



Caribbean Disaster Emergency Response Agency, and the OECS Emergency Recovery and Disaster Management Project through the World Bank

Government of Saint Lucia

Emergency Housing Management Policies and Guidelines for Saint Lucia

[For IDP: Internally Displaced Persons]

Document of the Saint Lucia National Emergency Management Plan

Modelled on the Preliminary Guidelines for an Emergency Housing Policy for the Caribbean Disaster Emergency Response Agency (CDERA) Participating States - 1996

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<u>CONTENTS</u>	<u>PAGE</u>
AUTHORITY	4
1.0 INTRODUCTION	5
2.0 GOALS OF EMERGENCY HOUSING POLICY	5
3.0 ASSUMPTIONS	6
4.0 PURPOSE OF GUIDELINES	6
5.0 ELEMENTS OF THE EMERGENCY HOUSING POLICY	6
6.0 NATURE AND AMOUNT OF ASSISTANCE	7
7.0 ELIGIBILITY CRITERIA FOR EMERGENCY HOUSING ASSISTANCE	9
8.0 ACTIVATING THE NATIONAL RESPONSE MECHANISM	10
9.0 APPLICATION PROCEDURES FOR EMERGENCY HOUSING ASSISTANCE	10
10.0 AGENCY ROLES	13
11.0 OTHER INPUTS	15
APPENDIX 1: LIST OF DUTY-FREE ITEMS	17
APPENDIX 2: NEMO AND DISTRICT COMMITTEES ADDRESSES	18
APPENDIX 3: AGREEMENT TO RENT PROPERTY	20
APPENDIX 4: AGREEMENT TO PAY RENT FOR ONE YEAR	21
APPENDIX 5: SITUATION REPORT	22

AUTHORITY

The **EMERGENCY HOUSING MANAGEMENT POLICY FOR SAINT LUCIA** as part of the National Emergency Management Plan documents Government's commitment to disaster preparedness, prevention, mitigation, response and, in this case, recovery. It defines the organisational and functional mechanisms and procedures for carrying out a disaster programme should an event occur.

These Policies and Guidelines were designed under the guidance of the Director of the National Emergency Management Office (NEMO) as a responsibility conferred by the Disaster Preparedness and Response Act No. 13 of 2000

1.0 INTRODUCTION

Over the last few years, the impacts of hazards in the Caribbean have necessitated the provision of emergency housing. The impacts of Hurricane Luis 1995 and Soufriere volcano in 1995 in Montserrat, Hurricane Georges in 1998, Hurricane Floyd in 1999 and Hurricane Keith in 2000, resulted in significant damage to the housing stock in the affected countries. While in Saint Lucia Hurricane Lenny and the Black Mallet / Maynard Hill Landslide both in 1999 have both required the permanent relocation of victims.

In their endeavour to focus discussion on the issue of emergency housing and facilitate policy development, the CDERA Coordinating Unit initiated a process to develop a model emergency housing policy. This model policy has been taken by the Government of Saint Lucia and the National Emergency Management Organisation; it has been revised and adapted and it will be part of the new Saint Lucia National Emergency Management Plan.

- 1.1 Hazard analysis and experience have confirmed that Saint Lucia is at risk from numerous hazards, both natural and technological. The following table highlights a few of the hazards that may require the activation of this policy:

Hazard	Frequency	Warning Lead Times	Consequences	Max. Population at Risk
Earthquake	Medium	None	Catastrophic	Countrywide / Community
Fire	High	None	Medium	Community
Flooding	High	6 Hours	High	Community
HAZMAT	Medium	None	High	Community
Hurricane	High	Hours	Catastrophic	Countrywide
Landslide	Medium	Months / Weeks / Days / Hours / Minutes / None	Catastrophic	Community
Terrorist Attack	HNO	Days / Hours / Minutes / None	Catastrophic	Community
Tsunami	Low	None	Catastrophic	Community
Volcanic Eruption	Low	Months / Years	Catastrophic	Countrywide

*Has Not Occurred

A complete analysis on Saint Lucia's hazards may be reviewed in the National Risk Register of the Saint Lucia National Emergency Management Plan.

