

Disaster Rehabilitation Assistance

GRANTS, LOANS AND HOW TO APPLY

A variety of disaster assistance is available to homeowners, farmers and businesses with property damage. Lending agencies make loans for home repair, improvement, land equipment and livestock. Federal and state assistance may be available if your community is declared a disaster area by your governor, a federal agency director or the president. Local government and media will keep you informed about disaster declarations and where to get information about any programs.

If your area is declared a major disaster area, one or more Disaster Application Centers (DACs) may open to provide information and take applications for assistance. They usually are located in a school or other public building.

While low-interest loans and cost-share programs can be very attractive, be sure you carefully analyze the impact of additional borrowing on your household, farm or business before you undertake any new obligations.

HOME AND PERSONAL PROPERTY

- ◆ During times of disaster, the Small Business Administration (SBA) offers medium- and long-term loans for rehabilitation of homes and personal property. Interest rates are relatively low. Two loan types:
 - a) *Small Business Administration (SBA) Personal Property Loans:* For the repair and replacement of personal items such as clothing, furniture and automobiles.
 - b) *SBA Real Property Loans:* To repair or restore a primary home to its pre-disaster condition. If you are required by local government to make structural improvements or relocate, these costs may be included in a loan.
- ◆ *Federal Emergency Management Agency assistance.* If you are denied an SBA loan, you may be eligible for a FEMA grant, which is administered by the state. Your community may also apply for funding under the Hazard Mitigation Grant Program, which covers acquisition and relocation expenses for homeowners in flood-prone areas, as well as flood-proofing. See your local or state emergency government office about participation and any restrictions.
- ◆ *Private lenders.* You may be eligible for loans from your local bank or credit union.
- ◆ *Historical societies.* Check with your local historical society about loan or grant programs available for architecturally significant properties.

BUSINESS

- ◆ *Small Business Association (SBA) Physical Disaster Business Loans:* To repair and/or flood-proof buildings and remove debris for small businesses.
- ◆ *SBA Economic Disaster Business Loans:* To permit small businesses to meet the financial obligations they would have made, had the disaster not occurred.
- ◆ *HUD Community Development Block Grants:* May cover relocation or flood-proofing of business properties as part of a larger community development plan. Grants are funded through the federal Housing and Urban Development agency.

OTHER ASSISTANCE

Insurance, volunteer organizations and businesses are three other important sources of assistance for disaster survivors. If you are fully insured, you may only have to pay the deductible and your insurance policy will pay for professional cleaning and reconstruction. The same is true for flood insurance, which may be purchased in most Wisconsin communities through the National Flood Insurance Program. Meet with local emergency government officials about current options and funding sources related to flood-proofing or relocation.

Private volunteer organizations, such as the American Red Cross, the Salvation Army and church groups, usually are on the scene during or after a disaster. These groups help with clothing, groceries, shelter, medical aid, counseling and, in some cases, clean-up and rebuilding supplies. Services often are supplied free of charge.

Your local TV, radio and newspapers usually publicize ways that businesses are contributing to the recovery process. Some businesses may offer reduced prices, but you should be wary of "flood sales" of flood-damaged items.

Additional resources

Your county emergency government office, the Wisconsin Division of Emergency Government, the Federal Emergency Management Agency, the American Red Cross, your county family living agent

FARM

- ◆ *Agricultural Stabilization and Conservation Service (ASCS) Federal Farm Disaster Assistance:* To help with crop loss, feed assistance, farmland rehabilitation and lack of feed. Prior approval is required and specifications are subject to change.
- ◆ *Farmer's Home Administration Emergency Loan Program:* For damaged property, production costs associated with disaster, family living expenses, etc. Successful applicants must be credit worthy, but may already have been turned down by another lender.
- ◆ *Farm Bureau and other farm organizations:* Check with disaster relief officials or your local county Extension office.
- ◆ *Merchants and dealers:* May, if requested, extend credit for feed, equipment and rehabilitation of buildings and land.

INFRASTRUCTURE ASSISTANCE

FEMA Public Assistance Program. Financial assistance may be available to communities for disaster-related expenses, such as debris clearance, restoration and repair of buildings, roads, water facilities and utilities owned by state and local governments. Assistance also may be available to private, nonprofit organizations.

APPLYING FOR GRANTS AND LOANS

What you'll need for most grants or loans:

- ◆ An itemized list of losses with your estimate of the repair or replacement cost of each item.
- ◆ Copies of your federal income tax returns from the last three years.
- ◆ Copy of your deed, mortgage or renter's lease.
- ◆ Estimates of new flood insurance premiums; copies of your previous insurance policy or insurance settlement.

For personal loss:

- ◆ Proof of monthly income (stubs, statements).
- ◆ Driver's license and/or Social Security number.

Business or farm loss:

- ◆ A brief history of the business or farm.
- ◆ Personal and business financial statements.
- ◆ Loan repayment schedule; list of bills owed.
- ◆ Agricultural Stabilization and Conservation Service information on farm crop base and assigned yields.