



# How to Survive After a Disaster

A Guide for County Governments in Mississippi

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Katrina through Winter Storm Fern

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SECTION 1

# Mississippi's Disaster History

Katrina to Fern — two decades of hard lessons

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# Why This Matters — Mississippi by the Numbers

CONTEXT

#2

Nationally in FEMA  
disaster declarations  
since 2011

\$15.9B

Largest single year  
for disaster aid —  
25× state reserves

11%

Of Mississippi's general  
fund comes from  
federal disaster aid

82

Counties impacted by  
Winter Storm Fern  
(2026) alone

*The question is not IF disaster will strike — it is WHEN, and how ready will your county be?*

## ⚠️ BOTTOM LINE

Counties that are unprepared pay double — once in damage, and again in lost reimbursement.

# Mississippi's Major Disasters — 2005 to 2026

HISTORY



2005

Hurricane Katrina — Cat 3 landfall Aug 29 · 238 MS deaths · \$125B+ national damage · Led to Post-Katrina EMR Act

2008

Hurricanes Gustav & Ike — Back-to-back Gulf landfalls · Coastal flooding & power outages across south Mississippi

2011

April Tornado Outbreak & River Flooding — 200+ tornadoes · Historic Mississippi River crest · Delta corridor closed for weeks

2021

Winter Storm Uri — Extreme cold & ice · 82 counties impacted · Widespread power outages, burst water mains

2021

Hurricane Ida — Cat 4 remnants · Hwy 26 collapse in George Co., 3 killed · 1,600+ homes damaged, 36 counties

2023

Rolling Fork EF-4 Tornado — 21 killed · Sharkey & Humphreys counties devastated · One of MS's deadliest single tornadoes

2024

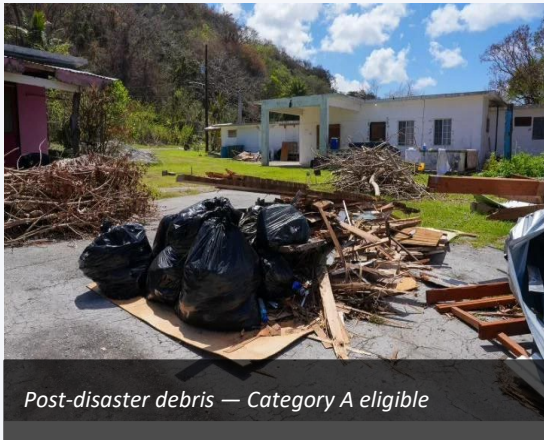
Severe Storms & Tornadoes (DR-4790) — June declaration · Straight-line winds, tornadoes, flooding · Multiple county assessments

2025

March Tornado Outbreak (DR-4727) — 18 tornadoes EF-0 to EF-4 · 7 killed, 30+ injured · ~1,000 homes & businesses destroyed

2026

Winter Storm Fern (DR-4899) — Jan 23–27 · 29 deaths · 180K+ without power · All 82 counties approved · \$126M+ distributed



SECTION 2

# The First 72 Hours

Decisions made now determine how much FEMA will reimburse

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# The Clock Starts at Landfall

CRITICAL



*Washington Co. Emergency Management — field damage assessment*

- **Issue a Local Emergency Declaration immediately** — legal trigger for emergency spending authority, mutual aid, and state/federal assistance eligibility
- **Activate the Emergency Operations Center (EOC);** assign department leads and establish operational periods
- **Initiate 24/7 EOC staffing;** document all decisions, expenditures, and communications from Hour 1
- **Authorize emergency procurement** — document sole-source justifications at the time of purchase
- **Coordinate with MEMA** to request a State Declaration supporting a Presidential Declaration

## ⚠️ KEY RULE

Decisions made — and documented — in the first 72 hours directly determine how much FEMA will reimburse your county. There are no do-overs.

