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City of Duluth Communications Office

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SUBJECT: More Flood Recovery Resources Now Available

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Public contacts to reach a Disaster Case Manager:
(218) 499-9480
or
FloodHomesWithHope.Org

More Flood Recovery Resources Now Available

Flood Homes with Hope is a new campaign to connect those affected by the June 2012 Northland Flash Floods with the resources they need to rebuild their homes. The campaign is part of the Regional Long Term Recovery Committee's efforts, and their local counterparts, to use Disaster Case Managers to help survivors of the flood find the assistance they need and to use donated money and resources to cover unmet needs.

Lt. Gov. Yvonne Prettner Solon kicked off the campaign Wednesday. "Today we are here to deliver one important message: help is here, and it is time to stand up and start asking for it," she said to a group of flood survivors and partners in the recovery efforts.

'Flood Homes with Hope is a new campaign to connect flood victims with the resources they need to rebuild their homes," Prettner Solon said. "This campaign is part of ongoing efforts to rebuild this community one home, one business, and one person at a time. Through this program, northland families will be able to more easily access the help they need to repair, rebuild, and move forward."

"Working one-on-one with a Disaster Case Manager, Northland residents will be able to quickly identify what aid they qualify for and which programs will best fit their recovery needs."

Flood Homes With Hope partners include the United Ways of Greater Duluth, Carlton County

and Douglas County, Ecolibrium3, One Roof Housing, the Salvation Army, Lutheran Social Services, Carlton County, St. Louis County among many others.

Disaster Case Managers are using the sign-in sheets of those who have previously asked for help, calling to see if they can be of assistance. Anyone who wants to make sure a Disaster Case Manager will work with them should call (218) 499-9480 or register under the “Get Help” section at FloodHomesWithHope.org.

Disaster Case Managers can help flood survivors work through the pathway to recovery, which can be confusing. The most basic steps are this:

- Start with your insurance company. While only 5-10% of the damage from the flood is covered by individual insurance, getting a formal insurance denial is important step in accessing other kinds of aid.
- Next, it's important to apply for a low-cost disaster loan from the SBA. If you can't afford a loan, it's still important to apply because the assessment done by the SBA is required for major forms of state assistance. You can apply at SBA.gov or 800.659.2955 (or 800.877.8339 for those hard of hearing). Less than half of those who apply are granted SBA loans, but the denial opens up other options. The loans are for up to \$200,000 of real estate damage and up to \$40,000 of personal property damage.
- If you're a homeowner, the next step is to apply for a state of Minnesota Quickstart loan that covers up to \$30,000 of flood-related damage. The loans are completely forgiven if you live in your home for 10 years, and there are no payments until you sell your home or the loan is forgiven. The loan covers damage that's not covered by an SBA loan or if you are turned down for an SBA loan. To close your Quick Start loan you will need: Letter of denial or benefits from homeowner's insurance; letter of denial or partial benefits from SBA; photos of damage; proof of homeowner's insurance; contractors bids and you need to be current on your mortgage and property taxes. In Carlton County, Quickstart loans are being administered by Lakes and Pines (320) 679-1800 or Toll Free: (800)832-6082 or <http://www.lakesandpines.org>
- For farmers, the Minnesota Department of Agriculture (MDA) is now accepting applications for state flood assistance from farmers severely impacted by record rainfall and flooding in June 2012. Eligible losses may include, but are not limited to, feed and forage damages, damages to buildings or other agricultural structures, agricultural equipment losses, organic and specialty crop losses, and other related farm or ranch damages and expenditures. Expenses for clean-up and debris removal are also eligible. The application form can be found on the MDA website at <http://www.mda.state.mn.us/grants/disaster/floodgrant.aspx>. Applications must be postmarked by October 24, 2012. The applications will be reviewed and audited by MDA staff, with funds expected to be delivered in January.
- There are a variety of other programs approved by the state or created by generous donors, such as money to stop erosion caused by the flood or money available to renters to move and set up in a new apartment if your old apartment was damaged by the flooding. The Long Term Recovery Committee has hired a network of Disaster Case Managers to help you find the right assistance. The Disaster Case Managers can be contacted through (218) 499-9480. Additional information can be found at www.FloodHomesWithHope.Org

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