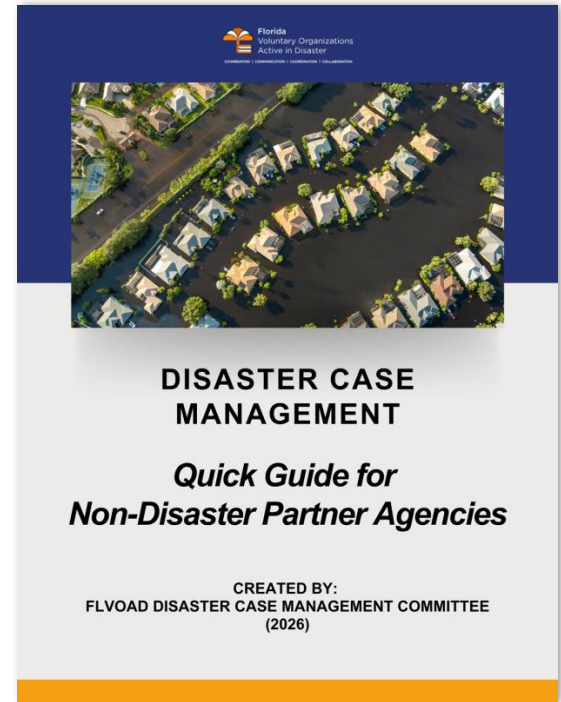


# Bridging the Gap: DCM Quick Guide for Social Service Agencies

Trish Warren, Co-Founder, SALT  
Astoria Aviles, Grants Manager, American Red Cross





# Social Service Agencies: Critical Partners

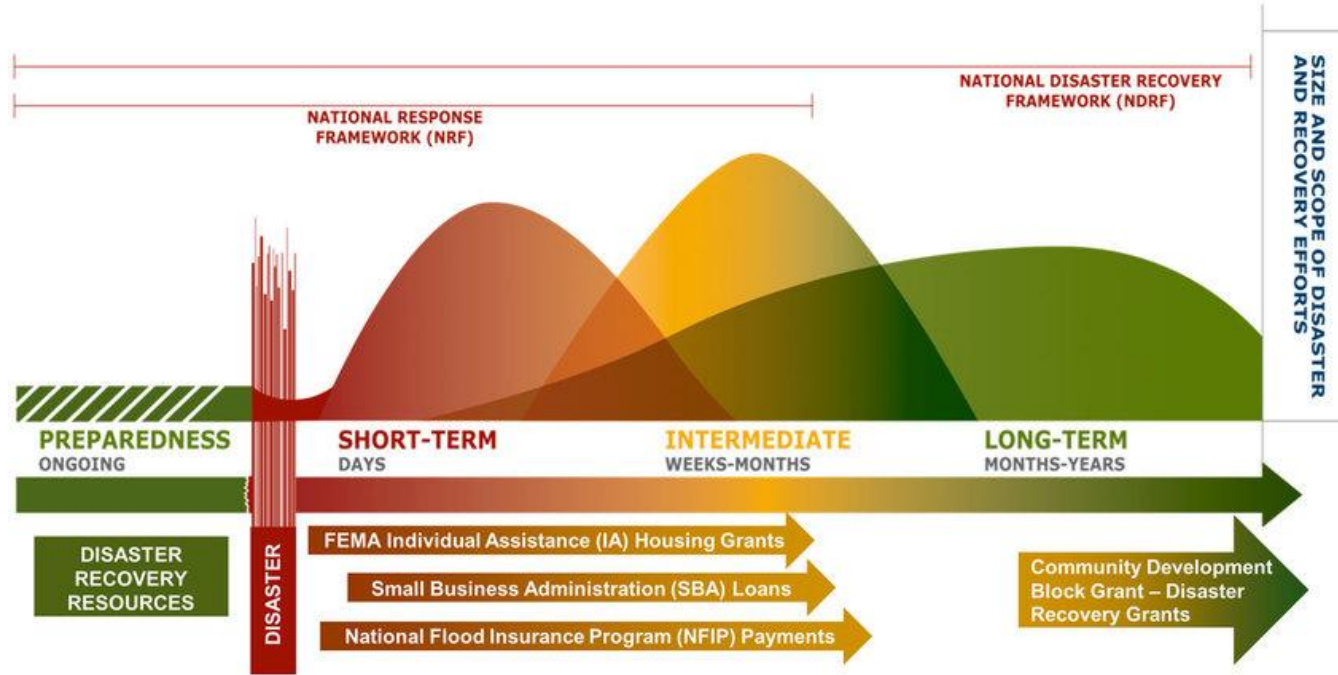
- Social service agencies serve families in crisis, but are not always part of the VOAD.
- Together, we can serve all survivors.
- These agencies are often the first phone call that families make.
- Food pantries, senior centers, resilience centers, youth organizations, literacy agencies, etc.



