

FEMA DISASTER ASSISTANCE

FEMA Disaster Recovery Centers (DRCs) opened Disaster Recovery Centers in Connecticut to assist individuals, households and businesses affected by the severe storms and record-rainfall that flooded large areas of the state beginning March 12, 2010. Each DRC was staffed with Federal Emergency Management Agency (FEMA) and state agency disaster recovery specialists to help survivors through the process of applying for disaster assistance. Effective July 1, 2010, FEMA closed its DRCs in Connecticut.

However, homeowners, renters and business owners may still register for disaster assistance by calling FEMA toll-free at 800-621-FEMA (3362). Multilingual operators are available. Those with speech or hearing impairment may call TTY 800-462-7585 to apply. The toll-free telephone numbers will operate 7 a.m. to 1 a.m. daily until further notice. Registration can also be done online at www.DisasterAssistance.gov. **Registration will remain open until July 27, 2010.**

Once registered, FEMA disaster recovery specialists at a center can check an individual's case, answer questions about their claim, or request information FEMA needs to process their claim. Recovery specialists can also supply contacts for other programs that may provide help as well as suggest low-cost risk-reduction measures to make homes or businesses safer. Other federal agency representatives at the centers include IRS tax specialists to discuss disaster-related issues. Representatives from volunteer agencies are also available to suggest existing community resources to help in the recovery process.

U.S. SMALL BUSINESS DISASTER LOANS

Low-interest federal disaster loans from the U.S. Small Business Administration (SBA) are now available for Physical Damage to homes, personal property & businesses for Fairfield, Middlesex, New Haven, New London and Windham cCounties.

Low-interest federal disaster loans from the U.S. Small Business Administration (SBA) are now available for Economic Injury Only to Hartford, Litchfield and Tolland, Counties to qualified homeowners, renters, and businesses affected by the recent flooding. Small businesses and certain non-profits in New London, Tolland and Windham counties may participate in the SBA's Economic Injury Disaster Loans Program.

Whether you rent or own your own home, own your own business, certain private, non-profit organizations, or own a small agricultural cooperative located in a declared disaster area, and are the victim of a disaster, you may be eligible for SBA financial assistance. These loans are available regardless of whether the business suffered any physical damage:

- Home Disaster Loans
- Business Physical Disaster Loans
- Economic Injury Disaster Loans
- Mitigations Loans

The filing deadline for applications for Physical Damage to homes, personal property, and businesses – July 27, 2010.

The filing deadline for applications for Economic Injury – February 28, 2011.

U.S. Small Business Administration (SBA) Disaster Loan Outreach Centers (DLOC) closed on Thursday – July 15, 2010. Anyone who was not able to go to a DRC should call the SBA Customer Service Center from 8 a.m. to 6 p.m. local time, Monday through Friday, at 800-659-2955 for information and assistance or visit the SBA Web site at disastercustomerservice@sba.gov.

FACTS YOU SHOULD KNOW ABOUT DISASTER ASSISTANCE

The Federal Emergency Management Agency (FEMA) and the Connecticut Department of Emergency Management and Homeland Security tell Connecticut residents not to disqualify themselves from federal and state disaster assistance due to misinformation. Residents who suffered damages and losses as a result of March 12 to May 17 storms and flooding can apply for assistance immediately by logging on to www.disasterassistance.gov or by calling **800-621-3362 (FEMA)**. Those with a speech or hearing impairment can call **(TTY) 800-462-7585**. Both lines are open 6:30 a.m. to 1 a.m. Monday through Friday (Eastern time) and 6:30 a.m. to 12 midnight Saturday and Sunday (EST) until further notice.