# Rapid Damage Assessment — Your First Priority

CRITICAL

- **Deploy assessment teams immediately;** document conditions BEFORE any cleanup begins
- **GPS-tag every damaged site** — roads, bridges, culverts, public buildings, utilities
- **Photograph pre-disaster and post-disaster conditions** for every site (annual pre-event photos are essential)
- **Damage data feeds the Governor's request** for a Presidential Disaster Declaration
- **FEMA uses your assessment to open Project Worksheets** — incomplete data means reduced reimbursement
- Use FEMA's Damage Assessment Operations Manual and MEMA's damage reporting tools



*Culvert & drainage collapse — FEMA Cat C & D eligible*

## MEMA CONTACT

Mississippi Emergency Management Agency · [msema.org](http://msema.org) · 1-800-222-6362 · Your primary partner for all declarations and FEMA coordination

SECTION 3

# FEMA Reimbursement Categories

Know what's covered before the disaster happens

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- **FEMA Public Assistance (PA)** reimburses eligible governments and certain nonprofits for disaster response and recovery costs
- **Standard federal cost share:** 75% FEMA / 25% local. Congress may increase to 90%+ for catastrophic disasters
- **Work is organized into Project Worksheets (PWs)** — small projects (<\$1M) and large projects (>\$1M) follow different processes
- **Two tracks:** Emergency Work (Categories A–B) and Permanent Work (Categories C–G)
- **Category Z — 406 Hazard Mitigation** — allows you to build back stronger; funded alongside the repair project at no extra local cost

**75% / 25%**

Standard Federal / Local Cost Share  
Congress may raise to 90%+ for major disasters

**NOT Automatic**

PA reimbursement requires application, documentation, and active management of each Project Worksheet through final close-out



*USFS crews clearing ice storm debris — Category A eligible*

## CATEGORY A — Debris Removal

Clearance of debris from public roads, rights-of-way, and public property to eliminate hazards and restore access.

Examples: tree/limb removal, debris hauling, demolition of unsafe structures, curbside collection

## CATEGORY B — Emergency Protective Measures

Actions taken to eliminate or reduce immediate threats to life, public health/safety, and improved property.

Examples: road closures, generators, emergency pumping, sandbagging, temporary facility repairs, search & rescue costs



### CRITICAL DEADLINE

Category A & B work must begin within 60 days of the disaster declaration to be eligible for FEMA reimbursement. Force account labor tracking must begin from Day 1 of the event.

# Permanent Work — Categories C through G (and Z)

FEMA PA



**C**

## Roads & Bridges

Repair/replacement of roads, bridges, guardrails, drainage

**D**

## Water Control Facilities

Drainage channels, levees, dams, pump stations

**E**

## Buildings & Equipment

Public buildings, county vehicles, and equipment replacement

**F**

## Utilities

Water systems, sewer, public power generation

**G**

## Parks, Rec & Other

Public parks, fairgrounds, boat ramps, public cemeteries

**Z**

## 406 Hazard Mitigation

Build back better — elevate roads, upsize culverts, harden buildings

# What FEMA Won't Pay — Common Exclusions

EXCLUSIONS

- **Pre-existing damage** — FEMA only covers damage directly caused by the declared disaster; deferred maintenance is not eligible
- **Insurance-covered losses** — FEMA offsets reimbursement by any insurance proceeds received or reasonably available
- **Non-compliant procurement** — work awarded without following federal rules (2 CFR Part 200) is at high risk of de-obligation
- **Work begun before the disaster declaration** without proper documentation of emergency justification at the time
- **Improvements beyond pre-disaster design** — unless justified and approved under Section 406 Hazard Mitigation
- **Private property debris removal** — requires a specific legal basis: public health threat + signed right-of-entry agreements



*Debris staging — right-of-entry and documentation required*

## KEY PROTECTION STRATEGY

An annual pre-event photo survey of county infrastructure — roads, bridges, culverts, buildings — is your strongest defense against FEMA claiming damage was pre-existing.

SECTION 4

# Document Everything

Your county's financial lifeline

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# The Golden Rule of Disaster Recovery

KEY RULE

*If it isn't documented, it didn't happen.*



## Photos

Before, during, and after every site — GPS-tagged if possible



## Force Account Labor

Name, title, hours, activity, location — from Day 1



## Equipment Logs

Make, model, year, hours used, FEMA Schedule rate



## Materials

Receipts, unit prices, quantities, project assignment



## Location Data

GPS coordinates or milepost for every damaged site



## Contracts

Emergency justification documented at time of award

## ⚠️ TOP REASON FOR FEMA DENIAL

Inadequate documentation is the #1 reason FEMA reduces or denies reimbursement. A county that works hard during a disaster but fails to document may recover cents on the dollar — or nothing.