# Wrap-Around Social Services



# Bridging the DCM Gap between Response & Recovery



# Bridging the DCM Gap between Response & Recovery



- After a disaster, many families fall through the cracks in this gap period between response and interim recovery, before formal recovery programs activate.
- During this period, social service agencies are often the first and most trusted point of contact for impacted families.
- These trusted agencies are unsure how they can support impacted families, and struggle to effectively partner with or refer to VOAD agencies.

# Bridging the DCM Gap between Response & Recovery

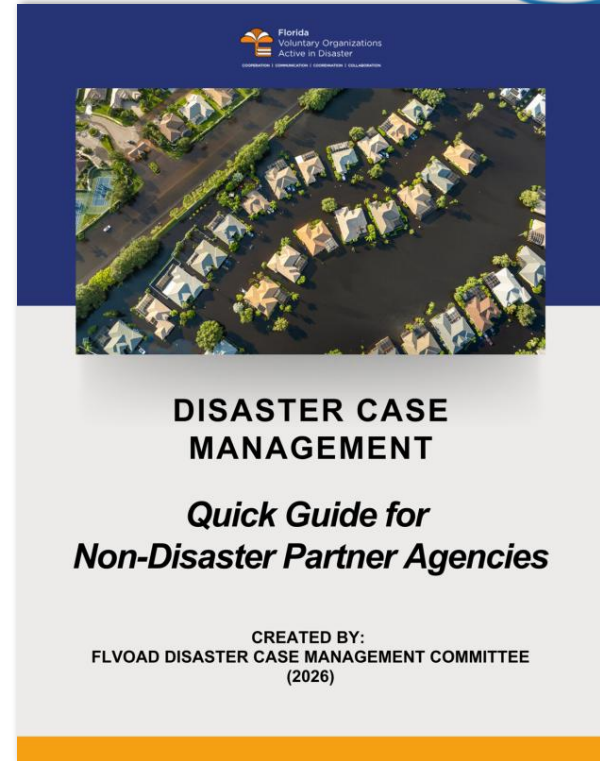


- Missed opportunities to partner with local agencies outside of the local VOAD can result in **lack of access and trust to vulnerable communities.**
- Families make decisions that impact their recovery
  - They don't know to file or appeal with FEMA
  - They misuse FEMA funds
  - They are not connected DCMs so their unmet needs continue to compound



# Our Responsibility

- As experts in disaster, it is our goal to educate non-disaster agencies to ensure all families can access resources.
- FLVOAD created a draft guide for Disaster Case Management in 2025. From this guide, we created a Quick Guide for Non-Disaster Partner Agencies.





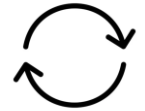
# Goals for the Quick Guide

1. To equip hyperlocal, non-VOAD, social service agencies with reliable and actionable guidance during immediate response and long-term recovery phases of disaster.
1. Ensure every case manager and/or social worker in Florida has access to basic disaster cycle knowledge, so that the impacted families they serve can be *effectively directed* to the sequence of delivery.

