



Streamlining the Federal Disaster Aid Experience



When individuals and organizations interact with the federal government, they should expect that interaction to work seamlessly. They want the government to deliver an excellent customer experience whether during a pivotal life event or a routine service interaction.

For the federal government as well as state, tribal, territorial and local governments, the first step toward effectively delivering federally funded assistance and centering equity in the customer experience (CX) is to understand the needs of individuals, reduce barriers to access, and smooth coordination across federal government service providers.

SETTING THE STAGE

President Biden's second management priority is to transform federal service delivery to be customer-centric, equitable, effective and secure.

In January 2021, Executive Order 13985, "[Advancing Racial Equity and Support for Underserved Communities Through the Federal Government](#)," required agencies to evaluate the equity of their programs and implement changes to ensure services are accessible and fairly delivered to underserved people and communities.¹

In December 2021, Executive Order 14058, "[Transforming Federal Customer and Service Delivery to Rebuild Trust in Government](#)," prioritized delivering excellent, equitable and secure federal services and customer experiences. The EO set 36 commitments across 17 agencies to improve moments that matter most in citizens' lives.²

In April 2022, the Biden Administration selected "[Recovering from a Disaster](#)" as one of its top five priority life events of focus.³

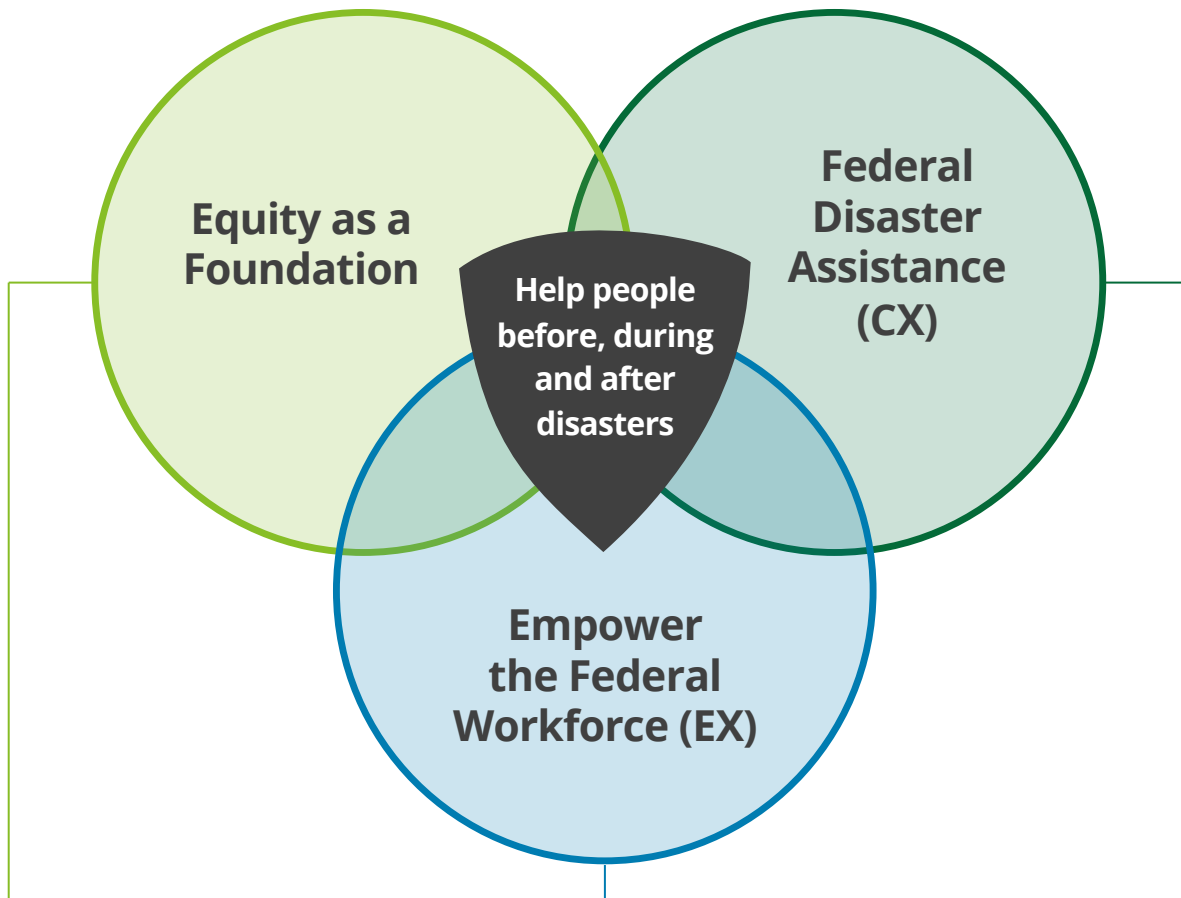
The Federal Emergency Management Agency (FEMA) [FY 2022-2026 Strategic Plan](#)⁴ aligns with the EOs in three key areas:

