

Disaster Response and Recovery Potential Gaps and Issues



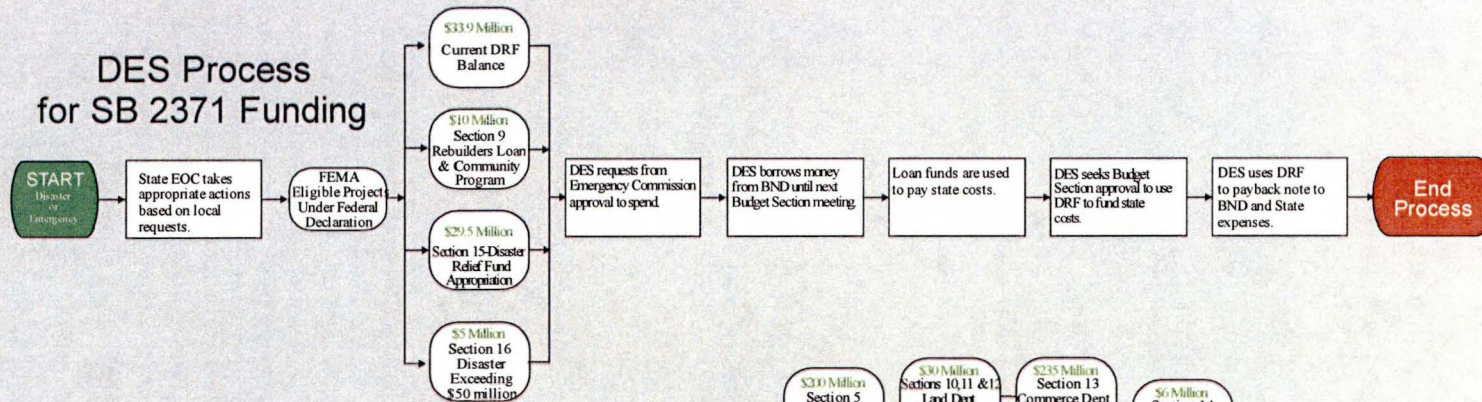
ND Department of Emergency Services

*Ensuring a safe and secure homeland
for all North Dakotans.*

SB-2371

Disaster/Emergency Funding Processes Authorized in NDCC 37-17 and SB 2371

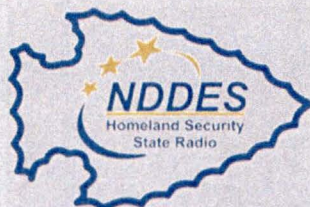
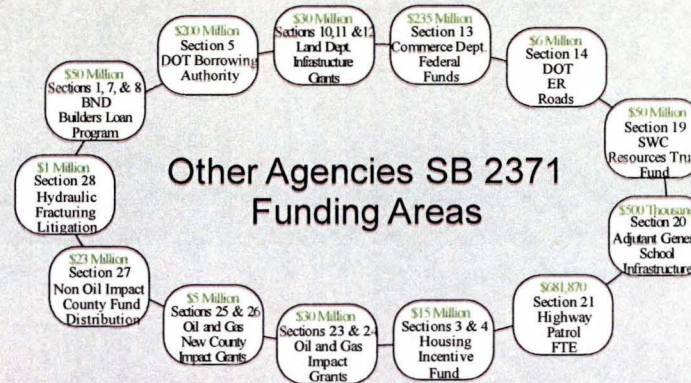
DES Process for SB 2371 Funding



Abbreviations

BND - Bank of North Dakota
DEPT - Department
DES - Department of Emergency Services
DOT - Department of Transportation
DRF - Disaster Relief Fund
EOC - Emergency Operations Center
FEMA - Federal Emergency Management Agency
FTE - Full Time Employee
SWC - State Water Commission

Other Agencies SB 2371 Funding Areas



ND Department of Emergency Services

*Ensuring a safe and secure homeland
for all North Dakotans.*

SB-2371

- A bridge to the 2013 Legislative Session
- Property Acquisition (Home and Business Buyout)
- Political Subdivision Challenges
 - Program expertise
 - Staffing
- State Agency Costs
- Spend the federal dollar first



ND Department of Emergency Services

*Ensuring a safe and secure homeland
for all North Dakotans.*

Disaster Act

- Evacuation Authority
- State Individual Assistance
- Disaster Relief Fund
- State Liabilities



ND Department of Emergency Services

*Ensuring a safe and secure homeland
for all North Dakotans.*

Federal Flood Insurance

- \$250,000 max on home/\$100,000 on contents
 - No basement coverage except for utilities systems
 - Content coverage is not automatically included
 - Preferred Risk \$120.00 per year – National Average is \$550.00
- \$500,000 on non-residential/\$500,000 on contents
- \$100,000 on personal property for renters