# Ensure every case manager can:



1. Understand the disaster cycle, including *long term recovery*, after their role in response ends.



1. Identify common unmet needs, disaster-related issues, and potential local/state/federal experts and solutions.



1. Readily connect families to relevant resources in the sequence of delivery.



# About the Guide

- The guide offers high-level overview of disaster recovery.
- It is not intended to equip non-disaster partner agencies to become Disaster Case Managers.
- The guide is a template, intended to be customized with your local resources.



# About the Guide

The intended “owner” of the guide is:

- VOADs/COADs
- Long Term Recovery Groups
- ESF-15 Leads



# About the Guide

- Disaster Cycle
- Response to Recovery
- The importance of DCM, and the difference between casework and case management
- Top Needs of Survivors

## TOP NEEDS OF SURVIVORS

Every disaster is unique, but below are common **unmet needs** that communities can anticipate, prepare for, and mitigate to support survivors.

- ➔ **TEMPORARY/PERMANENT HOUSING**  
*Securing stable, affordable housing can take time, particularly when there is a pre-existing housing shortage. Repairs and rebuilds can often take years due to funding gaps, construction delays, and insurance issues.*
- ➔ **SUSTAINED FINANCIAL STRAIN**  
*Long-term loss of income, debt, and insufficient assistance make it difficult for survivors to fully recover economically.*
- ➔ **ONGOING PHYSICAL AND MENTAL HEALTH EFFECTS**  
*Food insecurity, chronic health conditions, disability, and prolonged trauma, grief, or PTSD often emerge or worsen over time.*
- ➔ **NAVIGATING COMPLEX RECOVERY SYSTEMS**  
*Survivors must manage multiple agencies, appeals, deadlines, and documentation long after immediate aid ends.*
- ➔ **LOSS OF COMMUNITY, STABILITY, AND HOPE**  
*Displacement, weakened social networks, and slow recovery can lead to isolation, fatigue, and disengagement from recovery efforts.*
- ➔ **LACK OF DOCUMENTATION**  
*IDs, medical records, leases, and benefit paperwork may be lost. Without these, accessing disaster assistance, benefits, or replacement housing is difficult.*

## THINGS TO RECOMMEND TO ALL SURVIVORS

- ★ **CONNECT WITH A DISASTER CASE MANAGER (DCM):**  
In an undeclared disaster, look for a local case management organization with disaster case management expertise whenever possible. In a federally declared disaster, the Disaster Case Management Program (DCMP) may activate in the community, and a designated agency will begin intake of survivors.
- ★ **DOCUMENT EVERYTHING:**  
Good documentation affects insurance and recovery assistance outcomes. Take photos and videos of all damage (inside, outside, underneath). Make a written list of damaged/lost items. Keep receipts for temporary housing, repairs, cleanup supplies, and travel during displacement.
- ★ **REGISTER WITH FEMA AND RECOVERY PROGRAMS EARLY:**  
Typically, there are short windows where survivors can begin the intake process for disaster recovery resources.



# Goals for Today

- Capture your feedback on core components of the guide
- Splitting into groups for feedback and lead identification.

# Discussion Questions



**Who are the non-disaster partner agencies  
in your community?**

**How are you currently engaging with them?**

# Homeowners

- Traditional recovery programs are designed for homeowners, but a gap period still exists
- Compounding impacts add complexity

## ARE THEY A HOMEOWNER?

A homeowner is defined as someone who has a marketable title of their property at the time of the disaster. Disaster organizations and recovery programs generally support homeowners whose primary residence is impacted by the disaster.

### ➔ PROOF OF OWNERSHIP

*Many recovery resources require homeowners to prove ownership of their property, however, many homeowners, particularly mobile home owners and multi-generational homeowners, discover in the wake of a disaster that they are unable to prove, or in fact do not, own their home. This could be an heirs property issue (see Legal Challenges).*

### ➔ MAJOR/MINOR DAMAGE TO PROPERTY

*Apply for assistance through FEMA (online, app, or calling 1-800-621-3362). After registering, a FEMA inspector will review the property, and the homeowner will receive a determination letter explaining any approved aid or reasons for denial. If denied or underfunded, the homeowner can appeal within 60 days by submitting additional documentation. For help with FEMA Appeals, refer client to local legal aid or [SBP's Disaster Assistance Program](#), or call SBP's hotline: 1-(800)-276-9511.*