- 1 Federal Disaster Assistance: Individual Applicants**
In collaboration with the Administrator of the Small Business Administration (SBA), FEMA shall design and deliver a streamlined online disaster assistance application experience.
- 2 Federal Disaster Assistance: State Applicants**
Coordinate with states to proactively update existing rules and policies on supporting documentation needed for disaster assistance processes to reduce burden and increase accessibility.
- 3 Grants Application: Tribal Nations**
Collaborate with the Director of Office of Management and Budget (OMB) and multiple federal agencies to develop an integrated grants application process that streamlines and reduces administrative burdens on tribal government customers.

*"The role and responsibility of emergency managers requires sensitivity to the needs of all disaster survivors and equitable and fair distribution of assistance to all those affected—especially those disproportionately impacted."*⁵

– **Sima Merick**, Director, Ohio Emergency Management Agency and immediate past President, National Emergency Management Association

LOOKING AT THE BIG PICTURE



Executive Order 13985

- Assess whether, and to what extent, programs and policies perpetuate systemic barriers to opportunities and benefits for people of color and other underserved groups.

President's Management Agenda (PMA)

- **Priority #2:** Deliver excellent, equitable and secure federal services and customer experience.

Executive Order 14058

- Deliver equitable and secure federal services and customer experience.

FEMA 2022-2026 Strategic Plan (FSP)

- **Goal 1:** Instill equity as a foundation of emergency management.
 - 1.3 Achieve equitable outcomes for those we serve.

President's Management Agenda (PMA)

- **Priority #1:** Strengthen and empower the federal workforce.

Executive Order 14058

- Empower the federal workforce to solve problems.
- Simplify both public-facing and internal processes to improve efficiency.

FEMA 2022-2026 Strategic Plan (FSP)

- **Goal 3:** Promote and sustain a ready FEMA and prepared nation.

President's Management Agenda (PMA)

- **Priority #2:** Deliver excellent, equitable and secure federal services and customer experience.

