

Greater Crisfield Maryland State Response Team

- Governor's Initiative – MDP lead coordinating agency
- All State agencies involved in effort, but primary agencies are MDP, DHCD, MEMA, DBED, and DNR
- State agencies working together to decide how best to pool our collective resources and align the State's efforts with the National Disaster Recovery Framework.
- Through integrating housing, natural resources, and economic revitalization strategies, the State is applying its progressive policies for land use, growth management, and environmental protection to this recovery effort.
- The State Response Team Steering Committee meets every three weeks; with the housing , natural resources, and economic development and revitalization subcommittees meeting monthly.

Department of Housing and Community Development HUD Grant

- Community Development Block Grant
- \$8.6 million dedicated to Somerset County
- State agencies working with DHCD on Action Plan
- Met with County and City officials and visited Smith Island and mainland to survey storm damage
- Housing Recovery \$5 million, Smith Island Buy-Out \$2 million, and Economic Development \$1 million
- Additional federal monies forthcoming, but not just for Somerset County

Somerset County

Long Term Recovery Committee

- Community driven, volunteer recovery effort
- Working with federal, State, and local governments, faith-based and non-profit groups, and the business community
- Meet bi-monthly, nearing 501(3)(c) status, and have hired case manager and receptionist
- Subcommittees: case review; construction; policy; finance; personnel; grants & publicity; donations & fundraising; visioning & planning; economic development ; and housing

Somerset County Long Term Recovery Committee Data Collection

- To date, have been working with FEMA / MEMA information, as well as intake forms
- Comprehensive database to be developed by World Renew (starts this week)
- World Renew database will be basis for recovery assistance for all organizations
- Ongoing issue: how to effectively merge all databases into one consolidated master file
- Absent effective merging, risk of fraud and duplication of services

Long Term Recovery Committee Intake Form

VULNERABILITY ASSESSMENT FOR CLIENT'S HOUSEHOLD	
CASE NUMBER: _____ DATE: _____ RESIDENTIAL USE: _____ YES _____ NO Homeowner's/Household Total Points: _____	
	INCOME: (Choose One) <ul style="list-style-type: none"> 8 POINTS = Income at or below 100% of the current poverty guidelines 4 POINTS = Income more than 100% but less than 200% of poverty guidelines 1 POINT = Income more than 200% but less than 300% of poverty guidelines 0 POINTS = Income above 300% of the current poverty guidelines
	EXCESSIVE FINANCIAL OBLIGATIONS: <ul style="list-style-type: none"> 3 POINTS = Client(s) financial obligations are at or greater than 40% Debt to Gross Income Ratio (compare monthly debt to monthly gross income)
	LOANS: <ul style="list-style-type: none"> 3 POINTS = Client(s) has accessed and expended all loans for which they qualified.
	CURRENT HOUSING SITUATION: (Choose One) <ul style="list-style-type: none"> 5 POINTS = Homeless 5 POINTS = Living in current unsafe conditions 4 POINTS = Living with relatives/friends, sharing living quarters (homeless) 3 POINTS = Client(s) paying both rent and mortgage 0 POINTS = Other
	DAMAGE TO HOUSE: <ul style="list-style-type: none"> 4 POINTS = Impacted by 51% rule (assessment of damage in excess of 50% of the cost to rebuild.) 3 POINTS = Major modification 25%-49% 2 POINTS = Minor modification less than 20%
	MORTGAGE PAY-OFF: (Choose One) <ul style="list-style-type: none"> 4 POINTS = Client(s) received forced mortgage pay-off letter from insurance proceeds 2 POINTS = Client(s) required to pay off SBA loan with other proceeds 1 POINT = Client(s) received implied mortgage pay-off threat letter. 0 POINTS = Client(s) voluntarily paid off mortgage with any insurance proceeds and is unable to complete his/her house.
	CONTRACTOR/FAMILY FRAUD VICTIMIZATION: (Choose One) <ul style="list-style-type: none"> 6 POINTS = Victim of fraud at more than 66% of award received 4 POINTS = Victim of fraud at 34%-66% of awards received 2 POINTS = Victim of fraud at 1%-33% of awards received
	HOMEOWNERS AND FLOOD INSURANCE: (Choose One) <ul style="list-style-type: none"> 4 POINTS = Client(s) uninsured AT TIME of disaster 4 POINTS = Client(s) had no flood insurance but had flooding 4 POINTS = Client(s) had no homeowners insurance but had wind damage 4 POINTS = Client(s) FEMA non-compliant and thus ineligible for assistance 0 POINTS = Client(s) had both homeowners and flood insurance
	HEALTH INSURANCE: <ul style="list-style-type: none"> 4 POINTS = Client(s) has/have no health insurance and not eligible for MEDICARE/MEDICAID
	AGE [based on age of oldest person in household]: (Choose One) <ul style="list-style-type: none"> 4 POINTS = 85 years of age and older 3 POINTS = 75-84 years of age 2 POINTS = 67-74 years of age 1 POINT = 65-66 years of age 0 POINTS = 64 years of age and below
	DOCUMENTED DISABILITY: (Choose One) <ul style="list-style-type: none"> 4 POINTS = Client(s) has filed IRS Schedule R Credit for the Elderly or the Disabled, OR 4 POINTS = Client(s) provides Social Security letter
	DOCUMENTED MEDICAL/MENTAL HEALTH NEED: <ul style="list-style-type: none"> 2 POINTS = Client(s) with medical and/or mental health expenses that exceed 7.5% of their Adjusted Gross Income
	HEAD of HOUSEHOLD: <ul style="list-style-type: none"> 4 POINTS = Client is Single Parent with dependent in household
	CHILDREN: <ul style="list-style-type: none"> 1 POINT PER DEPENDENT = Dependents in the household 2 POINTS PER DEPENDENT = Dependents in the household with disabilities

Impacted Properties

Impact of Hurricane Sandy on Somerset County