### ➔ MUCK & GUT / DEBRIS REMOVAL NEEDS

*Register home and detail damage on Crisis Cleanup, a coordination website for relief agencies. <https://www.crisiscleanup.org>. Refer client to local Long Term Recovery Group for unmet needs assistance.*

### ➔ UNDERINSURED/LACK OF INSURANCE

*Insurance can be a challenge to navigate the claims process, and those with little to no insurance coverage will rely on private funds to support recovery. FEMA assistance is not full insurance—it's meant to make the home safe and livable, not restore it fully. Refer client to the local Long Term Recovery Group for unmet needs assistance.*

### ➔ LEGAL CHALLENGES

*Insurance disputes, FEMA appeals, property title and ownership issues, contractor fraud and other scams - refer client to local Legal Aid - see "Legal Challenges".*

## LOCAL RESOURCES



# Discussion Questions

**Who are housing lead organizations in your community?**

**Do you know how they will activate in disaster?**

**How are you currently engaging with them?**

# Renters

- Recovery resources are limited
- Housing crisis post-disaster causes secondary impacts
- Vulnerable populations (ALICE individuals, elderly, marginalized communities, historically under-resourced communities, etc.)

## ARE THEY A RENTER?

Renters often face significant difficulties after a disaster because they lack control over their housing situation while still needing stability. Additionally, assistance systems are often designed primarily for homeowners.

### ➔ HOUSING INSTABILITY

*Rental units may be damaged or uninhabitable, forcing temporary or long-term displacement. Renters can apply for [FEMA temporary housing assistance](#) if displaced from their primary residence due to a declared disaster. Assistance includes funds for renting another place, hotel reimbursement through [Transitional Sheltering Assistance](#), and help with essential personal property, vehicles, or moving costs.*

### ➔ LIMITED CONTROL OVER REPAIRS

*Renters may have trouble proving residency or lease terms if documents were lost in the disaster, and often depend on landlords for repairs, leading to delays or incomplete fixes. Renters may face eviction risks or lease termination, sometimes unlawfully, and may not be aware of disaster-related tenant protections. Fear of retaliation can prevent renters from asserting their rights or requesting repairs. This can lead to disputes, and legal intervention may be necessary to resolve the issue(s). See "Legal Challenges".*

### ➔ INCOME DISRUPTION

*Displacement can mean missed work, reduced hours, or job loss—especially if transportation, childcare, or the workplace itself is affected. See "Are they unemployed" for additional resources.*

### ➔ LONG-TERM FINANCIAL STRAIN

*Renters may lose personal belongings and be displaced, causing them to pay out of pocket for temporary housing, transportation, and daily essentials. Without renters insurance, tenants must replace furniture, clothing, and essentials out of pocket. Even with insurance, payouts can be delayed or limited, creating cash flow problems in the meantime. NOTE: over time, many renters end up paying both rent and temporary housing at the same time.*

## LOCAL RESOURCES

PINELLAS COUNTY HUMAN SERVICES  
EMERGENCY RENTAL ASSISTANCE: (727)464-4200;  
[HTTPS://PINELLAS.GOV/SERVICES/RENTAL-OR-SOCIAL-ASSISTANCE-FORM/](https://pinellas.gov/services/rental-or-social-assistance-form/)  
CATHOLIC CHARITIES DIOCESE OF ST. PETERSBURG  
RENTAL ASSISTANCE BASED ON FUNDING SOURCES: (727)893-1313