Executive Order 14058

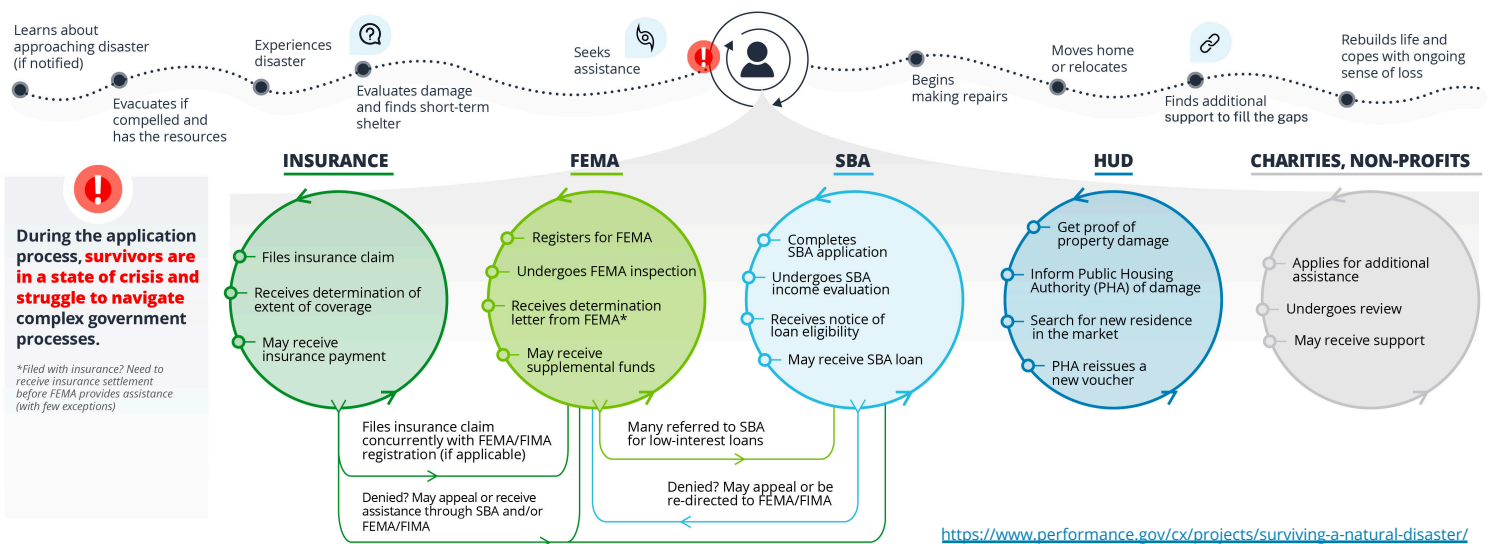
- Deliver equitable and secure federal services and customer experience.

FEMA 2022-2026 Strategic Plan (FSP)

- 1.2 Remove barriers to FEMA programs through a people-first approach.
- 3.3 Unify coordination and delivery of federal assistance.

CURRENT STATE: FEDERAL DISASTER AID JOURNEY

Deloitte previously worked with the Office of Management and Budget (OMB) to work with multiple federal agencies to map cross-agency customer journeys. For the federal disaster recovery journey, sessions were held with disaster survivors as well as FEMA, SBA, HUD officials. This journey map below was created from the customer's perspective: it reflects actual customer thoughts, and feelings about what they experienced and the resources they used. It focuses not on what federal agencies do on paper, but what the disaster survivor really experiences.



Those who survived a major natural disaster may have faced one of the most difficult experiences they've ever encountered. Finding somewhere safe to live with their families, along with repairing homes and businesses amidst strained community services and school systems, can all feel even more overwhelming as individuals realize the time it can take to truly recover.

Disasters not only disrupt the quality of life, but also create a significant burden of mental health conditions on both the individual and the community. Emotional instability, stress reactions, anxiety, trauma and other psychological symptoms are observed commonly after disasters.

In these most vulnerable moments, survivors expect the government to step up and provide clear guidance and support. However, response and recovery responsibilities are spread across federal, state, local, nonprofit and other organizations, making it difficult for survivors to know who to turn to, and for what.

Disaster survivors may have to combat misinformation and overcome mistrust to get critical support. This is especially true in vulnerable communities that may have been historically excluded from receiving government benefits or discriminated against through public policies.

Vulnerable communities often face additional time, paperwork, mental and emotional burdens. Therefore, it is vital that the government and its partners consider equity and trust as key factors in survivor experience and take a trauma-informed approach to service delivery.⁶

ABOUT THE ABOVE JOURNEY MAP:

- 1. Actions Along the Journey.** The undulating line refers to ups and downs of the journey felt by the person. The actions listed here are not complete nor comprehensive for everyone, but they were recurring in our interviews. The red circle icon draws attention to a single key cluster of actions at the center of this journey.
- 2. Governmental and External Supports.** The lower section zooms into a cluster or small actions which vary by person and situation. The focal area includes several specific supports across federal, state and local domains to be considered and coordinated by the user in order to effectively cover this area of the journey. The key insight here is that during the application process, disaster survivors are in a state of crisis and struggle to navigate complex government processes.

