark Peterson - Host:

FEMA is on the verge of making some of the most significant updates to survivor assistance in the last 20 years. Experiencing a disaster and the loss and displacement that it can bring is often one of the most profound and impactful experiences survivors might ever go through in their life. Beginning on March 22nd, FEMA will implement sweeping changes to our individual assistance program for new disaster declarations. Those changes will reach more individuals and deliver assistance faster. Just a few months into 2024, and at the beginning of our year of resilience, these updates will serve as a starting point for individuals and families who will have now more flexibility and access to our programs, from quickly providing assistance to people who become displaced to simplifying the application process, FEMA is empowering survivors and their communities so that they can rebuild their lives faster after a disaster. There are so many changes to unpack here today. So, on this episode, we explore those individual assistance changes and how they could benefit disaster survivors, speeding their recovery, and helping to build resilience to future hazards.

Mark Peterson - Host:

Okay, to discuss some of the most monumental changes I think I've experienced in my career with FEMA to any of our programs, but specifically the Individual Assistance Program, I'm thrilled to be joined by Frank Matranga, the Director of the Individual Assistance Program at FEMA headquarters. Frank, thanks for joining me.

Frank Matranga:

Yeah, thank you for having me. It is some, some very exciting days within the Individual Assistance Program and, and here at FEMA. We are, we're, we have over the last couple years made a lot of iterative improvements to, to improve how we're helping survivors after a disaster. And, and recently we've announced some pretty transformational changes and, and the, you know, we framed it as the biggest changes to individual assistance in the last 20 years, and really trying to redesign the program to better serve survivors and to ensure that we are are better able to help get them on their road to recovery.

Mark Peterson - Host:

Yeah, redesigning is really a great way to put it. It is a, a, a really monumental change. So, let's paint the picture. What is the Individual Assistance Program and what is it designed to do?

Frank Matranga:

Yeah, so I think, you know, the nice part about working in individual assistance is, it's right there in the mission statement that helping people before, during, and after disasters you know, at its core, the Individual Assistance Program is there to help people after disasters. And, you know, it's within the Stafford Act. There's, you know, the three main kind of post-disaster programs. There's public assistance, which is predominantly helping governments and, and restore their infrastructure and pay for response costs, mitigation assistance, you know, kind of making sure that the next time we, we, we have an event that we've built back as resilient as we can. And then individual assistance, which is really about providing help to, to individuals as the name says. And it's, you know, I think part of the thing is it's not actually a program. It's a couple programs, but at its core, what I would say is, is we try to provide housing assistance to survivors.

Frank Matranga:

And, and that is really the backbone to ensure that where they're displaced from their house or where they're, they can't live in their house because of the impacts of the disaster. We're providing assistance from ranging from, you know, kinda lodging assistance and rental assistance in the early phases of a disaster to repair assistance and forms of temporary housing, kind of as the disaster goes on. And then what we try to do is use that backbone to help solve other things. So we've got, you know, some, some other financial assistance, it's called other needs assistance, but that can help with things ranging from you know, cleaning out your house or, you know, childcare for your kids, dental care, transportation, God forbid something really bad happened, you know, some help with funeral assistance. So, it's kind of, you know, from that housing assistance backbone, we kind of build out to other assistance.

Frank Matranga:

But then it kind of, you know builds out even further into kind of partnering with other organizations that, that support disaster survivors needs to ensure that they're providing the support they can. So some of that is, you know, we've got a crisis counseling program where we can provide, we work with our partners over at the Department of Health and Human Services on the federal side to provide funding for crisis counseling. We've also got a grant program that we can provide disaster case management. And that case management structure really helps us work with you know, survivors that housing assistance may not be enough and other needs assistance may not be enough. We're really helping manage those cases and, and we provide funding to states to stand up a case management operation so they can, you know, transfer those cases and work with other providers with those cases.

Frank Matranga:

So, kind of, you know, individual assistance's fundamentally about helping people at its backbone. The way the, the Stafford Act is designed is that starts, you know, kind of with housing, but it leads to, you know, a lot of other support because, you know, as, as you know, anyone that's kind of, you know, been in the field and talked to a survivor, it's not clear cut buckets of what my needs are.

Mark Peterson - Host:

Mm-Hmm.

Frank Matranga:

And part of the challenge is, you know, and part of, you know my job and the entire FEMA team's job, but also our state and local counterparts and, and voluntary counterparts that help deliver programs in this space is you've gotta find ways to, to have the program meet the people. Because survivors, you know, they don't have clean cut needs. Sometimes their needs cross barriers and boundaries. So, that's kinda what IA is and what it's intended to do.

Mark Peterson - Host:

Yeah. you know, at the end of the day though, it is a government program. So there is a process involved, and the first step in that process is whether or not the area that was impacted by the disaster was declared for a federal disaster declaration and the Individual Assistance Program is included in that declaration. But assuming those things are in place, what currently, before this rule takes, takes effect, what currently is the process by which a person avails themselves of that IA program?