# Discussion Questions

**What organizations support renters in your community?**

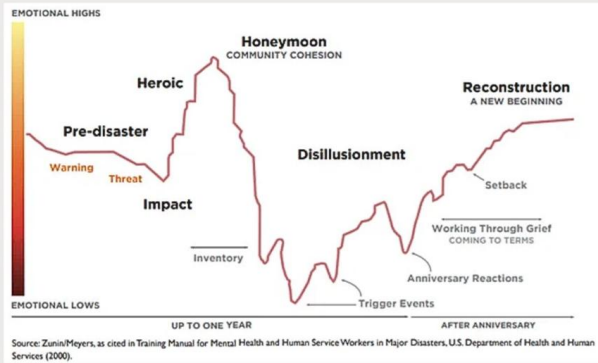
**Do you know how they will activate in disaster?**

**How are you currently engaging with them?**

# ARE THEY STRUGGLING WITH THEIR MENTAL HEALTH?

Disasters often cause deep and lasting trauma that extends far beyond physical damage, affecting individuals, families, and entire communities. Survivors may experience shock, grief, fear, and anxiety as they cope with sudden loss of loved ones, homes, and livelihoods. This trauma can disrupt mental, emotional, social, and spiritual well-being, sometimes leading to long-term conditions such as depression or post-traumatic stress.

## PHASES OF DISASTER EMOTIONAL RESPONSE (ZUNIN & MYERS, AS CITED BY SAMHSA)



The model describes typical emotional highs and lows over time following a disaster, capturing both individual and collective psychological reactions. Of course, the timeline for these stages varies by disaster and individual/community circumstances.

NOTE: many survivors have experienced *compounding* impacts from multiple storms. While this visual model is helpful to understand what a survivor may be experiencing, it is not always linear. Compounding psychological impacts make trauma-informed care and community-based healing essential to recovery.

## GRIEF, LOSS, & SPIRITUAL CARE

Spiritual care in disasters addresses the loss of meaning, hope, and identity that often follows sudden trauma and disruption. It offers compassionate, culturally sensitive counsel that helps individuals and communities process personal and collective grief. Spiritual care plays a vital role in holistic disaster response and long-term recovery, and is offered by a variety of disaster relief organizations and volunteer groups.

# ARE THEY STRUGGLING WITH THEIR MENTAL HEALTH?

## PRE-DISASTER

*Before the event, people may feel anxiety, fear, uncertainty, and loss of control. If warnings occur, guilt or self-blame may appear for not preparing or heeding warnings. Emotions often mix apprehension and denial.*

## IMPACT

*The moment the disaster strikes - typically brief. Emotional reactions include shock, disbelief, panic, and an intense focus on survival and protecting loved ones. Confusion and immediate stress are common.*

## HEROIC

*Immediately after impact, there is often a surge of activity and altruism. People help each other, rescue efforts are high, and energy levels are elevated.*

## HONEYMOON

*Characterized by community bonding, optimism, and hope. Disaster assistance is often most visible, with a belief that things will soon return to normal.*

## DISILLUSIONMENT

*Optimism fades as recovery becomes harder than expected. Stress, fatigue, and discouragement increase, with rising demand for support, including mental health and substance use services.*

## RECONSTRUCTION

*Individuals and communities gradually adjust and rebuild. Emotional recovery slowly rises as people come to terms with losses and recognize opportunities for growth, marking a new beginning beyond the immediate crisis.*

## THINGS TO RECOMMEND

- ★ **IDENTIFY SOCIAL SUPPORTS:**  
*Connect client family, friends, and community groups to share experiences, reduce isolation, and strengthen emotional resilience.*
- ★ **SEEK PROFESSIONAL SUPPORT:**  
*Connect client with mental health professionals such as therapists, counselors, or psychologists who specialize in trauma or disaster-related stress.*