2.0 GOALS OF EMERGENCY HOUSING POLICY

Reflections on the provision of emergency housing must be couched within an agenda that promotes the construction of safe homes. Our first priority really should be to pursue a national programme that encourages safe housing through the use and enforcement of building codes, safe building practices and policies. This will include, *inter alia*, linkages with relevant professional bodies, training institutions and the insurance sector. Moreover, it will be an integral part of the Relief Policy of Government that defines what assistance can be made available to its population during crisis situations and will beg the establishment of a Shelter Management Policy, which would seek to address the immediate short-term shelter needs.

With these issues in mind, the goals of the emergency housing policy in Saint Lucia will be:

1. To establish a mechanism to provide emergency housing assistance for displaced households affected by a disaster to assist with meeting their disaster-created housing needs not only in the short to medium term but also in the long term.
2. To facilitate the construction of homes in the aftermath of disasters.
3. To assist households in replacing their damaged household goods.
4. To provide relocation options for high risk and impacted communities.

3.0 ASSUMPTIONS

This Policy being proposed is based on the following assumptions:

1. The Government of Saint Lucia (GOSL) will move to promote safe housing and construction at the national level.
2. That the GOSL has a shelter management policy.
3. Vulnerable areas will be identified where mitigative strategies have to be focused.
4. Emergency housing policies will be pursued within the framework of a comprehensive settlement policy.
5. The GOSL will maintain the national disaster relief fund to support emergency housing and other emergency needs.

6. The GOSL will provide other physical and psychological needs of the people.

4.0 PURPOSE OF GUIDELINES

These guidelines are presented to:

- 1 Focus the discussion of Agencies on a common framework for an emergency housing policy.
2. Provide criteria for Agencies to consider in their response and recovery planning.

5.0 ELEMENTS OF THE EMERGENCY HOUSING POLICY

An emergency housing policy will seek to address the following in its development:

1. Nature and Amount of Emergency Housing Assistance
2. Eligibility Criteria
3. Application Procedures
4. Inspection and Monitoring
5. Reconstruction, Insurance and Relocation issues

6.0 NATURE AND AMOUNT OF ASSISTANCE

6.1 Nature of Assistance

Emergency housing assistance may be provided for the following:

- (i) Home Repair
- (ii) Home replacement
- (iii) Replacement of household goods

The assistance must be used to restore or replace homes or property damaged during the disaster as nearly as possible to their condition before the disaster occurred, and as much as possible facilitate protection from possible future similar disasters.

The assistance should also provide considerations for vulnerable groups such as the elderly, the indigent and single parents.

6.1.1 Home Repair Assistance

This can take the form of grant assistance or a soft loan in cash. Consideration for the provision of materials for self-help repair can be accommodated within guidelines for

safe construction.

A maximum allowable grant for repairs should be established and the total estimated repair costs must not exceed the maximum allowable repair grant.

In considering those who will not be eligible under the scheme, governments may consider the provision of duty free concessions on building materials for a specified period (of about six months) immediately following the declaration of the disaster.

Currently these activities are being conducted by the Home Improvement Loan Programme which is part of the Shelter Development Project of the Housing Section in the Ministry of Planning.

6.1.2 Home replacement

Replacement can be in the form of a starter home providing basic facilities such as bathroom, eating, sleeping and dining/living area that can be easily upgraded to a more comfortable home; however, other housing structures can be considered.

The GOSL will endeavour to provide a hazard resistant design of the structure they opt for to guide the construction.

For the elderly, the provision of duplex homes with lifetime tenancies or addition to consenting relatives homes are possible options.

A maximum allowable grant for replacements should be established and the total estimated replacement costs must not exceed the maximum allowable replacement grant.

6.1.3 Replacement of personal effects

To facilitate replacement of personal property, consideration will be given to the importation of duty-free replacement items during a specified period of time (12-18 months) after the declaration of disaster via an application process. This has proven to be an important element in housing recovery often overlooked in the past. NEMO will prepare a list of items recommended for waivers (see Appendix 1.)

It is important to highlight here that very clear mechanisms and procedures have to be developed considering the availability of items on the island, the possibility of the affected people to purchase and import the items and their possibility and impossibility to pay cash or pay in monthly payments.

