

STEPHENSON COUNTY EMERGENCY MANAGEMENT AGENCY

Terrance F. Groves, Director
295 W. LAMM ROAD Phone: 815-599-0344
Freeport, Illinois 61032 Fax: 815-235-9356
Email: stcozon@yahoo.com

How the disaster declaration process works Q&A

Information provided by:

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Angie Leventis Lourgos, Tribune reporter

eleventis@tribune.com

Q: What kind of government aid will be available to help businesses recover and what form might it take?

A: Evaluations are one step in the process of determining whether federal aid will be available. If it is, businesses would be eligible for low-interest loans from the SBA only if insurance doesn't cover the costs.

Q: My home was wrecked by flooding. Will I be reimbursed for my hotel costs?

A: FEMA officials say everyone should keep receipts for temporary housing, as well as anything that needed to be repaired or replaced because of the storm; if federal aid is released, reimbursements will be decided case-by-case.

Q: My home/business was wrecked by flooding. Why haven't I received any FEMA money or other federal aid?

A: To be eligible, the area needs to be declared a federal disaster area by President Barack Obama. Teams of local, state and federal officials are now visiting the most-ravaged homes and businesses. Their reports will be sent to Gov. Pat Quinn, who will then decide whether to request a federal disaster declaration from the president. A presidential declaration would open up designated counties to help from FEMA and the SBA.

Q: How long does this declaration process take?

A: There's no deadline. Federal officials don't know how long it will take to evaluate the damage, which stretches across seven counties, including Cook and DuPage.

Previous floods or winter storms in Illinois have taken anywhere from three weeks to two months to be declared federal disasters, but FEMA officials say each disaster is different, so there's no good benchmark. Federal aid is considered a last resort, so state officials have to show the damage is so extensive that it can't be covered by private insurance, nonprofits or state and local agencies.

Q: If the region is declared a federal disaster area, what kind of aid would be available?

A: The president can issue an order for public assistance (aid for nonprofits or government agency infrastructure), individual assistance (aid to households and businesses) or hazard mitigation assistance (funding to prevent or reduce future disaster losses).

Individual assistance to households can come in the form of disaster grants or low-interest loans.

Romano said FEMA grants are meant to make a structure "safe, secure and sanitary," not bring a damaged building back to its pre-flood state. The money can cover cleanup, clothing, furnaces, water heaters, temporary rental assistance, fuel, vehicles or disaster-related medical and dental bills. Some things like furniture, upholstery or other personal items likely won't be covered by grants. Rental assistance is sometimes provided.

Businesses can be eligible for low-interest loans from the SBA, but not grants.

Federal assistance is not available for losses covered by insurance.

Q: I've heard FEMA requires a certain monetary amount of damage in the region before it can be declared a federal disaster area. How much damage is required?

A: "For individuals, there's no numeric total that needs to be met," Romano said.

He said federal agencies look at the whole impact of the damage — not a dollar amount or number of homes — when it comes to individuals, households and businesses.

The only monetary requirement is for eligibility for public assistance — aid to help cover nonprofit or government expenses, as well as the repair of government buildings, vehicles or infrastructure. The statewide damage would need to total \$1.29 per Illinois resident for public assistance to be released, Romano said.

Q: Flooding victims in many suburbs were told to fill out damage assessment forms at their municipal hall. I live in Chicago and never got a form. Does this mean I wouldn't be eligible for aid if the area is declared a federal disaster area?

A: No. The forms help municipal, county and state agencies assess the damage, but FEMA and the SBA don't require the forms for federal assistance.

Q: No one from FEMA or the SBA assessed damage at my home or business. Am I being overlooked? Does this mean I wouldn't be eligible for aid?

A: No. Federal officials were evaluating the most-damaged homes and businesses to get a snapshot of the overall damage. These are not the only structures that would be eligible for aid.

Q: How would I get the aid if I qualify?

A: If the area is declared a federal disaster, FEMA will announce application information in designated counties, and in some cases, FEMA officials will go door-to-door.