



June 4, 2018

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Key Messages

- As of June 4, **more than \$2.5 million** in FEMA assistance has been approved to help Indiana residents recover from the February flooding, and **more than 2,000 registrations** have been received.
- **The quickest way to apply** is at DisasterAssistance.gov. You can also call the helpline at 800-621-3362. If you use TTY, call 800-462-7585. The deadline to register is July 5, 2018.
- **Registering with any other agency does not register you with FEMA**
800-621-3362 and a representative can assist you.
- **Reminder:** applications for Disaster Unemployment Assistance must be filed by **June 11, 2018**.
- If you believe your identity may have been stolen to file a false claim with FEMA, take action immediately:
 - Alert the FEMA helpline at 800-621-3362 for voice, 711 and Video Relay Service. If you use TTY, call 800-462-7585.
 - Report it to the FEMA Fraud Tipline:
 - Email: StopFEMAFraud@fema.dhs.gov
 - Call: 866-223-0814
 - Contact the fraud department of each of the three credit bureaus.
 - File a report with the local police department. Insist on a written police report and get a copy.
 - Submit a complaint with the Federal Trade Commission through the website: IdentityTheft.gov.
- Disaster Recovery Centers are open across impacted areas of the state to help Indiana survivors. DRCs offer in-person support to individuals and business owners. Recovery

specialists from FEMA, SBA and the State of Indiana are available to provide assistance to anyone filling out their applications or updating their status. DRC locations include:

Clark County

Utica Town Hall
107 N. 4th Street
Utica, IN 47130

Elkhart County

608 Oakland Avenue
Elkhart, IN 46516

St. Joseph County

Leighton Center
534 N. Michigan Street
South Bend, IN 46601

- *Hours at all DRCs are 9 a.m. to 5 p.m. Monday – Saturday.*
- **Two roving DRCs opened Saturday, June 2, 2018 for two days at the following locations:**

HARRISON COUNTY

Harrison County Government Center
245 Atwood Street
Corydon, IN 47112
OPEN: Saturday, June 2 9 a.m. to 7 p.m.
CLOSED: Sunday, June 3
OPEN: Monday, June 4 9 a.m. to 5 p.m.
THIS LOCATION CLOSSES
PERMANENTLY JUNE 4 AT 5:00 P.M.

LAKE COUNTY

Polk Elementary School
2460 Vermillion Street
Lake Station, IN 46405
OPEN: Saturday, June 2 9 a.m. to 7 p.m.
CLOSED: Sunday, June 3
OPEN: Monday, June 4 9 a.m. to 5 p.m.
THIS LOCATION CLOSSES
PERMANENTLY JUNE 4 AT 5:00 P.M.

- **Two roving DRCs will open Tuesday, June 5, 2018, for two days at the following locations:**

MARSHALL COUNTY

Fitness Forum
2855 Miller Drive
Plymouth, IN 46563
Open 9 a.m. to 5 p.m. Tuesday and
Wednesday June 5 & 6
THIS LOCATION CLOSSES
PERMANENTLY JUNE 6 AT 5:00 P.M.

FLOYD COUNTY

Pine View Government Center
2524 Corydon Pike
New Albany, IN 47150
Open 9 a.m. to 5 p.m. Tuesday and Wednesday
June 5 & 6
THIS LOCATION CLOSSES
PERMANENTLY JUNE 6 AT 5:00 P.M.

- The U.S. Small Business Administration (SBA) opened a Business Recovery Center (BRC) in Elkhart, Indiana. SBA representatives can provide information about disaster loans, answer questions and assist businesses in completing the SBA application. The BRC location is below:

Elkhart County

Concord Fire Department

23625 CR 18

Elkhart, IN 46516

Hours: Monday - Friday, 8 a.m. - 5 p.m.

Closed: Saturdays & Sundays

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- Read your letter carefully to understand the reason for the determination. If FEMA asks for more information or additional documents, you can appeal the initial decision and be reconsidered for federal assistance.
Keep in mind, FEMA cannot pay for damage covered by insurance or duplicate benefits from another source.
 FEMA grants are meant for costs to return your home to a safe, sanitary and functional place to live. Damage to non-essential space or property is not eligible under FEMA programs. If you have questions about the type of damage eligible under FEMA programs, you can call the FEMA Helpline at 800-621-3362. If you use TTY, call 800-462-7585.
- If asked to submit additional documentation to FEMA for reconsideration you must do so within 60 days of the date of the ineligibility letter. Submit your request with supporting documentation to:
 FEMA Individual and Households Program, National Processing Service Center, P.O. Box 100055, Hyattsville, MD 20782-7055.
 Or fax the documents to: 800-827-8112.
 You can also take the documents to a Disaster Recovery Center. DRCs are open across the State of Indiana. Visit any open DRC; find one at www.fema.gov/DRC.