CURRENT STATE: THE SURVIVOR EXPERIENCE AND EMPLOYEE EXPERIENCE

Disaster Survivor Experience

Government services are not designed to account for the stress that many individuals experience after surviving a natural disaster. However, the government has an obligation to design information and services in ways that are easy to access and understand to lessen the stress on the survivor.

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

- Disaster Survivor



Niki

Age 55 | Homeowner
Florida

Niki's home was flooded by a major storm. She felt like the government's response did not match the severity of disaster. She considered applying for government assistance but was not confident that it would be worth the effort.

Niki lives in Tampa with her husband. She heard on the news that a hurricane was approaching but decided not to evacuate in hopes that it would be mild. When the storm hit and the city started to flood, a friend nearby luckily called to warn her, giving them enough time to grab as much as they could and go to a nearby school that was serving as a community shelter. Niki remembers thinking, "I haven't seen a single evacuation crew; nothing. Everyone is fleeing in panic but there is no one."

When they were able to return, they found their home flooded and remaining valuables looted. It was striking to her. "Where is everybody? We saw nothing. No police cars. For something this devastating, it's weird to see no one back here."

Niki and her husband expect their private insurance to cover most of the damages. She considered applying for government assistance but said "I don't know if I really want to go and wait in the FEMA line—I don't know if it's worth it for us. We have friends that can house us and we aren't hurting for food. I don't know what FEMA could offer." Niki was disappointed that the government wasn't more present with guidance and support throughout the disaster. "Any information I needed I had to go out and find myself."⁶

Federal Employee Experience

As the main workforce during an emergency or disaster, Reservists support those in need directly following a major event and work closely with other disaster aid programs. While government professionals/employees often take on the role of emotional support for survivors, FEMA acknowledges the role this plays in employee burnout and is offering new tools to help sustain a ready and capable workforce.



Barbara

Age 68 | FEMA Reservist
Florida

Barbara loved her job as she felt very purposeful and at times even heroic. But sometimes she wished the system overall worked better and didn't have to provide service that was considered the exception to the rule.

When Barbara retired from her career as a guidance counselor, she knew she wanted to find ways to help people and do good. When her sister's community was hit by Hurricane Harvey in 2017, she saw a FEMA ad to become a Disaster Reservist and signed up. Her first major disaster was Hurricane Michael in 2018.

Barbara gave out information on the FEMA Individual Assistance program at a Disaster Recovery Center. All day long, she met with people who would share their grief, frustration and questions. Most of the survivors were overwhelmed by all the bureaucracy. Barbara and her team ended up being their emotional outlet.

Barbara noticed that some survivors struggled to understand the materials. They couldn't process the information or needed help in other languages.

Barbara did her best to empathize with each person before telling them about the Individual Assistance program. While she was excited to be able to use her strengths, she quickly realized that her role required collaboration across agencies and local non-profits to provide survivors with as much information at once.