6.2 *Amount of Assistance.*

The total amounts can be considered for the nature of assistance to be provided:

6.2.1 Home Repair Assistance

The home repair assistance will be the following:

- *Maximum assistance to any household is EC \$20,000*
- *Households with income in the range of \$0-10,000 EC per annum qualify for 100% assistance of the damage.*
- *Households with income between \$10,000 and \$20,000 EC qualify for \$20,000 or 80% aid.*
- *Households with incomes between \$20,000 and \$30,000 EC qualify for 60% aid.*
- *Households with income more than \$30,000 are eligible for soft loans.*
- *Rented, insured and non-residential buildings, do not qualify for assistance*

The amount of the home repair assistance has still to be revised and the final figures determined by the Housing Section of the Ministry of Physical Development.

The determination of the annual income will be made by the GOSL through a priority means test.

6.2.2 Home Replacement

The maximum amount for home replacement must be pre-determined and the construction of the structure must be in accordance with building codes.

While a new home is provided to those that lost their houses, the GOSL will pay the rent for those that are renting a place to live while waiting for their new home **FOR A PERIOD NO LONGER THAN A YEAR.**

The Government of Saint Lucia will determine specific amounts and ceilings for paying rent for the population affected. In any case the GOSL will not pay rent for more than one year.

6.2.3 Replacement of household goods

The National Emergency Management Office (NEMO) in consultations with Agencies involved will issue a list of products and a ceiling for the replacement of household goods. See Appendix 1.

7.0 **ELIGIBILITY CRITERIA FOR EMERGENCY HOUSING ASSISTANCE**

7.1 *Applicant Eligibility*

Disaster victims in designated emergency or major disaster areas must meet the following to be eligible for emergency housing assistance:

- Are citizens or residents of Saint Lucia;

and

- Own and occupy their residence and have suffered a physical loss to this residence, personal property, or both during the disaster;

or

- Do not own the residence, but have suffered a physical loss to personal property during the disaster. Family members sharing a residence can be eligible if they are not dependents of the owners of the residence.
- Are not insured or will not get insurance coverage for the damage.

7.2 Applicant non-eligibility.

Persons are not eligible for an emergency housing assistance if:

- (i) The damaged property can be repaired or replaced with the proceeds of insurance
- (ii) The replacement value of the damaged personal property is extraordinarily high or not easily verified, such as the value of antiques, artworks, or hobby collections
- (ii) The only interest in the damaged property is in the form of a security interest, mortgage, or deed of trust.
- (iv) They do not apply within the timeline established by the authorities.

8.0 ACTIVATING THE NATIONAL EMERGENCY RESPONSE MECHANISM

A major situation, which threatens population centres will require that Incident Commander of the Lead Agency Involved receives support for its control and management. This either will be coordinated by the National Emergency Operations Centre (NEOC) or a Task Force as the situation dictates.

The decision to advise the NEMO Secretariat of the need for additional support will be made by the IC. The IC will complete a Situation Report Form for the Director NEMO. (See Appendix 5)

The Director NEMO in consultation with the IC and the Cabinet Secretary, will decide on activation of the Plan and if necessary, the NEOC.

The NEOC /Task Force, once activated, will coordinate response, request additional resources and ensure adequate support to all relevant functions. Once the NEOC/Task Force is activated all Standard Operating Procedures shall come into effect.

9.0 APPLICATION PROCEDURES FOR EMERGENCY HOUSING ASSISTANCE

A declaration of an emergency or a major disaster or disaster area will trigger the National Response Mechanism. A request for assistance to meet the disaster-created housing needs shall be made through the National Emergency Management Organisation Secretariat or through the District Disaster Committees.

The District Disaster Committees will forward the application to the NEMO Secretariat. A list with NEMO Secretariat and NEMO Districts Committee addresses is presented in Appendix 2.

9.1 Application Procedure

Upon declaration of the emergency or major disaster, households may register an application for assistance with the disaster office within three months after the declaration of a disaster in NEMO or in the District Disaster Committees.

Procedures for the declaration of a Disaster are laid out in ***Volume 3: Standard Operating Procedures for Declaring a Disaster*** of the Saint Lucia National Emergency Management Plan.

9.2 Assessment of the Disaster.

An assessment of the disaster has to be made in the first three (3) months after the declaration of a disaster. The assessment will be made in terms of the amount of damage to housing and the needs for home replacement, home repair and the replacement of household goods. An initial assessment of the number of houses destroyed and damaged and the number of emergency houses has to be made.

The assessment will be conducted by NEMO's Damage and Needs Assessment Disaster Committee and will be part of the general damage assessment after any disaster.