Frank Matranga:

Yeah, so currently kind of how this would work for a survivor is you have the impacts of a disaster and most of your immediate things, you know, just by the nature of, of how disasters affect communities, you know, you're looking, you're looking to your neighbors for support. You're looking to kind of those kind of community bonds you have folks you know, ahead of event, maybe some, some charitable organizations that are in the neighborhood before the event. And that's really, you know, the kind of initial sequence is really focusing on, on those partners. They then, you know, pretty quickly the, the voluntary agency community across the whole country has a pretty robust structure where those local neighborhoods and those local organizations are pretty quickly supported with folks from lots of big organizations. So, whether or not it's Team Rubicon sending some folks into, you know, a tornado impacted area to help with some chainsaws and, and getting some, you know trees off of fences so you can get back to your house, whether or not it's, you know the American Red Cross getting out there, or Salvation Army getting out there you know, to, to stand up food operations, a huge food operations.

Frank Matranga:

So, that kind of initial start of the sequence is really neighbor helping neighbor and kind of charitable organizations, you know, kind of filling in that quickly as, as kind of a larger government response gets stood up. That then transitions, you know, in kind of how in, in events today, what that looks like today is folks will apply for FEMA's Individual Assistance Program. They'll, they'll do what we call register for assistance. That kind of is designed to help us get an understanding of, of what happened to them, what their impacts are. You know, we collect some information that, that tries to, you know, understand did you have a lot of home damage? Did you have a little home damage? Do you have other needs? Some of those other needs I was talking about. So, we can, you know, kind of triage a little bit.

Frank Matranga:

The, the big thing that then happens is you normally will send out an inspector to your house to kind of take a look at, at what damage you have, and then the, the current process has a little bit of a bifurcation at this point, depending on the exact type of assistance you want, and it is pretty complicated and pretty in the details, but you may get referred to the Small Business Administration to apply for a disaster loan. Not all of your assistance is gonna be dependent on that loan. But, some of it will be. And so, a lot of the, the, the kind of feedback we've received from survivors is, that's a difficult place because, you know, the, the sequence and the process is designed where you gotta apply for a loan from the Small Business Administration. One survivor described it to me as, you guys just don't seem to get it. I'm not a business, I don't need a loan. Why do you keep on telling me I have to apply?

New Speaker:

But that's kind of how, that's, that's how the process is, is designed now. And part of that is, you know, the, the intent behind that design is to ensure that the, the Individual Assistance Program isn't designed to, to, to solve everything. It is, it is a capped program. Congress has capped the amount of assistance. There's a couple different buckets. The cap amount this year is $42,500, but we want to identify survivors that, you know, may need more assistance and get them in that loan process. So, so in theory, a, a, a survivor would apply for that and then be referred back to us based on whether or not they got the loan or not. You know, like any government application process, there is a, a decent amount of, of paperwork you have to fill out.

Frank Matranga:

There is a lot of follow up forms. What'll happen after we receive your initial application and after your inspection comes back and the referral from SBA comes back, you know, if you need rental assistance, we'll get you some initial rental assistance. If you have subsequent needs, you gotta come back and ask for more rental assistance. And, and there's a process to, to reapply for rental assistance, what we call continuing housing assistance, continuing temporary housing assistance. And then we're kind of, you know, navigating the road and, and, and navigating towards trying to get survivors as much as we can give them in the program. And then what it looks like at the end, you know, if if it works as designed, that minimal level of assistance combined with, you know, what you may have gotten from your insurance carrier, what you may have gotten from charitable organizations, it's enough to, to lead you to what we call your permanent housing solution.

Frank Matranga:

So, you know, you, you're back in your rebuild house, you decided to move down the block. The, the challenge we have is, is kind of in the modern world, these authorities were designed in a time, you know, when you may have had a community or two that had an acute housing crisis. And now we really live in a country where almost every community that disasters impact has some version of a pre-disaster housing crisis. Sometimes it's just a, a, a little affordability crisis. Sometimes it is a genuine not enough units for, for how many people wanna be there and, and, you know, rapidly housing costs have escalated. So, part of the challenge is, there's pre-disaster housing shortages. The disaster takes housing stock off the market. So, getting to that permanent housing solution, it's not as easy for survivors, you know, today as it as it was you know, 50 years ago when the Stafford Act was, kind of, initially created in a lot of the basic designs of these programs were created.

Frank Matranga:

So, but that is, that is the, the journey and what it looks like for a survivors trying to get you to that permanent housing solution. And, you know, I think as, as anyone who works in emergency management knows, there are a lot of people that fall into a bucket that, that is not with the assistance we provide at FEMA, with the assistance, some of our partners, they're able to provide, they're not able to get to that, you know, permanent housing solution. And there's challenges that are created and, and our job is to figure out how to, how to solve that.

Mark Peterson - Host:

You know, just in that process, you described a number of different points where I'm sure that you've received feedback over the years, and maybe that's within the the context of the disaster survivor experience. And then, I also am really interested in that, that other piece that you just brought in with the housing concerns that we have around the country, that sort of macroeconomics issue that's, that's underlying maybe some of these changes. And I do want to get to the specifics because, you know, often maybe the details can be boring, but in this case, the details here are super exciting. And so, I want to get there, but I just kind of, can you gimme a couple of more examples of where the feedback and sort of these larger issues in the world are driving these changes now?

