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TORNADO AND FLOODING DAMAGES – Government Assistance

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Since the tornado and flooding Sunday evening, there have many inquiries regarding the emergency declaration and potential assistance from different levels of government.

Emergency Declaration

When the City and County separately declared an emergency, it was for several reasons:

1. It puts into effect the City/County Emergency Operations Plan – this allows local government to “do whatever it takes” to mitigate the emergency, which can bypass normal government operating procedures. (e.g. – we can go to vendors directly to assist with repairs instead of bidding it out).
2. We request state and federal assistance in the form of resources and funding. (The MT National Guard was one of those resources the State provided). The Governor then declares a State emergency to activate the MT National Guard, use other State resources and authorizes the expenditure of state funds to assist the City and the County.
3. To potentially request a Presidential Disaster Declaration in order for the federal government to provide federal resources and financial assistance (if eligibility requirements are met). FEMA may send in an advance team to survey the damage to determine if the disaster qualifies for a Presidential Declaration.

Assistance is in primarily three categories: Public Assistance, Business Assistance and Individual Assistance. Any government financial assistance in all three categories is available after insurance pays for their eligible damages, and then that assistance is in the form of low interest loans. Normally there are no government handouts of cash to businesses and/or individuals after a disaster.

Public Assistance (for government property)

For the Rimrock Auto Arena – since the County is insured up to \$121M, government assistance will kick in after \$121M in expenditures for damages.

For the City of Billings – damages to streets, roads and other infrastructure may also be covered by insurance so government assistance will kick in after insurance coverage. However, for city and county damages beyond what insurance pays, they may be eligible for state or federal disaster funds if:

Each has eligible uninsured expenditures beyond their 2 mill emergency levy (the 2 mill levy is local government's commitment to the emergency).

- If it's only a state emergency declaration (which it is at this time) then both city and county will need to levy and expend the two mills before they are eligible for any state financial assistance.
- If it is a Presidential Disaster Declaration (FEMA), both the city and county have to commit, expend and document expenses up to the 2 mill amount, without actually levying that amount, before they are eligible for federal funds on a 75/25% reimbursement. These expenses can be response and recovery costs from normal operating budgets. The county and city would each split their 25% share individually with the state.

Business Assistance (for business property)

The bottom line for all businesses that have been damaged is that they may be eligible for a Economic Injury Disaster Loan (at a low interest rate) from SBA for any uninsurable loss (SBA determines eligibility). Each business completes a worksheet documenting losses, insurance claims, business interruption, etc. Yellowstone County DES (YCDES) can serve as a gathering place for those worksheets and forward them to MTDES, who forwards them to the SBA. If the emergency meets all their criteria, then an SBA representative will come to town and meet with the businesses.

Individual Assistance (for homeowners property flooded and/or damaged)

For individual homeowners, there are not enough homes destroyed or with enough major damage to qualify for the "Individual Assistance" disaster declaration. The homeowners must rely on their own insurance, themselves, or neighbors/volunteers to do cleanup work.

Tornado Shelters

Although there are no shelters primarily designated in Billings and Yellowstone County, the shelter lists from the civil defense fallout days are still available. These shelters are basements in businesses, schools and government buildings throughout the city and county. The best protection from a tornado is seek out a very sturdy windowless structure such as a basement, stairwell, hallway, bathroom or any other small room, especially one with concrete on all sides. Buildings, such as gymnasiums, auditoriums, convention centers, arenas, with large open spaces and open span roofs are not a good place to seek shelter. Although the Rimrock Auto Arena is designated as a disaster shelter, it's important to note the mezzanine areas under the seats are the designated safest areas – not in the arena. However there are never any guarantees no matter what shelter you find because of the unpredictability of tornados.