It is this assessment what will determine the amount of emergency housing activities mentioned in this Policy; this is the number of affected and displaced population, funds needed, estimated time for the implementation of the housing programme and the governmental human resources needed to conduct this process till the end.

The GOSL under the recommendation of the NEMO will then determine if a specific Emergency Housing Task Force has to be created to conduct these emergency housing activities.

9.3 Task Force.

The Emergency Housing Task Force will be then created to deal with the emergency housing issues mentioned in this Policy. It will be created by a declaration of the Prime Minister.

It is very important to note that the Task Force requires a dedicated full-time staff member. A full-time person, then, has to be assigned to the Task Force by the Ministry of the Public Service. Other full-time persons could be appointed as needed.

The core of the Task Force will be formed by the Ministry of Planning, the Ministry of Finance and the NEMO.

9.4 Registration of Applications.

All applications must be registered and filed carefully. Files for each application must be created. The Task Force must ensure that these files are kept in a safe place and that they are kept at least for 3 years after the final claim.

All applications must be classified and prioritised.

9.5 Verification.

All applications must be verified to check all the information provided by the applicant and to estimate the amount of the real damage as accurately as possible in order to determine the amount of expenses that have to be disbursed for each case. Any lack of information, irregularities or differences in the verified assessment of damage versus damage reported have to be discussed with the applicant until complete agreement of both parties (Task Force and Applicants) for the application to proceed.

For the purposes of verification and the estimate of structural damage assessment, NEMO will permanently provide training regarding Damage and Needs Assessment (DANA) to increase the capacity of verification of structural damage in housing and buildings.

9.6 Monitoring.

A monitoring mechanism for the implementation of the emergency housing programme is necessary. This will include not only monitoring the construction but the entire programme. Hence the following should be implemented:

- (i) Preparation of status reports on a monthly basis
- (ii) Conducting internal audits
- (iii) Ensuring that expenditure records and related documents are carefully filed and that NEMO (or the Task Force) retains documentation for a specified period (3 years) from the date of payment.

The use of the Supply Management Software (SUMA) will be evaluated and implemented by the NEMO and the rest of organisations involved in the implementation of the Housing Emergency Programme. It could be used by the GOSL organisations in charge of giving the waivers and it would create a database with all the information. This database could be accessed, through a computer network, by all the agencies in charge of giving the waiver.

10.0 AGENCY ROLES

All Task Force Members without exception should be familiar with the relevant Policies, Plans and Standard Operations Procedures that comprise the National Emergency Management Plan.

MINISTRY	POST/DEPARTMENT	RESPONSIBILITIES
Office of the Prime Minister	Prime Minister	<ul style="list-style-type: none"> • Activation of Task Force
Office of the Prime Minister with the Ministry for Finance		<ul style="list-style-type: none"> • Facilitate the importation of items duty free as guided by section 6.1.1 and Appendix 1
Ministry for Physical Development, Housing and Environment	Permanent Secretary	<ul style="list-style-type: none"> • Chairman • Provision of progress reports to the Prime Minister and Cabinet • Commissioning of reports as needed
Ministry of the Public Service		<ul style="list-style-type: none"> • Provision of a Project Coordinator for the duration of the crisis • Assignment of additional staff as required
Ministry for Physical Development, Housing and Environment	Housing Department	<ul style="list-style-type: none"> • Sourcing of Housing for Rental • Revise and determine the amount of the home repair assistance to be provided
Ministry for Physical Development, Housing and Environment	Survey and Mapping	<ul style="list-style-type: none"> • Land Survey of Site • Monitoring of Site
Ministry for Physical Development, Housing and Environment	Social Division	<ul style="list-style-type: none"> • Conduct a socio-economic survey of community
Ministry of Works	Engineering Section	<ul style="list-style-type: none"> • Monitoring of Site • Repairs to infrastructure • Conduct demolition • Notification to NEMO Secretariat on when to relocate victims.
Ministry for Finance	Treasury Department	<ul style="list-style-type: none"> • Payment of Rentals
Ministry for Finance	Economic Department	<ul style="list-style-type: none"> • Development of Project Proposals • Sourcing of Funding [Grant and Loan] • Project implementation
Royal Saint Lucia Police Force		<ul style="list-style-type: none"> • Provision of Security • Implementation of Traffic Management Plan
Attorney General's Chambers		<ul style="list-style-type: none"> • Preparation of legal documents as required

