



FEMA

## DR-4363 Daily Fact Sheet

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June 12, 2018

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### Key Messages

- As of June 12, **more than \$2.8 million** in FEMA assistance has been approved to help Indiana residents recover from the February flooding, and **more than 2,300 registrations** have been received.
- 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. The following DRCs will **open today at 9 a.m.** DRC hours will be 9 a.m. to 5 p.m. Monday – Friday and 9 a.m. to 2 p.m. on Saturday. All DRCs are closed Sundays.

#### Jasper County

Rensselaer Fire Department  
1060 W. Clark (Hwy 114)  
Rensselaer, IN 47978

#### Kosciusko County

Mentone Community EM Services  
201 W. Main St.  
Mentone, IN 46539

#### LaPorte County

LaPorte County Fairgrounds  
Sheriff's Building, Concession Blvd.  
2581 W. State Road 2  
LaPorte, IN 46350

#### Vanderburgh County

Vanderburgh County EMA  
1430 Harmony Way  
Evansville, IN 47712

#### Dearborn County

Aurora Lions Club  
228 2nd ST.  
Aurora, IN 47001

- As of June 5, thirteen more Indiana counties are eligible for disaster assistance. Homeowners and renters whose primary residence is in **Dearborn, Fulton, Jasper, Kosciusko, LaPorte, Ohio, Porter, Pulaski, Spencer, Starke, Switzerland, Vanderburgh and White** counties may now apply for federal disaster assistance to cover uninsured losses for damage caused by the flooding that occurred Feb. 14 through March 4, 2018.
  - **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.
  - Disaster Survivor Assistance Teams are also out in impacted neighborhoods in these counties to provide one-on-one service to survivors.
- **Registering with any other agency does not register you with FEMA.** If you're unsure, call 800-621-3362 and a representative can assist you.
- 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](mailto: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](http://IdentityTheft.gov).
- 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

- FEMA and **The Home Depot store at 1000 East Hwy 131 in Clarksville, Indiana**, have teamed up to provide free information, tips and literature on making homes stronger and safer. FEMA advisors will be available during the following days and hours:
 

Monday, June 11	8 a.m. to 6 p.m.
Tuesday, June 12	8 a.m. to 3 p.m.

**Navigating the Assistance & Appeal Process**

- If you need help recovering after the February flood, resources are available.

- FEMA’s individual assistance program is limited to essential, uninsured repairs or recovery costs to get your home back to a safe and functional space to live. ***You should register with FEMA if:***
  - Flood damage occurred at your primary residence.
  - Your disaster-damaged property is located in a county designated for federal assistance: Carroll, Clark, Dearborn, Elkhart, Floyd, Fulton, Harrison, Jasper, Jefferson, Kosciusko, Lake, LaPorte, Marshall, Ohio, Porter, Pulaski, St. Joseph, Spencer, Starke, Switzerland, Vanderburgh, and White counties.
  - You are uninsured or underinsured for the flood-related damage to your home.
- FEMA grants are just one step toward stabilizing your situation. Other sources of assistance may include:
  - **Private insurance** to replace your belongings or repair your home. Contact your insurance agent to verify your coverage or to file a claim.
  - **Low-interest disaster loans from the U.S. Small Business Administration (SBA).** Disaster loans up to \$200,000 are available to homeowners to repair or replace disaster damaged or destroyed real estate. Homeowners and renters are eligible up to \$40,000 to repair or replace disaster damaged or destroyed personal property.
    - For more information about SBA loans, call SBA’s Disaster Assistance Customer Service Center at **800-659-2955**, email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or visit [www.sba.gov/disaster](http://www.sba.gov/disaster). TTY users may call **800-877-8339**. Applicants may also apply online using the Electronic Loan Application (ELA) via SBA’s secure website at [disasterloan.sba.gov/ela](http://disasterloan.sba.gov/ela).
  - **Other resources**, such as for short-term shelter, food/water, clothing, and professional services through voluntary agencies active in your community. Call 2-1-1 to access hundreds of community services.
- If you’ve registered with FEMA, and received a letter stating you’re ineligible for assistance, it could be due to a number of reasons.
- 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](http://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 loan of up to \$40,000 to repair or replace personal property. For information, call SBA's Disaster Assistance Customer Service Center at **800-659-2955** or visit [sba.gov/disaster](http://sba.gov/disaster). TTY users may call **800-877-8339**. Applicants may also apply online using the Electronic Loan Application via SBA's secure website at [disasterloan.sba.gov/ela](http://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)

- Damage to the structure's interior (e.g., doors, 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, Dearborn, Elkhart, Floyd, Fulton, Harrison, Jasper, Jefferson, Kosciusko, Lake, LaPorte, Marshall, Ohio, Porter, Pulaski, St. Joseph, Spencer, Starke, Switzerland, Vanderburgh, and White.**
  - 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.
- **Federal assistance is also available** to state and eligible local governments and certain private nonprofit organizations on a cost-sharing basis **for emergency work and the repair or replacement of facilities damaged by the disaster.**
  - This assistance is available to eligible applicants in the Indiana counties of **Benton, Clark, Crawford, Dearborn, Elkhart, Floyd, Fulton, Gibson, Harrison, Jasper, Jefferson, LaPorte, Marshall, Newton, Ohio, Perry, Pulaski, Porter, Spencer, St. Joseph, Starke, Switzerland, Vanderburgh, Vermillion, Wabash, Warren, Warrick, and White.**

## **Disaster Unemployment Assistance**

- The Indiana Department of Workforce Development is accepting applications for Disaster Unemployment Assistance (DUA) from individuals in Dearborn, Fulton, LaPorte, Jasper, Kosciusko, Ohio, Porter, Pulaski, Spencer, Starke, Switzerland, Vanderburgh and White counties whose employment or self-employment was lost or interrupted due to severe storms and flooding between Feb. 14 and March 4, 2018.
- For information about DUA, including eligibility requirements and the application process, go to [www.in.gov/dwd/dua.htm](http://www.in.gov/dwd/dua.htm) or contact the customer support center by calling 800-891-6499.
- Applications for DUA for the above-named counties must be filed by July 9, 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>.

## **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](http://www.disasterassistance.gov) or [www.fema.gov](http://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.**

- The RPA deadline for Pulaski County is July 5, 2018. For all other PA-eligible counties, the RPA deadline was June 3, 2018.
- 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](http://www.fema.gov/hazard-mitigation-grant-program).