Frank Matranga:

Yeah. So, I think, you know, the, the number one thread of feedback that I think, you know, resonates the most from when we talk to survivors. And we have done, you know, over the last 20 years, you know, we've done quite a significant amount of talking to survivors about what's happening. You know, we've, since 2017, so kind of the, the big 2017 hurricane events in Texas, Florida, and Puerto Rico, and the Virgin Islands, you know, we've talked to over a hundred thousand survivors in, in our service to try to get a sense of feedback and get some insight into, "Hey, what is the registration experience? What do you like about it? What do you, do you not, what is the customer service or application process you would kind of appreciate?" And we've focused a decent amount working, designing some, some initiatives with our state partners and local partners to kind of try to reinvent what that looks like.

Frank Matranga:

And we've tried to be making, you know, some iterative changes. They started within 2021, we made some changes to how we handle errors documentation, because it was a key pain point addressed by survivors, "Hey, I don't have the ability to document how my family has passed down ownership of this house. It's been, you know, as long as anyone in our family can remember, and we don't, we never documented it because there was never a need." So, we made some of those changes. And then we've kind of, you know, tried to streamline our application a little bit over the course of the couple years all leading up to this. But I would say that the, in that, in those sessions, both with survivors directly with organizations that, you know, kind of champion a better disaster recovery for survivors with state and local government, the, the most salient point of feedback is it's way too complicated.

Frank Matranga:

It, it is, you know, it's what that survivor said. It's, "I'm not a business. I don't need a loan. Why are you telling me to apply to the Small Business Administration?" It is, "Why do I need to fill out, you know, hundreds of sheets of paper when I only need, you know, lodging reimbursement for a couple days? Because all that happened was, I evacuated." So, the, the most kind of recurring salient, this is just about every survivor gives a version of this is way too complicated. And, and I think the challenge when you, when you actually unpack that, and we've done, you know, some work on customer experience with the Office of Management of Budget and gotten, you know, a lot of the research and science folks in the disaster community involved. And the hard part about that feedback is when that, when that is happening in a disaster environment, it is exacerbating the trauma of the event, right?

Frank Matranga:

So, disasters already have, you know, you lost your home, God forbid it, it's, you know, a, a tornado or a fire, and you have the emotional impacts of you only lost a roof, but your neighbor across the street lost a loved one. And, and that kind of intense level of trauma that, that comes in disasters these environments where there's, you know, complexity and high levels of burden that just fundamentally don't make sense, they exacerbate that trauma. And, you know, there, there are folks in, in the disaster research field that have, you know, described it as FEMA's retraumatization of survivors. And I think that that is the, the biggest feedback is the whole process is too complex in this context of, of trauma.

Mark Peterson - Host:

And talking about a complex process. The way that you're going about making these changes is through a rulemaking procedure, but in this case, it's a little bit different than the normal rulemaking that happens in the federal government. So, in this case, we're going straight to a interim final rule. Can you explain what that means, how it, how it's going to speed this change more quickly and, and just kind of like frame that context, and then I'd love to get into the changes.

Frank Matranga:

Yeah. So, we, we are using a, a vehicle for these rule changes. It's called an interim final rule. I won't get too much into bureaucratic Washington, DC speak but in general, there's, there's a couple options. When we're trying to change the regulations of a program, we can go through a kind of two-step process where there is you know, or a three-step process in some regulations, where there is notice a proposed rule, and then a final rule comes later. Often in FEMA, what we do is we combine those into an interim final rule structure. And what that enables us to do is we're, we're getting the feedback and moving forward based on prior feedback as quick as possible. And the intent here is, you know, when there are, are areas where you can help people quicker, Congress and OMB have designed a regulatory process where we can do that quickly.

Frank Matranga:

So, that's, that's what we've done here, is, you know, we've taken this interim final rule approach because the changes are expanding benefits. They're, they're cutting a lot of red tape, and we wanted to get that out to disaster survivors as quick as possible. And I think the only thing I would, I would flag is, you know, a lot of folks will say, well, that means you're cutting out public comment. And that is definitely not what it means. So, so first off, in this particular rule we have made the public comment here significantly longer than normal. So, we have a full 180-day public comment period here because we wanna hear feedback, and we wanna hear feedback after the rule is affected. So, as survivors are experiencing disasters, and they're going through, you know, new processes and receiving new benefits they can give us that feedback on whether or not it's achieving its intended goal.

Frank Matranga:

So, so the, the feedback is it will still come and we will use that and incorporate that and address that in a, in a final rulemaking. But it's also, I want to emphasize the, this feedback and all these changes, it is based on years of feedback. Some formal, so, so we published, you know in the federal register a couple years ago, we asked for feedback related to how are our programs inequitable. What can we do to, to improve them? And this rule is fundamentally based on that feedback. And so, you know, if anyone, you know, the goes to the federal register and you, you can read the, the lengthy hundred page document that kind of describes the logic behind all of these changes. And you'll see they're all tied back to comments when we, we received through those inquiries.