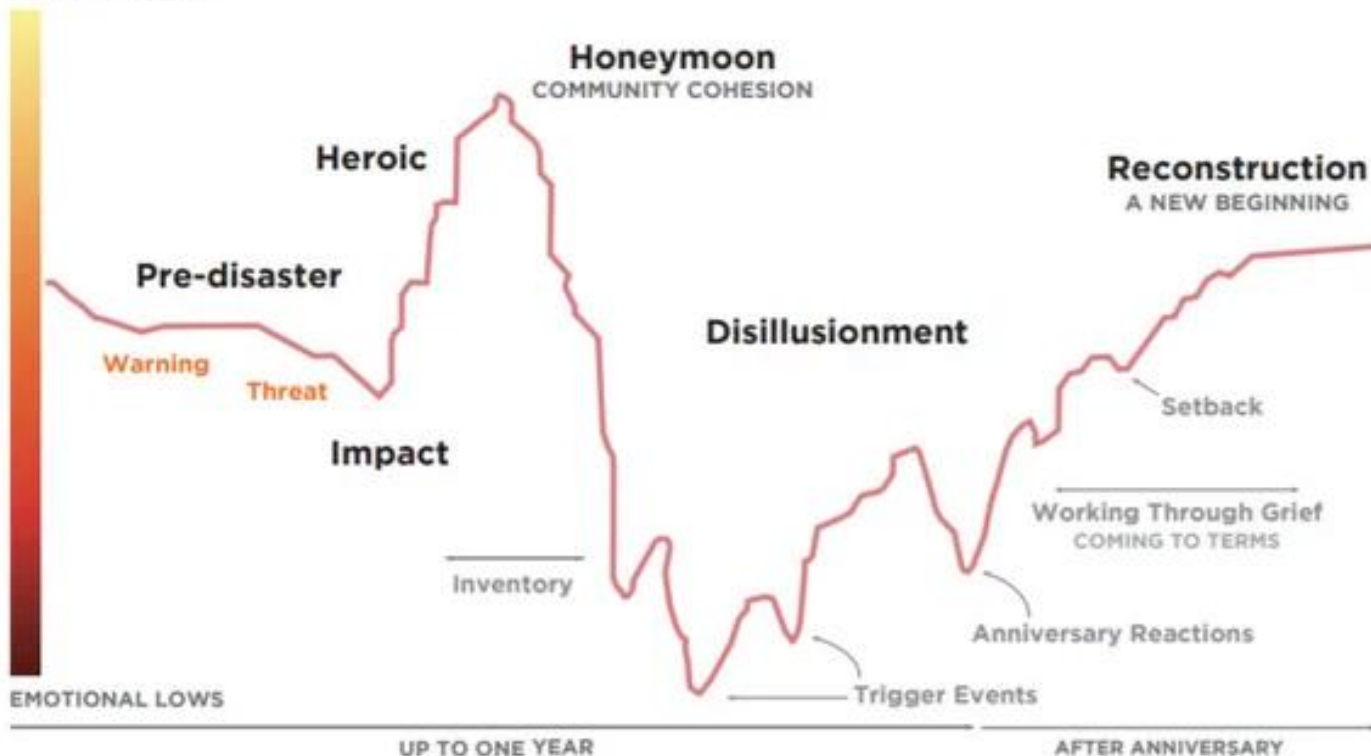
## LOCAL RESOURCES

[INSERT LOCAL SPIRITUAL CARE LEAD HERE]  
CARE ABOUT ME: (727)333-CARE;  
[HTTPS://WWW.CAREABOUTME.ORG/RESIDENTS/](https://www.careaboutme.org/residents/)

# Phases of Disaster



EMOTIONAL HIGHS



Source: Zunin/Meyers, as cited in Training Manual for Mental Health and Human Service Workers in Major Disasters, U.S. Department of Health and Human Services (2000).



# Discussion Questions

**Who are the behavioral health organizations in your community?**

**Do you know how they will activate in disaster?**

**How are you currently engaging with them?**

# Legal Challenges

- Legal Aid Professionals are second responders
- Legal Aid continue to work with clients in long-term recovery
- Documentation is critical

## IS IT A LEGAL CHALLENGE?

After a disaster, survivors frequently encounter complex legal challenges that can exacerbate, or inhibit, their recovery. Many survivors, however, do not recognize that these challenges have legal dimensions, or that they can be addressed through legal assistance. Referring clients to their local aid early can help remove barriers to recovery.

