**SLUG:** Overview

**SUGGESTED HEADLINE**: Out of sight is out of mind: Small communities across the U.S. struggle to cope in the shadow of larger disasters

**SEO DESCRIPTION:** Communities devastated by smaller disasters receive a fraction of the national attention and the funding.

**SEO KEYWORDS:** FEMA aid, FEMA, natural disasters, temporary housing, individual assistance, Marshalltown, Iowa, Katrina, Hurricane Katrina, Hurricane Sandy, Hurricane Harvey, Hurricane Maria, Washington, Minnesota

By Justine Coleman and Isaac Windes

Katrina. Sandy. Harvey. Maria.

Each was a disaster of shattering magnitude, battering America’s shores over the past two decades. But between these pivotal storms lie hundreds of smaller disasters that garner a fraction of the national attention and the billions of federal dollars that accompany them.

A News21 analysis of Federal Emergency Management Agency data shows those smaller disasters accounted for more than 60 percent of all federally declared disasters between 2003 and 2018. Yet they received at least $57.3 billion less in public assistance from FEMA.

In addition to public assistance, which pays for restoring roads, bridges and other public facilities, uninsured people whose homes or businesses are damaged by larger disasters also qualify for direct individual assistance to pay for temporary housing, repair costs and replacement costs.

The federal government provided disaster survivors at least $23.2 billion in individual assistance from 2003 to 2018, but those dollars did not go to communities with smaller disasters or higher insurance coverage, according to FEMA data. Since 1999, 651 declared disasters did not receive individual assistance.

Although FEMA data for the number of disasters receiving individual assistance are available, the dollar amounts are incomplete before 2003.

Craig Fugate, the director of FEMA under the Obama administration, said the number of disasters peaked during his first full two years in 2010 and 2011, but overall less storms qualified for individual assistance.

“In 2010, 2011, we were setting records for disasters that we were declaring both public assistance and individual assistance, but we were trying to ... use a very consistent process,” he said. “We were actually declaring more events, but we were also seeing a fairly consistent denial rate when they didn't meet those criteria.”

This follows the trend of the sharply decreasing number of disasters that receive individual assistance that has occurred since 1999.

From 1999 to 2008, almost 60% of disasters met the requirements needed to pay individual assistance to affected survivors, while in the following decade, 29% of all declared disasters met those requirements.

As more expensive storms become more frequent, these hazards paint a picture of a steady, pervasive and growing threat in areas that are often less prepared for storms and disasters.

**A complex system**

The most damaged communities are those where such destruction was unexpected. They include such places as Marshalltown, Iowa; Twisp, Washington; and Hammond, Minnesota, where record weather events caused widespread private property damage and sometimes took lives yet didn’t qualify for individual assistance for a variety of reasons.

In Marshalltown, state and local officials weren’t familiar with the complex process needed to receive individual assistance, leaving them scrambling when an EF3tornado barreled into town July 19, 2018.

Residents and officials still are rebuilding Marshalltown after being denied individual assistance. The EF scale ranks tornadoes by their damage and wind speed, with EF5 as the most destructive.

When the twister struck at about 4:30 p.m., Michelle Spohnheimer, the city’s housing and community development director, and employees were crammed into a single-stall restroom in the basement of her office.

The tornado – one of three that hit Iowa that day – damaged more than 1,800 homes and 200 other structures.

“The severity of it is not something that we really are accustomed to experiencing, and so when a tornado like that hits a community, it can be extremely devastating,” Spohnheimer said. “We were very fortunate to have no fatalities.”

The tornado struck two factories before hitting a poorer part of town, said Kim Elder, the coordinator and homeland security representative of Marshall County.

“Just before it lifted, it went from an EF1, EF2 and worked its way into the EF3,” Elder said. “The EF3 is where it destroyed the majority of those low-income, smaller homes, older homes and the factory. That's the majority of the damage as it worked its way across Marshalltown.”

Many of the residents were uninsured or underinsured, Elder said.

Fugate said FEMA’s individual assistance program is designed to mitigate this type of destruction. But in Marshalltown, the complex application formula left hundreds without assistance from FEMA.

Individual assistance is the only type of FEMA assistance given directly to survivors who can’t pay for all of their needs by themselves, with insurance or other means, the agency says. FEMA provides public assistance to cities and communities once the cost of damage surpasses a minimum threshold.

But unlike public assistance, applications for individual assistance are analyzed on a case-by-case basis using a complex web of factors, including a state’s total taxable revenue, the severity of the storm and the amount of damage done in proportion to the whole state.

“We knew going into it that there was probably not a real high chance that we would see that declaration for individual assistance, but we certainly wanted to try all avenues if we could,” Spohnheimer said. “So you know we're disappointed yet not necessarily surprised by that decision.”

She noted that individual assistance is not enough to completely rebuild a home, but the lack of those funds was a setback for the community nonetheless. Housing assistance payments from FEMA average about $8,500 per household, according to a 2018 Congressional report.