Mark Peterson - Host:

Okay. So, I appreciate that. And, and so now I think it's, it's a great opportunity to just kind of talk through some of the changes. And the first, I think step and, and maybe talking through these, the variety of changes that are gonna occur is to just realize that as we talk about this, let's assume that a federal disaster declaration has taken place, and it includes the Individual Assistance Program for a disaster impacted area. And so, a survivor who maybe has been impacted will want to apply. How does this change, these changes to the IA program affect how a person will apply for assistance?

Frank Matranga:

Yeah. So, at the start, it doesn't change anything. So, it is still the basic visit disasterassistance.gov, go to your FEMA app, click on register, begin the registration process, call 1-800-621-FEMA, or visit in person at a Disaster Recovery Center, a disaster survivor assistance team that's on your door. So, that kind of initial entry into federal support through the Individual Assistance Program not changing. And, and in large part, because we haven't found, you know, survivors didn't indicate that that was the problem. It wasn't, you know, a lack of knowledge that FEMA was there to help, or a lack of knowledge that the way to start that was by going to disasterassistance.gov, applying on the app, or calling 1-800-621-FEMA. So, that's kind of, you know, still the initial entry point. From there. There are some changes.

Frank Matranga:

So, the first is in parallel to the rule changes, we're rolling out what we call streamlined registration and intake. So I think the best way to describe that is, prior to now when you would register for assistance, let's just say we needed to ask you a hundred questions, we would ask you all a hundred questions. We've streamlined that. So, based on how you're answering early questions, you get different questions later, people refer to, you know, I think often this is referred to in the customer experience way as taking a TurboTax like approach where you have, you know, cascading logic. And so you're not asking all people a hundred questions, because if I told you I don't have needs related to food, you don't need to ask me follow up questions on food. And so, so, so immediately, once survivors do that registering, there is a streamlined registration process that is being rolled out in parallel with these kind of regulatory changes.

Frank Matranga:

Then, you know, kind of what we've done is, you know, a couple things. We've, you know, the three main things is, we've established new benefits, we're cutting red tape and expanding eligibility, and we're trying to simplify the application process. So, the new benefits I'll, I'll kind of highlight quickly, but what you'll see is when you start, when you apply for assistance, we are trying to make some additional benefits come quicker. So, first we're standardizing what's we call serious needs assistance. And second is, we're creating what we call displacement assistance. Standardizing serious needs assistance - sometimes in big events now, we will provide a benefit called critical needs assistance. What we're doing is ,we're making, and, and that, that right now, that's based on, you know, a conversation with the state of, of does this event fit the, fit the criteria of providing that type of assistance.

Frank Matranga:

And what it is, is it's, a, you know, a quick cash payment made available to disaster survivors to address some of those serious needs. So, we're standardizing it. All events, you know, all events will have it, and, and what it, what it's intended to do, it's, you know, $750 payment that's intended to cover things like. "Hey, I needed to evacuate. And I had, you know, I didn't bring water from home. I had to stop at a gas station and buy a bunch of water. Oh, I left my diapers at home, and so I had to buy new diapers on the road." Those sorts of things. We, we are ensuring that survivors, you know, as a standard approach are provided a benefit to help cover some of those costs. The second thing is related to displacement assistance. And what we're trying to do is, we're, it's a new form of assistance.

Frank Matranga:

But what we're intending to do is, for survivors that are displaced, we're gonna provide funds to cover that displacement. And so, you know, the exact amount will vary state by state, depending on, you know, what it costs to, to lodge a survivor for a couple weeks. But we're trying to, where you tell us you can't get home, to get you quickly, in your hands, some financial assistance. So, you can cover those needs that are associated with temporarily being displaced. So, kind of at the start you know, of that application process, it's streamlined, but then immediately we're trying to kind of expedite some, some forms of assistance and establish those new benefit categories, which are really designed to get things and money moving faster to survivors on the front end. Then kind of, you know, within the application, as we start to get more towards, you know, what housing needs do you have, what were the impacts to your home?

Frank Matranga:

The things we've done are, are we've tried to simplify our process. So, the big change is that application, I was talking to you that kind of bifurcated and set some people over to the SBA for a loan. We're removing that requirement. In, in consultation with the Small Business Administration, you know, we've, we've identified doesn't help them run their loan programs and it kind of creates a challenge of the volume of applications they have to deal with that, you know, of folks that fundamentally don't need an SBA loan. You know, the, the, the numbers, I don't have them right in front of me, but it is a version of, of all of the survivors, about half get referred to the SBA. Right now, of that half that get referred, two to three percent actually get a loan determination. So, an, an incredibly small portion of survivors actually meet the criteria for the loan. We actually meet the, the need to apply for it, decide to apply for it. So, we have this, you know, half of survivors go through something that is really affecting a tiny population. So, we've gotten rid of it and, and we've removed that from the process. It is the key kind of change that simplifies things.

Mark Peterson - Host:

Have you found that, looking into the program, have you found that that very process of having to fill out that SBA application overall has deterred people from seeking additional assistance from continuing on in the process?

