

# Coast Guard Mutual Assistance



## Appendix F

# Disaster Response

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## A. Disaster Assistance Policy

In the time of a major disaster, such as a hurricane, CGMA's initial objective is to rapidly provide emergency assistance for evacuation and cash needed to meet basic living expenses such as food, shelter, clothing, etc. In these instances, CGMA normally uses appropriate modified procedures to provide rapid emergency assistance, including reducing normal paperwork and approval procedures to a minimum. In the initial stages of a crisis it is impossible to adequately assess each individual's situation as to financial need. Active duty members and civilian employees may be eligible to receive reimbursement from the federal government for evacuation expenses and assistance in the form of per diem payments under "safe haven" orders. Other expenses and losses sustained by members of the Coast Guard family may qualify for reimbursement from government agencies or from commercial sources, such as insurance.

It is CGMA's policy during these extraordinary times to meet the client's immediate financial needs with an interest-free loan and then at a later date, when more specific data and information are available, determine whether the financial assistance should be a grant, loan or a combination of grant and loan. In these situations, the start of any interest-free loan repayment is deferred until some point in the future. This provides time for the situation to stabilize and for reimbursement entitlements to be determined, allowing CGMA to objectively assess an individual's true out-of-pocket losses and financial needs.

It must be recognized that CGMA is not in a position to cover losses due to lack of adequate insurance coverage, the failure of an insurance company to settle claims, or to bridge the gap between pre-disaster property values and insurance recoupment. While CGMA would like to see those affected made whole, even agencies of the federal government and major charities do not have sufficient funds to cover every individual's actual losses.

CGMA's disaster assistance priority for losses and expenses not reimbursed by other sources is:

Priority 1 - Emergency disaster assistance for basic living expenses to prevent privation (lack of food, shelter or clothing) and temporary home repairs to prevent further damage.

Priority 2 - Basic household setup/re-establishment, personal property items and other emergency needs.

Priority 3 – Conversion of previous loans into grants and additional funds in the form of grants.

Disaster assistance will be provided in the order of priority indicated, subject to the availability of funds and financial need.

**NOTE: Assistance provided by Representatives/Assistant Representatives is limited to \$3,000 per client/family. Where a need exists for greater amounts, approval must come from CGMA-HQ.**

## **B. Guidance**

### **1. Disaster Assistance Request Form (CGMA Form 6)**

This assistance request form is designed to be used when there are a large number of potential clients waiting to be processed. It is to be used only when directed by CGMA-HQ. After assistance is rendered a copy of this form must be uploaded into CGMA netFORUM LIVE.

### **2. Specific Incident Guidance**

CGMA Headquarters will convey additional guidance for specific incidents as appropriate. This guidance could include issues such as any waivers of normal procedures or guidelines.

### **3. CGMA Check Cashing**

If warranted, CGMA HQ will attempt to arrange for CGMA check cashing capability with local commercial concerns and will advise on-scene CGMA Representatives via available means. CGMA may not always be successful, and on-scene representatives are encouraged to also make arrangements with any local credit unions or exchange activities. In major incidents the Coast Guard may have impress fund cashiers on-scene with some check cashing capability. Should such check cashing capability be available, confirm with the cashier to whom the CGMA assistance checks should be made payable. Normally, they will require the checks be made payable to U.S. Coast Guard.

### **4. Contact CGMA HQ**

**Do not hesitate to contact CGMA HQ staff with any questions or problems. Daytime and after hours contact information will be provided with the Specific Incident Guidance indicated above.**

## C. Response Team Disaster Deployment List

It is recommended that the below items be considered as part of a “Deployment Kit” for CGMA Disaster Response Teams. This list is based on recommendations from CGMA personnel with major disaster experience. It is not intended to be all inclusive and should be adjusted by the assistance teams based on the situation at hand, experience, available facilities and transportation:

- All needed forms including:
  - CGMA Checks (Commands anticipating a need for additional blank checks should contact CGMAHQ as soon as possible.)
  - CGMA Application for Disaster Assistance (CGMA Form 6)
- Paper
- Pens
- Wet Wipes
- Bottled drinking water
- Clipboards (metal version)
- Cell phones, including batteries/chargers/inverters, and portable WIFI units
- Laptops, including batteries/chargers/inverters
- Printers if applicable
- CGMA Manual
- Copies of CGMA Disaster Policy that can be shown to clients applying for assistance
- Copy of your orders or letter from Coast Guard explaining your role
- Briefcase on wheels
- Folding tables/chairs/portable umbrella(s)/awnings, etc depending on vehicle space

## D. After the Emergency Has Passed

Once the emergency has passed many of the recipients may wish to request that their loans be converted into grants. For those wishing to do so the following documents must be entered into CGMA netFORUM LIVE under the original case.

- A completed CGMA Form 6A
- A copy of the CGMA Form 6 (should already be in CGMA netFORUM LIVE)
- A complete list of items lost, damages and repair/replacement cost estimates
- A written statement as to why the request should be approved
- A copy of any denials of support or claims by FEMA or insurance companies
- Any other documentation that might support the claim

## E. Disaster Grants and Loan-to-Grant Conversion Expectations

CGMA-HQ Staff members will review and approve or disapprove the requests.

Clients should be properly insured and are expected to file a claim against their insurance company, except where deductibles are greater than the loss or damage. Proof of insurance deductible is required.

CGMA is not an insurance company and cannot be expected to cover total losses or damage to personal property (household furnishings, autos, house damage, etc.). However, CGMA will consider loan conversions into grants, and requests for additional grants as follows:

For un-reimbursed food losses not to exceed \$500 for a single person and \$1000 for a family.

For insured but un-reimbursed personal property losses not to exceed \$3,000.

For insured but un-reimbursed vehicle losses not to exceed \$3,000.

For insured but un-reimbursed vehicle damage not to exceed \$3,000.

For insured but un-reimbursed home/property damage not to exceed \$5,000.

Consideration may be given for other miscellaneous expenses, not to exceed \$1,500.

Note: Flood insurance is the exception to expected coverage. It is not always a normal element of homeowners insurance, and therefore the lack of it does not necessarily preclude a client from being eligible for assistance. The word 'insured' as used above refers to normal homeowners, renters and automotive insurance policies.