Here are the facts individuals, homeowners and businesses need to know:

- **I registered with 2-1-1, so I'm already registered with FEMA. *Not True:*** Registration with 2-1-1 is not the same as registration with FEMA. For federal and state disaster assistance, you must first apply by logging on to www.disasterassistance.gov or by calling **800-621-FEMA (3362) or (TTY) 800-462-7585**.
- **FEMA will make me whole—all my losses will be covered now that there is a declaration. *Not True:*** For eligible applicants, FEMA will make your home safe, sanitary and livable with grants and loans. FEMA may provide Housing Assistance (temporary housing, repairs or replacement) or Other Needs Assistance (ONA). An applicant does not apply for ONA, but is referred for assistance based on their ability to secure a loan from the Small Business Administration (SBA). If SBA determines that an applicant cannot afford a loan, SBA will automatically refer the applicant back to ONA for additional help, which may include repair or replacement of personal property, transportation, medical and dental expenses.
- **I have insurance, so there is no other help available. *Not True:*** FEMA will not duplicate insurance benefits but you may be eligible for help with losses not covered or damage in excess of your coverage (“under-insured”). That’s why it’s important to register for assistance even while you are working with your insurance company to assess your insurance coverage.

- **I already repaired my home. I don't need to apply.** *Not True:* You might qualify for reimbursement of expenses not covered by insurance.
- **I got help from the Red Cross, so now I can't get help from FEMA or the state.** *Not True:* FEMA and the Connecticut Department of Emergency Management and Homeland Security (DEMHS) coordinate a number of programs to help disaster victims. These programs are different from the emergency food, clothing and shelter initially provided by the Red Cross and other voluntary agencies.
- **I have to be poor to qualify for disaster aid.** *Not True:* The kind of help provided depends on each applicant's circumstances. Federal and state disaster assistance programs may be available to those who suffered damage, regardless of income.

FEMA DAMAGE INSPECTIONS - BEWARE OF FRAUD

Inspectors from the Federal Emergency Management Agency (FEMA) are in the field as an important part of the recovery process for people affected by the March 12 to May 17 severe storms and flooding. Currently time from registration for disaster assistance to inspection averages 48 hours. It is an unfortunate fact that after disaster declarations, scam artists will try to profit from the misfortunes of others by posing as damage inspectors. If an inspector's identity is in doubt, and he or she fails to provide a photo ID, re-schedule the inspection and report the incident to local police.

The following are points to remember during inspections:

- Inspectors do not carry money, and don't request money.
- Inspectors come by appointment only.
- All inspectors wear current photo identification badges.
- Clothing with names or insignias is not an indication the wearer works for the agency.
- All FEMA inspectors carry hand-held computers which have information about the person whose household they are inspecting.
- The computer is only for FEMA programs and has no other use.
- Inspectors do not determine dollar amounts of damage. They only look at reported damage and document it.

In addition to FEMA inspectors, other inspectors or verifiers may visit those with disaster losses. They all carry official photo identification. After the U.S. Small Business Administration (SBA) loan application has been completed and returned, an SBA verifier will make an appointment for an inspection. The American Red Cross may conduct a home visit to verify losses and the need for Red Cross assistance. Local building and safety inspectors may be sent to see if damaged buildings are safe to occupy.

If an inspector is not wearing an identification card or badge, ask to see it. And never give money to an "official inspector." If they are the real thing, they won't ask. If you suspect fraud or a scam, you can report it to the FEMA disaster fraud hotline at 1-866-720-5721.

PRESIDENT OBAMA AMENDS MAJOR DISASTER DECLARATION – INDIVIDUALS & HOUSEHOLDS

On May 28, 2010, President Obama amended the major disaster declaration for the State of Connecticut to approved FEMA individual and household assistance. This announcement permits the release of Federal funds to help individuals and households recover from the severe storms and flooding that began on March 12th-14th, 2010 and March 29th-30th, 2010. The declaration was issued for five counties: Fairfield, New Haven, New London, Middlesex, and Windham.

Individuals must formally register their damages from the March flooding with the Federal Emergency Management Agency (FEMA) even if they have already called the State of Connecticut's 2-1-1 Infoline to report their damages. To register for individual and household assistance, individuals should call the FEMA hotline at 1-800-621-FEMA (3362). The hotline is open seven days a week, from 6:30 a.m. until 1 a.m. on Mondays through Fridays and from 6:30 a.m. until midnight on Saturdays and Sundays. Online registration is also available at www.disasterassistance.gov.