Frank Matranga:

Yeah, I mean, it's a, it's a pretty straightforward answer of yes, survivors. Both be be because there's, you know, just a general communication challenge of that, that we have to overcome of, yes, we're gonna have you apply for a loan. Yes, it's coming from a Small Business Administration. Yes, we know you don't necessarily want a loan. Yes, we know you're not a business, but, but you still need to go through that step because it's a regulatory required step. So, a lot of folks, you know, it's some version of that's a difficult conversation to have and provide consistent information to, to survivors in every event. It's a difficult conversation for us. It's a difficult conversation for our partners. Over the years, you know, everyone has honed the pitch. Although I, I constantly joke with our team at FEMA of, I've never seen someone explain this requirement in less than 30 seconds in a way that leaves a survivor with a smile on their face. So, it's just, it's, it's too hard to explain. It's just, you know, and sometimes the process doesn't have any logic to it. So, or, or it doesn't have any logic today. It may have, you know, kind of, when we originally created it. So, yeah, a lot of survivors say as soon as they get to that step, you know, it's a, "I'm good. I, I don't need it. I'll, I'll, I'll figure something else out."

Mark Peterson - Host:

We've very nicely covered the, the changes related to the SBA application in the process. Can we just go back to the serious needs assistance that you brought up, this change to the Critical Needs Assistance Program and maybe just talk a little bit about how does somebody determined eligible for it and when can they receive it?

Frank Matranga:

What's important is the why on why we're doing this. Is, there's a lot of research in disaster environments, but it's not just disasters, it's, you know, financial shocks, in general of, I can't remember the exact amount, but it's a, a, the Federal Reserve has, has directed a lot of the research, and it's, you know, 30% of families in the United States can't handle a $500 financial impact. And, and so when they, you know, have something happen that, that costs more than that, it is a path towards financial ruin that they can't, they can't bridge themselves. And so, you know, the, the intent here is, and the intent of critical needs assistance you know, today, is to try to ensure that doesn't happen 'cause All of us that work in disasters know once needs start to spiral, they become incredibly difficult to address, and they cost a a heck of a lot more than some well-targeted assistance upfront with.

Frank Matranga:

So the, the overarching intent is to try to, you know, identi, you know, address some of that you know, research and that, that the financial world is identified about financial impacts for survivors. You know, who can get it, how can they get it? So first off, you gotta have a serious need. So, it's not, you know, everyone within the disaster. You, there's a series of questions that you answer that you have to identify that you, you need this type of assistance. And then, you know depending on the event, you know, if, if we, it makes sense and we're, we're getting inspections on the road quickly you know, an inspector will come out to your house, you know, check on what happened to your house. And in that, kind of, verify that there is a serious need present and, in an event where, you know, we're trying, we have available geospatial information, so we know, "Hey, you're not at home.

Frank Matranga:

We, we can't schedule your inspection with you 'cause we know you're displaced. You know, because there's still flood waters in your community." We'll expedite those payments via different ways. You know, someone may give you a call and kind of check on things, but that's the, the kind of, you know, the intent is low burden quick form of assistance to ensure that needs kind of don't spiral and end up with, with bigger and bigger problems. Because what we see today is if we don't give that, but we give money to repair your roof, well, hey, guess what? If you spend the money, if, if you now have credit card debt because you needed to buy diapers and you have to pay that bill down with money we give you to repair your roof, well then you can't actually repair your roof. Right? Right. So, so it's, they're, they're designed to work in sequence better together.

Mark Peterson - Host:

So, let's talk a little bit about a situation where a survivor is removed from their home for whatever reason. Maybe it's seriously damaged, maybe it's destroyed. And so, they are finding a place to relocate. And you mentioned this a little bit, this displacement assistance. How do we deliver that? What can a survivor expect with this program?

Frank Matranga:

A new benefit category. I, I think where, where it makes sense to understand the why behind this is to talk a little bit about what we try to do today on this. So, today what we try to do is, where we know a survivor is displaced, so they, they have told us they've evacuated. We've kind of verified that through the initial application and inspection, A, you can't get your home because your home is too damaged, or it's still, the area is still inaccessible 'cause of flood waters or whatever else. What we'll do now is, what we try to do is, is what we call expedite rental assistance. The challenge that current model creates is in two months, if you can't show us that you spent that money on rent, we can't give you extra rent. It's the way Congresses has designed the statute, that's, it's logical from a, from a taxpayer standpoint, right?

Frank Matranga:

If, if you know, the federal government is providing money for, for rental assistance, it, it should be used there. But the, the challenge is, if you had to use that money, you know, in the initial days, it may not be easy to find a rental. You may have to stay at a hotel, you may have to stay on your, your grandmother's couch because she's also watching your three kids while they're at a school 'cause their school's closed. So, so by not doing that kind of expediting rental assistance, it prevents us from having future challenges where a survivor used that cash assistance for other things, and that isn't eligible for anything in the future. And it's providing it in a more flexible way. Right? It's, it's, you know, the initial, especially the initial days of a disaster, what works for one survivor isn't necessarily gonna be the thing that works for the next. And so, it's intended to really, again, it's, it's a, it's financial assistance that's estimated based on what would it cost to lodge that survivor in a hotel in the area for a couple weeks, but we're given it in a flexible manner. So, you know, it can meet lots of different needs for that survivor.

Mark Peterson - Host:

Are the previous iterations of assistance, the temporary housing assistance things like that, are they going away or will they still be available?

