



Tips for RECOVERY!

During the response to incidents, things happen at a pace that makes thinking about your financial recovery seems months away, but very soon financial team members will start wondering who is going to pick up the tab for the disaster's damages. With this in mind, here are a few tips we hope will help you post-disaster with the goal of obtaining maximum funding from all local, state and/or federal sources.

1. **Protect property** - it is imperative that all reasonable measures are taken to protect property from damages or further damages (mold, etc.). Both your insurance company, as referenced in your insurance policy, and FEMA require you to take proactive measures, doing all you can to limit the damages or further damages and will reimburse for being proactive upon receiving proper documentation of your efforts.
2. **Photograph everything** - Either you or your representatives (contractors) should take photographs of all damaged items and property. Pay particular attention to water lines as they will come in handy later on. And if available, video the damage as well using a smart phone or other device that has a clear picture.
3. **Open and use a storm-specific code for all costs** - if it is storm-related, track it to one cost center. As your recovery progresses this code can be broken down into sub-codes to track costs at the project level. Use whatever accounting means you have to segregate the costs that are storm related.
4. **Be prepared to demonstrate all losses** - your insurance company and FEMA will at some point estimate your losses. Not only will their estimates differ greatly from each other, they will differ greatly from your own. It is your responsibility to prove your loss to all funding sources.
5. **Follow local or your own procurement rules** - Follow established procurement procedures when emergency intervention permits. At some point, if a federal declaration occurs you may need to amend procurement and purchasing contracts to fall within FEMA's regulations for procuring with federal funds (44 CFR 13.36).
6. **Monitor all contracts** - FEMA does not approve or pre-approve vendors. It is important, especially during post-disaster periods to ensure you and by extension [possibly] FEMA are receiving quality services for a reasonable fee.
7. **Research insurance coverages** - Seek timely reimbursements for the maximum claim amounts and credit the appropriate FEMA-funded projects with amounts received.

If you have any questions about these tips, please feel free to contact our Senior Director of Transportation, Stephanie Murphy at (315) 272-2167 or by email at smurphy@tidalbasingroup.com so we can get you the answers you need. You can find more information about us at:

<https://www.adjustersinternational.com/government-and-non-profits/fema-claims/>



Tips for being PREPARED!

1. Identify immediate expenditures that might be associated with any emergency work you have identified. This information may be used to provide you some expedited funding, if a declaration is obtained for your area. Also, be prepared to document all costs incurred to date. This will aid in the project formulation process and with FEMA's new Public Assistance delivery model. Include equipment use hours, personnel hours, overtime, or other immediate costs.
2. Once a disaster has been declared, submit a Request for Public Assistance, even if you have not completed your own damage assessments, through the appropriate entity (i.e. local jurisdiction, state, etc.). This is the first step to receiving funding.
3. Compile a list of all your damages. Take that list with you to the Kickoff Meeting with the State and FEMA when one is hosted in your area. Loss of business is not a reimbursable cost.
4. Identify circumstances that require special review, such as insurance coverage, environmental resource issues, and historic preservation. The earlier these conditions are known, the faster they can be addressed, and they must be addressed before funding can be approved.
5. Designate a person to coordinate the accumulation of records.
6. Establish a file for each project where work has been or will be performed. For projects that include more than one physical site, records showing specific costs and scopes of work should be maintained by site to expedite insurance and other Special Considerations reviews.
7. Maintain accurate disbursement and accounting records to document the work performed and the costs incurred.
8. Have local Procurement Policies available for review.
9. Compile any lease agreements that may be in play to help illustrate legal responsibility for damaged facilities.
10. Have Fringe Benefits calculations to assist with eligible costs for force account labor.
11. Maintain records of any donated goods and services. This can be used to offset the non-federal share you may be required to pay as part of FEMA grant funding requirements.

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