

Coast Guard Mutual Assistance



Appendix F

Disaster Response

Table of Contents

Section	Subject	Page
A.	Disaster Assistance Policy	F-1
B.	Guidance	F-2
	1. Disaster Assistance Request Form (CGMA Form 6)	F-2
	2. Specific Incident Guidance	F-2
	3. CGMA Check Cashing	F-2
	4. Restricted List	F-2
	5. CGMA Identification Vests and Vehicle Signs	F-2
	6. Contact CGMA-HQ	F-2
C.	Response Team Disaster Deployment List	F-3
D.	After the Emergency Has Passed	F-4
E.	Loan-to-Grant Conversion Expectations	F-4

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.

Disaster assistance will be provided in the order of priority indicated, subject to the availability of funds and financial need. CGMA does not provide assistance for major structural loss.

NOTE: Assistance should be 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 forwarded to CGMA-HQ.

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 agent cashiers on-scene with some check cashing capability. Should such check cashing capability be available, confirm with the agent 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. Restricted List

Clients on the Restricted List are not eligible for CGMA assistance without specific prior approval of CGMA HQ.

5. CGMA Identification Vests and Vehicle “CGMA Disaster Response” Magnetic Signs

These items have been pre-positioned with certain Representatives for use in disaster situations. If needed, these materials may be obtained from CGMA-HQ.

6. 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 (CGMA Form 52)
 - CGMA Application for Disaster Assistance (CGMA Form 6)
- Paper
- Pens
- Wet Wipes
- Bottled drinking water
- Clipboards (metal version)
- Cell phones, including batteries/chargers/inverters
- Laptops, including batteries/chargers/inverters
- Printers if applicable
- Copy of current CGMA Restricted List
- 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
- CGMA identification “vests” – available from CGMA-HQ
- CGMA disaster response magnetic vehicle signs - available from CGMA-HQ
- RV
- 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 submitted to CGMA-HQ via a CGMA Representative:

- A completed CGMA Form 6A
- A copy of the CGMA Form 6 (should have already been sent IAW section B-1)
- A complete list of items lost, damages and repair/replacement cost estimates
- A written statement as to why the request should be approved
- Any other documentation that might support the claim

E. Loan-to-Grant Conversion Expectations

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

CGMA is not an insurance company and cannot be expected to cover losses or damage to personal property (household furnishings, autos, house damage, etc.).

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.

Consideration will be given for un-reimbursed food losses not to exceed \$250 for a single person and \$500 for a family.

Consideration will be given for insured but un-reimbursed personal property losses not to exceed \$1,000.

Consideration will be given for insured but un-reimbursed vehicle losses not to exceed \$1,000.

Consideration will be given for insured but un-reimbursed vehicle damage not to exceed \$1,000.

Consideration will be given for insured but un-reimbursed home/property damage not to exceed \$1,000.

Some consideration will be given for un-insured losses.