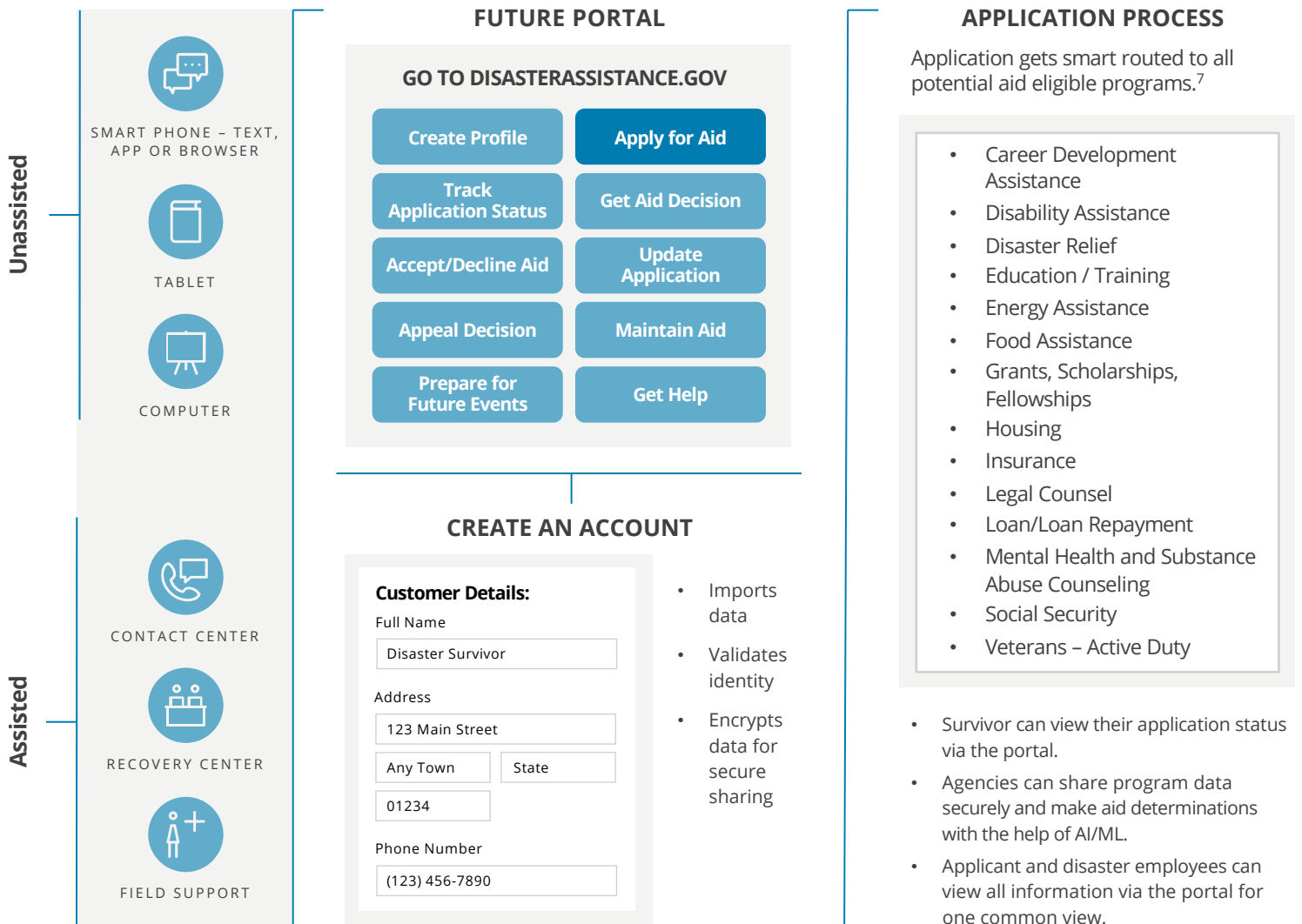
At first it was hard to get a sense for how the programs fit together – even as someone working for the government. Over time, Barbara made friends that helped her figure it out. However, she still wished there was better information readily available about how all the disaster aid pieces fit together to better assist survivors through the system, especially those most vulnerable.⁶

"I love the work that I do, but the emotional burden and hurdles can make the work complicated leaving me feeling overwhelmed."

- Federal Employee

PROPOSED FUTURE STATE: AN EQUITABLE, STREAMLINED DISASTER AID JOURNEY

The time for change has come. In April 2022, the Biden Administration designated “Recovering from a Disaster” as one of its top five priority life events of focus. Throughout the Summer of 2022, the Office of Management and Budget and the lead agencies will gather customer insights and feedback, capture equity barriers and burdens, catalogue data sharing and security challenges, and propose how to create a streamlined federal disaster assistance application that improves the recovery processes for survivors and those who serve them. Below we present one potential vision for how the new equitable, streamlined federal disaster aid application and process could look, feel, and function.



Use the www.disasterassistance.gov portal to manage all federal disaster assistance in one place from initial application through final repayment.

Applicants have a simple, clearly designed interface to guide them step-by-step through the process but don't put the burden on navigating all programs on them when they are most vulnerable and/or overwhelmed.

Survivor creates profile and validates their info in the common disaster aid application.