FEMA's Individuals and Households Assistance program provides financial help or direct services for necessary expenses and serious under certain conditions for the following items:

- Temporary Housing
- Repair
- Replacement
- Sem-Permanent or Permanent Housing Construction
- Other Needs Assistance

PRESIDENT OBAMA ISSUES MAJOR DISASTER DECLARATION – PUBLIC ASSISTANCE & HAZARD MITIGATION

On April 23, 2010, President Barak Obama issued a major disaster declaration for the State of Connecticut. This announcement permits the release of Federal funds to help communities recover from the severe storms and flooding that began on March 12th-14th, 2010 and March 29th-30th, 2010. The declaration was issued for three counties: Fairfield, Middlesex, and New London. President Obama's major disaster declaration provides Federal funds for (1) Public Assistance; and (2) Hazard Mitigation Grant Program:

- Public Assistance – Direct federal assistance to State and local governments and certain private nonprofit organizations for emergency work and the repair or replacement of disaster-damaged facilities. Eligible Counties: Fairfield, Middlesex and New London.
- Hazard Mitigation Grant Program – Assistance to State and local governments and certain nonprofit organizations for actions taken to prevent or reduce long-term risk to life and property from natural hazards. Eligible Counties: All Counties in State of Connecticut.

INSURANCE CLAIMS

Connecticut residents impacted by the rain and wind storm may call the CT Insurance Department's toll-free hotline at 800-203-3447 with questions about claims. Residents calling this hotline can get questions answered about homeowner's policies, flood insurance and catastrophe claims.

Residents can also visit the state CT Insurance Department's website at www.ct.gov/cid to get tips for making the claims process easier. Contact your Local Emergency Management Director at http://www.ct.gov/demhs/lib/demhs/emergmgmt/local_emg_mgmt_public_contacts_1_10.pdf with information on uninsured damages to your home, property, or business as a result of the March 2010 storms.

The CT Department of Insurance <http://www.ct.gov/cid/cwp/view.asp?Q=458040&A=3299> has compiled a "Consumer Resource Page – Flood Insurance" with important information:

- Immediate Disaster Assistance
- Connecticut American Red Cross
- InfoLine 211
- Consumer Services – How to File a Complaint
- National Flood Insurance Program
- FEMA Resources
- Fact Sheets/FAQs on Flood Insurance and Homeowner Storm Claims
- Volunteer Resources

CONNECTICUT EMERGENCY HOMEOWNER LOAN PROGRAM

Governor Jodi Rell announced that the State of Connecticut has created an emergency loan program to help homeowners make repairs and recover damages sustained in the March 2010 rainstorms and floods.

The program, funded by the CT Department of Economic Community Development will be administered by the CT Housing Investment Fund (CHIF). \$1.5 million will be made available in low-interest loans for homeowners only at a 2% interest rate to cover the purchase of furnaces and hot water heaters damaged from basement flooding. Damages must be specific to the March 2010 floods and verifiable proof is required (i.e. photos, notes, videos, etc). Maximum loan limits are:

- \$20,000 for structural repairs
- \$750 for hot water heaters
- \$7,000 for furnaces

The loan program is available starting the week of April 5, 2010 and details can be found at www.chif.org

WEBSTER OFFERS LOAN AID TO FLOOD VICTIMS

Waterbury lender Webster Bank is offering loans and other assistance to consumers and businesses impacted by recent flooding in Connecticut, Massachusetts and Rhode Island. Discounted home improvement loans, deferred or alternative loan payments for existing customers, and expedited bridge loans of up to \$200,000 for businesses that qualify for federal disaster aid are part of the assistance package.

Webster also is offering to eligible businesses conventional and Small Business Administration loans at a fixed rate of 5.5 percent for up to five years. Webster will charge fees only for its out-of-pocket expenses.