- **All contracts must follow 2 CFR Part 200** — FEMA's federal procurement standards; non-compliance is the #1 cause of de-obligation
- **Pre-qualified contractors** established before the disaster are the fastest, most compliant path to mobilizing emergency work
- **Emergency (sole-source) contracts are allowed** but must be justified in writing at the time of award and transition to competitive bids within ~70 days
- **Time & Material contracts** require a not-to-exceed ceiling price and must convert to fixed-price once scope is known
- **Prohibited:** cost-plus-percentage-of-cost contracts; debarred or suspended contractors
- **Retain all procurement records** for a minimum of 3 years after the final federal payment on each project

## BEST PRACTICE

Execute pre-qualified contractor agreements and FEMA-compliant contract templates BEFORE the next disaster. This single step eliminates

SECTION 5

# Navigating the FEMA PA Process

Step-by-step from declaration to close-out

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# The FEMA PA Recovery Timeline

FEMA PA



FEMA supplies staged at MEMA Warehouse, Mississippi — Winter Storm Fern response

## Close-out Deadline

36 months from declaration  
for permanent work projects

Extensions available — request  
proactively, not at the deadline

1

### Declare & Request

Local declaration → Governor's request → Presidential Declaration

2

### Applicant Briefing

MEMA/FEMA brief all eligible applicants; Request for PA (RPA) submitted

3

### Program Delivery Mgr

FEMA PDMG assigned; initial scoping of all damage sites

4

### Recovery Scoping

County identifies all eligible sites and develops project scopes

5

### Project Worksheets

Scope, cost estimate, and documentation compiled for each project

6

### Obligation

FEMA obligates funds to state; state passes through to county

7

### Construction & Close-out

Execute work, maintain compliance, submit for close-out on time

- **Request 406 Hazard Mitigation** on every eligible project — build back stronger at no extra local cost share
- **Document donated resources** (volunteer labor, donated materials, mutual aid) — they count toward your local match
- **Separate emergency work from permanent work** — combining both in one contract is a common error that creates reimbursement problems
- **Use FEMA's Schedule of Equipment rates** — do not use your own county rates for FEMA billing
- **Track overtime separately** from regular time — reimbursed differently under force account rules
- **Appeal unfavorable decisions** — you have 60 days from a written determination to file a first-level appeal
- Other sources: MDOT Emergency Relief · HUD CDBG-DR · USACE Vicksburg · NRCS EWP

## Federal Cost Share

75% FEMA / 25% Local  
Congress may raise to 90%+  
for catastrophic disasters

## Other Funding Sources

MDOT Emergency Relief  
HUD CDBG-DR  
USACE Vicksburg District  
NRCS Emergency Watershed Protection

## Common Denial Reasons

Inadequate documentation  
Non-compliant procurement  
Work before PW approval  
Not tied to the disaster event



SECTION 6

# Pre-Disaster Preparation

Practical steps every county should take now

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## Emergency Operations Plan (EOP)

Updated annually; defines command structure, roles, and communication protocols. Must be adopted by board resolution.

## Debris Management Plan

Establishes collection sites, contractor relationships, and monitoring procedures. Required for many FEMA reimbursements.

## Continuity of Operations (COOP)

Ensures essential county services continue during and after a disaster event.

## Hazard Mitigation Plan

Required to be eligible for FEMA HMGP funds. Must be updated every 5 years and approved by FEMA.

## Mutual Aid Agreements

Pre-executed agreements with neighboring counties and state agencies allow rapid resource sharing without delay.

## Emergency Purchasing Policy

Establish authorization thresholds and sole-source justification procedures before you need them.