Help May Be Available for Renters

- Renters in a disaster-designated Indiana county who sustained damage from the February flooding may be eligible for disaster assistance.
- The first step is to register with FEMA.
- Renters may qualify for a grant for essential personal property and other needs, such as:
 Replacement or repair of necessary personal property, such as furniture, appliances, clothing, text books or school supplies
 Replacement or repair of tools and other job-related equipment required if you are self-employed
 Replacement or repair of primary vehicles
 Medical and dental bills as a result of the disaster
- Renters may also qualify for a U.S. Small Business Administration (SBA) low-interest disaster

Disaster Assistance Customer Service Center at **800-659-2955** or visit sba.gov/disaster. TTY users may call **800-877-8339**. Applicants may also apply online using the Electronic Loan disasterloan.sba.gov/ela.

Help Available for Transportation Needs

- If your vehicle was damaged or destroyed by the severe storms and flooding you may be eligible to receive help meeting disaster-related transportation needs.
- You must meet the following criteria to be eligible for transportation assistance:
 Have a valid and essential need for transportation help not met through insurance or other sources.
 Show you are the legal owner and that the damaged vehicle was properly licensed to you at the time of the disaster.

Verify the damage was caused by the disaster during the established incident period in this case, Feb. 14 through March 4, 2018 in a designated Indiana county. The actual costs of repairs necessary to meet state requirements for safe and reliable transportation is typically eligible, but cosmetic repairs are not.

Demonstrate the damaged vehicle is the only primary family vehicle. If you have one or more usable vehicles that are adequate to meet your family's needs, the damaged vehicle would not be eligible. Unusual circumstances may be considered, when one vehicle cannot meet the family's essential transportation needs.

Basement Damage Eligibility

Individuals who suffered flooding in their basements as a result of the February flooding might be eligible for uninsured damage:

- Damage must have been caused by the disaster that occurred Feb. 14 through March 4, 2018 in a designated Indiana county.
- Home repair assistance for flood-damaged real property in basements is limited to items that affect the safety, sanitation, and functionality of the home. These include:
 - Damage to the structural components (e.g., foundation) of the home
 - Damage to critical utilities that support the overall function of the home (e.g., furnace, water heater)
 - Carpeting, floor covering); limited to rooms required for the occupancy of the dwelling (e.g., occupied bedrooms, a bathroom required for the occupied bedroom, a sole kitchen or living room); and no other room in another part of the dwelling meets that need
 - Damage presenting a hazard (e.g., wet sheetrock, carpet, or cabinets) in non-essential living areas (for removal only)
- Financial assistance for flood-damaged personal property in basements is limited to the following:
 - Washers and dryers
 - Essential personal property in rooms required for the occupation of the dwelling

Disaster Benefits Available to Qualified Aliens, Non-Citizen Nationals and Undocumented Immigrants

- FEMA is committed to helping all disaster survivors recover from the impacts of emergencies and disasters.
- U.S. citizens; non-citizen nationals; and Qualified Aliens impacted by this disaster are eligible to receive individual and household assistance. This assistance may include funds to help with the repair or replacement of a home, clothing, and other essential needs.
- When a family or a household has members with varying citizenship status, assistance may be available if at least one household member, including a child, is a U.S. citizen, non-citizen national or a Qualified Alien.
- An ineligible parent or guardian may complete an application on behalf of an eligible child applicant.
- All individuals, regardless of citizenship status, that have been impacted by presidentially declared disasters are eligible for short-term, non-cash, in-kind emergency disaster relief

programs. These include search and rescue, medical care, shelter, food and water. All impacted individuals may also be eligible for Disaster Legal Services.

- Applicants should consult an immigration expert concerning whether or not their immigration status falls within the Qualified Alien category.