Housing makes up the majority of individual assistance, but other services are provided by FEMA, including counseling and unemployment assistance.

Marshalltown did qualify for public assistance for government buildings and a network of local nonprofit and community organizations stepped up to help house those without insurance.

After experiencing the federal application process, Spohnheimer said Marshalltown is now prepared to effectively report damage in order to apply for assistance.

“There is a lot of T’s to cross and I’s to dot and things that have to be done, and it's a lot harder to do it after the fact if you don't know what you needed,” Spohnheimer said. “So we've definitely learned a lot.”

In a letter to FEMA in 2016, the Florida Division of Emergency Management called the steps to apply for individual assistance “an opaque process that leaves states unsure about what they need to demonstrate in order to be eligible for a declaration, and results in communities that are delayed in the recovery process because they are unsure how to best utilize their scarce resources.”

Individual assistance dollars are stretched even thinner or aren’t available to smaller communities within larger states, according to Fugate and other emergency officials.

“You can have areas with a lot of devastation, and you’ll never get to the threshold for the state to get declared because FEMA looks at the entire state, not just in the area of impact,” Fugate said. “So they balance it against the state and the state's available resources.”

Regardless of their size, when state and local government agencies are overwhelmed by a disaster, they turn to the federal government for financial assistance.

“The determination of which programs are authorized is based on the types of assistance specified in the Governor or Tribal Chief Executive’s request and the needs identified …” according to a fact sheet provided by FEMA.

But when residents of smaller communities fail to meet all requirements to qualify for individual assistance, the cost falls to the individuals or is left uncovered.

One such place is Twisp, a town of fewer than 1,000 people in north-central Washington, an area that faces a steadily increasing threat of wildfires.

Maurice Goodall, the emergency management director for Okanogan County, said seeking individual assistance from FEMA is a gamble.

“For us, when it comes to IA (individual assistance), it’s like, flip the coin up and which way does it land?” he said.

Twisp was menaced by wildfires in 2014 and 2015 – the latter became the largest in Washington history. The town was caught off guard, Goodall said.

That fire was declared a federal disaster, setting off a flow of cash and resources from the federal government. Although 600 homes were damaged at a cost of nearly $3.6 million, FEMA did not provide individual assistance.

**A big disaster, a small community**

A low rumble shook Oso, Washington, a small town north of Seattle, on the morning of March 22, 2014. Although residents said it sounded like a jet engine, the rumble was produced when a 1,500-by-600-foot section of rain-saturated mountainside broke loose, sending a torrent of trees, rocks and water thousands of feet into an Oso neighborhood and across State Route 530.

Five years later, the scarred mountain stands as a reminder of the unpredictability and power of nature.

The landslide, the deadliest in U.S. history, took 43 lives and merited a swift response from the state and FEMA. But small communities like Oso feel the impact of a disaster long after the checks are cashed.

Quinton Kuntz was 15 in 2014 and missed the slide by a matter of hours.

One of those killed was his great aunt, Linda McPherson, a retired librarian who built a reading room between her home and his so Kuntz could concentrate on homework. The slide swept away the reading room and both houses.

“We didn't think we were in danger,” he said. “I mean, it's slid before ... but just the top of it slid down … we didn't think anything of it. That's why we were surprised when it happened that that actually caused all this damage.”

Within minutes of the slide, neighbors began digging survivors out of the rubble, even as the Stillaguamish River flooded the area.

Federal funds and grants helped with the response and cleanup, but it was local volunteers, nonprofits, residents and survivors who conducted the majority of the initial response, a theme repeated in small communities across the country.

“I don't think the community in Seattle would act the way...our community did,” Kuntz said. “Everybody helped everybody. But I think definitely Seattle would (have) been more on the grid, and they would probably have more help.”

Julie Kuntz, Quinton’s mother, said the total amount in donations provided by the community and local groups outweighed FEMA’s assistance threefold or more.

“It makes me sad to think that if you were in an area, and you didn't have neighbors, that wouldn't have happened,” Julie Kuntz said. “But I want that to be the case for everybody because I don't know how we would have survived without it.”

**An undeclared disaster**

Fugate said such grassroots responses are crucial for smaller, remote communities, and more people need to be prepared to step up in their time of need.

“Too many disasters I've been to, the first response was not even the people with lights and sirens,” Fugate said. “It was neighbors helping neighbors. And the thing that I had learned is the bigger the disaster, the less government is going to be the most immediate response.”

That response brought Platteville, Wisconsin, back from the brink of devastation.

The southwestern Wisconsin city rarely dealt with tornadoes, but in June 2014, it was hit by two at once. One ripped Carrie Gates out of her second-story apartment and left her in her neighbor’s yard.

“I just felt like a claw kind of grabbed me and yanked me upwards and back,” she recalled.

Gates’ husband, Josh, had left the apartment, hoping to track the approaching storm. He soon realized this was no typical storm for Platteville.