Frank Matranga:

Nope. Still available. This is, you know, it's kind of so we've, we've focused a lot on the, on the kind of front end through SBA. So, I guess the after, you know, we're, we're, we're getting you housing assistance, you know, after you're far enough along in your recovery journey that we're, we're trying to focus on, on what can we, we help you with. There's still, you know rental assistance that's available through the program. One of the things we've done in this rulemaking is we've simplified that application for the continued rental assistance. So, not only are we using displacement assistance in a way that makes rental assistance work better but we're also reducing the, the application complexity of applying for continued rental assistance. So that, that kind of, you know, when we talk temporary housing the first thing we wanna do is give people, give people money, right?

Frank Matranga:

Go, go rent a unit if you can, if, if they're available in the disaster. So, so the base kind of assistance is still there on rental assistance. What we've done is we've tried to streamline it and then, you know, likewise, if if that doesn't work for whatever reason, there's not enough units available, there's, you know, for whatever reason rental assistance isn't available to you or isn't an appropriate solution for, for you as a survivor, we still do provide, you know, direct temporary housing. Most people know that as, as FEMA trailers. But we, we have, you know, a series, a suite of support we can provide ranging from directly leasing the unit ourselves, working with landlords who may have, you know, a 30-unit apartment building that isn't actually on the, the market because it's got some damage.

Frank Matranga:

So we've, we've got an authority to help them do those repairs, get the unit on the market and lease it to survivors for a bit. And then ultimately kind of, you know, bring in transportable housing units, including travel trailers or mobile homes. So, all that assistance is still available. What we've done in some areas of the rulemaking here is really trying to reduce the burden of those application processes and make sure that the information we need and the information the regulation requires is truly what we need. And the example I'll give you is, you know, the prior regulation on continued temporary housing assistance, it asked for the first time you applied for it, "Hey, what's your permanent housing plan?" And what we found is in that context of kind of, you know, housing markets not really working as well as we want throughout the entire country, a high level of trauma, we weren't getting great information at that first initial point anyways on what their permanent housing plan is.

Frank Matranga:

It was very seldom detailed enough to actually, you know, give to case management officials to kind of, you know, help a survivor navigate their, their road to recovery to that permanent solution. And so we were asking for something that one was kind of re-traumatizing survivors, it's week six and and you're telling me in order to get money, I need to tell you what this looks like a year and a half from now. I have no clue. And, and so they weren't, we weren't getting good information, both because survivors you know, we're still trying to figure out their road to recovery and, you know, the market impacts had it kind of fully unfolded. So, we, we knew that. So, we just took, I mean, it was, you are asking a question, you are not getting a very good one because the applications designed, you know, timed wrong.

Frank Matranga:

So we've changed and simplified that application. So, we're asking those sorts of, of detailed questions further down in the road of recovery when we have a better sense of when a survivor has a better sense of, you know, what the, the impacts from the disaster of the housing market look like when we're more likely to have, you know, case management officials on the ground that can help them, you know, form that long-term housing plan and, and start to, you know, work towards it with FEMA assistance and other forms of assistance that may be needed to help it.

Mark Peterson - Host:

I think this is the point at which, as we're walking through the changes, we're, we're transitioning from the conversation about like, how do we support a survivor who's been displaced or who has these, these immediate needs to now, thinking about that long term housing plan that you, you just described, and, and what does it mean to either a repair their home or find a longer term solution? So we do provide some home repair assistance. How is that gonna change?

Frank Matranga:

Yeah, so one of the, you know, I think you asked earlier what's some of the, the feedback we're, we're getting from survivors and what's it driven here? One of the other areas we get a lot of feedback from survivors is, is how the insurance market has significantly changed. It's not just the kind of housing market that's changed over the last 30 years. Insurance looks different. And, and quite honestly the, I mean, you see it in disaster prone areas where you see insurance companies going out of business, leaving a market. You know, we kind of see it at the macro level. We also hear it from survivors of the, the volume of feedback that is, "Hey, I didn't get enough from my insurance company to actually do," you know, it's, it's, it's a, it's an underinsurance or an underpayment.

Frank Matranga:

You know, and, you know, we talk with our state partners about how important state insurance commissioners are and state's attorney general's offices are in ensuring that, you know, when as survivor bought insurance that that, that, that is, is being used. But it's also you know, the market's changing and, and, and it is, climate change is driving some, some really challenging market dynamics in the insurance market. So, so we have this situation where, you know, we're trying to help people on their road to recovery. It, that road to recovery is designed in the Stafford Act for insurance to play a very large role. And especially for survivors that have means where they can afford insurance before an event to, to be insured and get insured prior to, to these changes, we, we calculated insurance differently. So, what we did before was we said, you know, you have, you have insurance more than the cap we're able to give you.

Frank Matranga:

So, you have more than $42,500 in three, three insurance, you're, you're, you're ineligible for, for housing systems. So we're not gonna give you funding to repair your house. That doesn't, that hasn't worked. And, and a lot of the feedback from survivors based on, you know, the evolution of the insurance market is that is working less and less and less as time goes on. And, you know, they're not, between not getting anything from FEMA because they have insurance and an underpayment from their insurance carrier. They don't have enough money to make the repair. And so, they're, they're now, you know, in a challenge where they don't, they don't have the ability to achieve that permanent housing solution and, and get back on you know, with their lives post-disaster. So, what we've done is we've changed how we calculate insurance. So, what we've said, and it really is targeting this under insurance problem and underpayment problem.