### ➔ HOUSING, PROPERTY, AND EVICTIONS

*Disasters often lead to disputes over home repairs, landlord-tenant rights, foreclosure risks, and increased evictions, especially when housing becomes scarce or uninhabitable.*

### ➔ INSURANCE AND BENEFITS ACCESS

*Survivors may face denied or delayed insurance claims or difficulty navigating disaster assistance programs such as FEMA, SNAP, or unemployment benefits.*

### ➔ LOSS OF DOCUMENTATION

*The destruction of vital records (IDs, birth certificates, deeds, immigration papers) can prevent people from accessing aid, housing, or employment.*

### ➔ EMPLOYMENT AND LABOR RIGHTS

*Workers may experience job loss, wage theft, unsafe working conditions, or confusion about leave and reemployment rights after a disaster.*

### ➔ DISPLACEMENT AND RELOCATION CHALLENGES

*Evacuations and long-term displacement raise legal issues related to housing stability, school enrollment, custody arrangements, and access to essential services.*

### ➔ CONTRACTOR FRAUD & DISPUTES

*Many pitfalls can plague a survivor as they work to repair and rebuild. Beyond outright scams from bad actors, legal intervention may be necessary to resolve disputes with contractors.*

## THINGS TO RECOMMEND

- ★ **CALL FLORIDA LEGAL DISASTER HOTLINE:**  
*Florida Disaster Legal Aid Helpline, offered by Bay Area Legal Services: 1 (833) 514-2940*

- ★ **DOCUMENT EVERYTHING:**  
*Good documentation can assist survivors in navigating their claims.*

## LOCAL LEGAL AID

**BAY AREA LEGAL SERVICES:**  
(800)625-2257



# Discussion Questions

**Do you know your local legal aid in your community?**

**Do you know how they will activate in disaster?**

**How are you currently engaging with them?**

# Special Populations

- Special populations require tailored recovery resources and outreach strategies
- Trusted partners are key to reaching and serving these populations

## SPECIAL POPULATIONS

Certain populations are disproportionately affected by natural disasters due to preexisting vulnerabilities, social inequities, or limited access to resources. Recognizing these disparities is essential for disaster planning and response to ensure that emergency services, relief efforts, and recovery programs are inclusive and equitable.

Older adults, persons with disabilities, children, low-income households, and marginalized communities often face greater barriers to evacuation, emergency communication, healthcare, and recovery support. Language barriers, chronic health conditions, mobility limitations, and lack of financial or social networks can intensify the impact of disasters, increasing physical risk, psychological stress, and long-term displacement.

### UNHOUSED PERSONS

➔ *Previously unhoused individuals are especially vulnerable during disasters because disruptions can threaten housing stability and access to essential services. Unhoused persons can also face discrimination in shelters, disaster housing, or rental programs. Refer client to your local homeless services organization.*

### OLDER ADULTS

➔ *Older adults face unique challenges during disasters due to mobility limitations, chronic health conditions, and reliance on medications or medical equipment. Many older adults live alone or are socially isolated, reducing access to immediate assistance and support networks. Financial constraints, fixed incomes, or difficulty navigating insurance and disaster aid programs can further complicate recovery. For older adults who are medically dependent on medical equipment, get them registered on your local county's [Special Needs Registry](#).*

### LANGUAGE BARRIERS

➔ *Individuals with language barriers face significant challenges during disasters, including difficulty understanding emergency alerts and evacuation instructions. Limited access to multilingual resources can impede recovery with challenges navigating insurance claims or disaster assistance programs. FEMA provides free, on-demand language interpretation in over 240 languages, along with document translation and American Sign Language (ASL) services, to ensure equal access to disaster assistance. Survivors can access these services by calling the FEMA Helpline at 1-800-621-3362*

## LOCAL RESOURCES

[HOMELESS LEADERSHIP ALLIANCE: 727\)933-0100](#)

[AREA AGENCY ON AGING: \(800\)963-5337](#)



# Discussion Questions

**Who are the populations in your community that are underserved?**

**Who are the trusted representatives for those communities? Are they at the table?**

**Do you know how they will activate in disaster?**

**How are you currently engaging with them?**

# Comprehensive vs. Comprehension

- This guide is intended to be high-level, not comprehensive
- Goal is to raise awareness of recovery resources with caseworkers and case managers from non-disaster agencies

## ADDITIONAL RESOURCES

### DISASTER RELATED UNEMPLOYMENT

Disasters can trigger sudden unemployment challenges when businesses are damaged, supply chains are disrupted, or entire local economies temporarily shut down. LMI households are especially vulnerable because they are more likely to work in hourly or service-sector jobs that may not offer job security, remote work options, or paid leave. This loss of employment can last weeks or months during recovery.