- **Uses design** to intuitively guide people through the process
- **Pairs with adaptive technologies** to enable people of all abilities to use the site
- **Promotes survivors owning their experience** & customizing their preferences for communication
 - Subscribe to text, email or mail updates on process steps
 - Allows survivors to seek help in-platform via chat, encrypted email, text, and phone contact (smartphones)
- **Helps survivors maintain all records** and vital information in one place (one-stop-shop)
- **Provides resources** about disaster aid programs and promotes individual preparedness & mitigation action

PROPOSED FUTURE STATE: AN EQUITABLE, STREAMLINED DISASTER AID EXPERIENCE

In the future, disaster survivors will only need to fill in one common application for federal disaster assistance much like students use a common college application to apply for admission to multiple universities. The federal disaster aid process will be managed through a portal where the survivor can create a unique profile and manage all aspects of their experience in one place. The portal would give survivors the power to set their communication preferences, accessibility features and language. It will be a one-stop-shop for all things related to federal disaster aid.

The common aid application will operate like a super smart form that imports the survivor's PII, insurance, prior disaster history and other critical data attributes, validates them, encrypts them and then securely shares them with federal agencies. Using machine learning (ML) and artificial intelligence (AI), the platform will match a survivor's application with federal disaster aid program eligibility criteria and automatically route the survivor's application to all programs they could be eligible for.

Survivors will receive one unique application number that is used to track aid applications for the federal programs they qualify for. The survivor will see an overall aid timeline to assist with tracking application deadline; can set up notifications for communications; and accept or decline aid in the portal. They can use the platform to file amendments; upload secured, encrypted documents or photos; and access mitigation and preparedness resources to take preventative actions against the hazards in their area.

How would this affect Nikki?



Reduces mental & emotional load, time and administrative burdens



Makes aid more accessible, equitable



Takes away the guesswork, providing the big picture and next steps as needed



Makes the survivor side of the federal disaster aid process simpler from end-to-end



Puts survivors in the driver's seat of their experience



Empowers survivors with information & resources to be resilient

Providing more transparency step-by-step should alleviate added stresses and burdens on survivors who feel "in the dark."

Likewise, employees will be able to view the relevant information for a survivor's application regardless of whether they are walking door-to-door, standing at a Disaster Recovery Center, sitting in a call center or preparing a leadership briefing at HQ. Employees will be able to view applications for all aid benefits in one place. They will have clearly articulated aid processes and critical aid information at their fingertips for quick and easy access and be able to have access to AI/ML powered tools (i.e., FAQs) so they are best equipped to deliver fair and consistent service to survivors.

Keeping all federal disaster aid information on one platform can drastically simplify the aid experience and improve mission outcomes through integrated survivor support. Agencies can maintain their own information systems while creating a data lake to allow for end-to-end experience analysis, which would enable clearer oversight of all federal disaster aid and improve measurement of aid delivery. These shared data could provide insights on unconscious biases in eligibility determinations and allow leaders to monitor equitability of program delivery near real-time across all federal disaster aid agencies.

A holistic view of federal aid and new technologies could substantially reduce duplication of federal benefits and improper payments. By streamlining the federal disaster aid experience, the federal government would also reduce administrative costs and could reallocate those funds directly back into survivor aid programs.

How would this affect Barbara?



Reduces mental & emotional load, time and administrative burdens



Allows for greater visibility/awareness of program coordination needs/challenges



Allows for greater understanding of survivor and community needs and captures opportunities for improvement



Allows for comprehensive data analysis and mission delivery oversight within and across agencies



Helps federal programs better tell the story of how they impact survivors and communities' recovery & resilience

WHAT CHALLENGES WILL THIS ADDRESS?

"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

"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

"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."

