

Disaster Rehabilitation Assistance

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A variety of disaster assistance is available to homeowners, farmers, and businesses with property damage. Lending agencies may make loans for home repair, home improvement, equipment repair or replacement, etc.

Federal and state assistance may be available if the governor declares the community a disaster area. Disaster Recovery Centers (DRC) provide information and take applications for assistance.

Low-interest loans and cost-sharing programs can be appealing. Carefully consider the financial impact before borrowing against a household, farm, or business.

Home and personal property

It's important to remember that other insurance benefits can be determined only *after* personal insurance benefits are settled.

After a disaster, the Small Business Administration (SBA) offers medium- and long-term loans for rehabilitation of homes and personal property. Two types of SBA loans are available with relatively low interest rates:

- **Personal property loans.** For repair and replacement of personal items such as clothing, furniture, and cars.
- **Real property loans.** For repair or restoration of a primary home to its pre-disaster condition. If local government requires making structural improvements or relocation, the costs may be included in the loan.

For those who are denied a loan from the SBA, there are several other opportunities:

- **Federal Emergency Management Agency (FEMA) Hazard Mitigation Grant Program.** For homeowners in flood-prone areas, acquisition and relocation expenses.
- **Private lenders.** Local banks and credit unions.
- **Historical societies.** For architecturally significant properties.

Business

- **SBA Physical Disaster Business Loans.** For repairs and/or flood-proofing buildings and removal of debris from small businesses.

- **SBA Economic Disaster Business Loans.** To permit small businesses to meet the financial obligations they would have made if the disaster had not occurred.

- **Housing and Urban Development (HUD) Block Grants.** For relocation and flood-proofing business properties as part of a larger community development plan.

Farms

- **Agricultural Stabilization and Conservation Service (ASCS) Federal Farm Disaster Assistance.** Assists with crop loss, feed assistance, farmland rehabilitation, and lack of feed. Prior approval is required and specifications are subject to change.

- **Farmers Home Administration Emergency Loan Program.** For damaged property, production costs associated with disaster, family living expenses, etc. Applicants must be credit worthy, but may have been denied by another lender.

- **Farm Bureau and other farm organizations.** Check with disaster relief officials or the local office of the OSU Extension Service.

- **Local options.** Merchants and dealers may extend credit for feed, equipment, and rehabilitation of buildings and land.

Applying for grants and loans

The following is needed for most grant or loan applications:

- Itemized list of losses with repair estimate or replacement cost for each item
- Copies of federal income tax returns from the past 3 years
- Copy of deed, mortgage, or rental lease

Adapted for use in Oregon from The Disaster Handbook, 1998 National Edition, Institute of Food and Agricultural Sciences, University of Florida Cooperative Extension Service.

- Estimates of new flood insurance premiums; copies of 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 (ASCS) information on farm crop base and assigned yields.

Other assistance

Personal insurance is the primary benefit after a disaster or emergency. Volunteer organizations and businesses are other sources.

Insurance policies may cover the cost of professional cleaning and reconstruction as will the National Flood Insurance Program (NFIP) (1-800-638-6620).

Resources

OSU Extension Service. The OSU Extension Service has materials on related topics. To locate the local office of the OSU Extension Service, go to "County Government" in your telephone book.

Publications and videos are available for viewing on the OSU Extension website (extension.oregonstate.edu, then "Publications"). You may order copies by fax (541-737-0817), e-mail (puborders@oregonstate.edu), or phone (541-737-2513).

American Red Cross. The alphabetical listing in local phone books will point you to a local

chapter of the American Red Cross. The agency's website includes information and materials in English and Spanish (www.redcross.org).

Emergency Management. The "County Government" section in local phone books lists each county's emergency management unit. Listings vary by county (look under Sheriff or Health departments, Emergency Management services, Civil Defense, Public Works, or related units).

Extension Disaster Education Network (EDEN). This website provides a list of resources developed in other states about floods; drought; snow, ice, and wind damage; animal emergencies; and general disaster (www.agctr.lsu.edu/eden, then "Extension websites" and "Other on-line sources").

Emergency Animal Rescue Service (EARS). This site provides tips for animal owners and links to emergency shopping lists for owners of dogs, cats, birds, horses, reptiles, and amphibians (www.uan.org/ears/index.html).

Federal Emergency Management Agency (FEMA). The online library offers publications and videos in English and Spanish and includes materials specifically developed for children (www.fema.gov).

Oregon Emergency Management (OEM). Affiliated with the Oregon State Police, the OEM website offers emergency-related information on earthquakes and tsunamis, and provides disaster recovery resources (www.osp.state.or.us/oem).

Social Security Online. The official site of the Social Security Administration, this site links to hundreds of publications in 21 languages and provides information on survivor benefits and programs (www.ssa.gov).