

# CUSTOMER JOURNEY: DISASTER SURVIVOR

**Survives Disaster**

*DAYS*

**Navigates Short Term Needs**

*WEEKS*

**Begins Path Towards Long-Term Recovery**

## MONTHS TO YEARS

### STAGE

?

### Finding Clear Guidance

### Working in a State of Crisis

Survivors are processing the initial shock and loss of the incident, and are unsure where to begin looking for help. *"It's crazy. **There are public websites that show that our house was destroyed. And I thought, gee if they knew that you'd think***

*they (the government] would reach out in some way."* - Disaster Survivor

### MOMENT THAT MATTERS

**@ Connecting with the Community of Support** Survivors are looking for more assistance and don't know where to find additional resources.

*'It isn't anyone's job to make sure the disaster survivor accesses the greatest amount of resources available. It's on the survivor to navigate the system and they usually don't know how."* - Non-Profit Manager

Survivors are experiencing symptoms of trauma, including anxiety and stress, and need simple processes to access support.

*I don't know what we're gonna do. It's hard to make big decisions when you're this shaken."* - Disaster Survivor

Learns about approaching disaster (if notified)

Experiences disaster

Seeks assistance

Moves home

locates

Rebuilds life and copes with ongoing sense of loss

or

### ACTION

Begins making repairs

Lvacuates af compelled and

has the resources

Evaluates damage and finds short-term shelter  
Finds additional support to fill the gaps

## INSURANCE

FEMA

SBA

HUD

## CHARITIES, NON-PROFITS

Registers for FEMA

Completes SBA application

Get proof of property damage

Files insurance claim

Applies for additional assistance

Undergoes FEMA inspection

During the application process, survivors are in a state of crisis and struggle to navigate complex government processes.

Receives determination of  
extent of coverage

Undergoes SBA income evaluation

Undergoes review

## GOVERNMENT & EXTERNAL SUPPORT

May receive insurance payment

Receives determination letter from FEMA\* May receive supplemental funds

Receives notice of loan

eligibility May receive SBA loan

Inform Public Housing Authority (PHA) of damage Search for new residence in the market

PHA reissues a new voucher

May receive support

*\*Filed with insurance? Need to receive insurance settlement before FEMA provides assistance (with few*

exceptions)

Files insurance claim concurrently with FEMA/FIMA registration (if applicable)

Many referred to SBA for low-interest loans

Denied? May appeal or receive assistance through SBA and/or FEMA/FIMA

Denied? May appeal or be re-directed to FEMA/FIMA

## CROSS-AGENCY CHALLENGES

**FRAGMENTED SERVICES & INFORMATION** Government services and information are siloed, making it difficult for people to have a complete picture of what support is available.

"What was confusing during the middle of the chaos was trying to

figure out what everyone's role was." - *Disaster Survivor*

**FIXING ISSUES THAT COULD HAVE BEEN PREVENTED** People connect with government support too late, resulting in spending more resources fixing issues that could have been prevented. "My neighbor had been calling the city for two years to remove a large hollow tree the city owned, but they said it wasn't a priority. Then a storm blew the tree on both of our houses." - *Disaster Survivor*

**NOT DESIGNED WITH STRESS IN MIND** People are stressed and not in the frame of mind to process complex information, making it difficult to navigate government processes. "I grabbed some salmon out of the freezer-enough to fit in a shopping! bag. Left a car in the garage. Strange! what choices you make when your mind is in an overwhelmed state."

- *Disaster Survivor*

**DISJOINTED ELIGIBILITY** People are proving their eligibility to multiple agencies, creating an undue burden on families to submit repetitive documentation and unequal eligibility across states. "Over 80% of the information for FEMA, SBA, HUD, and state / local agencies is the same...yet, the burden of providing the information is all on! the survivor." - *Community Engagement Manager*

**OVER-EMPHASIS ON FRAUD PREVENTION** Government processes are designed to prevent the small percentage of fraud, resulting in an undue burden for the large majority of good actors. "We have to fight so many administrative hurdles. The government will 'die on that hill, We will spend thousands not to pay

[the citizen] \$500." - *FEMA Flood Insurance Employee*

**UNSURE WHAT TO ASK OF FEDERAL RESOURCES** [State and local] Governments don't know what support to ask Federal for, which leads to confusion and resource scarcity. "[State and local] Governments don't know what support to ask Federal for, which leads to confusion and resource scarcity." | - *Vice President of Advocacy Group*