Frank Matranga:

And what we've said is, "Hey, if you have," I mean, it's, it's usually easiest to use numbers here. So, if you have $80,000 worth of damage and you got a $50,000 insurance policy right now, ineligible. The last $30,000 you know, you, you'd have to figure out from someone else. But, but let's say you get a $50,000 payment from your insurance company, but it's $80,000 in your loss. We will give you, we will, you know, you are eligible for FEMA assistance for that $30,000. So, up to, up to our caps. It's still capped but, up to our caps, you can receive that, that money and, and in pairing, you know, insurance and FEMA money, you're more likely to be able to achieve that kind of, you know, permanent housing solution. The other, the other one I would say is, is we've you know, kind of on housing assistance, which you mentioned is we're also expanding what we call our habitability criteria.

Frank Matranga:

So the, the Stafford Act and, and our regulations you know, they, they have a concept, and I, and I think this is, it's hard for disaster survivors to understand, and a lot of the challenging feedback when you're on the ground with survivors is is related to this concept, but it's, you know, Congress doesn't design IA to pay for everything. It designs IA in the housing space to address conditions that make a home habitable so safe and sanitary. And so, what we've done is with our regulatory approach to that criteria from the Stafford Act to date, has been very narrow. What we've done is expanded a little bit and, and the specific things we've done are, are really expanded. So, secondary kind of impacts from the disaster may be able to, to, to be eligible for assistance. So the example I'll give you is, if you had damage in your roof before an event, and the roof and the, the hurricane sends a tree limb to the roof where the fire burns some embers, you know, you were lucky, you were on the perimeter of fire, so all you got is some, some embers that burned a portion of your roof, but the whole thing didn't burn down.

Frank Matranga:

Right now, what we would tell you is, "Hey, that pre-disaster leak, not gonna, not gonna give you any funding for it. You gotta go do it." And the, the challenge for survivors is that's not really the way the construction industry works, right? You can't, you can't go out to a roofing contractor and say, "Hey, I want you to repair a quarter of my damaged roof but ignore this other bit." You know, a contractor's gonna tell you, "I'm not doing that for you because, one, you're not fixing the whole problem. Two, it's hard for me to buy a quarter sheet of plywood as opposed to a sheet of plywood." And so, so there's these, these things that, that I think, you know, don't work in reality. And that's, and that's because, you know, again, Stafford Act is different time it was designed for. There, you may have been more likely to be able to talk to, you know, the handyman in your neighborhood or, or you and your brother get up on the roof and do some of those repairs yourself.

Frank Matranga:

Communities don't look, you know, there are still some communities that look like that, but communities, you know, they don't have that level of kind of integrated bond that is, you know, everyone doing the work together after a disaster to get new roofs on. And so, you know, when you have a scenario where our regulations tell you, we can only pay for the, the limb that the hurricane blew as opposed to the leak that was already there, it's a challenge. So, what we've done is, we've expanded that habitability criteria to when the component is damaged and be able to address some of the preexisting challenges. Now, it's not gonna solve everything. There are still, you know, survivors who, who are gonna be in, in scenarios that, you know, they, they either didn't have that much damage so they haven't even hit the, the kind of habitability standard or, you know, there, there are things that weren't damaged by the event that are, that are challenges. And, you know, we've, we've talked with Congress and, and made sure that, you know, the relevant folks on Capitol Hill understand this kind of dynamic of how the Stafford Act plays out. But I, but what we're trying to do in this reform is to the extent of the authorities we have today, you know, make sure that we're, we, we've got a definition that's a little more logical on how it works on the ground.

Mark Peterson - Host:

Okay, so we've made changes with regard to survivors who have access and functional needs in the past. And so we're, we're making additional changes. What, what, what can people expect in that, in that arena?

Frank Matranga:

Yeah. So, you know, I think the accessibility improvements they're a huge impact for, for survivors that have access and functional needs. You know, not every survivor is gonna have access to these benefits, but for a key group that, that, you know, honestly too often in disaster recovery gets thought of last or, or kind of unintentionally left behind we're trying to make the assistance we offer make even more sense for that community. So, what we've done is, is we've kind of, you know simplified the application process a little bit and expanded eligibility and cut some red tape and expanded eligibility. So, the, the specific eligibility expansions as it relates to accessibility or improvements are, you know, where we're, we're gonna be providing, you know, where your home's damaged and your eligible for FEMA assistance. We're gonna also give you a little extra money to help make some accessibility improvements to your house.

Frank Matranga:

So it's, it's not you know, anything, but, but, you know where the American Disabilities Act or some other, you know, laws require some updates or suggest some updates we'll provide you funding to make them. So the good example is, you know, a ramp to your front door. Even if, you know, if you didn't have one before the event, but you're making repairs to your home and it makes sense to put that ramp in and that will help you you know access what you need to in your day-to-day living. We'll provide you some funding for that and some other you know, accessibility related needs.

