



Saginaw
community foundation

SAGINAW COUNTY LONG-TERM DISASTER RECOVERY GROUP

REMEDIATION MONDAY for August 24, 2020 ACTION ITEMS FOR THOSE IMPACTED BY MAY'S FLOODING

DROP-OFF SITE

FEMA is opening the document drop-off center August 31-September 8, 8 am-7 pm at Holy Spirit Catholic Church, 1035 N. River Road in Saginaw. The site will be staffed with FEMA personnel in personal protective equipment who can scan documents on the spot and return them to applicants.

You must wear face masks and will remain in your car as you hand your document to FEMA personnel. If you have been asked by FEMA to provide additional documentation, please read your FEMA letter carefully and make sure to have everything needed when arriving at the drop-off center.

Remember, **you do not have to visit the center** to register or submit documents. You may register the following ways:

Online: www.DisasterAssistance.gov
Mobile: Download FEMA app
Phone: 800-621-3362 | TTY: 800-462-7585

Documents may be submitted any of these ways:

- Mail to: FEMA Individuals and Households Program, National Processing Service Center, PO Box 10055, Hyattsville, MD 20782-7055.
- Fax to: 800-827-8112.
- Via FEMA online account: To set up an account, visit DisasterAssistance.gov, click on "Check Status" and follow the directions.

The document drop-off center will close permanently at 7 pm on September 8.

FEMA DEADLINE

As of today, more than 430 Saginaw County households have valid registrations with FEMA under consideration for individual assistance. In Saginaw County, \$1,258,657 has been paid out as of late last week for FEMA's Individuals and Households Program.

Remember, **THE DEADLINE TO REGISTER WITH FEMA IS SEPTEMBER 8.**

LEGAL SERVICES

Flood victims facing legal issues who are unable to afford a lawyer may call (866) 418-8315, 9am-5pm, M-TH and 9am-1pm on Fridays to request assistance. When connected to the hotline, you should identify that you are seeking disaster-related legal assistance, give brief details of the assistance needed, and provide your location in Saginaw County. Individuals who qualify for assistance will be matched with Michigan lawyers who have volunteered to provide free legal assistance.



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USDA PROGRAM

The United States Department of Agriculture (USDA) may be able to assist homeowners in Saginaw County. You can search your property address to see if it is eligible by going to the USDA website Property Eligibility page at <https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfpd>. To learn more about the program, visit rd.usda.gov, email rdquestion@stl.usda.gov, or call (800) 414-1226 or (800) 438-1832 from 8am-6pm M-F. Most rural development programs are income-based. However, loans may be available for those above the income threshold. Special consideration is often given to veterans and those 62 and older.

KNOW THE FACTS

Federal assistance can be an important recovery resource for those with uninsured or underinsured property damage. Know the facts about the help that may be available to you:

- You won't be taking grand money away from someone else by applying.
- FEMA assistance does not have to be repaid, is non-taxable, and does not affect eligibility for Social Security, Medicaid, or other benefits.
- You only need to submit one contractor quote or estimate when appealing a FEMA decision.
- If your insurance is delayed by 30 days or more, and you need immediate money to relocate, FEMA may be able to help. The FEMA helpline is (800) 621-3362.
- You may be eligible for money to help repair or replace your car if it had uninsured damage caused by the disaster.
- SBA loans for the flood are separate from the SBA loans for COVID-19.
- You may be eligible for an SBA loan amount increase up to 20% of your property's damage to make your home safer.
- If you applied for assistance through a voluntary organization or other federal or state agency, you are not registered with FEMA.

PROTECT YOURSELF

Here are some simple rules to follow to protect yourself from contractor fraud:

- Use only state-licensed contractors.
- Get more than one written estimate (although only one is needed for FEMA appeal).
- Check references and ask for proof of liability insurance and Worker's Compensation.
- Don't sign a contract with blank spaces and get any guarantees in writing.
- Pay in installments, and make the final payment after the work is completed.
- Report disaster-related fraud to the Michigan Attorney General's Consumer Protection Division at (877) 765-8388.

NEED HELP?

If you would like personalized help navigating the process of accessing federal, state, and local dollars for assistance, call long-term recovery case manager Felicia Rose-Barry at (989) 598-3772.



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UNEMPLOYMENT

Disaster unemployment assistance is available for those in Saginaw County whose employment, self-employment, or unemployment was lost or disrupted by the severe storms and flooding. It is designed, among other things, for those who are unemployed or self-employed and don't qualify for regular unemployment. If you can no longer work because of damage to your place of employment or can't perform work because of a flood-related injury, you are encouraged to apply.

First step: first apply for regular unemployment at www.michigan.gov/UIA. If your claim is denied, then apply for disaster unemployment assistance by immediately filling out the paper application packet at Michigan.gov/UIA or call 1-866-500-0017.

NOT CLEANED UP?

Don't wait any longer! Call 211 and apply to FEMA immediately.

CONNECT WITH US

Follow www.reliefsaginaw.org and Facebook @SaginawCoEM for developing details.

The Saginaw County Long-Term Disaster Recovery Group is comprised of representatives of Saginaw County government, local non-profit agencies, charitable organizations, corporations, and faith-based groups working collaboratively to meet the needs of 600+ families in Saginaw County.

The group's goal is to make sure everyone affected by May's devastating severe storms and flooding is aware of and connected to recovery process details.

For more information, visit www.reliefsaginaw.org, follow us on Facebook @Saginaw COEM, or call 211.