Ministry of Agriculture	Forestry Department	<ul style="list-style-type: none"> • Implementation of bio stability measurers
Water and Sewerage Company [WASCO]		<ul style="list-style-type: none"> • Monitoring of Site • Repairs to infrastructure
Electricity Company [LUCELEC]		<ul style="list-style-type: none"> • Monitoring of Site • Repairs to infrastructure
Cable and Wireless		<ul style="list-style-type: none"> • Monitoring of Site • Repairs to infrastructure
NEMO	Secretariat	<ul style="list-style-type: none"> • Deployment of NEMO Teams • Relocation of Victims • Payment to Contractors • Production and circulation of Evacuation Plans • Purchase of replacement items as laid out in Appendix 1
NEMO	Transportation Committee	<ul style="list-style-type: none"> • Relocation of Victims
NEMO	Damage Assessment and Needs Analysis [DANA] Committee	<ul style="list-style-type: none"> • Production of Damage Assessment
NEMO	Stress Response Team	<ul style="list-style-type: none"> • Counselling and Debriefing
NEMO	District Committee	<ul style="list-style-type: none"> • Monitoring of the Site; • Counselling and Debriefing • Circulation of Evacuation Plans
Government Information Service		<ul style="list-style-type: none"> • Liaison between the Task Force and the Press • Maintenance of a Video Diary of the Crisis • Production and dissemination of PSAs on the crisis
National Printing Corporation		<ul style="list-style-type: none"> • Printing of the Evacuation Plans

Internationals [Grant assistance]

United States	Ambassador	<ul style="list-style-type: none"> • US\$50,000.00
United Nations	UNDP Resident Representative	<ul style="list-style-type: none"> • US\$100,000.00
United Nations	World Food Program	<ul style="list-style-type: none"> • US\$500,000.00 [Food Value]
Caribbean Development Bank		
European Union	European Commission for Humanitarian Affairs	<ul style="list-style-type: none"> • [through NGO not Government] • First 72 Hours: Euros 3 Million • Up to 3 months: on a needs basis • Up to 12 months: Rehab projects [e.g. Housing]

11.0 OTHER INPUTS

The following areas should also be considered:

11.1 Building Codes

The adoption or adaptation of reconstruction guidelines to guide this recovery intervention should be undertaken starting with starter standards. To support this, safe construction training should be a part of the vocational training programme for artisans.

11.2 Government-subsidised insurance

The OECS study on Risk Management for Low-Income families and is a stand alone document and for the purpose of this document shall be a tool for analysis.

11.3 Mitigation Loans

As a pro-active move, loans to facilitate the implementation of mitigation measures in construction by low-income earners can be considered through the national housing programme. This may include elevation of flood-prone structures, strengthening or retrofitting of roofs, etc.

11.4 Land

The availability of appropriate land for relocation as a mitigation measure or in the aftermath of a disaster should be considered. This will necessitate consultation with land use planning ministries, housing and related entities. Currently, the National Housing Corporation takes care of this matter; regulations, criteria and procedures used by the National Housing Corporation could be used and/or adapted for the case of a disaster.

11.5 Public Education

As part of the ongoing disaster public education programme that will include mitigation, the public must be made aware of the availability of emergency housing assistance in the event of a disaster and the procedures for accessing such.

The public education campaigns in this regard must be very clear and should focus on the efforts made by the GOSL in order to provide assistance to the population in the extreme case of a disaster, as one out of many other disaster management activities implemented by the GOSL: hazard identification, vulnerability and risk analysis, emergency planning, training, etc. It should be clear that the GOSL focuses in all the activities disaster management covers and not just in post-disaster relief which is always more expensive than prevention, mitigation and preparedness.

The public education campaign should not discourage, then, the population to identify and reduce vulnerability in their houses and communities by the wrong perception that

nothing is to be done to prevent disasters since the GOSL will provide housing and cash after disasters for free.

The public could also be oriented on where to find financial advice regarding housing.

10.6 Counselling

The GOSL will ensure that counselling is provided to all victims of a disaster. Counselling should be provided, then, to those that lost their homes and belongings in shelters, in health centres, in the new housing projects and in affected areas by governmental officials trained and qualified for that purposes and by personnel from other organisations (Red Cross, Churches, etc.).

