

# WHO PAYS?

## Public program

- Federal/State/ Local partnership
- Insurance + public disaster funding

## PRIVATE (residential Phase II)

- Private/ Insurance

## COMMERCIAL

- Special Inclusion request made by county
- FEMA may fund

## INSURANCE\*\*

- The County is responsible for collecting insurance
- Only collect "debris removal" portion of insurance policy (if any)
- Do not take all insurance proceeds
- No charge to Homeowner if there is no insurance