ND Department of Emergency Services

*Ensuring a safe and secure homeland
for all North Dakotans.*

FEMA Individual Assistance

- Needs based after initial disbursement.
- Housing Assistance – Funding, Direct, and Transitional Sheltering Assistance (TSA)
- Other Needs Assistance (ONA)
 - Max IA Grant is \$30,200
 - State pays 25% of TSA and ONA-



ND Department of Emergency Services

*Ensuring a safe and secure homeland
for all North Dakotans.*

SBA Disaster Assistance

- Low interest loans up to \$200,000 for home repair
- Low interest loans up to \$40,000 for contents
- Businesses and private non-profit low interest loans up to \$2,000,000
- No Grants



ND Department of Emergency Services

*Ensuring a safe and secure homeland
for all North Dakotans.*

The Future

If you thought you were witnessing history with the flood of 2009
you were. What did you think about the 2011 flood?
History is not what it once was.

Most people live with the understanding that there will always be
floods but many are hesitant to believe that they will be bigger.

Global climate shift is increasing disaster frequency and size.
We can mitigate impacts now or pay more to recover later.



ND Department of Emergency Services

***Ensuring a safe and secure homeland
for all North Dakotans.***

The Future

SECTION 29. FLOOD RESPONSE AND COORDINATION STUDY - REPORT TO SIXTY-THIRD LEGISLATIVE ASSEMBLY. The department of emergency services shall coordinate an executive branch study of flood response measures and coordination of state, local, and federal resources to mitigate future flooding in the state. The department of emergency services shall utilize all relevant executive branch resources in conducting the study. *The study must include potential flood plain building restrictions, establishment of permanent levees and diversion works, financial institution lending policies, Bank of North Dakota and housing finance agency acquisition of secondary market loans regarding flood insurance requirements for housing, and any other flood insurance issues affecting property owners in the state.* The department of emergency services shall report the findings and recommendations of the study to committees designated by the chairman of the legislative management and to the sixty-third legislative assembly.



ND Department of Emergency Services

*Ensuring a safe and secure homeland
for all North Dakotans.*

QUESTIONS?



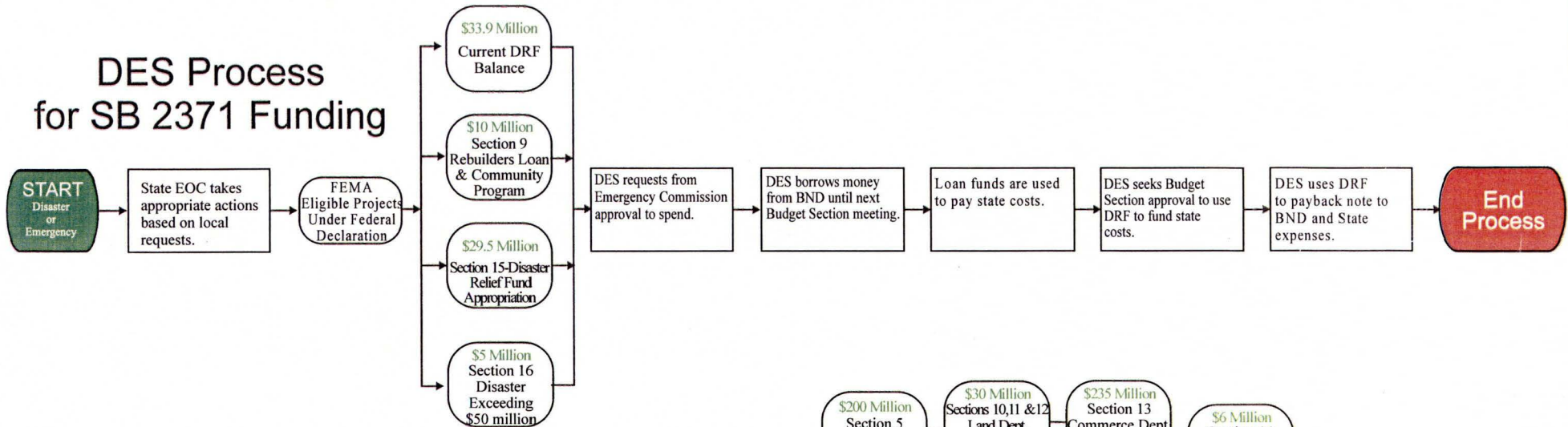
ND Department of Emergency Services

*Ensuring a safe and secure homeland
for all North Dakotans.*

Disaster/Emergency Funding Processes

Authorized in NDCC 37-17 and SB 2371

DES Process for SB 2371 Funding



Abbreviations

BND - Bank of North Dakota
 DEPT - Department
 DES - Department of Emergency Services
 DOT - Department of Transportation
 DRF - Disaster Relief Fund
 EOC - Emergency Operations Center
 FEMA - Federal Emergency Management Agency
 FTE - Full Time Employee
 SWC - State Water Commission

Other Agencies SB 2371 Funding Areas