Mark Peterson - Host:

So, this last one I've seen play out on a variety of disasters in my experience with FEMA. And, and that's a situation where, you know, by nature, the program has a defined application period. And in some cases it can be extended with negotiations with the state or at the request of the state for, for legitimate reasons. But regardless, every survivor is experiencing their recovery in their own way, right? And so sometimes they, for a variety of reasons, haven't been able to apply for assistance or maybe there are misconceptions about when or when they can apply. I mean, do they have to wait for their insurance, that kind of thing. We're gonna make changes to those who come in late in the application process. What are those changes?

Frank Matranga:

Yeah, so there, there's a couple different folk ways that we're kind of reducing the red tape or removing barriers for late applications. I mean, the, the, the key one is you know, survivors that request approval for a late application, they no longer have to provide extensive levels of documentation to support. You know, part of the challenge is, you know, I think the, the reasons you just mentioned, oftentimes you can have a conversation with a survivor and get a sense of, yep, that makes sense, that's legitimate. Totally understand, it makes sense. We were all, we all, we all were in the same place. You know, kind of know how information has been unfolding, know, you know, hey, insurance carriers may have been late to arrive here, or there was a volume of inspections that were needed, so you didn't even know you needed it.

Frank Matranga:

So, what we've done is. What we want, I mean, deadlines help drive recovery. I think that everyone in, in our community kind of understands that recovery in, in a process without any deadlines would, would just kind of stagnate. And, and it's important for us to stay aligned with the state and our local partners in, kind of, moving a community towards recovery. But deadlines don't make sense as, you know, just kind of enforcing them willy-nilly or making burdens so high that someone can't ever show that they fit in, "Hey, it makes sense why I would've missed this." So, what we've done is streamline the documentation that's required and really take it down to give us an explanation. And, and you can, you know, come into a, a disaster recovery center and talk to someone and provide that information. You can call us up at 800-621-FEMA and give us that information and we'll evaluate that without saying, you know, "Hey, hey, give me backup documentation that shows, you know, X, Y, or Z." And it really is, again, lots of areas like that. Where the feedback from survivors is, you know, "Okay, I guess that makes sense, but you're telling me to provide all this documentation when I don't know my computer because it was lost in the flood. I don't have, you know, this or that, that may have existed ahead of time and I'm already dealing with recovery." So, hey, let's make it a little easier. So, we really tried to reduce those requirements. There's a couple other areas of, of kind of changes to simplify the application process. We've streamlined, you know, some of, I, I mentioned the temporary housing assistance application and the rent application earlier. We streamlined our process for appeals.

Frank Matranga:

That's a little more survivor friendly, less documentation burden on how a survivor can say, "Hey, I disagree with fema. I wanna appeal that assistance it's amount." And we've also made it a little bit easier in working with our state partners where, hey, there may have been survivors in a county outside of the main impact areas that were added to the declaration later. But that later was after the registration period closed. And so, you know, how do we handle it for them? So, so we've made some other changes to kind of simplify that application process. Overall,

Mark Peterson - Host:

Frank, this has been moving incredibly fast, and these are major changes. It's exciting for, for you. It's exciting for your staff. Curious, how has this, how have these changes been met by the individual assistance teams? Of which there are many that are out there that are meeting survivors every day, that are, that are walking the streets, trying to register people for assistance, meeting them where they are? What is the reception that you've received

Frank Matranga:

Anytime you're trying to do something this big? So, you know, this is it's the largest changes to, to our program in 20 years. It is one of the biggest changes in emergency management over that time period as well. Anytime you're doing something that big, you know, there, there's a mix of feedback. And I will tell you, the feedback from our partners in the voluntary agency community, from partner organizations that represent survivors internal, the first reaction, internal, you know, regional staff, staff at field offices across the board. The first reaction is a version of "Finally." And you know, I, I both I'm excited to hear that feedback because it, you know, it's, it's reinforcing we're going in a good direction. We're going in a direction that, that pretty you know, uniformly we, we agree is, is the best way across government and across the non-governmental community that supports survivors to help people better.

Frank Matranga:

And, you know, there's, there's a bit of weight to, "Why didn't you do this five years ago? Why didn't you do this 10 years ago?" And you know, what I remind our team here at FEMA is, you know, the, the government is not designed to, to move quickly. And part of the challenge is, when you're trying to do changes this big, makes it easy to abandon them. So, I will say I'm incredibly proud of the individual assistance team here at FEMA, both at headquarters and across the regions of, you know, being tenacious and sticking to it. And, and you know, that, that SBA application process has been a challenge for, you know, multiple decades. Multiple, you know hundreds and hundreds and thousands of FEMA staff have been frustrated by it, but sticking to, "Hey, we've got an idea. It doesn't make sense anymore. Let's move the regulation. Let's get it in the regulation. Let's talk to our partners about whether or not it makes sense." And moving across the finish line, there's a tremendous amount of, of energy and, and decades of, of perseverance to make these changes happen. And so, part of, part of that is yeah, I, I wish this could have happened a couple years ago. I think the way the, I've heard, you know, the way the administrators framed it when we've been talking to people is, "Yes, agreed." And we are very excited for on March 23rd to be able to offer people a, a better form of help than they were able to get before then.

Mark Peterson - Host:

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