### WORKFORCE DEVELOPMENT

*Traditional workforce development programs may prioritize services for impacted families. Connect the client with your local [CareerSource](#) or Goodwill Career Centers to learn more about any assistance programs for families.*



### DISLOCATED WORKER GRANT\*

*The US Department of Labor's [Dislocated Worker Grant \(DWG\)](#) provides federal funding to help states and local agencies create temporary jobs and training for people who lost work due to a federally declared disaster, supporting both recovery efforts and re-employment.*

*\*Only offered during some federally-declared disasters.*

### FOOD INSECURITY



### DISASTER-SNAP\*

*The Disaster Supplemental Nutrition Assistance Program (D-SNAP) provides emergency food assistance to households affected by federally declared disasters. Eligible families can receive temporary benefits to help cover the cost of groceries while they recover from disaster-related income loss or displacement. In previous disasters, the [Florida Department of Children and Families \(DCF\)](#) administered D-SNAP.*

*\*Only offered during some federally-declared disasters.*

## LOCAL RESOURCES

CAREER SOURCE OF TAMPABAY: (813)930-7400

FEEDING TAMPABAY: (813)254-1190; [HTTPS://FEEDINGTAMPABAY.ORG](https://feedingtampabay.org)

# For the Long Term

- The guide is intended to start the conversation
- Engagement of partners and trusted messengers
- Updated regularly

## GET INVOLVED

### *Join Your Long Term Recovery Group*

A Long Term Recovery Group (LTRG) is a coalition that is made up of representatives from faith-based, nonprofit, government, business, and other organizations working within a community to assist individuals and families as they recover from a specific disaster. To get involved with your local LTRG, click the link below.

[PINELLAS HILLSBOROUGH UNITED IN RECOVERY \(PHUR\)](#)

### *Join Your Local COAD / VOAD*

A COAD (Community Organization Active in Disaster) or a VOAD (Voluntary Organizations Active in Disaster) is a local coalition of non-profit organizations, faith-based groups, community leaders, and local businesses that come together before, during, and after a disaster to coordinate relief, response, and recovery efforts. They emphasize the "4Cs": Cooperation, Communication, Coordination, and Collaboration. Click below to learn more.

[PINELLAS VOAD: VOAD@PINELLAS.GOV](mailto:VOAD@PINELLAS.GOV)

## OTHER RESOURCES



[LEARN MORE ABOUT FLORIDA VOLUNTARY ORGANIZATIONS ACTIVE IN DISASTER \(FLVOAD\).](#)



IS YOUR ORGANIZATION READY FOR DISASTER? TAKE THE FREE, ONLINE ASSESSMENT WITH [READY RATING!](#)



# Tool to Increase Engagement

- The intent of the guide is to increase LTRG/COAD/VOAD engagement with non-disaster partner agencies *ahead* of disasters.
- Use this guide to connect with non-disaster partner agencies and share about your community's response and recovery plans.
- Meet with agencies 1:1 or invite agencies to a recovery coalition (LTRG/VOAD/COAD) meeting to learn more.





# Tool for Long Term Sustainability

- Update the guide annually or bi-annually.
- Ensure information is up to date and regularly distribute - great excuse to connect!
- Engage local conveners (and funders) in your area.
  - This guide is a great tool to provide to local United Way or Community Foundation leaders, so they can share with their grant-funded agencies, or join planning conversations.



# Interested in learning more?

Pilot this guide in your community!

Use this QR code to express interest in piloting this guide:

