

## Trina Hembree

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**From:** Candice Tanner [candice.tanner@mema.state.ma.us]  
**Sent:** Thursday, February 14, 2002 2:01 PM  
**To:** thembree@csg.org  
**Subject:** Preliminary State Comments - Massachusetts

Dear Trina,

Here are the preliminary state comments for the state of Massachusetts in preparation for the Mid-Year Conference.

Massachusetts submits the following comments to NEMA on the FEMA proposed rule for the Disaster Assistance to Individuals and Households Program.

On February 12, 2002, FEMA Region I staff briefed the Massachusetts Disaster Recovery Staff on the aforementioned program. In general we felt that most of the proposed changes would result in a more efficient and streamlined process with only a few exceptions.

The proposed provision regarding the group flood insurance and the elimination of purchasing such gives us cause for great concern. Purchasing the insurance for three (3) years provides those in a lower income bracket with much needed assistance. In addition, the costs for insurance purchased in a group will likely be secured at a more reasonable rate than individual purchases. This will cause additional hardship to our victims. At this time Massachusetts is choosing between Option 1 or Option 2.

Sincerely,

Candice Tanner for Cris McCombs, Disaster Recovery Manager

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