When he returned home, the apartment building was gone – along with Carrie and their dog, Dexter.

“I was like, ‘How could anyone survive this?’” Josh recalled. “I was like, right there, everyone's gone. Everything I've ever owned but most importantly my pets, my wife – everything's gone.”

Josh found Carrie, on her hands and knees, at a neighbor’s house. She had a shattered rib cage, collapsed lungs, severe head hematoma and broken vertebrae in her back and neck.

“I could feel the blood flowing in my head, and that's what scared me,” Carrie said. “And so I kept saying, ‘I don't want to die. I don't want to die.’ because I felt like I was there.”

Carrie suffered the most severe injuries in the tornado – which didn’t reach the threshold for a federal disaster declaration.

A combination of community members and agencies provided emotional support, furniture and more to help the Gates on their road to recovery.

Steve Braun, the emergency management director for Grant County, Wisconsin, personally helped get the Gates back on their feet.

“We're fortunate that we are in a fairly rural county, and we're able to work with affected families on a more individualized basis,” Braun said. “We have a very strong case management program where we track the needs of people affected by disasters and work with them and have staff that actually reach out to them.”

Although the politics and regulations surrounding emergency response continue to evolve, more communities are trying to build smarter.

This is happening in places like New Jersey, where Superstorm Sandy slammed the entire state in 2012 and intermittent flooding threatens urban and suburban communities.

Col. Patrick Callahan is superintendent of the New Jersey State Police, which handles emergency management in the state. He said national emergency management officials are turning their focus from response to prevention.

“They’re shifting more towards, let's not be devastated,” Callahan said. “Let's do things, although it's going to cost a little money in the long run. The return on that investment is so much more than just being able to respond.”

But Fugate contends some places should not be inhabited in the first place.

“I like to remind people, FEMA didn't make the decision to build where you built,” he said. “And that's kind of been one of the arguments on why we probably should stop calling them natural disasters and just call natural hazards. They're not acts of God.”

Fugate said the future of disaster response needs to focus on smaller communities.

“It's so overwhelming that I think we need to weigh our programs more towards, ‘How do we provide more technical assistance both from the state and the federal programs to the smaller jurisdictions, which may not be required in our larger communities?’” said Fugate, who now works for a private company that forecasts natural disaster risk so governments and businesses can better prepare.

**A small population**

FEMA this year updated its guidelines for individual assistance, including one that gives priority to low-income areas, places with low insurance coverage and disasters in which significant damage was done to community buildings.

Hammond, Minnesota, one of a cluster of communities along the Zumbro River was denied direct assistance for an enormous flood in 2010.

The water engulfed southern Minnesota, causing more than $5 million in damage and destroying an estimated 600 homes. Just 22 percent of these homes were insured. Although a federal disaster was declared, none of these homeowners received direct individual assistance.

Hammond, population 132, is a mile long and a block wide, has one bar, one bank and used to have a cafe in addition to homes.

Janice Domke, the clerk treasurer for Hammond, and her husband had to leave when the floods surrounded her house and destroyed her car. They also owned Hammond’s lone bar in 2010, which filled with 4 feet of water and was closed nine months for repairs. Neither of these properties had flood insurance.

“Because my house is on (a) 500-year floodplain, I didn't ever expect water to get to my home,” Domke said, referring to the FEMA flood zone designation that has a 1-in-500 chance of flooding in any given year.

In addition to rebuilding the house without income from the bar, Domke and her husband had to rent a place to stay. Domke said the disaster cost them about $60,000.

The flooding changed Hammond permanently. It lost 17 households, Domke said.

“And when you're a town that small, that’s fairly significant,” she said. “Some of those properties can never be built on again.”

FEMA almost always is the first federal agency to respond to a disaster, but it’s only one of more than a dozen federal agencies that provides financial help, including the Small Business Administration and the Fire Management Assistance Grant Program.

Domke and her husband received loans from the SBA for both their house and business but filed for bankruptcy because business at the bar never returned. She estimates the bar alone lost $100,000 in the flood.

The 2010 flooding damaged Carolyn Blankenship’s basement in Pine Island, which is about 20 miles from Hammond. A dike built by neighbors could not hold the swollen Zumbro River, which swamped her home and other low-lying properties.

“I never thought this would happen,” said Blankenship, who has lived in Pine Island all her life.

But this year, the Zumbro’s watershed flooded again, damaging appliances in her basement for a second time in less than a decade. Blankenship took out the maximum amount of flood insurance to cover the cost of those appliances.

She and her neighbors are pressing the City Council to build a sturdier dike.

“We all love our homes, and we just never, ever thought a flood, the 500-year flood that they called it in 2010, would ever happen to us again,” Blankenship said.

“It takes a lot of strategy and people and time and money to correct Mother Nature. She doesn't want to be corrected.”

*News21 reporter Allie Barton contributed to this report.*

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