Procedures for Counselling and Debriefing are laid out in Stress Management Response Team Plan Stress Management Response Team Plan of the Saint Lucia National Emergency Management Plan.

10.7 Management of Slope Stability in Communities [MoSSaiC]

The Mossaic vision seeks to.....

.... [achieve] local capacity-build in the broad area of slope stability whilst simultaneously seeking to minimise resource expenditure

.... achieve the vision by identifying key environmental project foci that can be undertaken by existing government-based staff and local communities

.... establish team structures that are key to delivering the vision - a management team that develops and communicates the vision; field teams that develop project strategies and implement specific project plans.

The project framework has three objectives:

- to control water on cultivated slopes in order to reduce soil erosion and landslide risk
- to establish a trial site at which low-cost, appropriate drains could be installed
- to develop a integrated drainage plan involving perhaps as many as 15 farmers

Slope stability assessment is a core element of the MoSSaiC vision. Field evidence shows the complex relationships between precipitation, soil properties, vegetation and slope geometries in respect of potential failure. [SOURCE:

<http://www.mossaicstlucia.com/index.htm>]

APPENDIX 1: LIST ITEMS THAT WOULD QUALIFY FOR DUTY-FREE INCENTIVES.

- 1.- Beds (One for every two members of the family)
- 2.- One Refrigerator
- 3.- One Dining Set (one table and 5-6 chairs)
- 4.- One Stove & one 20-lb gas cylinder
- 6.- One TV (14") or One Radio

APPENDIX 2: NEMO AND DISTRICT DISASTER COMMITTEES ADDRESSES

The **NEMO AND DISTRICT DISASTER COMMITTEES ADDRESSES** is part of the National Emergency Response Plan and is a stand alone document.

APPENDIX 3: AGREEMENT/CONTRACT TO RENT PROPERTY

To be designed by the Office of the Attorney General and/or the Ministry of Planning (Housing Department)

1.- It should be signed between the government and the landlord.

2.- It should state that:

- It will be valid only for one year without any possibility of extension.
- It will be inhabited only by the specific persons mentioned in the agreement as victims as the disaster.
- It will be valid only as long as the persons mentioned live there.
- A specific rent must be agreed and it will not change (be increased) under any circumstances.

APPENDIX 3: AGREEMENT/CONTRACT TO RENT PROPERTY [BM/MH SAMPLE]

The following contract was used during the Black Mallet/Maynard Hill Landslide and should be reviewed by the AG Chambers.

Agreement to Rent Property

Name of Landlord/Owner:

Name of Tenant:

Date:

Location:

No. of Bedrooms:

Amount:

Owner's N.I.S. Number:

Tel.:

.....
Landlord's Signature

APPENDIX 4: AGREEMENT/CONTRACT TO PAY RENT.

To be designed by the Office of the Attorney General and/or the Ministry of Planning (Housing Department)

1.- It should be signed between the government and the head of a household/family.

2.- It should state that:

- It exists because the family lost its home due to a disaster
- It is certified that they did lost their home after a disaster
- A declaration of a disaster was issued by the Government (information)
- It will be valid only for one year without any possibility of extension.
- It will be valid only as long as the family lives there.
- It will finish if the family moves to another house/apartment.
- The Government will pay the rent for one year only without the possibility of extension. After that the family moves or pays the rent.

Appendix 5 – Situation ReportBased on *Belize National Hazard Management Plan - Structural Fire Response Plan*

SITUATION REPORT	[use additional paper where needed]	
1. DATE:	TIME:	
2. EVENT:		
3. DEATHS.....	INJURIES.....	MISSING.....
4. RESPONSE ACTIONS TAKEN: (Since last report)		
5. PERSONNEL, EQUIPMENT DEPLOYED:		
6. POPULATION THEATENED:		
7. THREAT OF HAZARDOUS MATERIALS IF ANY:		
9. NEED FOR EVACUATION	(Y)	(N)
10. APPROXIMATE NO. OF PERSONS:		
11. SPECIAL POPULATION NEEDS:		
11. ADDITIONAL RESOURCES NEEDED IN PRIORITY ORDER:		
12. COMMENTS on need for activating NEOC		
SGD.....	DATE.....	TIME.....