*Post-hurricane utility restoration — pre-qualified crews deployed faster*

- **Pre-disaster documentation** — photograph and GPS-log road and bridge conditions annually; your baseline for FEMA damage claims
- **Annual bridge & culvert inspections** — maintain inspection records per MDOT requirements
- **Map vulnerable infrastructure** — roads prone to flooding, aging bridges, undersized culverts
- **Maintain a current equipment inventory** with FEMA Schedule of Equipment rates pre-loaded
- **Pre-position fuel, supplies, and materials** before hurricane season (June 1) and winter weather season
- **Test county buildings, generators,** and backup power systems — before you need them

## CRITICAL PRE-SEASON TASK

Pre-event road and bridge condition photo documentation — completed BEFORE hurricane season and winter weather season — is your single strongest protection against FEMA denying damage claims as 'pre-existing.'



*VOAD delivers supplies to Coffeeville & Oxford, MS  
— community partnerships matter*



*Community distribution center — coordinate with  
nonprofits pre-event*

- **Establish a disaster reserve fund** — counties with no cash reserve face financial crisis during the gap before FEMA reimbursement arrives
- **Understand your insurance coverage** for public buildings, vehicles, and infrastructure — gaps in coverage are gaps in recovery
- **Maintain a pre-qualified contractor list** with executed contracts ready to activate — fastest path to compliant emergency work
- **Set up a dedicated disaster account** before a disaster — segregating costs from general operations is critical for FEMA accounting
- **Know the FEMA advance payment process** — counties can request advances before work is complete to manage cash flow
- **Identify your local match funding sources** in advance — the 25% local share must be available from day one



SECTION 7

# Lessons Learned

What Mississippi counties learned the hard way

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# Lessons from Katrina Through Winter Storm Fern

LESSONS

## Katrina (2005)

Documentation of pre-existing conditions is essential — counties that couldn't prove pre-storm infrastructure condition struggled to prove disaster-caused damage to FEMA.

## 2011 Tornadoes & Flooding

Force account labor tracking from Day 1 is not optional. Counties that started tracking late lost significant reimbursement with no appeal option.

## Hurricane Ida (2021)

Emergency contractor awards made without documented competitive justification faced de-obligation. Pre-qualified contractor lists are essential.

## Rolling Fork Tornado (2023)

Mutual aid from neighboring counties was critical — counties without pre-executed agreements experienced significant delays in resource deployment.

## Winter Storm Fern (2026)

Ice storm damage to roads, bridges, and culverts is fully FEMA-eligible. Counties that began documentation immediately received faster, fuller reimbursement.

SECTION 8

# Your Action Items

What your county should do starting today

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# Supervisor Action Checklist

ACTION

## HIGH PRIORITY

- Review and update your Emergency Operations Plan; confirm board resolution adoption
- Confirm your county has a current FEMA-approved Hazard Mitigation Plan (required for HMGP funds)
- Execute mutual aid agreements with neighboring counties before the next storm season

## IMPORTANT

- Conduct pre-event road & bridge condition photo documentation BEFORE hurricane and winter weather seasons
- Establish or review emergency purchasing authorization policy and sole-source justification procedures
- Build or identify your pre-qualified contractor roster with FEMA-compliant contract templates

## PLAN AHEAD

- Budget for a disaster reserve fund to cover local match and cash-flow gap between disaster and reimbursement
- Schedule a tabletop exercise with department heads to walk through EOC activation

## **MEMA — Mississippi Emergency Management Agency**

msema.org · 1-800-222-6362 · Primary state partner for all declarations and FEMA coordination

## **MDOT Emergency Relief Program**

mdot.ms.gov · Federal-aid road and bridge emergency repair funding separate from FEMA PA

## **USACE Vicksburg District**

mvk.usace.army.mil · Flood control, emergency response, levee inspection, technical assistance

## **FEMA Region 4 — Public Assistance**

fema.gov/region-4 · Serves Mississippi; PA staff based in Atlanta; Grants Portal: grantee.fema.gov

## **NRCS Emergency Watershed Protection (EWP)**

ms.nrcs.usda.gov · Drainage, watershed, and debris removal assistance for agricultural counties

## **HUD CDBG-DR**

Administered through Mississippi Development Authority · Available for major declared disasters



*"The best disaster recovery  
begins before the disaster occurs."*

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1. Declare immediately and document everything from Hour 1
  2. Know your FEMA categories — and what gets excluded
  3. Prepare now: plans, contractor lists, reserves, and pre-event photos