- Flood Insurance Employee

HOW WE HELP CLIENTS ADDRESS THESE CHALLENGES

Uncover who you serve and who you don't, what they care about and need, and where you can bridge gaps to deliver more equitable mission outcomes

Actively listen to customers and use their own language and preferred channels to meaningfully engage them with minimal burden

Identify and prioritize ways to reduce the administrative and time burdens on stakeholders

Co-create inclusive and equitable strategies, policies, processes and products with stakeholders

Use human behavioral science to design solutions that motivate and direct action

Manage organizational transformation and support for employees before, during, and after transition to the future ways of working

Ensure secure data collection, sharing and management for faster unique identification, stronger chain-of-custody for valid payments, greater transparency, and more holistic oversight from start-to-finish

Use accelerators and partnerships to power new cloud-based IT platforms, artificial intelligence and machine learning predictive tools, and blockchain solutions

Leverage relationships and expertise to facilitate improvements across multiple federal agencies

Evaluate and mitigate enterprise risks related to brand perception and public trust

Measure impact from stakeholders' perspectives for continuous improvement

ACCELERATORS - UNIQUE TO US

GovConnect

GovConnect is a global public sector brand for all assets built atop cloud-based low-code/no-code platforms such as Salesforce, ServiceNow, and Microsoft Dynamics. GovConnect, depending on the platform, provides solutions modules for unique government use cases such as application tracking and lifecycle analysis solutions, a community resource engine, and program assistance application management.

D2C2

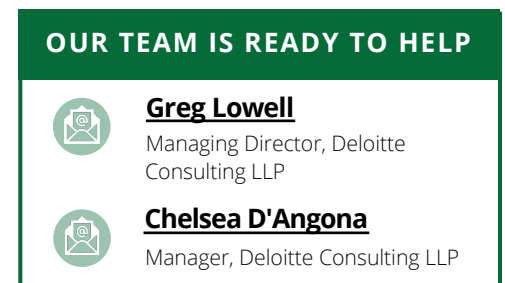
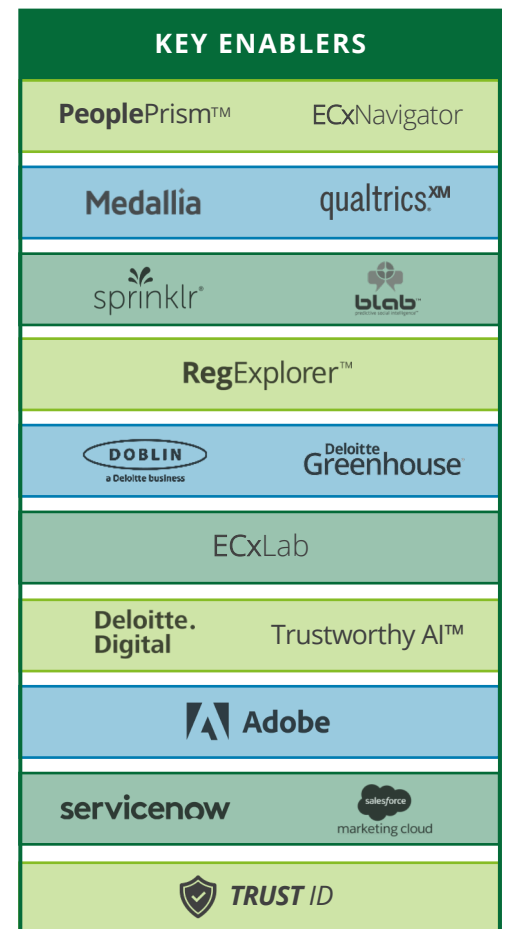
Deloitte's only digital contact center, D2C2, is an ecosystem built with leading technology to deliver a solution that offers speed, intelligence, and security. While customer focus drives D2C2, technology empowers it. The platform strips bare the traditional contact center model and has rebuilt it with only the most valuable capabilities. Overall, D2C2 is designed to make the contact center experience more human - meeting users when, where, and how they want.

Close As You Go

Deloitte's Close As You Go™ (CAYG) is a secure cloud-based software platform built to manage recovery documentation to demonstrate eligibility for FEMA Public Assistance Category A, Debris Removal expenditures. CAYG empowers users to submit verifiable requests for reimbursement while documenting eligibility in near real time. The result is resilience built through expedited recovery. CAYG helps users navigate the process, so they can focus on recovery.

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