Damage to Wells, Water or Septic Systems

- Indiana homeowners may be eligible for disaster assistance for repairs to private wells and septic systems damaged or contaminated by the February flooding.
- To be eligible for assistance from FEMA the damaged well must be the sole source of water for the home. The repairs must also not be covered by insurance. FEMA cannot duplicate benefits.
- Homeowners who recently discovered damage to their well water or septic systems may call the FEMA Helpline, even if a housing inspector has already visited the home.
- Low interest disaster loans for businesses of all sizes, homeowners and renters from the SBA also cover repairs to septic systems and wells. Disaster survivors with insurance should not wait for an insurance settlement before applying to the SBA.
- Anyone receiving an SBA disaster loan application should complete and return it. Returning the application does not obligate you to accept an SBA loan; however, it can be a necessary step to be considered for other additional forms of federal disaster assistance.

Declaration

- Federal **funding is now available to homeowners and renters for temporary housing and home repairs and low-cost loans to cover uninsured property losses** after severe storms and flooding on February 14 – March 4, 2018.

This assistance is available to affected individuals in the Indiana **counties of Carroll, Clark, Elkhart, Floyd, Harrison, Jefferson, Lake, Marshall, and St. Joseph.**

FEMA grant assistance for individuals can include funds to help with rent, temporary housing, and home repairs to primary residences. It can also cover other serious disaster-related needs, such as personal and necessary items, moving and storage expenses, and medical and dental expenses caused directly by the disaster.

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- For information about DUA, including eligibility requirements and the application process, go to www.in.gov/dwd/dua.htm or contact the customer support center by calling 1-800-891-6499.
- Applications for DUA must be filed by June 11, 2018.

Disaster Legal Services

- The Indiana State Bar Association (ISBA) has partnered with Indiana Legal Services (ILS) to establish a toll-free legal aid hotline for individuals impacted by the February flooding in Indiana.
- Individuals who have been affected by the disaster will be matched with local lawyer volunteers providing free legal consultations on matters such as insurance claims, home repair contracts, landlord issues and replacing legal documents.
- Disaster survivors facing legal issues may call Indiana Legal Services at 844-243-8570 to get legal help. The toll-free number will operate Monday through Friday from 10 a.m. to 2 p.m. (ET). Survivors can also submit an online application here: <https://www.indianalegalservices.org/applyonline>.

Inspection Process

In most cases, a FEMA inspector will call you within a few days of registering to arrange a visit to your damaged home or apartment.

- If you already began the clean-up process, _____ **assistance**. Be sure to provide the inspector with photographs of disaster damage prior to cleanup or receipts for completed disaster damage repairs.
- You will be asked to sign a document saying that you were lawfully present in the United States at the time of the disaster. Proof of ownership or occupancy also is required.
- If you are insured, you will need to submit your settlement documentation after applying for FEMA assistance. Your documents will be reviewed, then an inspector may arrange a visit to your damaged home or apartment to determine if you have uninsured, eligible losses.
- **A FEMA inspector will ALWAYS have an official badge visible during the inspection.** Ask to see the badge before allowing him/her to enter your home.
- after the FEMA inspection.

SBA Assistance

The U.S. Small Business Administration (SBA) may send you a loan application after you call to apply. It is very important to complete the forms and return them to the SBA.

- SBA offers disaster loans to help homeowners, renters and business owners after a disaster.
- An applicant must complete an SBA home loan application to be eligible for FEMA assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.

If you have questions:

- About FEMA assistance, contact 1-800-621-3362. You can also visit www.disasterassistance.gov or www.fema.gov.
- About the SBA loan application, contact the toll-free SBA helpline at 1-800-659-2955.

National Flood Insurance Program

- To file a flood insurance claim under the NFIP, contact your insurance agent. You can also call 800-427-4661 to learn more about your policy, and be directed to the appropriate claims resource.

Public Assistance/HMGP

Public Assistance provides funding on a cost-sharing basis to state and affected local governments and certain non-profit organizations to make eligible repairs to public property and infrastructure damaged by the disaster.

- Within 30 days of the declaration, applicants submit a Request for Public Assistance. Once approved, a FEMA Program Delivery Manager will be assigned to work with the applicant to develop the project and ensure the proper documentation is collected, submitted and validated to move the project through the approval process.
- Approved public repair projects are paid through the state from funding provided by FEMA and other participating federal agencies.
- All counties in the State of Indiana are also eligible to apply for assistance under the 404 Hazard Mitigation Grant Program (HMGP). HMGP provides grants to states and local governments to implement long-term hazard risk-reduction measures after a major disaster declaration. For more information, go to www.fema.gov/hazard-mitigation-grant-program.