WASHINGTON RESIDENTS TOP MITIGATION QUESTIONS: FLOOD INSURANCE AND ELEVATION OF HOMES

Local News

Posted by: David Haviland

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OLYMPIA-- Flood insurance, home elevation and other measures to protect homes from flooding and other bad weather are among the top concerns Washington residents are inquiring about from hazard mitigation specialists with the Federal Emergency Management Agency (FEMA). The specialists have been located in home improvement stores throughout the region, in communities affected by the January 6-16, severe winter storm, landslides, mudslides, and flooding. They are there to provide information to people on how to better protect homes from disasters. Other issues homeowners are asking about include dealing with contractors, cleaning up mold and working with insurance adjustors.Homeowners also want to know what they can do at minimum costs to protect their homes from flooding and other bad weather, and to prepare their homes in other ways for disasters. The FEMA specialists provide information that includes advice about elevating utilities, installing sewer backflow valves, putting in storm windows and shutters, trimming trees to reduce storm damage and the safe use of emergency generators.

The FEMA specialists have conducted several of these outreach sessions. The last two are scheduled through the end of this week, until 1 p.m. Saturday, March 21 and will be held at local hardware stores: McLendons Hardware1111 FryarSumner, WA 98390Hours: 7:30 a.m.-6:00 p.m. (Through Friday, March 20)7:30 a.m.-1:00 p.m. (Saturday, March 21)McLendons Hardware11307 Canyon RoadPuyallup, WA 98373Hours: 7:30 a.m.-6:00 p.m. (Through Friday, March 20)7:30 a.m.-1:00 p.m. (Saturday, March 21)All Washington residents are urged to talk with these officials about ways to protect their homes and personal property from disasters such as the January 6-16, 2009 severe winter storm, landslides, mudslides, and flooding and other types of bad weather. Residents should also be aware of Mitigation Loans offered by the U.S. Small Business Administration (SBA). These loans are part of the disaster loans available to residents affected by the January 6-16, severe winter weather. Residents of the declared counties, who apply for disaster assistance and are approved for a SBA loan, may also be eligible for additional funds to cover the cost of improvements that will protect their property against future damage. Examples of eligible improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money is in addition to the amount of the approved loan, but cannot exceed 20 percent of the total amount to the real estate improvements. It must be verified by SBA to a maximum of $200,000 for home loans. For more information about these loans, call SBA at 1-800-659-2955 or go online to disastercustomerservice@sba.gov. Residents of the following designated counties are eligible to apply for these loans: Benton, Cowlitz, Clallam, Grays Harbor, King, Kittitas, Lewis, Mason, Pacific, Pierce, Skagit, Snohomish, Thurston, Wahkiakum and Whatcom. But they must first register for disaster assistance by March 31 at 1-800-621-FEMA (3362) (TTY 1-800-462-7585) from 8 a.m. to 8 p.m., seven days a week or by registering online at www.disasterassistance.gov. ###FEMA leads and supports the nation in a risk-based, comprehensive emergency management system of preparedness, protection, response, recovery, and mitigation to reduce the loss of life and property and protect the nation from all hazards including natural disasters, acts of terrorism, and other man-made disasters.FEMA's temporary housing assistance and grants for public transportation

expenses, medical and dental expenses, and funeral and burial expenses do not require individuals to apply for an SBA loan. However, applicants who receive SBA loan applications must submit them to SBA loan officers to be eligible for assistance that covers personal property, vehicle repair or replacement, and moving and storage expenses.The Small Business Administration (SBA) is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private nonprofit organizations fund repairs or rebuilding efforts, and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations. Homeowners, renters and business owners with questions for the SBA should call the Customer Service Center at 1-800-659-2955 (TTY 1-800-877-8339).