THE SITUATION REPORT

The Official Newsletter of Greenville County Emergency Management

WHAT IS INDIVIDUAL ASSISTANCE?

by Mackenzie Forgacs

FEMA's Individual Assistance (IA) program works to ensure that eligible disaster survivors have access to a full range of services that maximize recovery efforts after a disaster has occurred.

In order to be enacted, this program requires a Federal Disaster Declaration, specifying the types of services that can be offered to individuals and families. The amount of damage, the economic impact of the disaster, and the amount of insurance coverage within a community are all taken into consideration after an event to determine who will be eligible for assistance.

Without a Federal Disaster Declaration, local and state partners work together with private and nonprofit organizations in an effort to coordinate goods and services for those impacted by a disaster.

INDIVIDUAL ASSISTANCE PROGRAMS

by Mackenzie Forgacs

Once a Federal Disaster Declaration has been made, many IA Programs can become available to those severely impacted by the disaster. These programs range in their services, from providing shelter options to those who lost their home or providing financial assistance in order for survivors to complete home repairs.

Two of FEMA's Primary IA Programs include:

Mass Care and Emergency Assistance (MC/EA)
MC/EA is composed of seven services that can be offered to individuals before, during, and after an event has occurred:
- Sheltering
- Feeding
- Distribution of emergency supplies
- Support for individuals with disabilities
- Reunification services
- Support for pets and assistance animals
- Mass evacuee support

Individuals and Households Program (IHP)
IHP Assistance provides financial assistance and direct services to eligible individuals and households who have uninsured or underinsured necessary expenses and serious needs.

IHP is comprised of two provisions:
- Housing Assistance
- Other Needs Assistance

Other IA Programs include the Crisis Counseling Assistance and Training Program (CCP), Disaster Legal Services (DLS), Disaster Unemployment Assistance (DUA), and Voluntary Agency Coordination. More information about all of the IA Programs can be found here.

A point of significance that should be remembered is that Individual Assistance programs are not a substitute for personal insurance policies. Within each program, maximum award amounts will limit the amount of assistance that any one individual can receive. These awards are meant to act as a supplement to personal insurance policies.

Beyond IA Programs that are offered by FEMA, other programs may become available after a disaster has occurred, with or without a Federal Disaster Declaration. One of the most common of these stems from the Small Business Administration (SBA). SBA can provide loans to individuals who have experienced disaster-related loss.

INDIVIDUAL ASSISTANCE: MYTH BUSTERS

by Mackenzie Forgacs

"If my home was impacted by a disaster, I will automatically receive assistance"

Unfortunately, this common belief is a myth. Not every person who has been impacted by a disaster will be eligible to receive financial assistance. If a community has been considered as eligible for assistance, individuals still need to apply for aid to ensure that all individual requirements have been met.

"Every disaster will be eligible for federal assistance"

Not every disaster warrants federal assistance. After a disaster has occurred, emergency officials conduct several initiatives to determine how much damage was caused by an event. Only the events that exceed both local and state resources will be sent to the federal level for assistance. Even then, it is up to the President to determine what emergency declaration to make and what type of assistance to offer.

"I can't get federal assistance because I have insurance"

This myth can sometimes cause confusion after an event. One way to consider FEMA assistance is to think of it as a last resort. Individual insurance policies will be your first line of defense after a disaster. If there is anything not covered by insurance, you may then apply for federal aid if your community has been determined as eligible.

"I didn't apply for aid because I don't want a loan"

FEMA's Individual Assistance Programs are grant programs and assistance does not have to be paid back. These grants may cover temporary housing, home repairs, and damaged personal property. As mentioned, however, individuals must meet certain eligibility requirements in order to receive aid.

APRIL 2020 TORNADO OUTBREAK

by Jessica Stumpf

It has been one year since 28 tornadoes tore through South Carolina beginning in the pre-dawn hours of April 13, 2020. All of the tornadoes occurred between 2a.m. and 8a.m., leaving 8 of our fellow South Carolinians dead and another 86 injured. Over 1,500 homes were affected by the tornadoes; 217 of which were majorly damaged and 211 were destroyed. This tornado outbreak is tied for third in South Carolina history for the greatest number of tornadoes.

Two tornadoes affected Greenville County. At 2:42a.m. an EF-2 tornado developed in northern Pickens County and moved into Greenville County, just north of Highway 288, with the Laurel and Hardy Lakes community in its path. Eight people were injured. The tornado was on the ground for just over 8 miles with a maximum wind speed of 120mph. The second tornado touched down around 3:01a.m. in J Verne Smith Park near Lake Robinson, downing tree limbs and uprooting some trees. The tornado was rated EF-0 with maximum winds of 85mph and was on the ground for over a half mile. In Greenville County, 2 homes had minor damage, 6 were majorly damaged, and 2 were destroyed. The estimated property damage was just under $500,000.

Weeks later, Greenville County was affected by a second EF-2 tornado on the evening of April 25th. The tornado touched down east of the Montebello community and crossed Rutherford Road and Wade Hampton Blvd. before moving into the Botany Woods neighborhood. The tornado had maximum winds of 115mph and it was on the ground for 5 ½ miles. Thankfully no injuries were reported, but 161 homes and 8 businesses sustained damages totaling over $3.2 million.

As Spring has officially arrived, we can pay tribute to those South Carolinians lost on the morning of April 13th by being weather aware, having an emergency plan, having an emergency supply kit, and ensuring we have multiple ways to receive severe weather warnings. After all, the only thing harder than planning for a disaster is explaining why you did not.

Special thanks to the SC State Climate Office, the National Weather Service, and Greenville County Code Enforcement whose information contributed to this report. Also thanks to all of our partners who responded and assisted in recovery efforts for these tornadoes.

Greatest Number of Tornadoes (by Outbreak Since 1950)						
	#	EF0	EF1	EF2	EF3	EF4
9/7/2004	46	24	14	3	1	0
3/15/2008	32	12	15	3	2	0
11/7/1995	28	14	8	4	0	1
4/13/2020	28	4	12	4	7	1
8/16/1994	23	8	7	5	3	0

Need to register for a training? Visit the South Carolina Emergency Management Division Training Registration System.

UPCOMING EVENTS

by Mackenzie Forgacs

April 6 - G288: Local Volunteer and Donations Management

April 7 - Disaster Assistance Workshop (DAW)

April 12 - L0388: Advanced PIO

April 13 - All Hazards Disaster Response (AHDR)

April 14 - ICS 400: Advanced ICS 400

April 26 - L102/L103, Basic Academy Week 2: Science of Disaster and Planning- Emergency Operations

May 3 - Region 5 Quarterly (R5Q)

May 4 - G141: Instructional Presentation and Evaluation Skills

May 11 - 2021 Hurricane Coordination Workshop for Search and Rescue

May 24 - G1919: ICS/EOC Interface Workshop